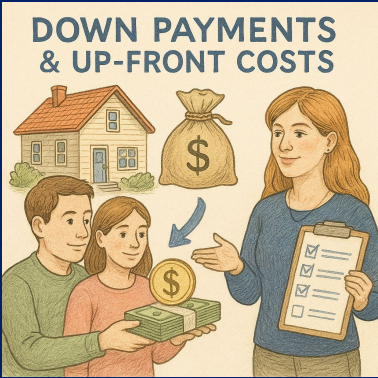







HOME BUYING GUIDE: **DOWN PAYMENTS & UP-FRONT COSTS**

When buying a home in Sacramento, it's crucial to have a good grasp of the associated down payments and upfront costs. On average, you might need to put down between 3% and 20% of the purchase price, and be prepared for closing costs ranging from 2% to 5%. Exploring options like FHA loans or VA loans can minimize down payments, while assistance programs in California can also help ease this financial burden.

Beyond down payments, remember to budget for other expenses such as moving costs, home inspections, and emergency funds for repairs. Financial preparedness includes knowing your credit score requirements and getting pre-approval to understand your mortgage potential. Sacramento offers a more affordable market compared to other major California cities, making it an attractive choice for first-time homeowners who are ready to take on this rewarding journey.



-  Down payments: Typically 3% to 20% of the price.
-  FHA loans: Options for lower down payments.
-  Assistance programs: Accessible options for buyers.
-  Upfront costs: Prepare for closing costs.
-  Market context: Sacramento's relative affordability.



Kellogg Family Real Estate Team
KelloggFamilyRealEstate.com

