THE TRIPLE WIN STRATEGY

The 2026 Austin Buyer's Playbook

How to buy smart in Austin's buyer's market — negotiate below list, let the seller fund your rate, and win the home most buyers never see.

WRITTEN BY

Johnny Ronca

Luxury Realtor · Compass · Austin, TX · 20 Years Experience

TRUSTED ACROSS AUSTIN

Real Clients. Real Results.

20 Yrs	Top 1%	278+	$248M+	100+
IN AUSTIN	NATIONWIDE	CLOSED SALES	IN SALES	5-STAR REVIEWS

> "
> *Johnny did an incredible job negotiating the price down — tens of thousands in discounts I would not have had without him.*
> — Andrew H.

> "
> *He helped me buy in Lakeway at a great price, then sell it for over $200K more just nine months later. My go-to for anything real estate.*
> — Ryan B.

> "
> *Moving from AZ to Austin was overwhelming, but Johnny welcomed us — not just as a realtor, but as an instant friend. He makes it easy and fun.*
> — Brittany M.

Want results like these?

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Call or text Johnny: 512-797-0965 · Johnny.Ronca@Compass.com

CONTENTS

What's Inside

Plus: a one-page Austin Buyer Cheat-Sheet, what real clients say, and your next step.

CHAPTER 1

Why Right Now Is the Best Time to Buy in Austin

There's a saying in real estate: *“The best time to buy was 10 years ago. The second best time is right now.”* But here's the thing — right now isn't just the second-best time. Right now is genuinely, mathematically, strategically the best time to buy in Austin in over a decade. Most people just don't realize it yet.

The Market Has Shifted — In Your Favor

For years, Austin was a seller's paradise. Homes sold in hours. Bidding wars were the norm. Buyers waived inspections just to compete. That era is over. Austin is now in a **buyer's market**, and here's what that means for you:

- **More inventory** — more homes available than at any point since 2019. You have options.
- **Less competition** — fewer bidding wars, fewer all-cash offers from out-of-state investors.
- **Seller concessions** — sellers are paying closing costs, buying down your rate, and throwing in repairs. A year ago they wouldn't return your call.
- **Price negotiation** — list price is now a starting point, not a floor. Most homes sell 3–8% below list.
- **Time to think** — you can tour a home, sleep on it, and come back without it being gone.

THE AUSTIN MARKET SNAPSHOT — 2026

Market type: Buyer's market — the most leverage buyers have had in over a decade.

Inventory: Highest since 2019. **Negotiation:** Homes selling ~3–8% below list.

Seller concessions: Common — closing costs, repairs, and rate buydowns on the table.

Rates: ~6–7% today, with refinance upside as they ease. You date the rate, you marry the house.

[Drop in current local stats — median price, months of inventory, avg. days on market — and I'll format them here.]

Austin's Long-Term Trajectory: Still Up

Here's the context the doom-and-gloom headlines miss — Austin's fundamentals are stronger than ever:

- **Employers expanding here:** Tesla, Apple, Oracle, Samsung, Meta, Google.
- **Population growth:** still one of the fastest-growing metros in America.
- **Jobs:** tech, healthcare, government, and construction all hiring.
- **Lifestyle:** live-music capital, incredible food scene, year-round outdoors.
- **No state income tax:** your dollar goes further than in California or New York.

The people who bought in Austin's last down market (2010–2012) saw their homes appreciate 150–200% over the following decade. History doesn't repeat, but it rhymes — and right now the rhyme is clear: **buy when others are scared.**

The Interest Rate Illusion

"But Johnny, rates are high!" I hear it every day. A 6.5–7% rate sounds scary next to the 3% rates of 2021. But here's what most people miss:

You marry the house. You date the rate.

Rates are temporary. Your purchase price is permanent. When rates drop — and they will — you refinance. But the price you locked in is yours forever.

People who waited for "rates to come down" in 2023 watched prices climb $50–100K in some Austin neighborhoods. They saved 1% on the rate and paid $80K more for the house. Don't be that person.

CHAPTER 2

The Buyer's Market Advantage (And How to Use It)

A buyer's market isn't just about lower prices. It's about **leverage** — and most buyers don't know how to use it. Here are the moves my clients are making right now that save them $10,000–$50,000.

Five Moves That Win in a Buyer's Market

- **Offer below list with confidence.** List price is a starting point. On most deals right now I'm negotiating 5–8% under asking.
- **Make the seller fund your rate.** Instead of a small price cut, I structure a seller-paid 2/1 buydown — far more monthly impact for the same seller cost (Chapter 3).
- **Get closing costs covered.** Sellers are paying 2–3% toward your closing costs to get to the finish line.
- **Use the inspection as leverage.** In a buyer's market, inspection findings become real credits and repairs — not items you waive to compete.
- **Take your time & protect yourself.** Reasonable option periods, appraisal protections, and no waiving contingencies. You're in control now.

[New section — reconstructed because the original Chapter 2 text was lost in the export. Review & tweak to taste.]

The Triple Win Strategy

This is the most important idea in this entire book. What follows is why 2026 buyers will look like geniuses in five years — and why everyone who "waited for rates to drop" will wish they hadn't.

The Same Home: 2022 vs. 2026

Take a real scenario — a home in a desirable Austin neighborhood:

	2022 (Seller's Market)	2026 (Buyer's Market)
Home Price	$1,500,000	$1,000,000
Multiple Offers?	Yes — 5–10 competing	No — you negotiate alone
Interest Rate	3.0%	6.0%
Down Payment (20%)	$300,000	$200,000
Loan Amount	$1,200,000	$800,000

	2022 (Seller's Market)	2026 (Buyer's Market)
Monthly Payment	$5,059/mo	$4,796/mo

Read that again.

The **same home** costs $263/month **less** in 2026 than in 2022 — even at 6% vs 3% — because the price dropped 33%. You also put down $100,000 less and face zero competition.

But Wait — It Gets Better

In a buyer's market you don't pay full price. Say I negotiate that $1M home down to **$925,000** (realistic — I'm getting 5–8% below list on most deals):

	2022 @ $1.5M / 3%	2026 @ $925K / 6%
Home Price	$1,500,000	$925,000
Down Payment (20%)	$300,000	$185,000
Loan Amount	$1,200,000	$740,000
Monthly Payment	$5,059/mo	$4,436/mo
Monthly Savings	—	$623/mo less
Annual Savings	—	$7,476/year

Now Layer On the 2/1 Buydown

I negotiate the seller to fund a 2/1 buydown on top of the reduced price:

	2022	2026 + Buydown (Yr 1)
Home Price	$1,500,000	$925,000
Rate	3.0%	4.0% (bought down from 6%)
Monthly Payment	$5,059/mo	$3,533/mo
Monthly Savings vs 2022	—	$1,526/mo LESS

The same house: $3,533/mo in 2026 vs. $5,059/mo in 2022.

That's $1,526/month cheaper for the exact same home — with $115K less down and zero competition. Everyone thinks 2022 was the “good time to buy” because rates were low. The math says otherwise.

The Final Move: Refinance When Rates Drop

Step	What Happens	Your Payment
1. Buy Now	Purchase at $925K (~40% below 2022 peak)	—
2. Year 1	2/1 buydown → rate at 4%	$3,533/mo
3. Year 2	Buydown → rate at 5%	$3,972/mo
4. Refinance	Rates ease to ~5–5.5% → refi before Year 3	$3,972–$4,200/mo (locked)

You never pay the full 6% rate. The seller's buydown covered you for two years, rates dropped, you refinanced — and you're paying $850–1,500/month less than the person who bought the same home in 2022.

> ### The Triple Win Strategy
> 1. Buy at 2019/2020 prices (~40% below peak)
> 2. Negotiate below list (5–8% more off)
> 3. Get a seller-funded 2/1 buydown ($0 to you)
> 4. Enjoy reduced payments for two years
> 5. Refinance when rates drop (never pay full rate)
> 6. Lock in your dream home at a payment lower than 2022
>
> **This is how you win in 2026 — and I'm the agent who makes it happen. Ready to run your numbers? Text PLAYBOOK to 512-797-0965.**

CHAPTER 3

The 2/1 Interest Rate Buydown — Your Secret Weapon

This is the chapter that makes people say, *"Wait, that's actually a thing?"* Yes. It's a thing — and it's a game-changer in today's market.

What Is a 2/1 Buydown?

A 2/1 interest-rate buydown temporarily reduces your mortgage rate for the first two years of your loan:

- **Year 1:** your rate is 2% lower than the note rate.
- **Year 2:** your rate is 1% lower than the note rate.
- **Year 3+:** you pay the full rate — or, ideally, you've already refinanced.

The Math: A $650K Home

Year	Rate	Monthly Payment	Savings vs Full Rate
Year 1	4.5%	$2,635	$652/mo saved
Year 2	5.5%	$2,951	$336/mo saved
Year 3+	6.5%	$3,287	$0 (full rate)

Total savings: ***$11,856 over two years.*** *The seller pays. Your cost: $0.*

The Math: A $1.5M Home

Year	Rate	Monthly Payment	Savings vs Full Rate
Year 1	4.5%	$6,080	$1,505/mo saved
Year 2	5.5%	$6,812	$773/mo saved
Year 3+	6.5%	$7,585	$0 (full rate)

Total savings: ***$27,336 over two years.*** *Seller pays ~$23–26K. Your cost: $0.*

> ### The Pro Move: Refinance Before Year 3
>
> Use the 2/1 buydown for two years of low payments while rates come down — then refinance before Year 3. You never actually pay the higher rate; you used the seller's money to buy time.
>
> Most major forecasts predict rates easing to 5–5.5% by 2027–2028. That's your refinance window.

Why this beats a price reduction

$20K off the price of a $1.5M home saves ~$152/month. A 2/1 buydown saves $1,505/month in Year 1 — roughly 10x the impact, for the same cost to the seller.

How I Make This Happen

I've structured 2/1 buydowns on dozens of deals. I negotiate seller-funded buydowns directly into the offer, and my preferred lenders know exactly how to structure them. You move in with payments $500–1,500/month lower than expected.

Ready to run your numbers?

Text PLAYBOOK to 512-797-0965

CHAPTER 4

Austin's Hottest Neighborhoods — The Insider's Guide

After 20 years in Austin, I don't just know the neighborhoods — I know the blocks. Here's my honest breakdown of where to buy right now, organized by lifestyle.

For the Culture Lover

East Austin (78702)

The vibe: Austin's creative heartbeat — street art, food trucks, live-music venues, craft cocktails.

Price range: $450K–$1.5M | **Best for:** Young professionals, couples, investors, creatives

Insider take: 78702 has appreciated more than any Austin zip in the last decade. The duplex play here is incredible — buy a duplex, live in one side, rent the other.

Don't miss: Franklin BBQ, Suerte, Hotel Vegas, Cenote

For the Lake Life

Lakeway (78734)

The vibe: Hill Country meets waterfront luxury — golf courses, marinas, resort-style pools, water everywhere.

Price range: $400K–$2M+ | **Best for:** Families, retirees, boating & golf lovers

Insider take: Lakeway is Austin's best-kept secret for value — lake access, Hill Country views, and resort amenities for 30–40% less than Westlake.

Don't miss: The Grille at Rough Hollow, Lakeway Marina, Hamilton Pool nearby

For the Family

Steiner Ranch (78732)

The vibe: Master-planned perfection with a natural edge — community pools, trails, top schools, Lake Travis access.

Price range: $500K–$1.5M | **Best for:** Families with school-age kids, remote workers, outdoor enthusiasts

Insider take: The best combination of community amenities and natural beauty in Austin: multiple pools, miles of trails, sports courts, and the legendary Steiner Ranch Steakhouse.

Don't miss: Steiner Ranch Steakhouse, Canyon Trail, Pace Bend Park

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For the Luxury Buyer

Westlake Hills (78746)

The vibe: Austin's premier luxury enclave — Eanes ISD, Hill Country estates, privacy, minutes to downtown.

Price range: $800K–$5M+ | **Best for:** Executives, families wanting top schools, privacy seekers

Insider take: Where Austin's serious money lives. If schools are your #1 priority and budget allows, this is the answer. Inventory is limited, but deals exist in this market.

Don't miss: Eanes ISD — the reason people move here

For the Urban Walker

South Congress / 78704

The vibe: The “Keep Austin Weird” zip — eclectic shops, incredible restaurants, Lady Bird Lake access, rare walkability.

Price range: $500K–$1.5M | **Best for:** Young professionals, couples, anyone who wants to walk everywhere

Insider take: 78704 is Austin's most walkable neighborhood. Coming from NYC, SF, or Chicago and want that urban feel? This is your spot.

Don't miss: SoCo shops, Lady Bird Lake, Barton Springs nearby

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For the Smart Investor

Mueller (78723)

The vibe: Austin's most successful urban development — new construction, parks, retail, community, built from a former airport.

Price range: $350K–$800K | **Best for:** First-time buyers, investors, families wanting new construction

Insider take: The best value in central Austin, period. New homes, HEB, Alamo Drafthouse, parks, 10 minutes from downtown. If I were buying my first home today, I'd look here.

Don't miss: HEB, Alamo Drafthouse, Mueller Lake Park

For the Family Who Wants It All

Circle C Ranch (78749)

The vibe: The quintessential Austin family neighborhood — community swim center, greenbelt trails, great parks.

Price range: $550K–$1M | **Best for:** Families with kids, community seekers, outdoor lovers

Insider take: Where Austin families go for great schools, safe streets, and a swim center the kids live at all summer. 15 min to downtown, 10 to Barton Springs.

Don't miss: Circle C Swim Center, Slaughter Creek Trail, Escarpment Village

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For the Waterfront Enthusiast

Rough Hollow (78734)

The vibe: Lakeway's premier lakefront community — yacht club, marina, resort-style pools, Architectural-Digest homes.

Price range: $600K–$2.5M+ | **Best for:** Boaters, lake lovers, families wanting resort amenities

Insider take: The best amenities of any community on Lake Travis. The yacht club and marina are world-class. If lake life is your identity, this is home.

Don't miss: The Grille at Rough Hollow, Yacht Club, paddleboard mornings

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For the Country-Club Life

Barton Creek (78735)

The vibe: Austin's premier country-club community — four championship courses, a full resort & spa, Hill Country homes.

Price range: $800K–$4M+ | **Best for:** Golfers, executives, families wanting luxury + privacy

Insider take: Where Austin's establishment lives. The club membership opens doors — literally and figuratively. The resort recently finished a $150M renovation.

Don't miss: Barton Creek Resort & Spa, Fazio Foothills, Hill Country sunsets

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For the Classic Austin Lover

Tarrytown (78703)

The vibe: Old-Austin money, tree-lined streets, character homes — walking distance to Lady Bird Lake.

Price range: $700K–$3M+ | **Best for:** Central-Austin lovers, professionals, families wanting walkability

Insider take: Austin's most timeless neighborhood. Character new construction can't replicate, 5 minutes from downtown, walking distance to the lake. People buy here and never leave.

Don't miss: Hula Hut, Deep Eddy Pool, Casis Village, Walsh Boat Landing

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For the Nature Lover

Barton Hills / Zilker (78704)

The vibe: Live next to Austin's crown jewel — Barton Springs is your pool, the Greenbelt your backyard.

Price range: $600K–$2M+ | **Best for:** Outdoor enthusiasts, runners, swimmers, nature-meets-city seekers

Insider take: The neighborhood every Austinite secretly wishes they lived in. Walk to Barton Springs, bike downtown, hike the Greenbelt before lunch. Limited inventory — nobody sells here.

Don't miss: Barton Springs Pool, Zilker Botanical Garden, the Greenbelt

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For the Hill Country Estate

Bee Cave (78738)

The vibe: Upscale Hill Country living with conveniences — the Galleria, Lake Travis ISD, room to breathe.

Price range: $500K–$2M+ | **Best for:** Families wanting space + schools, professionals wanting a short commute

Insider take: Lakeway's more accessible neighbor: same great schools and Hill Country setting, but closer to Austin (20–25 min downtown). Great new construction.

Don't miss: Hill Country Galleria, Hamilton Pool Preserve nearby

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For the Luxury Purist

Spanish Oaks (78738)

The vibe: Ultra-exclusive gated golf community — custom estates on 1–3 acre lots, a Bobby Weed course.

Price range: $1.5M–$5M+ | **Best for:** Executives, high-net-worth buyers, privacy seekers, serious golfers

Insider take: Austin's answer to Pebble Beach or Kiawah. Spectacular golf, massive lots, custom homes built to the highest standard. If privacy and golf are non-negotiable, nothing else compares.

Don't miss: Spanish Oaks Golf Club, sunset views from the clubhouse

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For the Urban Professional

The Domain / Arboretum (78759)

The vibe: Austin's “second downtown” — high-rise living, walkable shopping & dining, tech HQs everywhere.

Price range: $300K–$800K (condos) · $600K–$1.2M (single-family) | **Best for:** Young professionals, tech workers, walkable-urban seekers

Insider take: If you work at Apple, Meta, Indeed, or anywhere on the MoPac corridor, this is your 5-minute commute — the closest Austin gets to walkable-urban outside downtown, 30–40% cheaper.

Don't miss: Domain NORTHSIDE, Rock Rose, Top Golf

Not sure which neighborhood is yours?

Every neighborhood has a personality. Tell me what matters most — schools, walkability, lake access, nightlife — and I'll tell you exactly where to look.

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CHAPTER 5

Off-Market & Pocket Listings — Homes You'll Never Find Online

This is my unfair advantage. And now it's yours.

What Are Off-Market Listings?

Off-market (or “pocket”) listings are homes for sale that are **not** on the MLS, Zillow, Realtor.com, or any public site. They live in private networks accessible only to connected agents.

Why Do They Exist?

- **Privacy** — high-profile sellers who don't want the world knowing they're selling.
- **Testing the market** — gauging interest before going public.
- **Avoiding the circus** — no open houses, no yard sign, no Zillow comments.
- **Exclusivity** — some luxury sellers believe scarcity creates higher prices.

My Access

Through 20 years in Austin, I have access to multiple off-market channels:

1. Compass Private Exclusives

Compass has a nationwide network of private listings shared only between Compass agents — homes actively for sale that will never appear on Zillow or the MLS. I see them before the public, often weeks or months early.

2. Austin Luxury Network

For properties $1.5M and above, this is where the city's top agents share exclusive listings. If you're shopping luxury, this is where the real inventory lives.

3. The Clubhouse

A curated "coming soon" platform where agents preview upcoming listings before they officially hit the market — a head start on every new listing.

4. My Personal Network

After 278+ closed sales and 20 years in Austin, I know homeowners in every neighborhood who would sell for the right buyer at the right price. These are relationships, not listings — and they're only available through me.

How You Get Access

Simple: work with me. When I understand what you're looking for, I cross-reference your criteria against every off-market source I have. If there's a match, you see it before anyone else.

> ### Want access to off-market listings?
>
> Homes that never hit Zillow. Compass Private Exclusives. Austin Luxury Network pocket listings — matched to exactly what you're looking for.
>
> Text PLAYBOOK to 512-797-0965 and say "Off-Market."

CHAPTER 6

The House Hack Strategy — Live for Free in Austin

This is one of my favorite strategies for first-time buyers and investors alike.

The Concept

Buy a duplex, triplex, or a home with an ADU (accessory dwelling unit). Live in one unit; rent the other(s). The rental income covers your mortgage — or even turns a profit.

A Real-World Example

Take a new-construction duplex in East Austin — two modern 3-bed / 2.5-bath units. Here's roughly what the math can look like:

- **Purchase price:** ~$1.35M for both units
- **Estimated mortgage:** ~$8,500/month (20% down at 6.5%)
- **Rent from the second unit:** ~$3,500–4,000/month
- **Your effective payment:** ~$4,500–5,000/month

That's a brand-new 3-bed / 2.5-bath in one of Austin's hottest zip codes for roughly $4,500/month — less than many one-bedroom apartments downtown. And with a 2/1 buydown from Chapter 3, your Year 1 payment drops even further.

Where to House Hack in Austin

Area	Duplex Price Range	Rental Income	Your Net Cost
East Austin (78702)	$600K–$1.4M	$2,500–4,000/unit	$2,000–5,000
Mueller (78723)	$400K–$700K	$1,800–2,500/unit	$1,500–3,000
North Loop (78751)	$500K–$800K	$2,000–3,000/unit	$1,800–3,500
South Austin (78745)	$400K–$600K	$1,500–2,200/unit	$1,200–2,500

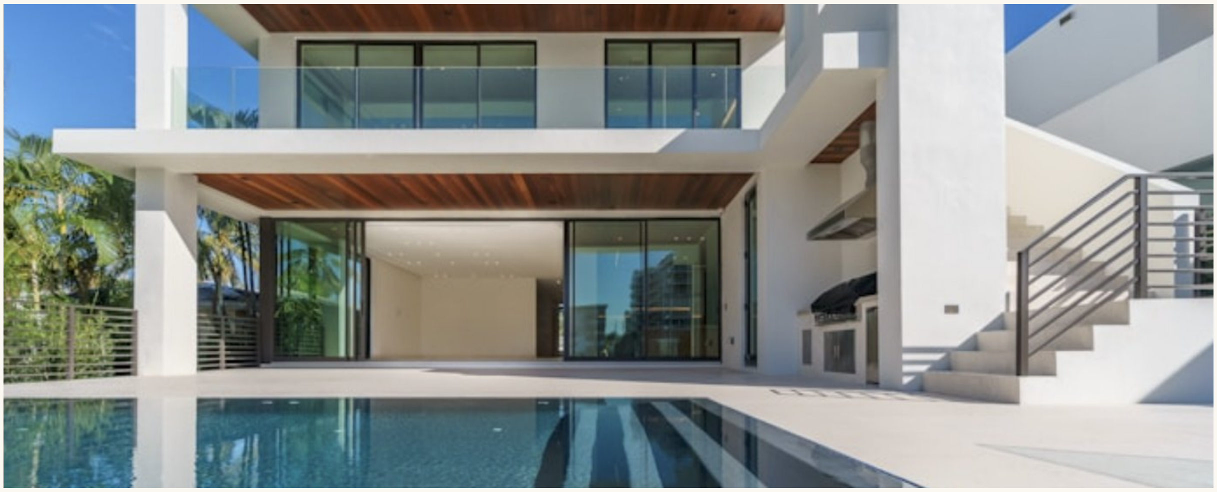
Want to run the numbers?

Curious what a duplex investment looks like for your budget? Let's run the numbers together on a free 15-minute call.

Text PLAYBOOK to 512-797-0965

CHAPTER 7

What $500K–$1.5M Gets You in Every Part of Austin



One of the most common questions I get: *"What can I actually get for my budget?"* The answer changes dramatically depending on **where** in Austin you're looking. Here's the real breakdown.

$500K – $650K: The Entry Point

Neighborhood	What You Get	Vibe
Mueller (78723)	3/2, 1,400–1,800 sqft. New townhome or updated single-family. Walk to HEB & parks.	Urban village, walkable
East Austin (78702)	2–3 bed, 1,000–1,500 sqft. Character bungalow or updated condo, steps from nightlife.	Creative, rapidly appreciating
South Austin (78745)	3/2, 1,400–1,800 sqft. Updated ranch on a quarter acre, mature trees.	Laid-back, "old Austin"
Pflugerville (78660)	4/2.5, 2,000–2,500 sqft. Newer build, 2-car garage, community pool.	Suburban value

$650K – $850K: The Sweet Spot

Neighborhood	What You Get	Vibe
Lakeway (78734)	4/2–3, 2,000–2,500 sqft. Updated single-family, Hill Country views, marina & golf nearby.	Lake life, resort-style
East Austin (78702)	3/2.5, 1,700–2,000 sqft. Modern condo/townhome, walkable to the best food scene in Austin.	Urban luxury, vibrant

Neighborhood	What You Get	Vibe
Circle C Ranch (78749)	4/2.5, 2,200–2,800 sqft. Great parks, swim center, established AISD schools.	Family paradise
Cedar Park (78613)	4–5 bed, 2,500–3,200 sqft. Newer build, big lots, top Leander ISD schools.	Growing suburb, tech corridor

$850K – $1.2M: The Upgrade

Neighborhood	What You Get	Vibe
Steiner Ranch (78732)	4/3–4, 3,000–4,000 sqft. Premium single-family, lake views, pools, top Lake Travis ISD.	Master-planned luxury
Tarrytown (78703)	3–4 bed, 1,800–2,500 sqft. Classic central charm, tree-lined, walk to Lady Bird Lake.	Old-money, timeless
Barton Hills (78704)	3–4 bed, 1,600–2,200 sqft. Near Barton Springs & Zilker, mid-century & updated homes.	Nature lover's dream
Bee Cave (78738)	4–5 bed, 3,000–3,800 sqft. Galleria nearby, Lake Travis ISD, premium new build.	Upscale suburban

$1.2M – $1.5M+: The Luxury Tier

Neighborhood	What You Get	Vibe
Westlake Hills (78746)	4–5 bed, 3,500–5,000 sqft. Estate homes on half-acre+ lots, Eanes ISD, Hill Country views.	Austin's premier address
Rob Roy (78746)	5+ bed, 4,000–6,000+ sqft. Gated luxury estates, custom architecture, Eanes ISD.	Ultra-luxury, generational
Barton Creek (78735)	4–5 bed, 4,000–6,000 sqft. Country-club living, golf views, resort amenities.	Country-club luxury
Lake Austin Waterfront	3–5 bed, 3+ bath. Direct lake access, private docks, panoramic views.	The pinnacle of Austin living

The Bottom Line

Austin is one of the few cities where $500K still buys a real home in a great area — and $1.5M buys an estate that would cost $5M+ in LA, NYC, or Miami. That value gap is exactly why people keep moving here.

The question isn't whether Austin is a good investment. It's whether you get in now at today's prices, or later at tomorrow's.

CHAPTER 8

Schools, Commutes & Lifestyle

Choosing the right neighborhood is really about three things: schools, your commute, and how you want to live. Here's the quick reference.

School District Rankings

District	Rating	Best For	Notable Schools
Eanes ISD	5 / 5	Academics, arts	Westlake High, Bridge Point Elem.
Lake Travis ISD	5 / 5	Athletics, community	Lake Travis High, Bee Cave Elem.
Round Rock ISD	4 / 5	STEM, diversity	Westwood High, Cedar Valley MS
AISD	3 / 5	Magnet programs, arts	LASA, Kealing, Liberal Arts Academy
Dripping Springs ISD	5 / 5	Small-town feel	Dripping Springs High

Commute Times to Downtown

From	By Car (rush hour)	Notes
East Austin	5–15 min	Closest to downtown
South Congress	10–15 min	Walkable in parts
Mueller	10–20 min	Easy via I-35
Westlake	15–25 min	MoPac or 360
Steiner Ranch	25–35 min	620 → MoPac
Lakeway	30–45 min	71 → MoPac

From	By Car (rush hour)	Notes
Cedar Park	25–35 min	183 or MoPac

CHAPTER 9

The Home-Buying Process — Step by Step

Step 1 — Get Pre-Approved (before you look)

Why: sellers take you seriously, you know your budget, no heartbreak. **How:** I connect you with preferred lenders offering competitive rates + 2/1 buydowns. **Time:** 24–48 hours.

Step 2 — Define Your Criteria

What: beds, baths, area, must-haves, deal-breakers, budget. **How:** a quick conversation, then I set up your custom search. **Time:** 30 minutes.

Step 3 — Tour Homes

What: I handpick properties to your criteria — including off-market options. **How:** private tours at your pace, no pressure. I point out what you'd miss. **Time:** 1–3 weeks.

Step 4 — Make an Offer

What: I write the offer, negotiate terms, and structure the buydown. **How:** strategically — based on comps, days on market, and seller motivation. **Time:** 24–48 hours.

Step 5 — Under Contract

What: inspection, appraisal, title, insurance. **How:** I coordinate everything; you focus on packing. **Time:** 30–45 days.

Step 6 — Close & Move In

What: sign papers, get keys, pop champagne. **How:** at the title company — I'll be right there with you. **Time:** about an hour.

Step 7 — The Johnny Ronca Experience

What: unlike most agents, your experience doesn't end at closing. **How:** surprise gifts, home-value updates, neighborhood recs, and a lifelong real-estate advisor on speed dial. **Time:** forever.

CHAPTER 10

Your First 30 Days After Closing

A quick checklist for your first month as an Austin homeowner:

- Change the locks (do this on Day 1).
- Set up Austin Energy, water, and trash.
- Forward your mail (USPS.com).
- Update your address (license, insurance, bank).
- Meet your neighbors (bring cookies — trust me).
- Find your HEB (this is Texas; it matters).
- Explore your neighborhood — I'll send my personal restaurant & coffee recommendations.
- Schedule your first backyard hangout.
- Breathe. You did it. Welcome home.

CHAPTER 11

About Johnny Ronca + How to Work With Me

Johnny Ronca

LUXURY REALTOR · COMPASS · 20 YEARS IN AUSTIN

The Short Version

20 years. 278+ closed sales. $248M+ in sales. Austin's luxury-market expert. Compass agent. The Realtor Shaman.

The Real Version

In 2012, I nearly died three times within 24 hours. I spent years bedridden with debilitating panic attacks, seizures, and a serious concussion. I lost everything — money, health, stability. But people showed up for me. Friends, family, and strangers paid my way, took care of me, and asked for nothing in return. When I tried to pay them back, they all said the same thing:

> “Don't pay me back. Pay it forward.”

That experience changed everything about how I approach life — and real estate. Every client isn't a transaction. They're a person looking for the place where their next chapter begins. And I take that personally.

Love On Revolution

I also founded Love On Revolution — a global kindness movement and app that tracks the ripple effect of paying it forward — because the people who helped me deserve to see that their kindness didn't stop with me.

Whether it's your first home or your forever home, I'd be honored to guide you. Let's talk — my contact details are on the next pages.

WHAT AUSTIN BUYERS SAY

More Happy Austin Buyers

"

He helped us find the right house in the right neighborhood, for the right price — and we came back when it was time to sell and buy our next home. He was always on our side.

— India G.

"

He sent tailored options that hit all our must-haves, then got our offer accepted within budget on a Saturday afternoon — and held our hand through the mortgage so we closed on time.

— Margeaux O.

"

Johnny did an incredible job negotiating the price down — tens of thousands in discounts I would not have had without him.

— Andrew H.

"

He helped me buy in Lakeway at a great price, then sell it for over $200K more just nine months later. My go-to for anything real estate.

— Ryan B.

"

Moving from AZ to Austin was overwhelming, but Johnny welcomed us — not just as a realtor, but as an instant friend. He makes it easy and fun.

— Brittany M.

"

The most personable, charismatic, and connected realtor in Austin. He'll find what you're looking for and plug you into an incredible community.

— William David N.

WATCH: REAL AUSTIN CLOSINGS

Welcome home — a successful Austin closing with Josh Trent, host of the popular Wellness + Wisdom Podcast.

Scan the code to watch on YouTube

Closing day — the moment it becomes "ours." With DPAK and Jenn.

Scan the code to watch on YouTube

Want results like these?

Let's find the home that moves you — no pressure, just a conversation.

Call or text Johnny: 512-797-0965 · Johnny.Ronca@Compass.com

KEEP THIS HANDY

The 1-Page Austin Buyer Cheat-Sheet

The Triple Win (Chapters 2–3)

- Buy ~40% below the 2022 peak
- Negotiate 5–8% below list
- Seller funds a 2/1 buydown ($0 to you)
- Low payments for 2 years
- Refinance before Year 3 when rates ease
- Lock a payment lower than 2022

5 Buyer Leverage Moves (Chapter 2)

- Offer below list with confidence
- Make the seller fund your rate
- Get 2–3% closing costs covered
- Use the inspection as leverage
- Keep your contingencies

The 7-Step Process (Chapter 9)

- Get pre-approved
- Define your criteria
- Tour homes (incl. off-market)
- Make a strategic offer
- Go under contract
- Close & move in
- The lifelong Johnny Ronca experience

Where to Start

- Pick your lifestyle & zip (Chapter 4)
- Match budget to area (Chapter 7)
- Ask me for off-market matches (Chapter 5)

Your one move today

Text the word PLAYBOOK to 512-797-0965 and I'll set you up with off-market matches, a custom search, and a free 15-minute strategy call.

YOUR NEXT STEP

Knowledge Without Action Is Just Trivia

You now know more about Austin's market than 95% of buyers out there. Here's exactly what to do next.

Step 1 — Text Me

Send the word **PLAYBOOK** to 512-797-0965. I'll personally respond and set you up with:

- VIP access to off-market pocket listings
- A custom property search matching your criteria
- A free 15-minute strategy call about your goals
- An intro to my preferred lenders (2/1 buydown specialists)

Step 2 — Schedule a Call

Let's talk — no pressure, no pitch. Just an honest conversation about what you're looking for and how I can help you find it.

Call or text: 512-797-0965

Email: Johnny.Ronca@Compass.com

Website: johnnyronca.com

"Find the home that moves you."
— Johnny

Scan to text PLAYBOOK

JOHNNY RONCA

LUXURY REALTOR · COMPASS · AUSTIN

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"Find the home that moves you."