

2026

Nevada Buyer's Guide

Your Complete Roadmap to Buying a Home in Henderson & Greater Las Vegas

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SECTION 1

Why Buy in Henderson & Las Vegas in 2026

Henderson consistently ranks among the safest, most liveable cities in the United States. Combined with Nevada's exceptional tax advantages and a diversifying economy, the Greater Las Vegas Valley remains one of the most compelling real estate markets in the country.

\$0

Nevada State Income Tax

#3

Safest Large City in the U.S.

62%

Henderson Homeownership Rate

Top Reasons to Buy Now

- **No Nevada state income tax** — buyers from California, Oregon, and Washington save \$10,000–\$50,000+ annually.
- **Stabilising interest rates** — rates have come off their 2023–2024 highs, improving affordability.
- **Strong rental market** — if your plans change, Henderson homes make excellent investment properties.
- **Job growth** — tech, healthcare, logistics, and hospitality sectors are expanding in the Las Vegas metro.
- **Lifestyle** — year-round sunshine, Red Rock Canyon, Lake Mead, and world-class dining and entertainment.
- **New construction options** — Cadence, Summerlin West, and Southwest Henderson offer brand-new homes with builder incentives.

SECTION 2

The Home-Buying Process: Step by Step

1

Get Pre-Approved

Before you look at a single home, get a lender pre-approval letter. This tells you exactly what you can afford and makes your offer credible to sellers.

2

Hire a Buyer's Agent

Your buyer's agent (us) represents your interests at zero cost to you — seller pays the commission. We provide access to all MLS listings plus off-market opportunities.

3

Define Your Search

We work with you to identify must-haves vs. nice-to-haves, target neighbourhoods, school districts, and realistic price range.

4

Tour Homes

We schedule and accompany you on all showings, providing expert commentary on condition, value, and red flags.

5

Make an Offer

When you find the right home, we prepare a competitive offer backed by market data and negotiation strategy.

6

Negotiate & Acceptance

We negotiate on price, terms, contingencies, and possession date to get you the best possible deal.

7

Inspection Period

Your licensed inspector examines the property. We help you interpret results and negotiate repairs or credits.

8

Appraisal & Loan Approval

Your lender orders an appraisal. We navigate any gaps between appraised value and purchase price.

9

Final Walk-Through

We walk the property with you 24–48 hours before closing to confirm condition and that agreed repairs were completed.

10**Closing Day**

Sign documents at the title company, wire your closing funds, and receive your keys. Congratulations — you're a homeowner!

SECTION 3

Getting Pre-Approved: Your First Real Step

Pre-approval is not the same as pre-qualification. Pre-qualification is a quick estimate based on self-reported data. Pre-approval involves a full credit pull, income verification, and asset documentation — and carries real weight with sellers.

What You'll Need for Pre-Approval

- Last 2 years of federal tax returns (all pages)
- Last 2 years of W-2s or 1099s
- Last 30 days of pay stubs
- Last 3 months of bank and investment account statements
- Government-issued photo ID
- Social Security number (for credit pull)
- Documentation of any other income sources (rental, alimony, child support)
- If self-employed: 2 years of business returns + YTD P&L; statement

Common Loan Programs in Nevada

Loan Type	Down Payment	Best For
Conventional (Fannie/Freddie)	3–20%	Strong credit buyers, investors
FHA	3.5%	First-time buyers, lower credit scores
VA	0%	Veterans and active military
USDA	0%	Select rural Nevada areas
Jumbo	10–20%	Luxury homes above conforming limits
Nevada Housing Division (NHD)	3–5%	First-time buyers — down payment assistance available

NVDR Tip: We have relationships with several trusted local lenders in Henderson and Las Vegas. We can refer you to a lender who will give you a fast, legitimate pre-approval — typically within 24–48 hours.

SECTION 4

Working With a Buyer's Agent: Why It Matters

In Nevada, the seller typically pays both the listing agent's and buyer's agent's commission. This means you get full professional representation at no direct cost to you. Going without a buyer's agent — or using the listing agent — is almost never in your best interest.

Access to All MLS Listings

We have access to every active listing, pending sale, and many off-market properties. Zillow and Realtor.com show you 70–80% of what's available.

Expert Neighbourhood Knowledge

We know the HOAs, the school ratings, the flood zones, the traffic patterns, and the resale history of every area we serve.

Construction Expertise

Our construction backgrounds mean we spot structural concerns, deferred maintenance, and material defects that other agents — and even some inspectors — miss.

Negotiation Advocacy

Our loyalty is entirely to you. We negotiate price, repairs, credits, and terms without any conflict of interest.

Transaction Management

We manage every deadline, coordinate every professional, and keep the transaction on track from offer to close.

Post-Closing Support

Our relationship doesn't end at closing. We're a resource for contractor referrals, property management, and future real estate needs.

SECTION 5

Defining Your Home Search

Before your first showing, we sit down and build your home search profile. This ensures we're showing you homes that genuinely fit your life — not just your budget.

Key Questions to Answer Before You Search

- ✓ What are your absolute must-haves? (bedrooms, bathrooms, garage spaces, pool, single-story)
- ✓ What is your true maximum budget — including taxes, HOA, insurance, and maintenance?
- ✓ How important is school district? (we can provide current GreatSchools ratings)
- ✓ Do you prefer established neighbourhoods or new construction?
- ✓ How long is your commute tolerance? Where do you work?
- ✓ Are pets a factor? (Some HOAs restrict breeds and sizes)
- ✓ Do you have an RV, boat, or trailer? (RV garages and parking rules vary significantly)
- ✓ What is your timeline? Do you have a lease ending or a current home to sell?
- ✓ Are you open to cosmetic fixer-uppers for more value, or do you need move-in ready?

Henderson Neighbourhood Quick-Reference

Neighbourhood	Price Range	Highlights
Green Valley / Green Valley Ranch	\$350K–\$900K	Established, walkable, great schools, shopping
Seven Hills	\$500K–\$2M+	Guard-gated, golf course, mountain views
Anthem / Anthem Country Club	\$450K–\$3M+	Master-planned, resort amenities, top-rated schools
Cadence	\$380K–\$650K	New construction, RV garages, modern design
MacDonald Ranch	\$450K–\$1.2M	Golf course community, established trees
Boulder City	\$280K–\$600K	Historic small-town feel, 60 mins to Las Vegas
Summerlin (LV)	\$450K–\$2M+	Red Rock views, premium amenities, top schools

SECTION 6

Making an Offer That Gets Accepted

In a competitive market, the difference between winning and losing a home often has nothing to do with price — it's about how the offer is structured. Here's how we give you the edge.

Price Strategically

We analyse recent comparable sales and current competition to recommend an offer price that is competitive without overpaying. In multiple-offer situations, we help you determine your true maximum — and whether to lead with it.

Strengthen Your Earnest Money

Increasing your earnest money deposit from 1% to 2–3% signals commitment and makes sellers more comfortable accepting your offer.

Shorten Your Contingency Periods

The standard Nevada inspection period is 10 days. Offering 7 days (if your schedule allows) makes your offer more attractive.

Get a Local Lender

Local lenders are known quantities to listing agents. They answer the phone, close on time, and their pre-approval letters carry more credibility.

Write a Personal Letter

In certain situations, a brief, sincere personal letter from you to the seller can tip the scales — especially when sellers have an emotional connection to their home.

Be Flexible on Possession

If you can offer the seller a post-closing rent-back period or an accelerated close, that flexibility can beat a higher offer from a less accommodating buyer.

"We have never lost a negotiation for lack of preparation."

Every offer we write is backed by data, strategy, and 20+ years of local experience.

SECTION 7

The Inspection Process

The home inspection is your opportunity to fully understand what you're buying. It is not a reason to panic — every home has findings. It's a tool for negotiation and informed decision-making.

What a Standard Inspection Covers

- Roof condition, flashings, and gutters
- Foundation and structural components
- Electrical system, panel, and GFCI outlets
- Plumbing, water heater, and water pressure
- HVAC system operation and condition
- Attic insulation and ventilation
- Windows, doors, and exterior cladding
- Pool and spa equipment (requires specialist, additional fee)
- Crawl space or under-floor conditions

Michael's Construction Insight: "With my electrical background and Anna's homebuilding experience, we walk every inspection with our clients. We've caught issues that were missed in the inspector's written report — and we know which findings warrant negotiation vs. which are standard wear-and-tear."

After the Inspection: Your Options

- **Request repairs:** Ask the seller to fix specific items before closing.
- **Request a credit:** Ask the seller to reduce the price or provide a closing cost credit so you can make repairs yourself.
- **Accept as-is:** Proceed without changes if findings are minor or already reflected in price.
- **Cancel:** If findings are material and the seller won't address them, you can cancel and receive your earnest money back (within the contingency period).

SECTION 8

Appraisal & Loan Approval

If you're financing your purchase, your lender will order an independent appraisal to confirm the home's value supports the loan amount. This is separate from the inspection.

- The appraiser is selected by the lender — you and we have no say in who is chosen.
- If the appraisal comes in at or above purchase price: proceed normally.
- If the appraisal comes in below purchase price: we have several strategies — negotiate a price reduction, make up the gap in cash, or cancel if the appraisal contingency is in place.
- Loan underwriting typically takes 2–3 weeks. Your lender may ask for additional documentation — respond quickly to avoid delays.
- Final loan approval ("clear to close") is issued 3–5 days before closing.

SECTION 9

Closing Day: What to Expect

Closing day is when you officially become a homeowner. It typically takes 1–2 hours at the title company's office.

- Bring government-issued photo ID
- Bring your cashier's check or confirm wire transfer of closing funds (wire 24–48 hours before)
- Review your Closing Disclosure (CD) carefully — we walk you through it before closing day
- Sign the promissory note, deed of trust, and settlement statement
- Receive your keys, garage openers, HOA access cards, and mailbox key
- Confirm utilities have been transferred to your name on the closing date

SECTION 10

Buyer Costs Worksheet

Beyond the down payment, buyers have several additional costs at closing. Review this worksheet with your lender early in the process.

COST ITEM	TYPICAL AMOUNT	YOUR ESTIMATE
Down Payment	3–20% of purchase price	\$ _____
Loan Origination Fee	0.5–1% of loan amount	\$ _____
Appraisal Fee	\$500–\$700	\$ _____
Home Inspection	\$350–\$550	\$ _____
Title Insurance (Owner's Policy)	\$800–\$1,500	\$ _____
Escrow / Settlement Fee	\$500–\$900	\$ _____
Recording Fees	\$50–\$150	\$ _____
Homeowner's Insurance (1st year)	\$800–\$1,400/yr	\$ _____
Property Tax Impound (prepaid)	2–6 months	\$ _____
HOA Transfer / Setup Fees	\$200–\$600 (if applicable)	\$ _____
Misc. Lender Fees	\$200–\$500	\$ _____

TOTAL ESTIMATED CLOSING COSTS	2-5% of purchase price	\$ _____
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SECTION 11

Henderson Neighbourhood Guide

Henderson is one of the most diverse real estate markets in Nevada. Here's a deeper look at the areas we know best.

Green Valley & Green Valley Ranch

\$350K–\$900K | Est. 1984 | Henderson

Henderson's original master-planned community. Mature trees, walkable retail, top-rated schools (Clark County School District). Green Valley Ranch Resort and The District shopping are central hubs. Excellent freeway access to the Las Vegas Strip (15 min).

Seven Hills

\$500K–\$2M+ | Est. 1995 | SE Henderson

Upscale guard-gated and semi-private community built around the Rio Secco Golf Club. Mountain and valley views. Mix of gated sub-communities (Rapallo, Marquis, Tuscany). Strong HOA enforcement keeps the neighbourhood pristine.

Anthem & Anthem Country Club

\$450K–\$3M+ | Est. 2000 | S Henderson

Award-winning master-planned community with 24-hour guard-gated access to Anthem Country Club (private golf). Anthem Community Center features Olympic pool, fitness centre, and tennis courts. Black Mountain Golf & Country Club is nearby. Top-rated Elise L. Wolff Elementary.

Cadence

\$380K–\$650K | Est. 2017 | NE Henderson

One of the newest large-scale master-planned communities in Henderson. Known for RV garages, modern architecture, and millennial-friendly amenities. The Cadence Aquatic Center is a community centrepiece. Quick freeway access to North Las Vegas employment corridors.

Boulder City

\$280K–\$600K | 60 min from Las Vegas Strip

Unique among Nevada cities — Boulder City prohibits gambling. Charming historic downtown, small-town atmosphere, and proximity to Lake Mead National Recreation Area and Hoover Dam. Very strong sense of community. Slower-paced lifestyle.

Summerlin (Las Vegas)

\$450K–\$2M+ | Est. 1990 | W Las Vegas

Howard Hughes's masterpiece — 22,500 acres of master-planned living at the edge of Red Rock Canyon. Over 200 miles of trails, 9 golf courses, and some of the best public schools in Nevada. Downtown Summerlin is a premier retail/dining destination.

SECTION 12

Frequently Asked Questions

How much do I need to save before buying?

Minimum 3–3.5% for down payment (FHA/conventional) plus 2–4% for closing costs. VA and USDA loans allow 0% down for qualified buyers. We also have access to Nevada Housing Division down payment assistance programs.

How long does the buying process take?

From pre-approval to closing, typically 45–60 days. Cash purchases can close in 14–21 days. The longest step is usually finding the right home — which varies from 2 weeks to several months depending on your criteria and market conditions.

Should I use the seller's agent?

No. A listing agent represents the seller. Using them as your agent (dual agency) creates a conflict of interest and is almost never in a buyer's best interest. Our representation costs you nothing — the seller pays.

What if the inspection reveals major issues?

You have options: negotiate repairs or credits, accept as-is if the price reflects it, or cancel within your contingency period and receive your earnest money back.

Can I buy if I'm self-employed?

Yes — but lenders require 2 years of business tax returns and a YTD Profit & Loss statement. Your qualifying income is typically based on your net income after deductions, so some buyers find conventional financing challenging. We can connect you with lenders experienced with self-employed buyers.

What is an HOA and do I have to join?

A Homeowners Association manages common areas and enforces community rules. Many Henderson communities require HOA membership. Monthly dues range from \$30 to \$400+. We always review HOA documents before you close — including financials, rules, and any pending special assessments.

What's the difference between pre-qualification and pre-approval?

Pre-qualification is an informal estimate based on self-reported income and assets. Pre-approval involves a full credit pull and income/asset verification — and is taken seriously by sellers. Always get pre-approved before making offers.

SECTION 13

Why Choose Nevada Desert Realty

20+

Years Licensed in Nevada

500+

Homes Sold

Top 1%

Henderson REALTORS®

Zero Cost to You

In Nevada, the seller pays the buyer's agent commission. You receive full professional representation at no out-of-pocket cost.

Construction Expertise

Anna's homebuilding and Michael's IBEW electrical backgrounds mean we spot what others miss — protecting your investment from day one.

True Local Knowledge

We've lived and worked in Henderson and Las Vegas for decades. We know the schools, the HOAs, the neighbourhoods, and the builders firsthand.

Responsive & Personal

You talk to Michael or Anna directly — not an assistant. We respond to calls and texts promptly, because real estate moves fast.

Investor-Friendly

Whether you're buying your first home or adding to a portfolio, we understand investment metrics: cap rates, gross rent multipliers, and long-term appreciation trends.

SECTION 14

Next Steps

Ready to start your Nevada home search?

Call or text Michael: (702) 296-9736 | Anna: (702) 339-9653

Email: michael@HendersonNVProperty.com

Online: NevadaDesertRealty.com

Free Buyer Consultation — No Obligation — We Reply Within 2 Hours