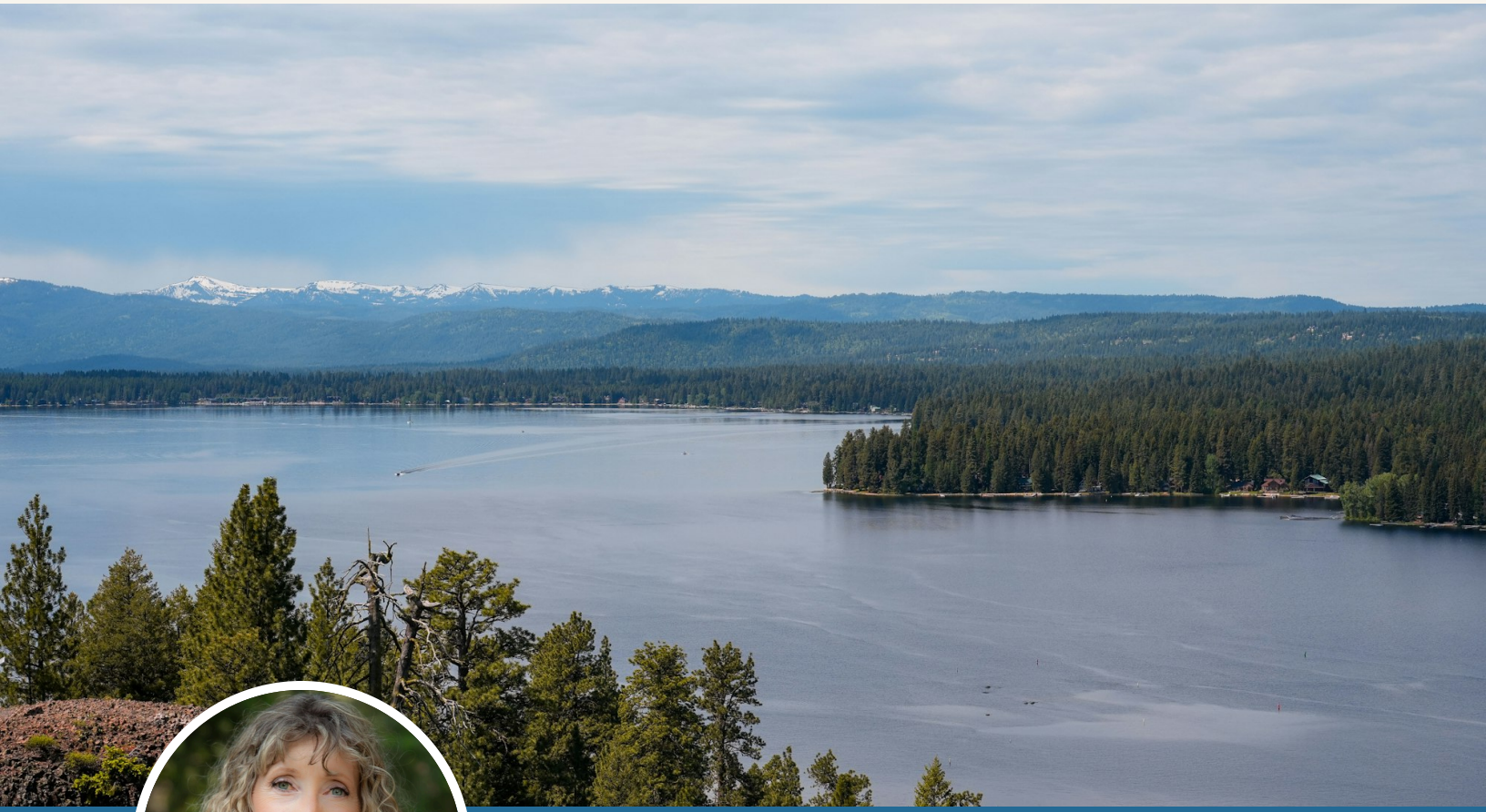
MADDY SELLS
NORTH IDAHO

LIFESTYLE REAL ESTATE ADVISOR
. . . Because Lifestyle Matters!

Moving to North Idaho From Out of State

HOW TO BUY A HOME IN NORTH IDAHO FROM HUNDREDS OF MILES AWAY, WITHOUT THE GUESSWORK OR THE REGRET





Maddy Loren, Realtor®

ABR · SRES · E-PRO

Your eyes and boots on the ground in North Idaho



WELCOME

Before You Start

You've done the scrolling. You've saved the listings, studied the maps, and maybe read more Facebook group opinions than you wanted to. You know you want to live here. What you don't know is how to buy a home well from hundreds of miles away.

That's what this guide is for. It's short on purpose. Read the bold line at the end of each chapter and you'll have the plan.

Here's What's Inside

01 Great Street or Regret Street?

02 The Two-State Timing Trap

03 The Four Towns at a Glance

04 What Photos Never Show

05 How to Win Without Waiving Everything

06 From Contract to Keys

07 The Remote Buyer's Checklist

08 Your Next Move

WHAT OUT-OF-STATE CLIENTS SAY

"You caught things we never would have noticed from photos."

"It felt like you were physically representing us at every step."

"You made a long-distance purchase feel local."



01

CHAPTER ONE

Great Street or Regret Street?

Online, two houses can look almost the same. Same price, same square footage, same bright kitchen. In person, one sits on a quiet street with a view of the trees. The other backs up to a busy road you can hear from the bedroom.

From far away, you can find houses. What's hard is telling a great street from a regret street.

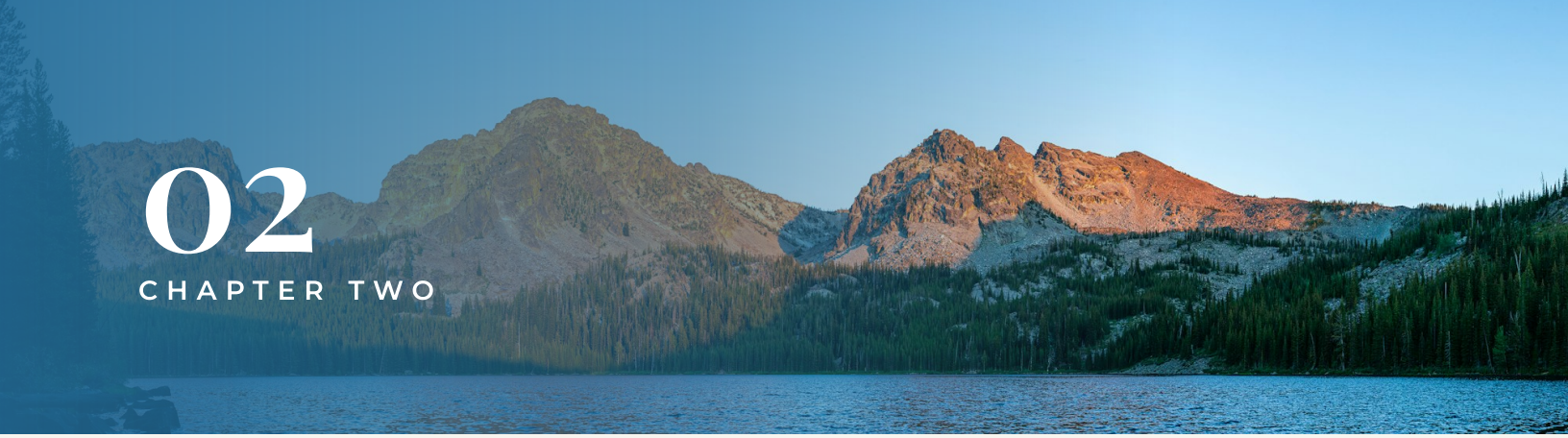
Most out-of-state buyers try to solve this with one big trip. They fly in, see eight houses in two days, and fly home more confused than when they left. It feels like speed dating houses.

There's a better order:

- **Narrow by how you want to live first.** Lake time, trails, a big yard, a short drive to the airport, room for a shop. Decide what matters before you decide which town.
- **Get a local first look.** A live video walk-through shows you more than 40 listing photos, so you can decide which homes stay on your list.
- **Save your trip for the short list.** Fly in to confirm, not to start.

TAKEAWAY

Decide how you want to live, have someone local show you what the photos don't, and save your trip for the homes you've chosen to see.



02

CHAPTER TWO

The Two-State Timing Trap

This is the part almost every out-of-state buyer worries about. Sell your current home too early and you have nowhere to go. Buy here first and you may carry two homes at once.

There's no single right answer, but there are a few common ways through it:

- **Sell first, then rent for a short stretch.** Less pressure on your money, but you move twice.
- **Sell first and rent your old home back from the buyer.** Some buyers agree to let you stay for a set time after closing. It gives you room to finish the move here.
- **Buy first with a loan built for the gap.** Some lenders offer short-term options that help you buy before your old home sells. Your lender can tell you if one fits.
- **Write an offer that depends on your home selling.** It protects you, but it can make your offer weaker in a busy market.

Each choice trades money, time, and stress in a different mix. Talk to a lender early, before you fall for a house, so you know which options are open to you. I'm happy to connect you with local lenders who work with relocation buyers every week.

TAKEAWAY

Discuss your timing plan with a lender before you shop, so the right house doesn't catch you without a way to buy it.



03
CHAPTER THREE

The Four Towns at a Glance

Most people moving here start by looking at four towns. They sit close together, but each one feels different. Here's a quick lay of the land. (No prices here on purpose. They change too fast to print. I'll pull current numbers for the areas you're considering.)

Coeur d'Alene

The largest city in the area, on the north shore of Lake Coeur d'Alene.

Coeur d'Alene offers the best of North Idaho living: beautiful lake views, year-round outdoor recreation, a lively downtown, and a town where lifestyle takes center stage.

Hayden

Just north of Coeur d'Alene, with Hayden Lake on its east side. In and around Hayden, Hayden Lake, and neighboring Dalton Gardens, many homes sit on larger parcels or acreage.

Hayden offers a relaxed North Idaho lifestyle with beautiful tree-lined neighborhoods, easy access to Hayden Lake, outdoor recreation, and a quieter residential feel while keeping shopping, dining, and Coeur d'Alene just minutes away.

Post Falls

West of Coeur d'Alene along I-90, and the closest of the four to the Spokane International Airport.

Post Falls offers the perfect blend of small-town charm and everyday convenience, with beautiful Spokane River scenery, outdoor recreation, growing amenities, and easy access to both Coeur d'Alene and Spokane.

Rathdrum

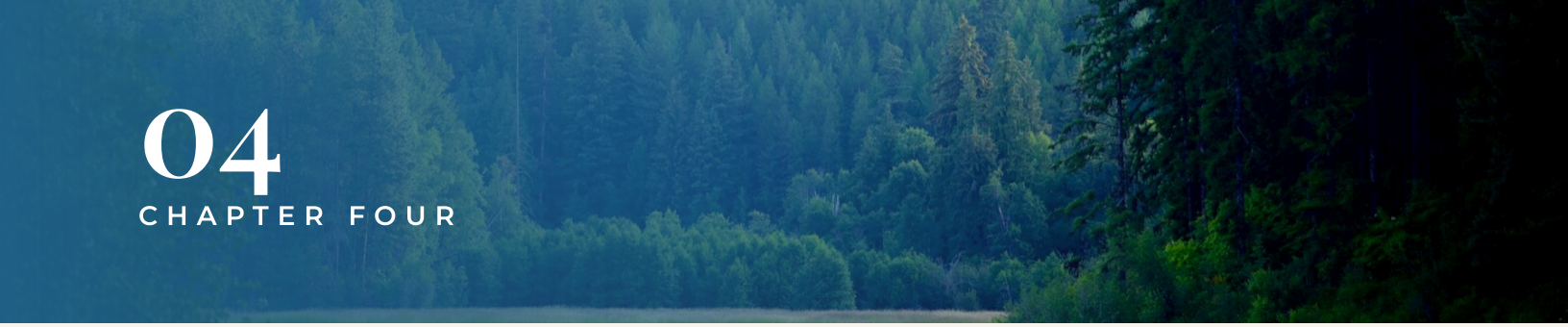
North of Post Falls on the Rathdrum Prairie.

Rathdrum offers a peaceful, small-town North Idaho lifestyle with scenic mountain views, a slower pace, room to spread out, and convenient access to outdoor adventures and the amenities of nearby cities.

Beyond these four towns, there's plenty more of North Idaho worth a look if you want more land or more quiet.

TAKEAWAY

Choose your town by how you want to live day to day, then let me show you what your budget buys in each one.



04

CHAPTER FOUR

What Photos Never Show

A listing photo has one job. It gets you to click. It's taken to make the house look its best, not to tell you everything you'd want to know from hundreds of miles away.

That's not a trick. It's how photos work. But the things that matter most to how you'll live there are often the things you can't see.

- **The ground around the house.** A wide-angle lens makes a small yard look big. It also leaves out the neighbor's shop, the power lines, and the road. Ask for a video that starts at the street, walks to the front door, and then turns around to show what you'd see from the porch.
- **Sound.** No photo carries traffic, a nearby highway, or a neighbor's dog. Ask what it sounds like at 7 in the morning and around 5:30 or 6 in the evening, when traffic is heaviest. When I work with a buyer from out of state, I go stand there and let them hear it, on video with the sound on.
- **Water.** On acreage, many homes run on a well, and some share one. On one purchase I helped with, the home sat on five acres with a shared well. I collected the water samples myself. A photo of a pretty kitchen tells you nothing about what comes out of the tap.
- **What was fixed, and how.** Buyers I worked with from Seattle won a multiple-offer cottage near the water. Mold needed to be dealt with. I coordinated the fix so they didn't have to manage it by phone from Seattle. The photos looked great before and after. Only someone in the room knew what had actually been done.

TAKEAWAY

Photos help you choose which homes to look at. Someone standing in the house helps you decide whether to buy one.



05
CHAPTER FIVE

How to Win Without Waiving Everything

When homes are scarce, it's tempting to waive the inspection just to get picked. From far away, that's the riskiest move you can make. The inspection is often the only close look you'll get before you own it.

You can make a strong offer and still keep your protection:

- **Be ready before you see the house.** Many sellers require a pre-approval letter with your offer. Have yours and a timing plan (chapter 2) ready.
- **Make it easy to say yes.** A clean offer, a closing date that works for the seller, and quick answers often matter as much as price.
- **Don't waive the inspection, and move fast on it.** When someone local can get the inspector scheduled and be there in person, you don't need a long inspection window.
- **Plan for the appraisal.** New requirements on appraisers mean appraisals are taking longer right now, both to get booked and to get the report back. If you're getting a loan, your lender requires one, so it can't be waived. I've trained on these changes, so I know how to adjust offers for them. I'll help you ask your lender to order the appraisal early and build the extra time into your offer. If you're paying cash, adding an appraisal adds that same wait, which can weaken your offer. Tax assessments and recent sales nearby give you a reasonable idea of value instead.

There's another way buyers lose, and it's quieter. I once worked with a buyer I'll call John. His dream was a condo on the water. There weren't many, and he kept comparing price per square foot with prices back home. Each time, he passed. Prices kept climbing, and nothing else came up. He never got his dream home.

The market sets the price. You decide what it's worth to you. Some of what makes a home right for you never shows up in the numbers. John only looked at the numbers, and that's why he missed the home he wanted most.

TAKEAWAY

Don't waive your inspection, make your offer easy to accept, and remember that what a home is worth to you isn't always in the numbers.



06

CHAPTER SIX

From Contract to Keys

Getting under contract is the halfway point. Most of the worry for out-of-state buyers starts after that. Inspections, repair bids, water tests, insurance, contractors, deadlines. All of it happens here, and you're hundreds of miles away.

This is where I spend most of my time. I call it **Boots-on-the-Ground Relocation**. Here's what it looks like:

- I attend the inspection in person and send you what I see, with photos and video.
- I meet contractors and vendors at the house, so you aren't managing them by phone.
- I handle water samples, well and septic inspections and questions, and the details a lender or insurer asks for.
- I document every repair so you know what was done and who did it.
- I set up remote signing so you can close from wherever you are.
- I check in after closing, because the first months in a new place come with questions too.

Those Seattle buyers from chapter 4 started with months of video walk-throughs. They won that cottage. Later they bought a 40-acre property with a complicated closing. They live here now and love it.

TAKEAWAY

Choose an agent for what happens after the contract, not just for finding the house.



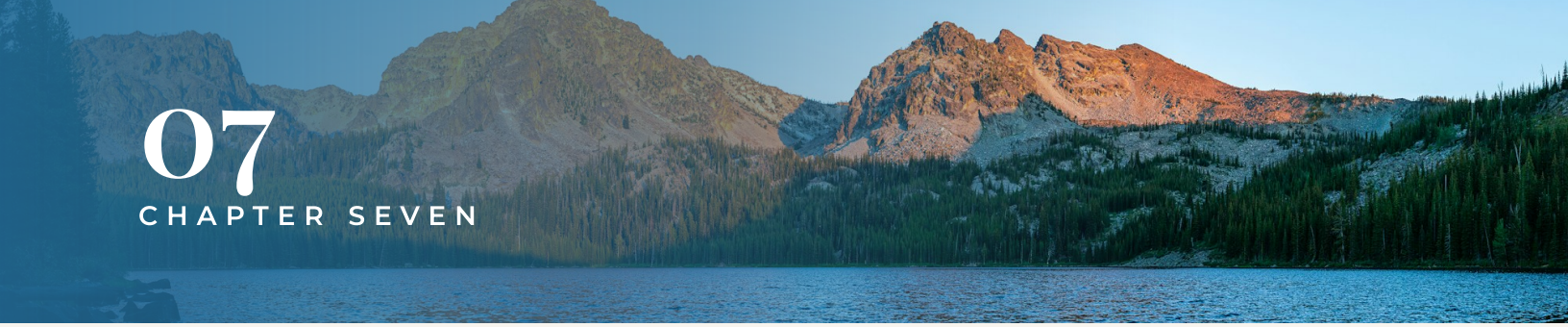
FROM CONTRACT TO KEYS

In Their Words

> *We LOVED working with you! It's so relieving when you get that feeling of "I can totally trust this person!" Especially when making such a huge purchase and life decision!*
>
> **JASON & JESSICA A.**

And from another out-of-state client:

> *Maddy was a real 'find' to help us with our Idaho property search, especially since we were doing so from out of state. She was efficient, thorough, and even better, delightful to work with! She got the job done in an expert and experienced fashion. Couldn't be happier with the entire deal.*
>
> **RITA W.**



07
CHAPTER SEVEN

The Remote Buyer's Checklist

Print this, or keep it on your phone.

BEFORE YOU SHOP

- [ ] Talk to a lender and get a current pre-approval letter (many sellers require it with your offer)
- [ ] Discuss your timing plan with a lender (sell first, buy first, or rent-back)
- [ ] Write down how you want to live here, in your own words
- [ ] Narrow to one or two towns

BEFORE YOU FLY IN

- [ ] Get a live video walk-through of every home on your short list
- [ ] See what's outside every window, and the street both ways
- [ ] Ask what it sounds like in the morning and around 5:30 or 6 in the evening
- [ ] Ask about well, septic, and water if the home has them

BEFORE YOU SIGN

- [ ] Don't waive your inspection
- [ ] Know who will be at the inspection in person
- [ ] If you're getting a loan, ask your lender to order the appraisal early
- [ ] Ask what repairs were done and who did them
- [ ] Confirm your closing date works with your move

BEFORE YOU CLOSE

- [ ] Get water test results if the home has a well
- [ ] Get photos and receipts for any agreed repairs once completed
- [ ] Set up remote signing if you won't be present and signing in Idaho
- [ ] Line up utilities and your Idaho homeowner's exemption (you apply after you move in, for a home that's your primary residence more than six months of the year)



08

CHAPTER EIGHT

Your Next Move

You now know more about buying here from out of state than most people do on their first trip. You know how to narrow your search, plan your timing, and what to check that photos never show.

If you'd like help putting your plan together, let's talk. Every move here starts with a different question. Timing, which town, what you can see from far away and what you can't. A short call is the easiest way to sort out your first steps.

Book a Free 30-Minute Call With Me

No pressure, and no sales pitch. Just your questions and a plan.

BOOK MY FREE CALL

link.communitymarketleader.com/widget/booking/ivWbQ1PK5bmOPCkOw6JV

> *Maddy Loren was a God-send for us in navigating FINDING and BUYING a home in North Idaho. Even before we flew here to look, she invested her time getting to know our wants and needs. Maddy basically held our hand the whole time.*
>
> MICHAEL & CORRINE T.



ABOUT MADDY

Your Eyes and Boots on the Ground

REALTOR® SINCE 2015 | ABR | SRES | E-PRO

I moved to North Idaho in 2012. My husband and I came to visit our son and never left.

A lot of my clients aren't here when we start working together. That's where I come in. I'm your eyes and your boots on the ground. I'm at the inspection, I meet the contractor, and I handle what you can't do from hundreds of miles away. Before closing, through closing, and after closing, I am here.

I've been a licensed Realtor® since 2015. I'm an Accredited Buyer's Representative, a Seniors Real Estate Specialist, and e-PRO certified.

Maddy Loren, Realtor®
(208) 819-1355
maddy@maddysells.com
maddysells.com

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NextHome®
SUMMIT REALTY

Maddy Loren, Realtor®

NextHome Summit Realty
157 W. Hayden, Ste 104, Hayden, ID 83835
Cell (208) 819-1355 · Office 855.925.6398
maddy@maddysells.com · maddysells.com

Each office is independently owned and operated.

Because finding the house is only the beginning.