

Your First-Home Starting Plan

You do not need every answer to take the first step.

THE LOCAL LENS

Compare homes across your chosen Placer County areas using total ownership costs. Assistance programs can have different service areas, funding windows and eligibility rules.

1 Build the financial picture

Meet with a lender to review income, credit, debt and savings. Ask about down payment options, closing costs and a reserve after closing.

2 Investigate help without assuming it

Ask about current state, city and county programs. Confirm availability, geographic limits, repayment terms and whether assistance changes the loan cost.

3 Shop with a clear sequence

Get financing guidance, define your payment limit and then tour suitable homes. Review inspections, disclosures and insurance before making contingency decisions.

ONE USEFUL QUESTION

How much cash will I have left after closing?

Bring this question to your next conversation. A clear answer can make the next decision feel much easier.

YOUR NEXT STEP • Complete your personal plan on page 2.

Make it personal.

Use this page to focus your next conversation.

Comfortable monthly housing budget

Savings / cash to close / reserve after closing

Lender / next appointment / documents needed

Program name / funding verified date / service area

Top home priorities / target move date

LET'S BUILD YOUR NEXT STEP

Reply START with your preferred area and timing. I'll help you organize the next steps and questions for a lender.



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