



Own Charleston

JILL BARRETT · REALTOR®

Professional guidance. Personal choice.



The Buyer's Guide

Finding your place in the Lowcountry.





Jill Barrett

REALTOR® · OWN CHARLESTON

REACH ME

843.300.2535
jill@owncharlestonsc.com
OwnCharlestonSC.com

WELCOME

Let's find your home.

Buying a home is one of the biggest decisions you'll make — and one of the most exciting. My job is to make it clear, organized and even enjoyable.

This guide explains how I work with buyers, the choices you have, the steps from pre-approval to closing, and the local knowledge that matters here in the Lowcountry.

You'll make every decision. I'll make sure you have everything you need to make it well.

A LITTLE ABOUT ME

I'm a mother, REALTOR®, community volunteer, lifelong learner, animal lover, nature enthusiast, world traveler — and a comic at heart. I stay ahead of pricing, economics, local market dynamics and technology so my clients can make confident decisions, and I back that insight with strong negotiation skills and contract expertise. I've relocated more than once myself, and in my free time I explore the marshes, beaches and backstreets of the Lowcountry.

Jill

WHAT BUYERS CAN EXPECT FROM ME

- Honest advice on value, condition and resale — even if it means walking away
- Showings scheduled fast, plus previews and live video tours
- Deep local knowledge: flood zones, insurance, HOAs, schools and commutes
- Transparent, negotiable fees, in writing before we begin
- Calm, prepared negotiation and meticulous deadline management



Customer or client?

In South Carolina, how a real estate licensee works with you depends on the relationship you choose. The difference is significant.

BASIC DUTIES

Customer

- Present offers in a timely manner
- Account for money or property received
- Explain the services provided
- Be fair and honest; provide accurate information
- Disclose known material adverse facts
- Provide limited confidentiality

Does not act as your agent.

Does not advocate for your best interests.

ENHANCED DUTIES

Client

- Everything on the left, plus:
- Obedience to your lawful instructions
- Loyalty — your interests come first
- Disclosure of information that matters to you
- Confidentiality of your motivations and finances
- Accounting for all funds
- Reasonable skill and care
- Advice, counsel and negotiation on your behalf

Acts as your agent.

Advocates for your best interests.

Good to know: you'll receive South Carolina's agency disclosure at our first substantive conversation, and under current industry rules, buyers sign a written agreement with their agent before touring homes. I'll walk you through both — in plain English — before you sign anything.

Your buyer agreement, explained

Before we tour, we'll put our working relationship in writing. It protects you, and it means there are no surprises. Here's what it covers.

01

What I'll do

The services I provide as your agent — from the first search to closing day.

02

For how long

A defined term that we choose together. Nothing open-ended.

03

Where we'll look

The areas and types of homes we'll focus on, so expectations are clear.

04

My fee

Stated clearly as a specific amount or rate. Fees are negotiable and not set by law.

05

Who pays

Often addressed in your offer — a seller may agree to pay some or all. I never receive more than our agreement states.

06

If plans change

How either of us can end the agreement, and what happens if we do.



Transparent, negotiable fees, in writing before we begin.

I'll walk you through the agreement in plain English, and you'll have a signed copy before we tour.

From “just looking” to “welcome home”

Buying a home involves many steps and can feel overwhelming at times. I navigate you through each one, so the process is less stressful and far more enjoyable.

01

Consultation

Goals, budget, timeline, must-haves and how we'll work together.

02

Pre-approval

Meet a lender, choose a loan and know your number.

03

The search

Custom alerts, previews and tours — narrowing to your top three.

04

Offer

Market analysis, strategy and a strong, protected offer.

05

Negotiation

Counteroffers until we reach terms you're happy with — or walk away.

06

Under contract

Earnest money, due diligence, inspections, CL-100, insurance.

07

Appraisal & loan

Appraisal, underwriting and clear-to-close.

08

Final walk-through

Confirm condition and agreed repairs.

09

Closing

Sign with the closing attorney; funds wired; deed recorded.

10

Keys!

Welcome home — and I'm still here after the move.

COSTS TO PLAN FOR

Earnest money — Deposited when your offer is accepted; credited toward your purchase at closing.

Due diligence fee — Sometimes negotiated; paid directly to the seller and typically non-refundable.

Home inspection — Paid at the time of inspection; specialty inspections may add to it.

Appraisal — Usually collected by your lender early in the loan process.

Down payment — Varies by loan type — some programs allow little or none.

Closing costs — Lender, attorney, title, recording, prepaid taxes & insurance.

Insurance — Homeowner's, plus wind/hail and flood where required or wise.

Amounts vary by price, loan and property. Your lender provides a Loan Estimate; I'll help you understand every line.



Get pre-approved first

A true pre-approval tells you what you can comfortably afford — and tells sellers you're a serious, ready buyer. It's the foundation of a strong offer.

Conventional

Common for buyers with solid credit; down payments can start low, and 20% down avoids mortgage insurance.

FHA

Flexible credit guidelines and a low minimum down payment.

VA

For eligible veterans and service members — often no down payment. Charleston is proud military country.

USDA

Zero-down options for eligible buyers in qualifying rural areas — including parts of the outer Lowcountry.

Jumbo

For loan amounts above conforming limits — common on the islands and downtown.

Down-payment assistance

State and local programs such as SC Housing may help qualifying buyers.

What your lender will ask for

- ☐ Recent pay stubs and W-2s or 1099s
- ☐ Two years of tax returns (self-employed buyers may need more)
- ☐ Recent bank and investment statements
- ☐ Photo ID and permission to pull credit
- ☐ Details on any gift funds or current home sale

Protect your approval

- ☐ Don't open new credit or finance big purchases
- ☐ Don't change jobs without talking to your lender
- ☐ Don't move large sums without a paper trail
- ☐ Keep paying every bill on time
- ☐ Ask me for introductions to trusted local lenders

Wire-fraud warning: never wire money based on emailed instructions alone. Always call your closing attorney at a verified number before sending funds — instructions do not change by email.

Buying a brand-new home

New communities are a big part of the Lowcountry market. A new home is exciting — and the process is different from buying a resale.

The on-site agent works for the builder

The model-home sales team is friendly and knowledgeable — and their job is to represent the builder. You deserve someone looking out for you.

Register me at your first visit

Many builders require your agent to be with you, or registered, from your very first visit or sign-in. Call me before you tour a model.

Builder contracts are different

Builders use their own contracts, usually written to protect the builder. I'll help you understand deposits, timelines, delays and change orders.

Incentives, upgrades & lots

Closing-cost credits, rate buydowns, design-center upgrades and lot premiums vary by builder and by month. I'll help you weigh what each is worth.

Inspect a new home, too

New doesn't mean perfect. Independent inspections before drywall and before closing catch issues while they're easiest to fix.

Know your warranty

Understand what the builder's warranty covers, for how long and how to file a claim — and set a reminder before it expires.



Call me before you visit a model home.

A quick call first keeps your own representation in place for pricing, upgrades, contracts and inspections.



TECHNOLOGY WORKING FOR YOU

Search smarter. Decide faster.

In a market where the best homes move quickly, the right tools matter. I use the latest technology so you see the right homes first — and understand them fully.

Instant search alerts

Custom searches that push new listings, price changes and coming-soon homes to your phone the moment they hit.

AI-powered insight

I use AI tools to analyze market data, compare homes and neighborhoods, and summarize disclosures — always reviewed by me.

Live video tours

Can't make it in person? I'll walk you through on FaceTime or video — honest angles included.

3D tours & floor plans

Walk through homes remotely and check how your furniture will fit.

Aerial perspective

Drone imagery and mapping to understand lots, water, marsh, flood exposure and what's next door.

Digital transactions

Secure e-signatures, a shared deadline calendar and organized documents — sign from anywhere.

Buying in the Lowcountry is different

Charleston's beauty comes with a few local realities. Here's what I make sure every buyer understands before making an offer.

Flood zones & elevation

Much of the Lowcountry sits in mapped flood zones. I'll help you read flood maps, elevation certificates and a home's flood history before you commit.

The 4% property-tax rate

South Carolina assesses a primary residence at 4% versus 6% for second homes and rentals. You must apply for legal-residence status with the county — I'll remind you.

HOAs, POAs & transfer fees

Many communities have HOA dues, rules on rentals, boats, fences and golf carts — and transfer or capital-contribution fees at closing.

Hurricane season

June 1 — November 30. Insurance can't be bound while a named storm threatens, so timing and preparation matter.

Insurance

Homeowner's, wind/hail and flood coverage vary widely by location and construction. Get quotes early — during due diligence at the latest.

Termites & the CL-100

Our warm, humid climate is termite country. A CL-100 wood-infestation report is a standard part of most local transactions.

Well, septic, docks & marsh

Rural and island properties may have well water, septic systems, docks or critical-area buffers. Each needs its own inspection and questions.

Attorney closings

South Carolina requires a licensed attorney to conduct closings. You choose your closing attorney; I'll share trusted options.



Buyer's market, seller's market

The balance between homes for sale and active buyers shapes pricing, negotiation and timing. I track it block by block — because real estate is hyper-local.



Months of inventory

How long it would take to sell every home currently listed at today's pace of sales. The lower the number, the stronger the seller's position.

Days on market

How quickly well-priced homes are going under contract. Rising days on market is often the first sign of a shift.

List-to-sale ratio

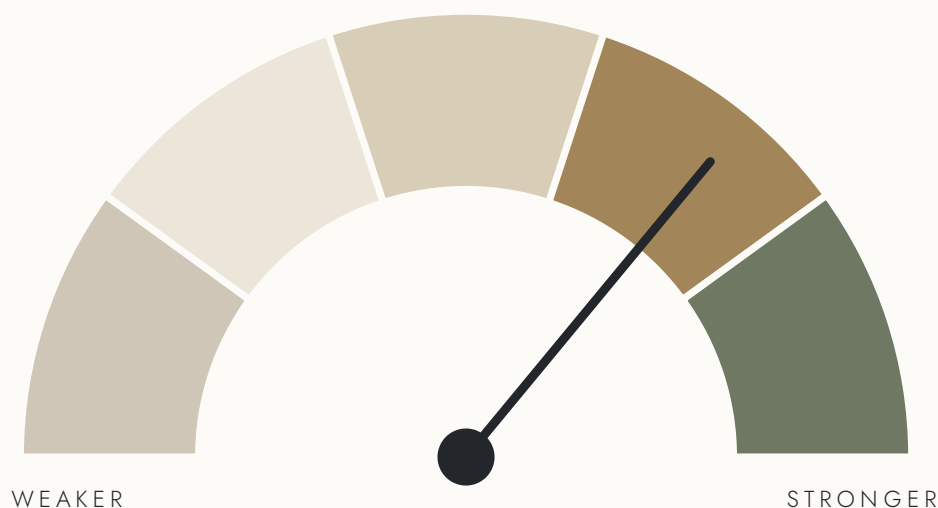
What homes actually sell for compared with their asking price — the clearest read on how much negotiating room exists.

A market analysis for *your* home

Real estate in the Lowcountry is hyper-local and always changing — conditions can differ from one neighborhood, street or price range to the next. Once you've identified a home you're interested in, I'll prepare a detailed market analysis for that specific property: recent comparable sales, current competition and the conditions shaping its value, so you can make your offer with confidence.

Five points of every offer

Every offer is a package. I help you understand how the other side will read each part of it — and shape the strongest offer that still protects you.



1 Price

The number matters — but it is only one of five levers.

2 Terms

Cash or financing, loan type, down payment, seller concessions and closing-cost requests.

3 Dates

Closing and possession dates that fit the other side's plans can outweigh a higher price.

4 Contingencies

Due diligence, financing, appraisal and home-sale contingencies — fewer or shorter reads stronger.

5 Inclusions & exclusions

Appliances, fixtures, furniture, golf carts, window treatments — spell it out.

MULTIPLE-OFFER SITUATIONS

In competitive situations I talk with the listing agent early, learn what matters to the seller, and help you decide on escalation, appraisal-gap coverage, due diligence length and earnest money — so you compete with your eyes open, never beyond your comfort.

Contract to closing: the moving parts

South Carolina is an attorney-closing state, and our contracts have their own rhythm. I coordinate every moving part — and keep you a step ahead of each deadline.



What you'll do

Deliver earnest money and any due diligence fee on time, apply for your loan right away, choose inspectors (I'll share trusted options), secure homeowner's and flood insurance, and avoid new credit or large purchases until closing.

What I'll do

Track every contractual deadline, coordinate lender, attorney, inspectors, appraiser, HOA and insurance agents, negotiate repairs and appraisal issues, review the settlement statement with you, and confirm every detail before the closing table.

40 things I handle for you

From the first search to the day after you get your keys — here's everything I do for you.

01 Plan

- ☐ Consultation to understand your goals, budget and timeline
- ☐ Explain agency and your buyer agreement in plain English
- ☐ Connect you with trusted local lenders for pre-approval
- ☐ Explain loan types, down payment and closing-cost basics
- ☐ Map neighborhoods to your commute, schools and lifestyle
- ☐ Set up custom search alerts that update in real time

02 Search

- ☐ Preview homes and send photos or video when you can't be there
- ☐ Schedule and lead tours — in person or live video
- ☐ Research off-market, coming-soon and new-construction options
- ☐ Talk with builders and listing agents before you do
- ☐ Pull history, permits, flood zone and HOA rules for each home
- ☐ Point out condition issues, drainage and red flags on tours
- ☐ Keep a "rolling top three" so decisions stay clear

03 Offer

- ☐ Prepare a comparative market analysis before you offer
- ☐ Learn what matters to the seller from the listing agent
- ☐ Advise on price, terms, dates and contingencies
- ☐ Explain due diligence fees, earnest money and appraisal gaps
- ☐ Draft the offer and all addenda accurately
- ☐ Negotiate counteroffers and multiple-offer situations

04 Due diligence

- ☐ Build and share a deadline calendar
- ☐ Recommend inspectors and attend inspections
- ☐ Review reports with you and prioritize concerns
- ☐ Negotiate repairs, credits or price
- ☐ Coordinate the CL-100 wood-infestation report
- ☐ Help you shop homeowner's, wind and flood insurance
- ☐ Request HOA documents, rules and fees
- ☐ Order or review survey and elevation certificates

05 Closing

- ☐ Coordinate lender, closing attorney, title and HOA
- ☐ Track appraisal and loan milestones
- ☐ Handle appraisal issues if value comes in low
- ☐ Confirm repairs are completed with receipts
- ☐ Schedule the final walk-through with you
- ☐ Review your settlement statement line by line
- ☐ Share wire-fraud safety steps before you send funds
- ☐ Coordinate keys, remotes, codes and utilities

06 After the keys

- ☐ Share trusted contractors, cleaners and service providers
- ☐ Remind you to file for the 4% legal-residence property tax rate
- ☐ Answer questions long after closing
- ☐ Provide a free annual home-value review
- ☐ Be your real estate resource for life

★★★★★

“She put us as #1 priority and looked out for us through the entire process.”

— NICHOLAS P.



What my buyers say

★★★★★

"As a first-time homebuyer, I was a bit intimidated by the process. Jill was fantastic about educating and advocating for us along the way. Both personable and professional, I felt extremely taken care of. By the end, she felt more like a family friend than just our real estate agent."

— FRANCES W. · FIRST-TIME BUYER

★★★★★

"I was an out-of-town buyer looking to move to the Charleston area, and she was able to set up showings the day after I asked to tour them. She negotiated a great deal after some back and forth, and ultimately helped me secure my perfect home!"

— VICTORIA

★★★★★

"Jill is phenomenal! She listened to everything I needed and wanted in a home and is extremely responsive. So personable and really gets to know you. Could not recommend her more!"

— KELSIE B.

★★★★★

"Jill made our first-time home-buying process a breeze. She went out of her way to show homes to both my fiancé and me when our schedules couldn't allow us to be there together. She offered priceless advice — she was a wealth of knowledge for us!"

— FRANNIE W.

★★★★★

"Jill has gone above and beyond what is expected as a realtor. We spent over two years looking for a house that was right for our needs, and she was there the whole time. Very helpful and very patient."

— SAM S.

★★★★★

"Everything went smoothly with the home buying process with Jill. She was extremely attentive throughout the process and explained everything when we needed it. Highly recommend working with Jill!"

— ASHLEY A.

What buyers ask me most

Straight answers to the questions that come up in almost every first conversation.

How long does buying a home take?

The search can take a weekend or many months — it's entirely your pace. Once you're under contract, a financed purchase typically closes in about 30–45 days; cash can be faster.

Do I need to be pre-approved before we tour?

It's strongly recommended. You'll know your comfortable budget, and when the right home appears you can act immediately with a strong offer.

How much money do I need up front?

It depends on your loan and the home. Plan for earnest money, inspections, an appraisal, your down payment and closing costs. Your lender will give you a written estimate, and I'll walk you through it.

What is due diligence?

A negotiated window after your offer is accepted to inspect the home, review HOA documents, get insurance quotes and decide whether to move forward, renegotiate or walk away.

Should I buy in a flood zone?

Many beautiful Lowcountry homes sit in one. What matters is the home's elevation, flood history and the cost of insurance — we'll review all three before you commit.

What if I need to sell my current home first?

We'll map out the timing together — selling first, buying first or doing both at once — and structure your offer to protect you.

How are you paid?

We'll talk through my services and fee before we begin and put everything in writing. Compensation is negotiable and is often addressed as part of your offer.

What if I'm not in Charleston yet?

Many of my clients buy from afar. Live video tours, neighborhood previews, e-signatures and mail-away closings make it very doable.

What happens next

There's no pressure and no rush. Whether you're buying next month or next year, here's how we begin.

01 Get pre-approved

I'll introduce you to trusted local lenders. A true pre-approval tells you your comfortable budget and makes your offer stronger.

02 Choose how we'll work together

We'll review how I'll represent you, my services and fee, and put our agreement in writing before we tour.

03 Share your wish list

Areas, must-haves, deal-breakers and timing. I'll set up a custom search that alerts you the moment a match hits the market.

04 Tour with purpose

In person or by live video. After each tour we rank your favorites, so the decision stays clear.

05 Make your move

When you find the one, I'll prepare a detailed market analysis for that home and we'll craft an offer built to win — and to protect you.

Questions after today? Call or text me anytime.

843.300.2535
jill@owncharlestonsc.com
OwnCharlestonSC.com

Notes



Search homes, read market updates and find more guides.

OWN CHARLESTON · THE BUYER'S GUIDE



OWNCHARLESTONSC.COM

843.300.2535 · JILL@OWNCHARLESTONSC.COM

BROKERED BY THE BOULEVARD COMPANY · CHARLESTON, SOUTH CAROLINA

Information deemed reliable but not guaranteed. Not intended to solicit clients currently under contract with another brokerage. Equal Housing Opportunity.