

# THE FIRST-TIME HOMEBUYER GUIDE:

A SIMPLE, SMART PATH  
TO BUYING YOUR  
FIRST HOME IN  
ORANGE COUNTY



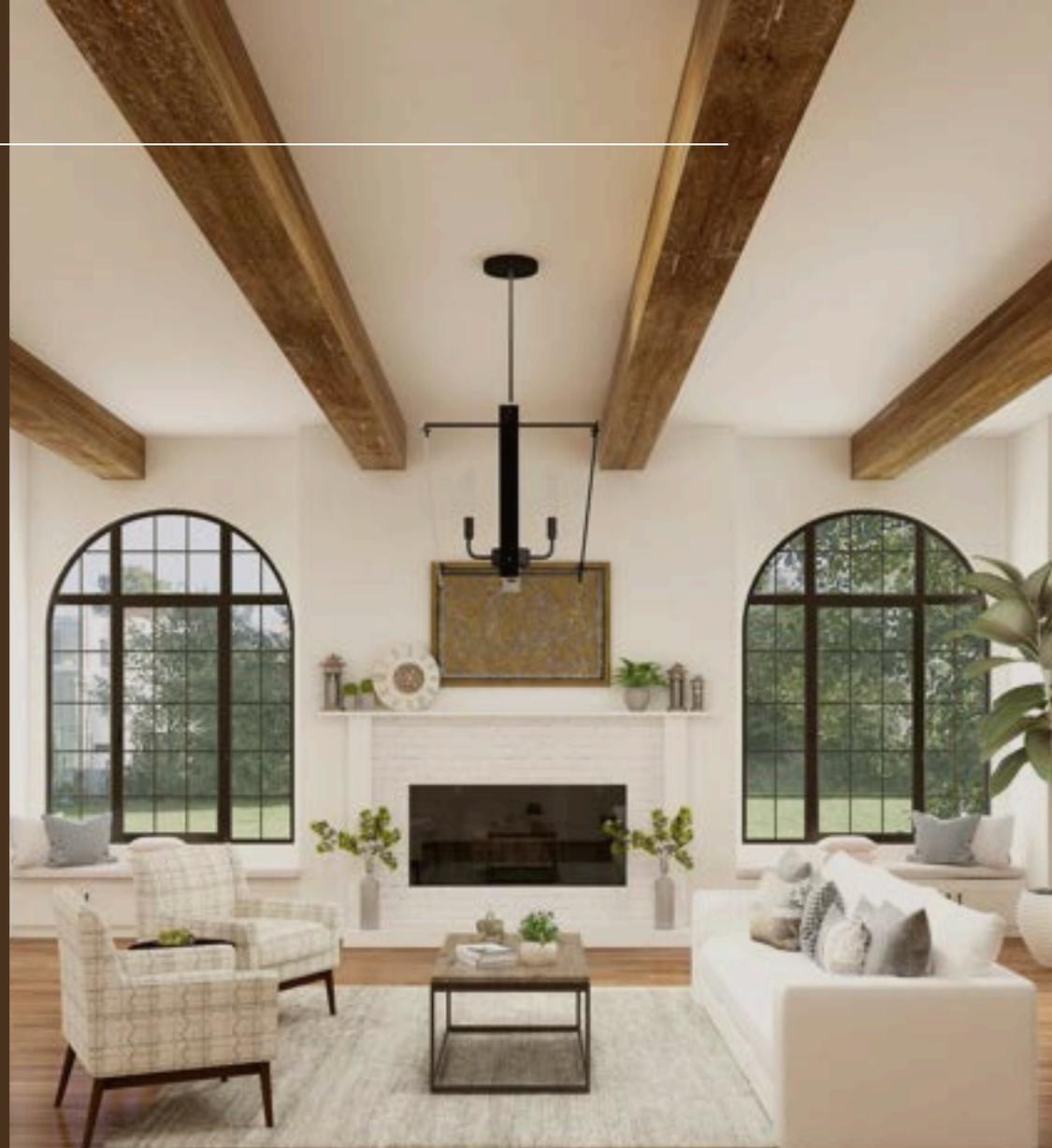
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## IS BUYING IN ORANGE COUNTY EVEN REALISTIC FOR FIRST- TIME BUYERS?

Short answer: yes—but strategy matters. Orange County is competitive, but first-time buyers successfully purchase homes here every day by:

- Understanding where opportunity exists (not just the headline cities)
- Using first-time buyer loan programs and incentives
- Knowing how to structure a strong offer—even without being the highest price

You don't need to have it all figured out before starting. You just need the right information and guidance.



## **1. UNDERSTAND WHAT YOU CAN COMFORTABLY AFFORD**

Before scrolling listings, it's important to know your real buying power.

What lenders look at:

- Income & job stability
- Credit score
- Monthly debts
- Down payment & reserves

Orange County reality check:

- You do not need 20% down in most cases
  - Many buyers qualify with 3–5% down
  - Monthly payment matters more than purchase price
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## **2. EXPLORE FIRST-TIME BUYER PROGRAMS (MANY BUYERS MISS THESE)**

Depending on your situation, you may qualify for:

- Conventional 3% down programs
- FHA loans (3.5% down)
- VA loans (0% down for eligible buyers)
- California & local down payment assistance programs

These programs change often and are income, location, and credit dependent. A local expert can help you determine what's actually available to you.



### **3.WHY PRE-APPROVAL MATTERS**

Getting pre-approved is one of the most important early steps in the homebuying process.

A pre-approval:

- Shows what you can realistically afford
- Strengthens your offer when competing with other buyers
- Prevents surprises later in the process

Pre-approval is a planning tool — not a commitment to buy immediately.



#### **4. CHOOSE THE RIGHT AREA (NOT JUST THE MOST POPULAR ONE)**

Many first-time buyers feel priced out because they're only looking in the most competitive pockets.

Orange County areas often overlooked by first-time buyers:

- Parts of Santa Ana
- Stanton & Westminster
- Garden Grove & Anaheim (non-tourist areas)
- South OC condos & townhomes

The right first home doesn't have to be your forever home—it just has to move you forward.

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## 5. BUDGET BEYOND THE MORTGAGE

Owning a home includes more than just your monthly payment.

Be sure to account for:

- Property taxes and homeowners insurance
- Utilities
- Maintenance and repairs
- HOA fees (if applicable)

Buying within a comfortable budget helps ensure long-term stability.





## **6. BUILD THE RIGHT TEAM**

The professionals you work with matter.

A strong first-time buyer team should:

- Educate you without pressure
- Explain every step clearly
- Help you plan even if you're not buying right away

You deserve guidance, not sales tactics.

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## **COMMON FIRST-TIME BUYER FEARS (YOU'RE NOT ALONE)**

**“What if prices drop?”** Timing the market perfectly is nearly impossible. Buying when you're financially ready—and planning to stay put—matters more.

**“What if I buy the wrong home?”** That's why inspections, disclosures, and guidance exist. You won't be making decisions alone.

**“What if I'm not ready yet?”** That's exactly what a consultation is for—to help you decide if and when buying makes sense.

### **Why Work With a Local Orange County Buyer's Agent?**

Online searches don't tell the full story. A local agent helps you:

- Spot red flags in listings
- Understand true market value
- Compete without overpaying
- Navigate OC-specific neighborhoods and pricing trends



## **READY TO TALK THROUGH YOUR NEXT STEPS?**

If you're on the fence, the best next move isn't guessing—it's getting clarity.

Buying your first home in Orange County is possible with the right plan.

Schedule your **FREE** buyer consultation when you're ready to explore your options.

### **ONLINE**

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