



the HOME BUYER ROADMAP

THE MUST-KNOWS BEFORE
BUYING A HOME IN MILWAUKEE

What's INSIDE

→ **WHAT IT'S LIKE TO WORK WITH ME**

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

→ **LOCAL NEIGHBORHOOD OVERVIEW**

A quick snapshot of a few popular Milwaukee neighborhoods & suburbs – including their amenities, vibe & price point.

→ **HONEST ANSWERS TO YOUR QUESTIONS**

From “how do you get paid?” to “do I have to sell first?” — I break it all down without the jargon.

→ **THE STEP-BY-STEP BUYER ROADMAP**

Because “we’ll figure it out as we go” is not a strategy.

→ **WHAT TO DO IF YOU'RE BUYING LATER**

1-2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

→ **HOW TO FIND OFF-MARKET HOMES**

Spoiler: not everything worth buying is listed on Zillow. I'll show you how I help uncover hidden options.

→ **CHECKLISTS + TOOLS TO KEEP YOU ON TRACK**

From pre-approval to packing, I've got resources to help you stay organized and confident from start to close.

Welcome!



So you're thinking about buying a home in Milwaukee?

You're in the right place.

Hi, I'm Abigail Jaqua — a local real estate agent here in Milwaukee, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in a few months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like me.

Abigail Jaqua
414.870.2656
Abigailjaqua@kw.com

How I work with buyers

I'm here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.



A tailored VIP Home Search with properties that match your lifestyle and budget



A dedicated agent who won't just wait for the perfect home to come to you. I'm actively searching, networking, and working tirelessly to find the right home for you



Step-by-step support once we're under contract (no guessing or Googling required)

the FAQs

01/ HOW DO YOU GET PAID?

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. I'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?

Totally normal! I can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

03/ HOW DO I KNOW WHAT I CAN AFFORD?

Start with a free mortgage pre-approval — I can connect you with trusted lenders who'll walk you through your numbers and help define your price range. I also include a simple home budget calculator in this guide!

04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?

No problem — I help clients buy and sell all the time. I'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, I've got you.

05/ IS RIGHT NOW THE BEST TIME TO BUY?

The best time to buy is when it aligns with your goals. I'll help you understand what's happening in the Milwaukee market and guide you through timing, strategy, and next steps based on your situation.

This isn't my *first* rodeo...

Buying or selling a home is a big deal — and I don't take it lightly.

I've helped over 100 clients make their move in Milwaukee and surrounding areas, and I'm proud to say that most of my business comes from social media, referrals and happy clients coming back for round two.



106

HOMES SOLD

From cozy condos, vacant land, custom builds, investment properties, & move-in ready single family homes.

5

YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

82%

BUYER REPRESENTATION

Helping clients from first-time home buyers to upsizers find the one.

100%

5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

Don't just take my word for it...



"Her communication, knowledge, commitment, and personal care she provides to her clients is unmatched"

SOLD IN 2025 | FRANKLIN



"My husband and I had an amazing experience with Abigail buying our first home"

SOLD IN 2025 | WAUWATOSA



"Thanks to her, I'm now in my dream condo, and I couldn't be more grateful!"

SOLD IN 2025 | THIRD WARD

the ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.

01

Let's talk goals

We'll chat about your timeline, must-haves, and what buying a home in Milwaukee actually looks like right now — no pressure, just real talk.

02

Get pre-approved + set your budget

I'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03

Give you all the details

Before starting to look at houses, we'll sit down and talk about how this entire process works so you aren't freaking out when you find the one.

04

Start your home search

You'll get a personalized VIP home search. We'll tour the good ones and rule out the rest — no wasted weekends.

05

Make an offer + go under contract

Found the one? I'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

06

Close + celebrate

Once the paperwork is done and the keys are yours, we celebrate with fun photos (and yes, I'll still be here if you need anything after closing).

Your Guide to *Local Suburbs*

01 —————

Whitefish Bay

MEDIAN: ~\$560K

Walkable, close to the lake,
community

Known for highly rated schools and
parks for families

02 —————

Wauwatosa

MEDIAN: ~\$415K

Lively community & shops

Known for it's walkability, parks, &
charming homes

03 —————

Brookfield

MEDIAN: ~\$550K

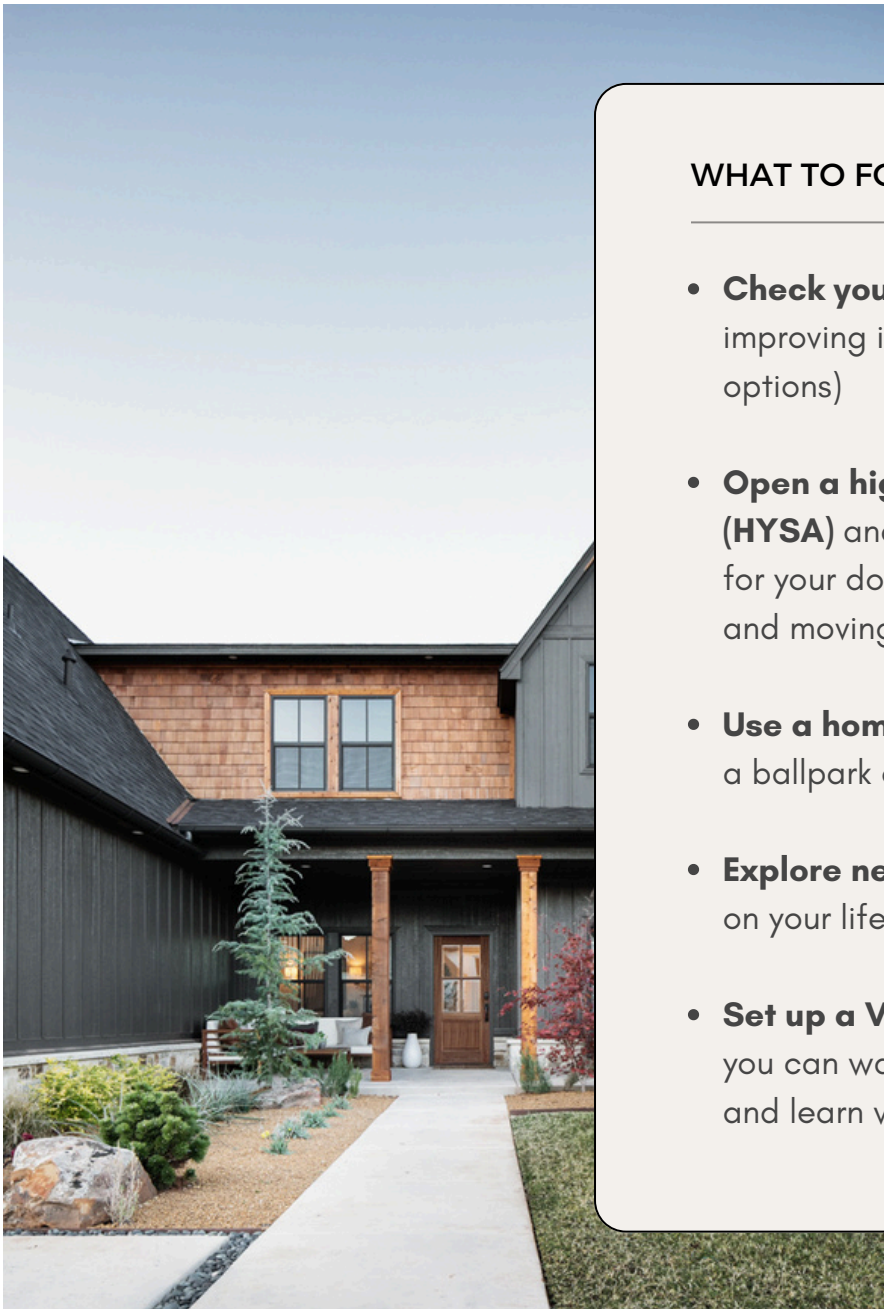
Community, schools, & stores

Known for their shopping, large home
lots, & schools.

The “*Just Browsing*” Buyer Blueprint

1-2 YEARS OUT? PERFECT.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



WHAT TO FOCUS ON NOW:

- **Check your credit score** and work on improving it (ideally 700+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home budget calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with me so you can watch the market in real time and learn what your money can get you

the Home Budget Calculator

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

HOME BUDGET CALCULATOR			
Gross Monthly Income (Before taxes)		Savings/ Investments	
Partner 1	\$5,000.00	Partner 1 Retirement	\$1,000.00
Partner 2	\$6,800.00	Partner 1 Other Investments	\$500.00
Total	\$11,800.00	Partner 2 Retirement	\$1,000.00
Monthly Expenses (Both Partners)		Partner 2 Other Investments	\$500.00
Groceries	\$600.00	Other	\$0.00
Internet	\$80.00	Other	\$0.00
Water	\$50.00	Total	\$3,000.00
Electricity	\$150.00	% of Income	25.42%
Cell Phone(s)	\$70.00	Debts (Monthly Obligations)	
Gas	\$150.00	Rent/ Existing Mortgage	\$0.00
Car Insurance	\$200.00	Student loans	\$0.00
Medical/Prescription	\$400.00	Credit Card Min	\$100.00
Childcare	\$0.00	Property Taxes	\$200.00
Restaurants/Bars	\$400.00	Property Insurance	\$150.00
Travel	\$350.00	Car Loan	\$300.00
Streaming Services	\$50.00	Other debts	\$0.00
Shopping	\$400.00	Other debts	\$0.00
Gym	\$300.00	Total	\$750.00
Entertainment	\$100.00	Debt to Income (DTI) Ratio	6.4%
Gifts	\$50.00		
Other	\$150.00		
TOTAL	\$3,500.00		
% of Income	29.66%		

Your Monthly Housing Budget

Following the Rule of 28% \$3,304.00

Following the Rule of 36% \$3,498.00

Remember Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)

* Your rent/existing mortgage number will be \$0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one

* Your property taxes and property insurance will be \$0 UNLESS you plan to keep an existing home after you purchase a new one

Click [here](#) for my Home Budget Calculator

To use this Home Budget Calculator, start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

Next Steps

LET'S MAKE A GAME PLAN

1. We'll book a quick intro call to talk timing, goals, and next steps.
2. If you're ready, we'll meet in person for a thorough consultation. If not, we can skip this until you're ready to start touring homes.
3. I'll set up your personalized VIP Home Search to match your preferences.
4. I'll send over prep tools based on where you are in the buying process.
5. We'll go at your pace — whether that means looking now or prepping for later.

[SCHEDULE A 15 MIN CALL](#)

Your next move starts here — and I'll guide you the whole way.



Abigail Jaqua

414.870.2656

ABIIGAILJAQUA@KW.COM

WWW.MTMCOLLECTIVE.NET