



SOUTH BAY HOMEBUYER *Cheat Sheet*

WHAT CAN I ACTUALLY AFFORD?

Your quick-reference guide for
smarter home-buying decisions
in the South Bay.

REAL NUMBERS.
LOCAL INSIGHTS.
BETTER DECISIONS.

THE BIG PICTURE



INCOME
What you earn



**MONTHLY
BUDGET**
What you're
comfortable
paying



FINANCING
Loan program,
rate, terms &
requirements



**BUYING
POWER**
What you can
realistically afford

WHAT AFFECTS YOUR BUYING POWER?



INCOME & STABILITY
Consistent income matters.



DEBTS & OBLIGATIONS
Your debts impact what
you can afford.



CREDIT SCORE
Stronger credit opens
more doors.



DOWN PAYMENT
More down can mean
more buying power.



INTEREST RATES
Rates change—and so do
your monthly payments.



PROPERTY EXPENSES
Taxes, insurance & HOA dues
vary by property.



IMPORTANT:

Online affordability estimates
are only a starting point. Your
actual buying power depends on
interest rates, credit, debts, down
payment, taxes, insurance, HOA
dues and loan program.

LET'S GET *Clear*

USE THIS PAGE TO JOT DOWN YOUR NUMBERS,
QUESTIONS & NEXT STEPS.

MY FINANCIAL SNAPSHOT

-  Annual Gross Income
\$ _____
-  Estimated Monthly Budget
\$ _____
-  Cash I Have Available
for Down Payment & Closing
\$ _____
-  Target Home Type
☐ Condo ☐ Townhome ☐ Single-Family
-  Ideal Locations

-  Must-Haves

-  Nice-to-Haves

MONTHLY PAYMENT COMFORT

What monthly payment range would feel
comfortable for you?

\$ _____

What other monthly housing costs
(HOA, insurance, taxes) can you handle?

\$ _____

CASH TO CLOSE CHECKLIST

- | | |
|---|----------|
| ☐ Down Payment | \$ _____ |
| ☐ Closing Costs | \$ _____ |
| ☐ Prepays (taxes, insurance, interest) | \$ _____ |
| ☐ Inspections | \$ _____ |
| ☐ Moving & Setup | \$ _____ |
| ☐ Reserves (savings cushion) | \$ _____ |

TOTAL ESTIMATED CASH NEEDED \$ _____

QUESTIONS FOR MY LENDER

1. _____
2. _____
3. _____
4. _____

MY NEXT STEPS

- ☐ Talk with a lender
- ☐ Get pre-approved
- ☐ Research neighborhoods
- ☐ Attend a buyer class
- ☐ Connect with a local expert

