THE RENTER-TO-HOMEOWNER PLAYBOOK

A Practical Guide for Renters in the Antelope Valley & Santa Clarita Valley

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STILL RENTING, BUT WONDERING IF BUYING IS POSSIBLE?

You need 20% down

Most buyers put down 3–5%. Programs exist for even less.

You need perfect credit

FHA loans accept scores as low as 580. Options exist at every level.

You need to be fully ready before asking questions

The best time to ask is before you think you're ready.

These myths keep renters from exploring their options.

WHO THIS GUIDE IS FOR



Renters thinking about buying in 3–24 months



First-time buyers exploring their options



People tired of rent increases every year



Families wanting long-term stability



People unsure if they qualify

RENTING VS. BUYING

WHY RENTING CAN MAKE SENSE

- Flexibility to move quickly
- No maintenance responsibility
- Lower upfront costs
- Time to build credit or savings
- No market risk exposure

WHY BUYING CAN MAKE SENSE

- Build equity instead of paying someone else's mortgage
- Lock in a fixed payment (no rent increases)
- Tax benefits and wealth building
- Stability for your family
- Freedom to customize your space

“Renting is not bad. Renting without a plan is the problem.”

QUESTIONS RENTERS SHOULD ASK THEMSELVES

- ☐ How much am I paying in rent right now?
- ☐ Has my rent increased in the last 1–2 years?
- ☐ Do I know my credit score?
- ☐ Do I have any funds saved?
- ☐ When does my lease end?
- ☐ What monthly payment would feel comfortable?
- ☐ Do I want to buy in 3, 6, 12, or 24 months?

If you can answer most of these, you're closer than you think.

THE RENTER-TO-HOMEOWNER ROADMAP

Your 6-Step Path from Renting to Owning

1

KNOW YOUR NUMBERS

Understand your income, debts, and what you can afford

2

CHECK YOUR CREDIT

Pull your score and identify areas to improve

3

TALK TO A LENDER

Get pre-qualified and understand your options

4

BUILD YOUR SAVINGS PLAN

Set a target for down payment and closing costs

5

CHOOSE YOUR TIMELINE

Decide if you're buying in 3, 6, 12, or 24 months

6

START SHOPPING SMART

Tour homes within your real budget

BUYING TIMELINE

Where Are You on the Path?

0–3 MONTHS
Ready to Move

- Get pre-approved with a lender
- Avoid opening new credit or financing a car
- Start touring homes in your price range
- Lock in your budget and strategy

3–12 MONTHS
Building Momentum

- Improve your credit score (pay down balances)
- Save consistently toward down payment
- Watch neighborhoods and track pricing
- Stay in touch with your lender

12–24 MONTHS
Long-Term Planning

- Build credit history with on-time payments
- Reduce debt-to-income ratio
- Create a structured savings plan
- Research down payment assistance programs

COMMON MISTAKES RENTERS MAKE

Avoid these before you start your homebuying journey

Waiting too long to ask questions

Information is free. Waiting costs you time.

Assuming you need 20% down

Most first-time buyers put down 3–5%.

Financing a car before buying a home

New debt kills your pre-approval power.

Renewing a lease without exploring options

Always check your numbers before signing.

Looking at homes before knowing your payment

Know your budget first. Shop second.

Not asking about down payment assistance

Programs exist. You just have to ask.

DOWN PAYMENT ASSISTANCE & EARLY PLANNING



- Down payment assistance programs may be available depending on your income, location, and loan type
- Renters should talk to a lender early — even 6–12 months before they plan to buy
- Not everyone qualifies, and that's okay — the goal is to know what options exist
- Planning early gives you time to position yourself for the best programs

Programs, qualifications, and terms can change. This is general information only.
Speak with a licensed lender for current options and eligibility.

LOCAL MARKET FOCUS

Every Area Has Different Numbers

PALMDALE

LANCASTER

QUARTZ HILL

ACTON

AGUA DULCE

SANTA CLARITA VALLEY

Every area has different pricing, inventory, commute factors, and payment ranges.
The smart move is to compare your real numbers before deciding.

FREE RESOURCE — NO EMAIL REQUIRED

- ✓ This playbook is completely free.
- ✓ No email address required.
- ✓ No contact information needed.

DOWNLOAD FREE GUIDE

Read it on your own time. No strings attached.

WANT HELP APPLYING THIS TO YOUR SITUATION?

If you're renting now and want to know whether buying is realistic, what steps to take next, or how to build a plan around your credit, funds, timeline, and lease — you can request a free **Renter-to-Homeowner** Strategy Call.

CREATE MY STRATEGY

ASK A QUESTION

SCHEDULE A FREE STRATEGY CALL

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