Your First Home in Bakersfield

What to do, when, and why. 8 stops from first call to keys.

A roadmap for first-time buyers, not a textbook. Find the stop you're on and take the next step.



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The whole road on one page

Stop 1. Know your number. What you can comfortably pay each month.

Stop 2. Choose your agent. One conversation. Someone to run the process with you.

Stop 3. Get preapproved. A lender confirms what you can borrow.

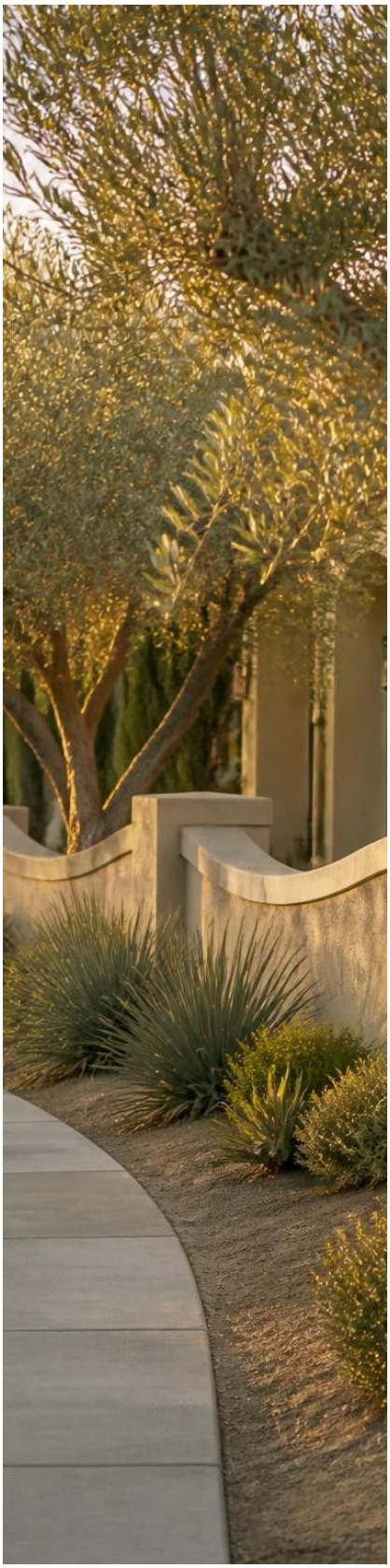
Stop 4. Find help with your cash. Assistance, seller credits, builder incentives.

Stop 5. Tour homes. With a checklist built for Bakersfield.

Stop 6. Make an offer. Price, terms and your protections.

Stop 7. Escrow. Usually 30 to 45 days from accepted offer to keys.

Stop 8. Keys and your first 30 days.



Some buyers go from first call to keys in two months. Others take a year to get ready. Both are normal. You can start Stop 1 today.

The money map

What you pay, and when.

Before your offer. Small costs, if any. Some lenders charge for a credit report. A required homebuyer course can run about $100.



Within a few days of an accepted offer. Your earnest money deposit, usually 1% to 3% of the price. It is credited toward the cash you owe at closing. It can be at risk if you back out outside your protections.

During escrow. Home inspection and appraisal. A few hundred dollars each.

At closing. Your down payment plus closing costs, minus your earnest money and any credits. Closing costs often run 2% to 5% of the price, on top of the down payment.

Example: a $420,000 home, about the Bakersfield median sale price in September 2026.

- Earnest money at 1%: $4,200, credited back at closing
- Closing costs at 2% to 5%: $8,400 to $21,000
- Down payment: depends on your loan (Stop 3)
- Seller credits or assistance: can lower what you bring (Stop 4)

Your lender's Loan Estimate shows your real total. Ask for it early.

Stop 1. Know your number

A lender tells you the most you can borrow. Only you know the payment you can live with.

Your monthly payment is more than the loan

- Principal and interest
- Property taxes. In Bakersfield, plan for roughly 1.25% to 1.5% of the price per year. Homes with Mello-Roos or other assessments run higher. Ask for the actual tax bill on any home you like.
- Homeowners insurance
- Mortgage insurance on most low down payment loans
- HOA dues, if the home has one

Credit, without the fear

- Imperfect credit does not automatically rule you out
- The free score in your app is often different from the score a lender pulls
- Pull your reports free at annualcreditreport.com and dispute anything wrong
- Pay on time and pay down card balances

Hold off until you have the keys: new cards or loans, financing a car or furniture, changing jobs, moving large amounts of cash without a paper trail. Ask your lender first.

Your next step: Write down a monthly payment you are comfortable with.

Stop 2. Choose your agent

You want one person running the whole process with you, before you start touring or talking to builders.



The buyer agreement. We sign a written agreement before we tour together. California law requires one no later than your offer. It lasts up to three months and spells out what I do, what I am paid, and who pays.



Who pays your agent. It is negotiable. Often the seller or builder pays, and we ask for that in your offer. If a seller says no and you still want the home, you could owe it. You will know the exact number and your options before you sign anything.



New construction. Bring me before your first visit to a builder. In most cases the builder pays my fee, and we confirm that in writing first. Registering without your agent can mean going without representation on the biggest purchase of your life.

What I do for you

- Connect you with a couple lenders here in town I trust
- Set up alerts so you see homes the day they list
- Tour with you and point out what the photos hide
- Write and negotiate your offer
- Track every deadline through escrow

Your next step: Text me 661-933-8428 and tell me which stop you're on.

Stop 3. Get preapproved

A prequalification is a guess. A preapproval means a lender reviewed your income, credit and assets. It is conditional, not final approval, but sellers take it seriously.

Have these ready

- Two years of W-2s. Self-employed: two years of full tax returns.
- Your last 30 days of pay stubs
- Two months of bank statements, every page
- Your ID

The four loans most first-time buyers use

Loan	Down payment	Good to know
FHA	As little as 3.5% with a 580 score	More forgiving on credit. Mortgage insurance. Kern County max loan in 2026: $541,287
Conventional	As little as 3% for many first-time buyers	Mortgage insurance can come off later. Up to $832,750 in 2026
VA	Can be zero	Eligible veterans and service members
USDA	Can be zero	Eligible areas outside city limits

Program minimums are not a guarantee. Your lender confirms what you qualify for.

Your next step: Get a Loan Estimate from at least two lenders and compare them line by line.

Stop 4. Find help with your cash

Most first-time buyers never ask. Ask.



Seller credits. A seller can pay part of your closing costs. Limits apply: up to 6% of the price on FHA, and up to 3% on conventional with less than 10% down.



Builder incentives. On new construction, builders often put money toward closing costs or your rate when you use their lender.



CalHFA MyHome. Up to 3.5% of the price on an FHA loan, or 3% on a conventional loan. It is a deferred loan, not a gift. First-time buyers only, with an 8-hour homebuyer course.



Local and statewide programs. They open and close through the year and have income limits. California Dream For All, for example, opens in short windows and picks by lottery. Its 2026 round closed March 16.

Before you sign anything, ask three questions: Is it a gift or a loan? When is it repaid? Does it limit which homes I can buy?

Your next step: Ask your lender which programs you qualify for today.

Stop 5. Tour homes like a pro

Know your list before you tour



- Must-haves: bedrooms, bathrooms, garage, yard, area
- Nice-to-haves: what you would like but can live without
- Deal breakers: HOA rules, commute, repairs you will not take on

Bakersfield checklist for every home

- **AC.** Age and size. It works hard here from late spring into fall.
- **Roof.** Age and condition.
- **Solar.** Owned, financed, leased or a PPA. A lease or PPA may transfer to you with a monthly bill and its own approval. Read the contract before your offer.
- **Mello-Roos and HOA.** Both add to your monthly cost.
- **Pool.** Equipment age and service history.
- **Sewer or septic.** Some older and outlying homes are on septic.
- **Additions.** Ask if a garage conversion or added room was permitted.

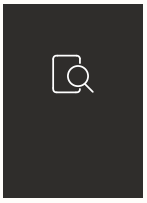
Your next step: Get a homeowners insurance quote the week you find a home you love. Prices vary a lot from home to home.

Stop 6. Make an offer

What goes in your offer

- Price
- Earnest money deposit
- Closing date
- Your protections, called contingencies
- Credits you are asking the seller to pay

Your three protections, in plain words



Inspection. Time to inspect the home and renegotiate or cancel if you find a problem.



Appraisal. Protects you if the home appraises for less than the price.



Loan. Protects you if your financing falls through.

How long each one lasts is negotiable. The standard California contract often uses 17 days. Know exactly what you give up before you shorten or waive one.

The strongest offer is not always the highest price. Clean terms and a solid preapproval win homes too.

Your next step: Before we write, decide your top price and which protections you will keep no matter what.

Stop 7. Escrow, step by step

Escrow is the 30 to 45 days between an accepted offer and your keys. A neutral escrow company holds the money and the paperwork.

First few days. Deliver your earnest money the way your contract says. Confirm any wiring instructions by calling escrow at a number you looked up yourself.

Week 1. Home inspection. Add a roof, pool or sewer inspection if the home needs one. New builds need their own inspection too.

If the inspection finds a problem. We can ask for a repair, ask for a credit, accept it, or cancel within your inspection window.

Weeks 1 to 2. Appraisal. Lock in your homeowners insurance.

If the appraisal comes in low. We can renegotiate the price, you can cover the gap, or you can cancel under your appraisal protection.

Weeks 1 to 3. Read the seller's disclosures and the title report. Ask me about anything you do not understand.

Weeks 2 to 4. Your lender finishes underwriting. Answer their requests the same day. No new debt.

At least 3 business days before closing. You get your Closing Disclosure with your final numbers. Compare it to your Loan Estimate.



Wire fraud warning. Never send money because of an email. Call escrow first at a number you found yourself. Money sent to a scammer is usually gone for good.

Your next step: Put every deadline from your contract on your calendar. I will track them too.

Stop 8. Keys and your first 30 days

Final walkthrough. Usually a day or two before closing. Confirm agreed repairs were done and everything works. It is a check, not a second inspection.

Day one

- Change the locks
- Put the utilities in your name
- Find the water shutoff and the electrical panel



First month

- Set up your mortgage payment
- File the Homeowners' Exemption with the Kern County Assessor. It takes $7,000 off your taxable value, about $70 a year off your bill.
- Watch for a supplemental tax bill. It comes separately after you buy, even if your taxes are paid through your loan.
- Start a repair fund. Even new homes need one.

Your next step: Save this guide and text me anytime something comes up after closing. I'm still here.

Not sure which stop you're on?

Text me where you are and I'll tell you the next step. Ask me anything, even the random stuff.

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Loan limits, assistance programs and prices change. Figures checked October 2026. I am not a lender and this is not a loan offer. A lender confirms what you qualify for. Equal Housing Opportunity.