“The California Buyer Playbook”

How to buy smart in today’s Southern California market



Sam — Real Estate Agent & Investor | Palmdale • Lancaster • Santa Clarita

The Market Is Hard — Not Impossible

Don’t wait for easy. Get prepared for smart.

Price

High prices: CA median single-family price hit **$914,810** in April 2026

Rate

Rates matter: C.A.R. reported **6.33%** average 30-year fixed in April 2026

Inventory

Inventory is limited: many owners are locked into lower rates

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Shop by monthly payment + total cost + negotiation leverage.

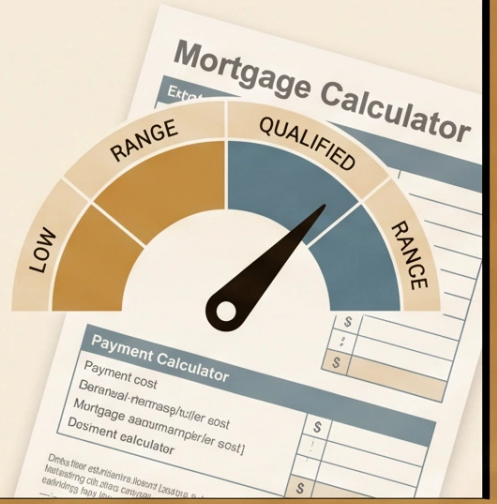
Sources: C.A.R. April 2026 report; California LAO; Zillow Home Loans.

Affordability Is the Main Game

In California, winning starts before the home search: know your real payment, not just your price range.

23%

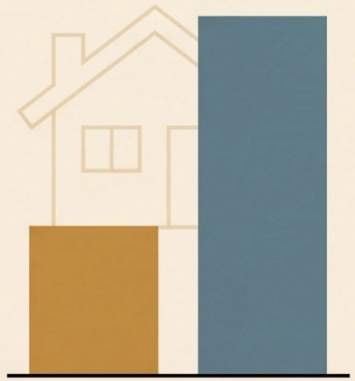
may qualify for a mid-tier California home mortgage



46%

may qualify for a bottom-tier home mortgage





Ownership payment estimate:

66% higher

than rentinting for a two-bedroom home



Source: California Legislative Analyst's Office, Q1 2026 Housing Affordability Tracker.

Local Markets Are Not the Same



Palmdale

~$512K median sale price, down 5.2% YoY

Buyer-signal takeaway
— better entry point, but clean homes still move

Lancaster

~$469K median price, longer average days on market

Buyer-signal takeaway
— stale value to repair ltstings
— more room to hunt value on stale or repair-heavy listings

Santa Clarita

~$790K median sale price

Buyer-signal takeaway
— higher payment pressure, lender strength matters

Sources: Redfin, Zillow, Movoto local market data, 2026.

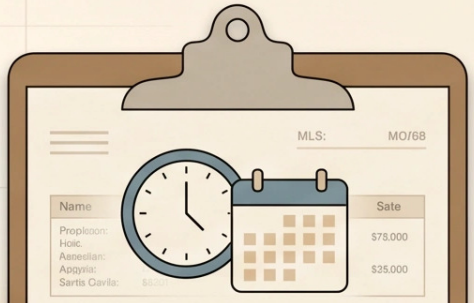
The Best Deals Have a Reason

A discount is not automatically a deal — investigate why the home is priced differently.



Price reductions: Is the seller realistic now?

- ☑ Compare original vs. current list price.
- ☑ Analyze timing of reduction(s).
- ☑ Check for recent comparable sales.
- ☑ Evaluate market absorption rate.



Long days on market: Is it price, condition, access, or financing?

- ☑ Verify days on market (DOM).
- ☑ Assess property condition & curb appeal.
- ☑ Review showing accessibility.
- ☑ Investigate financing challenges.







As-is listings: Are repairs cosmetic, mechanical, structural, or insurance-related?

- ☑ Identify disclosed defects.
- ☑ Distinguish cosmetic vs. major repairs.
- ☑ Evaluate structural integrity.
- ☑ Check insurance eligibility.



Expired / relisted homes: Did the first strategy fail?

- ☑ Research previous listing history.
- ☑ Understand reason for expiration.
- ☑ Analyze marketing strategy.
- ☑ Identify agent changes.

The opportunity is in the reason — not just the lower price.

Get Fully Offer-Ready First

A pre-approval is not just paperwork — it is your ability to move fast, write clean, and protect your payment ceiling.



Updated lender approval
Updated pre-approval

Proof of funds ready
proof of funds ready

Clear max payment
Clear max payment

Loan strategy chosen: FHA • VA • Conventional • Assistance

Tour seriously only after your numbers are real.

Loan Options Can Change the Path

The right loan can change your **payment, cash needed, offer strength, and strategy.**



CONVENTIONAL

strong for clean properties and stronger credit profiles

FHA

lower down payment and flexible credit/debt guidelines may help first-time buyers

VA

eligible military buyers may use 0% down and no private mortgage insurance

CALHFA / MYHOME

eligible California buyers may access down payment or closing-cost assistance.

⚠ Tour seriously only after your numbers are real.

Sources: CalHFA, Zillow Home Loans, VA. Programs subject to eligibility; confirm with a lender.

Down Payment Is Not the Whole Plan

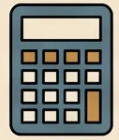
Buying safely means budgeting beyond the down payment.

1) Down payment

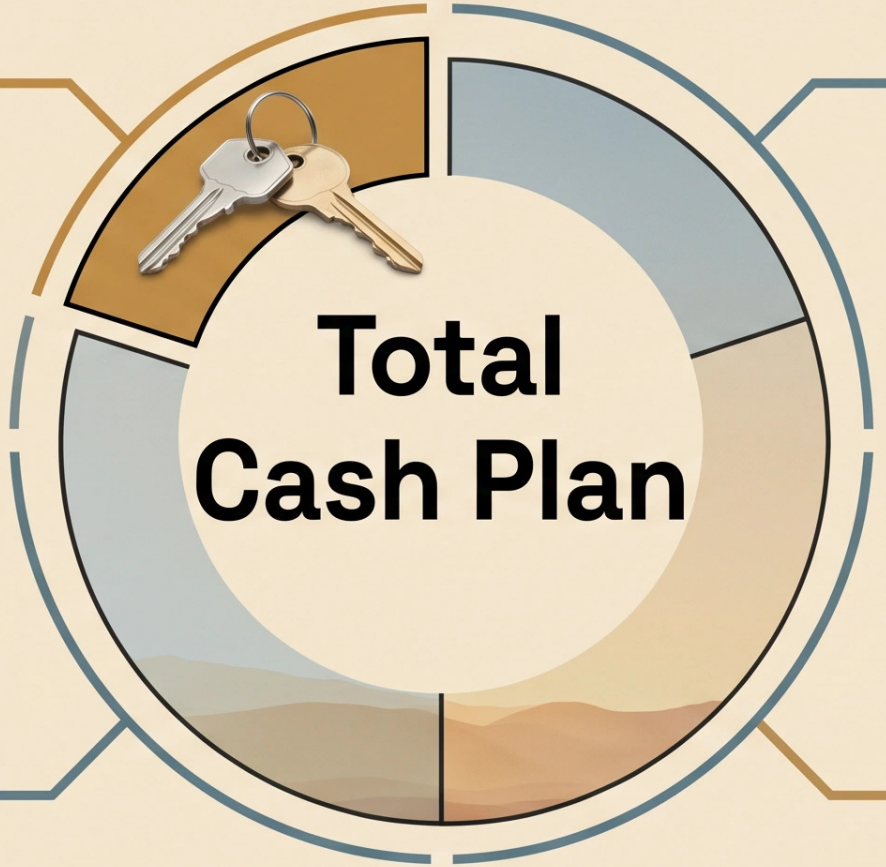


Know the exact minimum and your stronger-offer option

2) Closing costs



Ask your lender for a current estimate before writing offers



3) Inspections + appraisal



Budget for due diligence and valuation risk

4) Repairs + reserves



Keep cash after closing so the first repair is not a crisis



Your real number = down payment + closing costs + inspections + reserves.

Negotiate Where the Seller Has Pain

Strong negotiation is not just offering less — it is solving the seller's problem while protecting your payment.



Sitting too long

→ price reduction or closing-cost credit

Repairs needed

→ inspection credit, repair request, or as-is discount

Needs certainty

→ strong lender communication + clean timelines

Needs time

→ flexible close or rent-back when appropriate.

Find the seller's pressure point — then structure the offer.

“Do Not Overpay for a Bad Fit”

The wrong purchase can cost more than missing one house.

GREEN LIGHT

- Payment fits comfortably
- Inspection findings match the discount
- Area fits commute + lifestyle
- Exit plan makes sense

RED FLAG

- Payment depends on future income or hope
- Repairs are unknown or uninsured
- Daily life gets compromised just to own
- No room to rent, sell, refinance, or hold if life changes



Discipline protects your wealth — not just your approval letter.

Your 30-Day Buyer Action Plan

Move from browsing to buying power with a clear four-week plan.

1

Week 1 — Review credit, income, down payment, and payment comfort with a lender.



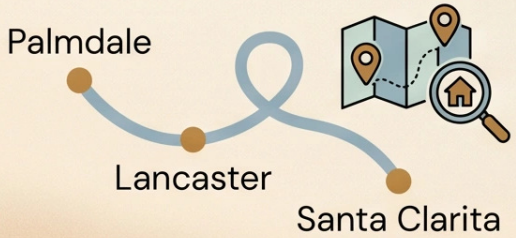
2

Week 2 — Compare loan options, assistance eligibility, and estimated closing costs.



3

Week 3 — Tour Palmdale, Lancaster, and Santa Clarita by price band and condition.



4

Week 4 — Write disciplined offers with a clear max payment, inspection plan, and negotiation strategy.

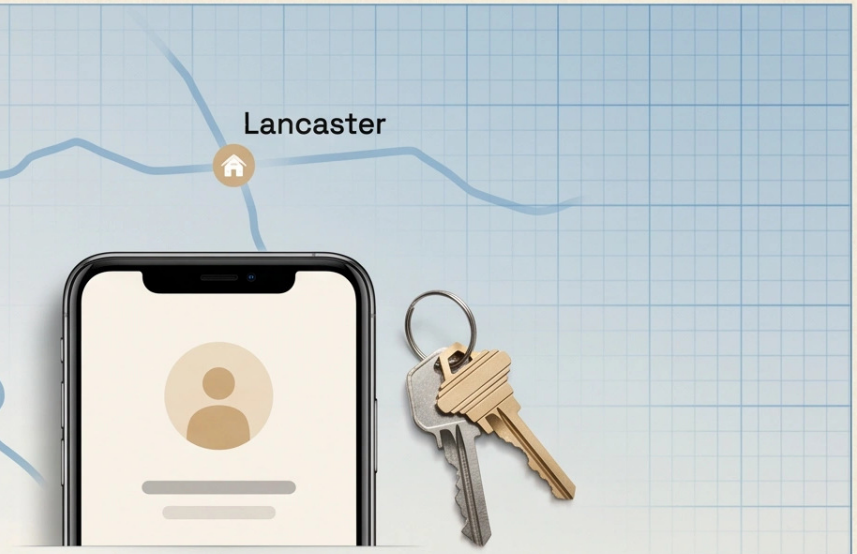


The goal is not more browsing — the goal is a buyer plan you can act on.

Call / Text Sam

Ready to build your buying plan?

Send your target city, comfortable monthly payment, down payment range, timeline, and loan type if known.



(661) 475-6977



Text Sam:

- Target city
- Monthly payment comfort
- Down payment range
- Timeline
- Loan type if known



Educational guide only. Loan terms, rates, eligibility, insurance, and seller concessions must be confirmed with licensed professionals.