

# THE FIRST-TIME HOMEBUYER GUIDE:

6 SIMPLE, SMART STEPS  
TO BUYING YOUR FIRST  
HOME IN ORANGE  
COUNTY



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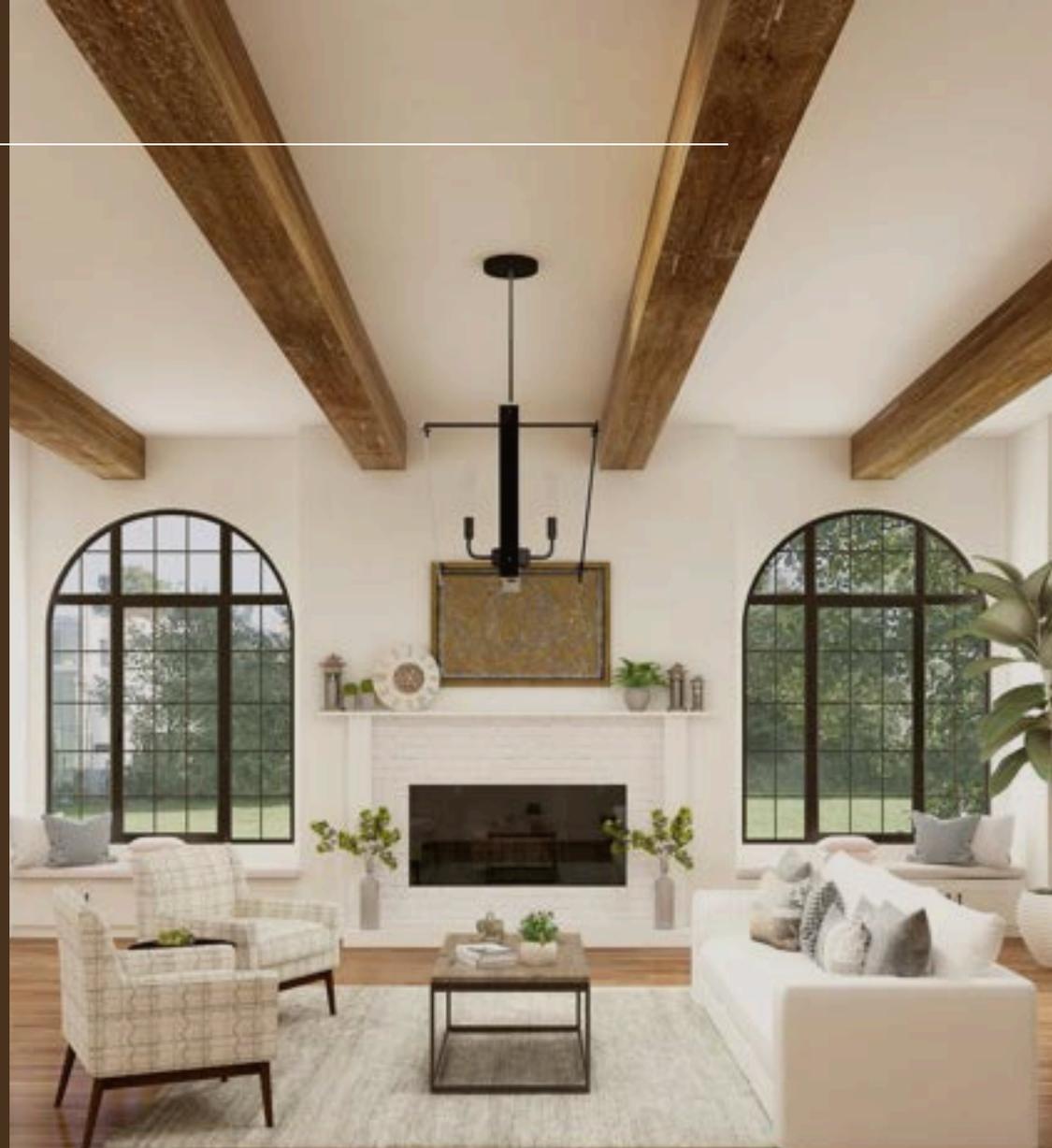


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## IS BUYING IN ORANGE COUNTY EVEN REALISTIC FOR FIRST- TIME BUYERS?

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

## 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.

## 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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