
First-Time Homebuyer Guide

Jacksonville, FL

Your Complete Roadmap from Dream to Keys

Presented by

Keneshia Haye, REALTOR(R) & U.S. Military Veteran

Florida Gateway Realty | License #BK3450416

Phone: (254) 449-5299

Email: keneshia@fgragent.com

Web: keneshiahaye.com

Dedicated. Determined. Dependable.

Welcome Letter

Dear Future Homeowner,

Buying your first home is one of the most exciting milestones in life - and I am honored that you are considering me to guide you through this journey.

As a proud U.S. Military Veteran and Broker/Owner of Florida Gateway Realty, I understand that purchasing a home is about more than just a transaction. It is about finding a place where memories are made, families grow, and dreams become reality.

I bring **The 3 D's** to every client relationship: **Dedicated, Determined, and Dependable**. Whether you are a fellow veteran using your VA benefits, a young professional buying your first condo, or a growing family searching for the perfect neighborhood, I am here to make the process as smooth and stress-free as possible.

This guide was created to give you a clear roadmap from start to finish. Inside, you will find practical advice, helpful checklists, and local Jacksonville insights to help you make confident decisions every step of the way.

Let's turn your dream of homeownership into reality - together.

Warm regards,

Keneshia Haye

Broker/Owner, Florida Gateway Realty

REALTOR(R) & U.S. Military Veteran

Are You Ready to Buy?

Financial Readiness Checklist

- ✓ Stable employment for at least 2 years
- ✓ Emergency fund with 3-6 months of expenses saved
- ✓ Debt-to-income ratio under 43%
- ✓ Credit score of 620 or higher (580+ for FHA loans)
- ✓ Consistent savings pattern for down payment

Emotional Readiness Signs

- ✓ You are ready to stay in one place for 3-5+ years
- ✓ You are comfortable with the responsibility of home maintenance
- ✓ You have researched neighborhoods and know where you want to live
- ✓ You understand that homeownership is a long-term investment

"If you answered yes to 3 or more of these, you are ready to take the next step!"

Understanding Your Budget

How Lenders Determine What You Can Afford

- Your gross monthly income
- Monthly debt payments (car loans, student loans, credit cards)
- Credit history and score
- Down payment amount
- Current interest rates

The 28/36 Rule Explained

- **28% Rule:** Your monthly housing costs should not exceed 28% of your gross monthly income
- **36% Rule:** Your total monthly debt payments should not exceed 36% of your gross monthly income
- **Example:** If you earn \$5,000/month, aim for housing costs under \$1,400 and total debt under \$1,800

Hidden Costs Beyond the Mortgage

- Homeowner's insurance: \$1,200-\$3,000/year in Florida
- Property taxes: Varies by county (Duval ~0.91%)
- HOA fees: \$100-\$500+/month if applicable
- Maintenance: Budget 1-2% of home value annually
- Utilities: \$200-\$400/month average

Jacksonville Average Home Prices by Area

Area	Average Price
Jacksonville (overall)	~\$320,000
Orange Park	~\$285,000
Ponte Vedra	\$550,000+
Mandarin	~\$350,000
Arlington	~\$250,000
Westside	~\$225,000

Getting Pre-Approved

Pre-Qualification vs. Pre-Approval

- **Pre-qualification:** Quick estimate based on self-reported info (less weight with sellers)
- **Pre-approval:** Verified by lender with documentation (strong offer advantage)

Documents You Will Need

- ✓ W-2 forms from the past 2 years
- ✓ Federal tax returns (2 years)
- ✓ Recent pay stubs (30 days)
- ✓ Bank statements (2-3 months)
- ✓ Government-issued photo ID
- ✓ Social Security number
- ✓ List of debts and monthly payments

Why Pre-Approval Gives You an Edge

- Shows sellers you are a serious, qualified buyer
- Speeds up the closing process
- Helps you understand your true budget
- Gives you negotiating power in competitive markets

Keneshia's Recommended Local Lenders

Your trusted lender partners will be listed here - contact Keneshia for current recommendations.

The Home Search

Making Your Must-Have vs. Nice-to-Have List

Must-Haves (Non-Negotiable)	Nice-to-Haves (Flexible)
<ul style="list-style-type: none">• Number of bedrooms/bathrooms	<ul style="list-style-type: none">• Updated kitchen
<ul style="list-style-type: none">• Location/commute	<ul style="list-style-type: none">• Pool
<ul style="list-style-type: none">• School district	<ul style="list-style-type: none">• Large yard
<ul style="list-style-type: none">• Budget range	<ul style="list-style-type: none">• Specific style
<ul style="list-style-type: none">• Garage/parking	<ul style="list-style-type: none">• Extra storage

Neighborhood Considerations

- Commute time to work
- School ratings and proximity
- Crime statistics and safety
- Nearby amenities (grocery, medical, parks)
- Future development plans
- Flood zone status (important in Florida!)

Jacksonville's Top Neighborhoods for First-Time Buyers

- **Riverside/Avondale:** Historic charm, walkable, vibrant dining scene
- **San Marco:** Boutique shopping, close to downtown, character homes
- **Mandarin:** Family-friendly, great schools, suburban feel
- **Orange Park:** Affordable, growing community, military-friendly
- **Arlington:** Budget-friendly, close to beaches, improving area
- **Fleming Island:** Top-rated schools, safe, community events

How Keneshia Curates Personalized Property Matches

"I do not just send you automated listings. I take the time to understand your lifestyle, priorities, and goals to handpick properties that truly fit your needs."

Making an Offer

Anatomy of a Purchase Offer

- Offered purchase price
- Earnest money deposit amount
- Financing terms and contingencies
- Requested closing date
- Inspection contingency period
- Items included/excluded (appliances, fixtures)
- Deadline for seller response

Earnest Money Explained

- Typically 1-3% of purchase price in Jacksonville
- Shows the seller you are serious
- Held in escrow until closing
- Applied toward your down payment or closing costs
- Protected by contingencies (you can get it back if deal falls through for covered reasons)

Negotiation Strategies

- Know the comparable sales in the area
- Be flexible on closing date if possible
- Limit excessive contingencies in competitive markets
- Write a personal letter to the seller (can make a difference!)
- Have Keneshia negotiate repairs vs. credits strategically

What Happens When Your Offer Is Accepted

1. Earnest money is deposited into escrow
2. Home inspection is scheduled
3. Appraisal is ordered by lender
4. Title search begins
5. Final loan processing and underwriting
6. Closing date is confirmed

Inspections & Appraisal

Home Inspection Checklist - What Inspectors Look For

- ✓ Roof condition and age
- ✓ Foundation and structural integrity
- ✓ Electrical system and panel
- ✓ Plumbing (pipes, water heater, fixtures)
- ✓ HVAC system (especially important in Florida!)
- ✓ Windows, doors, and insulation
- ✓ Attic and crawl space
- ✓ Pest/termite inspection (critical in Florida)
- ✓ Mold and moisture issues

What to Expect from the Appraisal

- Ordered by your lender (not by you)
- Determines the fair market value
- Compares your home to recent similar sales
- Protects you from overpaying
- If appraisal comes in low, you have options to negotiate

Negotiating Repairs

- Prioritize safety and structural issues
- Consider asking for credits instead of repairs
- Get estimates from licensed contractors
- Your agent (Keneshia!) will negotiate on your behalf

When to Walk Away

- Major foundation or structural issues
- Severe mold or environmental hazards
- Seller refuses to negotiate on critical repairs
- Appraisal comes in significantly below offer price
- You discover undisclosed problems

Closing Day

What to Bring to Closing

- ✓ Government-issued photo ID
- ✓ Cashier's check or wire transfer for closing costs
- ✓ Proof of homeowner's insurance
- ✓ Any remaining documents requested by lender or title company

Closing Costs Breakdown (typically 2-5% of purchase price)

- Loan origination fees
- Title insurance and search fees
- Attorney fees
- Recording fees
- Prepaid property taxes
- Prepaid homeowner's insurance
- HOA transfer fees (if applicable)
- Survey fee
- Pest inspection fee

Final Walkthrough Tips

- ✓ Do this 24-48 hours before closing
- ✓ Verify all agreed-upon repairs were completed
- ✓ Test all appliances, lights, and plumbing
- ✓ Check that nothing was removed that should stay
- ✓ Confirm the home is in the agreed-upon condition

Timeline: Offer to Closing

Timeline	Milestone
Day 1-3	Offer accepted, earnest money deposited
Day 3-10	Home inspection completed
Day 7-21	Appraisal completed
Day 10-30	Loan processing and underwriting
Day 25-40	Clear to close received
Day 30-45	Closing day! You get your keys!

After You Close

First Things to Do in Your New Home

- ✓ Change all the locks
- ✓ Set up utilities (JEA for Jacksonville)
- ✓ Update your address (USPS, DMV, bank, employer)
- ✓ Locate the main water shut-off and electrical panel
- ✓ Test smoke detectors and carbon monoxide detectors
- ✓ Meet your neighbors!

Important Contacts

Service	Contact
JEA (Jacksonville Electric Authority)	(904) 665-6000
City of Jacksonville Services	(904) 630-CITY
Duval County Property Appraiser	(904) 255-5900
Homeowner's Insurance Agent	Your agent's number
HOA Management (if applicable)	See your HOA docs

Home Maintenance Schedule

Frequency	Tasks
Monthly	Check HVAC filters, test smoke detectors
Quarterly	Clean gutters, inspect exterior
Bi-Annually	Service HVAC system, check roof
Annually	Flush water heater, pest inspection, deep clean dryer vents

When to Call Keneshia

- Need a referral for a trusted contractor, plumber, or electrician
- Thinking about refinancing
- Curious about your home's current value
- Ready to buy your next home or investment property
- Know someone who needs a great REALTOR(R)!

VA Loan Spotlight

"As a proud U.S. Military Veteran, I have a special passion for helping fellow service members achieve homeownership."

VA Loan Benefits

- ✓ \$0 down payment required
- ✓ No private mortgage insurance (PMI)
- ✓ Competitive interest rates
- ✓ Limited closing costs
- ✓ No prepayment penalties
- ✓ Available for active duty, veterans, and surviving spouses

Quick Eligibility Check - You May Qualify If You:

- ✓ Served 90+ consecutive days during wartime
- ✓ Served 181+ days during peacetime
- ✓ Served 6+ years in the National Guard or Reserves
- ✓ Are the surviving spouse of a veteran who died in service or from a service-connected disability

How to Get Started with a VA Loan

1. Obtain your Certificate of Eligibility (COE)
2. Get pre-approved with a VA-approved lender
3. Find your dream home with Keneshia
4. Make an offer and close with confidence

"Ask Keneshia about VA loans - she is a veteran too! She understands the unique needs of military families and can connect you with VA-specialized lenders."

Ready to Start?

Let's Talk!

Phone: (254) 449-5299

Email: keneshia@fgragent.com

Web: keneshiahaye.com

Schedule your free consultation today

"Whether you are just starting to think about buying or you are ready to make an offer, I am here for you every step of the way."

Keneshia Haye

Broker/Owner, Florida Gateway Realty

REALTOR(R) & U.S. Military Veteran

License #BK3450416

Equal Housing Opportunity

Dedicated. Determined. Dependable.