

A LOCAL GUIDE TO YOUR NEXT MOVE

The San Fernando Valley Home Buyer Guide

A clear plan for finding the right home, understanding the details, and moving forward with confidence.

STUDIO CITY | SHERMAN OAKS | VALLEY VILLAGE

Kendra Fuchs

Real Brokerage | DRE #02005080

323-620-3439 | kendrafuchs.com

FOR FIRST-TIME BUYERS, MOVE-UP BUYERS & LOCAL RELOCATIONS

Your path from search to keys

Buying a home starts with understanding what you need, what you can comfortably spend, and how the pieces fit together.

My role is to help you evaluate homes, understand your options, and make informed decisions at each stage. We will talk through your priorities early so your search has a clear direction.

1. Get financially ready

Connect with a lender, review your cash needs, and establish a comfortable monthly budget. Preapproval is a starting point; final loan approval also depends on the property and underwriting.

2. Define your search

Choose your priorities, compare neighborhoods, and separate essentials from preferences. Include your moving timeline and any need to sell a current home.

3. Tour with purpose

Look beyond finishes. Evaluate layout, location, condition, outdoor space, and the work the home may need.

4. Make a thoughtful offer

Review comparable sales and the seller's terms. Decide on price, financing, contingencies, deposit, and timing before you sign.

5. Investigate during escrow

Complete inspections, review disclosures and title information, pursue loan approval, and confirm insurance. Your contract sets the deadlines and available protections.

6. Prepare to close

Review final figures, complete the walkthrough, sign documents, and arrange verified funds. We coordinate the closing and possession details before keys are released.

Your first conversation with me: Where do you want to live? What needs to change about your current home? When would you like to move?

Build a budget you can live with

The purchase price is only one part of the financial picture. Start with the monthly payment and cash you want left after closing.

Plan for your total monthly cost

Ask your lender to estimate principal and interest, property taxes, homeowners insurance, and mortgage insurance if applicable. Add any HOA dues, utilities, maintenance, and other recurring costs.

Separate down payment from other cash needs

Budget for closing costs and prepaids, inspections, moving, and immediate repairs. Keep a reserve for unexpected expenses. Your deposit is generally credited toward the purchase at closing; it is not an additional down payment.

Compare loan options using the same assumptions

Ask lenders to explain the interest rate, APR, points, lender credits, mortgage insurance, and rate-lock terms. Use written Loan Estimates to compare the same loan amount and loan type. A lower payment can come with higher upfront costs. [1]

Ask about property taxes and insurance early

Do not use the seller's current tax bill as your future estimate. A purchase may trigger reassessment and supplemental property-tax bills. Ask your lender and escrow team how taxes will be handled. Get a property-specific insurance quote before making final decisions. [2, 3]

Protect your financing through closing

Check with your lender before opening credit, making large purchases, changing employment, or moving substantial funds. Keep records for gifts and transfers, and provide requested documents promptly.

Questions for your lender

What is my estimated cash to close? What could change my payment?
Which loan options fit my situation? What reserves are required? What must happen before final approval?

Choose the home and the location

The right property should support your everyday life. We will compare the house itself with the practical details of where it sits.

Make three lists

Must-haves: the features you cannot reasonably do without.

Preferences: features you value but can compromise on.

Deal breakers: conditions that would make the home unsuitable.

Explore the Valley street by street

In Studio City, compare proximity to Ventura Boulevard and local destinations with the access and setting of the hills. In Sherman Oaks, weigh shopping, freeway access, and residential pockets. In Valley Village, look closely at the individual street, lot, and nearby amenities.

Test the daily routine

Visit at different times. Check traffic, parking, street noise, walking routes, and the commute you actually expect to make. Consider sunlight, stairs, storage, home-office space, and how you use a yard.

Verify the details that matter to you

Confirm school eligibility directly with the district and school for the exact address. Investigate permits, additions, ADUs, and any proposed future use with the appropriate agencies. A listing description does not replace verification.

Look beyond the finishes

Fresh paint and staging can make a strong impression. I help you consider layout, condition, and improvement potential. My design and construction background informs the questions we ask; qualified specialists evaluate technical conditions and costs.

After each tour: What works? What would need to change? What needs further investigation? Would this home still fit if you stayed longer than planned?

An offer is more than a price

A strong offer balances your goals, the property, and the terms the seller is willing to accept.

Understand representation before you sign

We will review a written buyer-representation agreement, including its scope, duration, compensation, and termination terms. Broker compensation is negotiable. We will discuss any seller contribution we request and any amount you could be responsible for paying. [4]

Use comparable sales and property details

We evaluate relevant closed sales, condition, location, time on market, and available competition. An asking price is one piece of information, not the sole measure of value.

Review the full set of terms

Your offer addresses price, deposit, financing, closing date, possession, included items, and any requested credits. We also discuss investigation, appraisal, financing, and home-sale contingencies where appropriate. [5]

Know what your contingencies protect

Contingencies can provide contractual options if specified conditions are not satisfied. Deadlines, notices, and removal requirements matter. Shortening, waiving, or removing a contingency can increase risk; understand the consequences before deciding. [5]

Plan for a low appraisal

An appraisal estimates value for the lender; it is different from an inspection. If it comes in below the purchase price, the lender may reduce the amount it will lend. Options depend on your contract, cash, financing, and the seller's willingness to negotiate.

Before submitting: Know your cash commitment, requested protections, key deadlines, and the most you are comfortable paying. You should understand the offer you are signing.

Use escrow to get answers

Once an offer is accepted, the focus turns to understanding the property and satisfying your contract and lender requirements.

Start with a general home inspection

Review the inspector's findings and recommended follow-up. Depending on the property, specialists may be needed for the roof, sewer, foundation, drainage, electrical, HVAC, pool, chimney, or pest conditions. An inspection does not reveal every hidden issue.

Read disclosures, reports, and title information

Ask questions about known repairs, water intrusion, additions, permits, boundaries, easements, and other recorded matters. Review the natural-hazard report and investigate items relevant to the property. Escrow and title professionals can explain their documents.

Pay attention to Valley-specific details

Older homes may warrant closer evaluation of sewer lines, roofs, electrical systems, and prior remodels. Hillside homes can raise questions about drainage, retaining walls, slopes, access, and insurance. Choose investigations based on the actual property.

Confirm insurance and any HOA obligations

Ask a licensed insurance professional about available coverage, exclusions, deductibles, and the cost for this address. If there is an HOA, review its financials, assessments, rules, insurance, and other required documents. [3]

Make decisions before the relevant deadlines

We review findings, gather specialist input and estimates when needed, and discuss whether to request repairs or credits. Sellers are not automatically required to agree. Any cancellation rights or deposit consequences depend on the contract and circumstances. [5]

My approach: Help you understand what an issue means, who should evaluate it, and how it affects your decision. A cosmetic project and a major system concern deserve different conversations.

Buying when you also need to sell

The best sequence depends on your equity, financing, timeline, and comfort with carrying costs or temporary housing.

Sell first, then purchase

Selling first can clarify your available proceeds and reduce uncertainty about funding the next home. The tradeoff may be temporary housing, storage, or a second move.

Explore a negotiated rent-back

A seller rent-back can sometimes let you remain in your current home after closing while preparing your next move. It requires the buyer's agreement and carefully documented terms, including possession, payments, insurance, and responsibility for the property. Lender restrictions may apply.

Consider a home-sale contingency

An offer may be structured around selling your current property. Seller acceptance varies, and the contingency needs clear conditions and deadlines. We will discuss how this affects your offer and what happens if your sale is delayed.

Evaluate buying first with your lender

Some buyers may qualify to purchase before selling using available funds, a bridge product, or another approved structure. Understand qualification, fees, carrying costs, and the risk if your current home takes longer to sell.

Document family assistance correctly

If family funds are part of the plan, your lender needs to know whether they are a gift or a loan. Discuss documentation, repayment obligations, and tax or legal questions with the appropriate professionals before relying on those funds.

I have helped buyers navigate selling first, negotiated rent-backs, home-sale contingencies, and family-assisted purchases. We will build the sequence around your situation rather than assume there is one approach for everyone.

From final approval to moving day

Keep your lender, escrow team, and agent in close communication as the remaining details come together.

Review your final loan figures

For most purchase mortgages, you must receive the Closing Disclosure at least three business days before loan consummation. Compare it with your Loan Estimate and resolve questions about payment, fees, credits, and cash to close with your lender. [1]

Verify all payment instructions independently

Before wiring money, call your escrow contact using a trusted phone number established independently of the payment email. Confirm the account details verbally. Treat changed instructions as a reason to stop and verify. Do not rely on a reply email alone.

Complete the final walkthrough

Check that the property is in the condition required by the contract, agreed work is complete, and included items remain. The walkthrough is a final condition check, not a substitute for earlier inspections.

Understand when you receive possession

Signing loan documents does not itself mean the purchase is closed. Coordinate funding, recording, and confirmation of closing with escrow. Keys and possession follow the terms of your agreement, which may include delayed possession or a rent-back.

Set up your first weeks of ownership

Arrange insurance to begin as required, transfer utilities, plan any agreed move-in timing, change locks or access codes, and keep closing documents. Review maintenance priorities and watch for supplemental tax notices. [2]

Keep the team informed: Let us know promptly about travel, schedule conflicts, lender requests, or anything that could affect signing, funding, or your move.

Start with what matters to you

Use this page to prepare for our first conversation or to refocus your search after touring homes.

My target moving date: _____

Areas I want to explore: _____

Comfortable monthly housing budget: _____

Cash available for the purchase, costs, and reserves: _____

Current home to sell or lease to coordinate: _____

My three must-haves

1. _____
2. _____
3. _____

What I can compromise on

Questions I want answered before making an offer

Next step: Call or text 323-620-3439 to discuss your priorities and create a search plan.

Let's plan your next move

You deserve to understand the process and feel comfortable asking questions along the way.

I'm Kendra Fuchs, a real estate agent with Real Brokerage serving Valley Village, Sherman Oaks, Studio City, and the surrounding San Fernando Valley. I bring local knowledge, a design and construction perspective, and hands-on guidance to the buying process.

Whether you are buying your first home, moving into a larger space, or coordinating a sale and purchase, we can start with your goals and work through the practical details together.

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Buying or selling in the San Fernando Valley? I'm just a phone call away.

Consumer resources

[1] Consumer Financial Protection Bureau: Loan Estimate explainer and Closing Disclosure explainer.

[2] Los Angeles County: Supplemental secured property taxes.

[3] California Department of Insurance: Residential insurance resources.

[4] California Department of Real Estate: Buyer-representation consumer information. See dre.ca.gov for current guidance.

[5] California Department of Real Estate: Information for homebuyers.

Prepared October 2026. This guide provides general education, not legal, tax, lending, insurance, engineering, or inspection advice. Terms, costs, eligibility, and rights depend on your transaction and documents. Consult qualified professionals. Equal Housing Opportunity.