FREE GUIDE · WHITE MOUNTAINS REAL ESTATE

Buying a Home or Cabin in the *White Mountains*

Mountain living, cabin quirks, and the buying process — from a full-time local who's done this since 2015.

PINETOP · LAKESIDE · SHOW LOW

Shawn J. Wirtz

REALTOR® · ADVANTAGE REALTY PROFESSIONALS

Better Call Shawn · 928-242-3192 · ShawnWirtz.com

A NOTE FROM SHAWN

Welcome to the mountains — *what nobody tells you*

Cool pines, four honest seasons, and a slower pace — that's what pulls people up here, and it's why I've stayed since 2015. But a mountain home isn't a suburban tract house. It might have its own well, its own septic, wood heat, and a driveway that needs plowing. None of that is scary once you know about it — **it's only scary when it surprises you at closing**.

I'm a full-time local REALTOR® with 330+ homes and land closed, and I've walked more of these properties than I can count. This guide is the honest orientation I give every buyer new to the area: the communities, the quirks that actually matter, and exactly how the process runs.

HOW I THINK ABOUT "A GOOD DEAL"

The best buy isn't the lowest price — it's the home whose well, septic, access, and condition won't blindside you later. Price is what you pay once; surprises cost you for years. I help you check the boring stuff so the fun stuff stays fun.

> *"A mountain home is only scary when it surprises you at closing. My whole job is to make sure it doesn't."*

THE LAY OF THE LAND

01 · Know the communities

Every town up here has its own personality, elevation, and mix of full-time vs. weekend living. A quick orientation:

THE HUB

Show Low & Lakeside

The commercial hub — shopping, medical, schools, and the broadest range of homes and price points. If you want full-time convenience, you'll probably start here.

CLASSIC CABINS

Pinetop-Lakeside

Tall pines, cabins, golf, and that resort-town feel. Heavy on second homes and weekend getaways; a favorite for the classic mountain-cabin lifestyle.

HIGH COUNTRY & VALUE

Heber-Overgaard, Snowflake-Taylor & Springerville-Eagar

High-country cabins, more affordable acreage, and small-town living. More rural usually means well, septic, and sometimes dirt-road access — and more land for your dollar.

ALPINE & RURAL

Greer & Concho-Vernon

Greer sits up in the alpine; Concho-Vernon offers wide-open ranch and land country. Both trade convenience for privacy, quiet, and space.

> *"Not sure which town fits your budget and how you'll actually use the place? That's a five-minute phone call — I do this all day and I'll shoot you straight."*

MOUNTAIN LIVING

02 · Cabin & mountain-home specifics

Here's the stuff that's genuinely different from buying down in the valley — the things I make sure we check on every rural property:

Well & septic: lots of homes up here run on a private well and septic, not city utilities. We inspect both — I want the well's flow rate and the septic permit and pump records in hand.

Winterizing: pipes, heat tape, and a plan for the house while you're away in freezing months. Frozen pipes in an empty cabin are the classic second-home heartbreak.

Heat sources: wood stoves and fireplaces are common and wonderful — just have the chimney and flue inspected, and understand propane vs. electric costs before winter.

Access & plowing: is the road county-maintained and plowed, or is that on you? It changes how you'll live there December through March.

Fire-smart living: defensible space and fire/hazard insurance are simply part of mountain ownership. Budget for insurance early — it can move your monthly number.

Short-term rentals: planning to Airbnb it? Verify the local rules and any HOA restrictions before you count on that income.

> *"For second-home buyers: if the place will sit empty part of the year, ask me about winterizing it properly, lining up a local caretaker, and vacant-home insurance. Small cost, real peace of mind."*

THE PROCESS

03 · How buying actually works

The path, start to finish — clear and low-stress, with the mountain-specific checks built in.

01 **Get pre-approved first.** It sets your real budget and makes your offer credible. Cash buyers, have your proof of funds ready.

02 **Search & tour.** On each property I'll flag the well, septic, access, and condition questions as we go.

03 **Write the offer.** Price plus the terms that matter: contingencies, inspection window, and timeline.

04 **Inspections.** The home, plus well, septic, and roof where it applies — this is where we earn our contingency period.

05 **Appraisal, loan & closing.** Often about 30 to 45 days from contract to keys.

COSTS TO PLAN FOR BEYOND THE PRICE

Down payment & closing costs · inspections (home, well, septic) · fire/hazard insurance (factor this in early up here) · propane fill, HOA dues if any, and higher winter utilities.

KEEP THIS HANDY

04 · Are you ready to buy?

Run through this before we start touring — the more you can check, the smoother and stronger your buying position:

- ✓ Mortgage pre-approval (or cash proof of funds) in hand
- ✓ Priorities set: full-time vs. cabin, in-town vs. acreage
- ✓ Budget includes insurance, propane & maintenance
- ✓ Well & septic inspections planned for any rural home
- ✓ Winter access & plowing understood for the area
- ✓ Short-term-rental rules checked (if you'll rent it)
- ✓ A full-time, local agent in your corner who knows these quirks

> *"Have a specific home or area in mind already? Send it my way and I'll give you my honest read — what's great about it, and what I'd want us to check before you fall in love."*

LET'S MAKE IT HAPPEN

Ready to find your place in the *mountains?*

Full-time home, weekend cabin, or investment — I'll help you find the right fit and keep you clear of the surprises that catch out-of-area buyers. Tell me what you're picturing and your budget, and I'll tell you honestly where it fits up here.

Let's find your place in the pines.

Shawn J. Wirtz

REALTOR® · ADVANTAGE REALTY PROFESSIONALS · LIC. SA660758000

📞 Call or text: 928-242-3192

🌐 ShawnWirtz.com · ✉ Shawn.wirtz@wmadvantage.com

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