



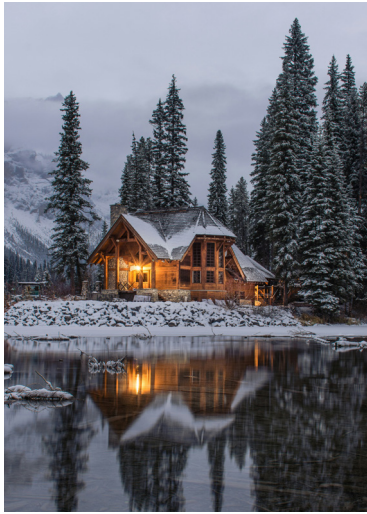
TAKE A.C.T.I.O.N.

How to turn your home-buying goals into reality

About this Resource:

TAKE A.C.T.I.O.N. provides a 6-step framework to help you prepare, pursue, and purchase a home with confidence. Review this material, along with other free resources available at [More For LES.com](https://www.moreforles.com).





Take A.C.T.I.O.N.: How to turn your home-buying goals into reality

A 6-step framework to help you prepare, pursue, and purchase a home with confidence

Buying a home is one of the most exciting — and emotional — experiences of your life. It reshapes your life. It shifts your position, your perspective, your sense of place. A home is something physical, something real, something tangible you can hold onto and return to. The process of getting one, though, can be both humbling and grounding — much like a home itself.

The best way to approach this journey is with your eyes open. Know what to expect. Let yourself feel the mix of anticipation and uncertainty. But that doesn't mean starting with pragmatism alone. Most people only go through this process a few times in their lives, but each time it reveals something new — about what you value, what you can let go of, and what truly feels like home. Precisely because of the infrequency of home-buying, I recommend starting with your dream in its purest form; then, shape it around how you live and sustain your lifestyle.

Most people begin their process by looking for what they want in their ideal home. In other words, they jump straight into action. This spurs on further actions — conversations, debates, and sometimes even arguments — most of which are healthy for the home-buying process. Of all the decisions we make in life, how and where you live is one of the biggest. It should therefore be approached methodically, sensibly, with care — as well as with spirit.

That's why I developed the **A.C.T.I.O.N.** framework: it offers a simple way to bring order and clarity to a complex, emotional process while giving you permission to start with “doing” — things that materially move the needle. The **A.C.T.I.O.N.** framework, which stands for **Aspire, Calibrate, Triage, Interview, Onboard, Navigate**, is designed to help you quickly pivot from dreaming to doing — step by step, with confidence, while removing some of the inherent headaches and burdens of the process itself.

Please read through it, save it, refer back to it as you move along. And, of course, reach out when you're ready to explore Step 5: Onboard, which details how and when to bring a licensed real estate professional into the mix. I am standing by, here to guide and support you.

Step 1: Aspire

Let your dreams stretch beyond what seems within reach.

This is where it begins. Imagine what you want, and don't be practical! Aspire is about giving yourself permission to dream, to think about how you'd ideally like to live. Maybe that's on a beach, on a mountaintop, in a penthouse overlooking Central Park, or in a small house with a yard as big as a football field.

Look for what excites you, what draws you in, what you want to wake up to every day. At this stage, you're not editing; you're exploring. Let your mind wander toward possibility. The goal is to surface what feels thrilling, meaningful, and right — before you begin reconciling it with what's practical.



Analyze your dream — not like Freud, per se, but with curiosity. Look for patterns. Do you find yourself constantly drawn to water? To high altitude? To rooms with arched doorways or libraries filled with old, musty books? These details matter; they reveal what environments make you feel most alive.

Write down these observations. Collect images, snapshots, and notes. Consider putting together a scrapbook or digital collage of what inspires you. (Yes, grownups can make collages, too!) The goal is to visualize your ideal way of living so you can later bring it into focus. This is your creative blueprint — the foundation for everything that follows.

Before you move on to the next step, share your aspirations. If you have a partner or family, share your blueprint with them (and have them share theirs with you). This will help to establish alignment, or awareness, before you all get too far down the road.

Step 2: Calibrate

Tune your dream to harmonize with your means.



Once you've envisioned what you want, it's time to measure it against what's financially possible. If you've dreamed big, this might feel like a splash of cold water. (And, sure, if your fantasy home included an 11-car garage, a marble-throned bedroom, or a rooftop infinity pool — this is probably the moment for a little reality check.) This is when you Calibrate.

Start by taking inventory of what you actually have: savings, investments, and other assets. What's liquid? What's locked up? Which sources can you tap — and how accessible are they? The single best way to answer these questions, and kick off your calibration, is to understand your mortgage eligibility, which is a fancy way of saying "Will a bank loan us money?" Unless, of course, you're paying cash outright, in which case, congrats — your calibration is as easy as checking your balance.

Your mortgage eligibility depends primarily on your credit — a shorthand for how consistently you've paid your bills, loans, and utilities on time. That history rolls up into a three-digit credit score, which tells lenders how reliable (or risky) you are. The higher the score, the better your odds of securing a loan with favorable terms.



Lenders will also look at your income, liquid assets — the cash you have or can quickly convert — and collateral, meaning what the bank can take if you default on a loan, to determine what they're comfortable offering. If you're buying with a partner or co-applicant, their financial profile counts too. Going through this early means you'll get a clear, data-driven sense of what you can actually afford — and what kind of down payment will be expected.

The result of this exercise is your pre-approval letter, a key signal to sellers that you're serious, ready, and able to move forward, and that a financial institution is willing to lend you money. I recommend every client include one when submitting an offer — it's the equivalent of showing up to the dance floor, and moving to the beat with your partner already in step.

Once you've got that letter, take another beat to realign with everyone involved in your search — your partner, family, or co-purchaser — so that everyone's in tune. From here on, you'll move forward with confidence, clarity, and a shared understanding of what's real, what's reachable, and what's next.



Step 3: Triage

Rank what matters most to you in the real (estate) world.

Now that you've dreamed and calibrated, it's time to Triage — to prioritize what matters most and reconcile what you want with what's within reach. This is where aspiration meets arithmetic.

Triage isn't about listings just yet; it's about priorities. You're taking the feelings and features that moved you in the dreaming phase — light, space, greenery, towering ceilings that feel unreachable — and translating them into parameters that fit your budget. Maybe you can't have a ballroom, but you can have high ceilings (or glass slippers). Maybe not three bathrooms, but two and a half with an en suite from the primary bedroom.

This is the art of trade-offs. What matters most? What can bend, and what can't? Start compiling a ranked list of must-haves, nice-to-haves, and deal-breakers. If you're buying with someone else, make this a shared exercise — it's amazing what clarity (and compromise) can surface when everything is on paper.

You'll learn quickly that priorities evolve once you start testing them against real listings. The only thing fixed right now is your budget — and even that may have wiggle room. Everything else is fluid. The goal is alignment — within yourself and with anyone else involved — so that when the search begins, you're looking through the same lens, guided by the same compass.

The clearer your priorities, the more confident your next steps will be.

Step 4: Interview

Align with the expert who understands your dream — and your means.

The next step is to interview licensed real estate professionals. This interview may require less preparation than one where you're the candidate. Still, you and anyone in your buying party should approach it thoughtfully, and have certain criteria in mind through which to evaluate real estate professionals. You want to come knowing how you like to operate, and you want to find someone who complements and enhances your search.

After all, in today's climate where listings are at your fingertips, you will likely need someone who can help you make sense of all the data, refine your parameters, fit into your busy life, and make things easier for you. This, in business jargon, is called "adding value," and it can mean anything from analyzing listing data to scheduling appointments and trafficking communications. It also includes decoding listings and using the power of the broker's license to expedite processes and gain unwritten information — the behind-the-scenes details passed from broker to broker. All of this can save you time, money, or even get you in the door.

Scott Harris, a respected NYC agent and the author of [The Pursuit of Home](#), notes that around 70% of home-buyers go with the first real estate salesperson they speak to. Given the importance and magnitude of the home-buying process, saying yes to the first person who is merely able and available may not be the optimal solution. It leaves a great deal of room to choose a misfit.



Regardless of whom you choose to go with, I would encourage you both to be present and speak with at least three brokers before deciding. Searching for a home may take time, and you might find yourself spending significant hours with this person in the months to come. Choose someone you trust, someone who aligns with how you want to work, and someone who makes the entire process better.

Step 5: Onboard

Share information in both directions: client to brokerage, and vice versa.

By the time you reach this stage of the **A.C.T.I.O.N.** framework — and even just in reading this document — you might be thinking, “Can’t we just start looking already?” The answer is — almost there. Realistically, you’ve probably been browsing the whole time. (And you should!) But, once you’ve interviewed and selected an agent to work with, the next step is to Onboard — essentially an organized hand-off and setup.

Onboarding is two-way. You’re onboarding the agent to your work so far, and they’re onboarding you into their systems, rhythm, and method. Every agent and brokerage has their own version of this — some informal, some structured. I prefer the latter because structure prevents things from slipping through cracks, and because process has a way of surfacing the unsaid, the unspoken, and even the unknown. Latent expectations, quiet anxieties, contradictory desires — these things often come to light when a process forces them to the surface. That discovery is part of the agent’s value, even if it leads to a pause or a reset.

Your side of the onboarding should include transferring the progress you’ve made in Steps 1-3. If you created mood boards or collages, share them. If you bookmarked “dream” properties that are aspirational or out of range, share those too — the aesthetic is still instructive. You should also provide your pre-approval and have a direct conversation about finances so your representative understands not only what you can spend but what you intend to spend. If you have already seen listings that caught your attention, share those. All of this helps convert vague preference into actionable criteria.

In turn, your agent’s onboarding should clarify criteria, feasibility, and establish how the working relationship will function — how often you want to hear updates, how you want to receive them, and what “urgent” means to you. By the end of onboarding, both sides should be aligned on (1) what you are truly seeking and (2) how you will work together to pursue it. Only then is the search ready to begin in earnest.

Step 6: Navigate

Search with focus, confidence, and a readiness to act.

Finally, we arrive at Navigate — the “true” starting line of your search. At this point, you’ve aspired, calibrated, triaged, interviewed, and onboarded, meaning that you are clear and supported by realistic parameters that were shaped by your dreams and then refined by our process.

Was all of this build-up necessary? Perhaps not. But, in markets like New York — where competition is fierce and inventory can be in short supply — the ability to move quickly is a strategic advantage. (So, maybe it’s not necessary, but it’s *better*.)

When you’ve selected the right agent and that agent says, “We should move fast on this,” you won’t feel pushed. You will understand why — because you have context, alignment, and trust. You are not being sold; you are being counseled.



With your criteria clarified, your pre-approval in hand, and representation in place, you can now spend your time and energy searching only within a defined band of reality instead of wandering through noise. And sometimes, this stage means waiting — knowing precisely what you want and then enduring the lull until something suitable emerges. That waiting is not inactivity. During that time, your agent can quietly work channels and broker relationships to surface off-market possibilities that fit your profile, giving you a head start before anything is public. That advantage only exists when your agent truly knows what you want.

With all of this in place, you will be positioned to act — quickly, confidently, and decisively — when the right home appears.