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REALTY

BUYER GUIDE · REVIEWED JULY 2026

The Boise home buyer guide

Buying a home in the Treasure Valley comes down to six steps: get preapproved, define your search, tour with intent, make a competitive offer, complete due diligence, and close. Here's how each one works, and where a local agent saves you money and stress.

Start with preapproval

Before you tour homes, talk to a lender and get preapproved. It tells you a realistic budget, sharpens your search, and, in a competitive market, makes your offer far stronger than a buyer who hasn't.

We can connect you with trusted local lenders who know Treasure Valley timelines and property types, including new construction and rural properties.

Define your search

Separate your true must-haves from your nice-to-haves, then match them to the right areas. Commute, lot size, schools, and long-term resale all factor in.

- Must-haves vs. nice-to-haves
- Target neighborhoods and commute
- Budget for taxes, insurance, and HOAs
- New construction vs. resale trade-offs

Tour with intent

See homes in person or by video, and treat every showing as research. We give candid feedback on condition, layout, and value, and flag issues that are expensive to fix later.

Make a competitive offer

A strong offer is about more than price. Terms, contingencies, timelines, and earnest money all shape how a seller reads it. We build an offer designed to compete while protecting your position.

Inspections and due diligence

Once under contract, inspections and disclosures are your window to uncover problems and renegotiate before you're committed. We help you interpret findings and decide what to ask for.

Financing to closing

We coordinate the appraisal, financing, and paperwork with your lender and title company so nothing stalls, then hand you the keys. And we're still here long after closing.

Work with Timber and Love Realty

A boutique Boise brokerage, locally owned by HGTV's Luke Caldwell. When you are ready, reach out and a dedicated local agent will help you plan your next step, no pressure, just a clear plan.

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