MOVING TO YORBA LINDA, CA

AtoZ Home Buying Guide

A short, step-by-step guide to buying your home, from your budget and pre-approval to closing day, plus the Yorba Linda details to check before you buy.



Photo: D Goug / Pexels

1	2	3	4
PLAN	SEARCH	OFFER	CLOSE



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WELCOME

A Note From Aaron

Buying a home is one of the biggest decisions you will make, and doing it in a new city adds a layer of questions: which school is assigned to this address, who do I call for water, what does a fire hazard zone mean for my insurance?

This guide keeps it simple. The first part walks you through the seven steps of buying a home in California, in order. The second part covers what is specific to Yorba Linda: schools, fire hazard zones, utilities and internet, parks, and recent market data, with links to the official sources so you can check any address yourself.

Read it once from start to finish, then keep it handy. Each step ends with a short checklist. When you are ready to start, my team and I would love to help you find your dream home in Yorba Linda, from your first tour to the day you get your keys. My contact information is on the last page.

Aaron Zapata, MBA | REALTOR®

Broker-Owner, IMPACT Properties, Inc.

What's inside

1 **Set your budget and get pre-approved**
Know your real monthly cost and your cash to close.

2 **Choose your agent and sign a buyer representation agreement**
Interview, compare, and put your agreement in writing.

3 **Search and tour homes**
Focus your search and check each address.

4 **Make an offer and negotiate**
Price, deposit, contingencies, and timelines.

5 **Escrow, inspections, and appraisal**
Do your due diligence before deadlines pass.

6 **Loan approval and the final walkthrough**
Loan do's and don'ts, clear conditions, review numbers, verify the home.

7 **Closing and moving in**
Sign, fund, record, get your keys, and settle in.

YL **Living in Yorba Linda**
Schools, fire hazard zones, utilities and internet, parks, and your custom market report.

GOOD TO KNOW

This guide is general education, not legal, tax, lending, or insurance advice. Your purchase agreement, your lender, and your escrow instructions control your actual dates and terms. Nothing in this guide should be construed as broker advice.

PART 1 · THE STEPS

STEP 1

Set Your Budget and Get Pre-Approved

Start with the payment you are comfortable with, not the biggest loan a lender will offer.



Photo: Curtis Adams / Pexels

Your monthly cost

- Principal and interest on the loan
- Property taxes and any special assessments
- Homeowners insurance
- HOA dues, if the home has an association
- Utilities, upkeep, and repairs

Your cash to close

- Down payment
- Earnest money deposit (credited at closing)
- Lender, escrow, and title fees
- Inspections and appraisal
- Reserves left over after you move in

Pre-qualified vs. pre-approved

A pre-qualification is a quick estimate. A **pre-approval** means a lender has reviewed your credit, income, assets, and documents. Sellers take pre-approved buyers more seriously, so get one before you start touring. Ask two or three lenders for a Loan Estimate on the same day and compare rates, points, and fees line by line.

Checklist

- [ ] Set a comfortable monthly payment and a top price
- [ ] Gather pay stubs, W-2s or tax returns, and bank statements
- [ ] Get a written pre-approval and compare Loan Estimates
- [ ] Hold off on new credit, large purchases, or job changes until after closing

HOW WE HELP

Not sure what price range makes sense in Yorba Linda? Aaron and his team can walk through your budget with you and help you line up a pre-approval before you start touring.

Talk to Aaron →

STEP 2

Choose Your Agent and Sign a Buyer Representation Agreement

A good buyer's agent knows the area, explains every document, and negotiates for you. Once you choose one, you put the relationship in writing.



Photo: Vitaly Gariev / Pexels

Choose your agent

Talk with more than one agent. Ask how they will help you find homes, how they handle multiple-offer situations, how they communicate, and who else is on their team.

- How many buyers have you helped in this area recently?
- How will you help me write a competitive offer without overpaying?
- Which inspectors, lenders, and escrow officers do you recommend, and why?
- How quickly do you respond, and how do you prefer to communicate?

Sign a buyer broker representation agreement

Before you tour homes, you and the agent you'll be working with sign a **written buyer broker representation agreement**. Read it carefully and ask questions before you sign. It spells out:

- The services your agent and their brokerage will provide
- How long the agreement lasts and how either side can end it
- How your agent is paid. Compensation is negotiable and is not set by law.

Checklist

- [ ] Interview at least two agents
- [ ] Choose the agent you'll work with
- [ ] Review, ask questions about, and sign the buyer broker representation agreement
- [ ] Share your pre-approval, budget, and must-haves with your agent

HOW WE HELP

Aaron and his team help buyers find their dream home in Yorba Linda. Schedule a no-pressure consultation and we'll walk you through our buyer representation agreement line by line.

Book a consultation →

STEP 3

Search and Tour Homes

Narrow your search first, then look closely at each address.



Photo: Pavel Danilyuk / Pexels

PRO TIP

Never home shop without a pre-approval. It's like going to a restaurant without your wallet. You won't eat.

Write down your must-haves (bedrooms, layout, commute, yard) and your nice-to-haves. Set up listing alerts with your agent, go to open houses, and take notes and photos at every tour so homes don't blur together.

PRO TIP

If you don't find your ideal home within 90 days of your pre-approval letter, get an updated pre-approval letter.

Before you fall in love with a home, check the address-specific items covered in Part 2 of this guide: the **assigned schools**, the **fire hazard zone**, which **water and internet providers** serve it, and any **HOA** rules and dues.

PRO TIP

Buy the location, not the home. A home can be updated and customized to meet your needs, but you can never move it.

Checklist

- [ ] List must-haves and nice-to-haves
- [ ] Set up listing alerts with your agent and tour in person
- [ ] Check schools, fire hazard zone, and utilities for each serious contender
- [ ] Drive the neighborhood at different times of day

STEP 4

Make an Offer and Negotiate

Price matters, but so do the terms.

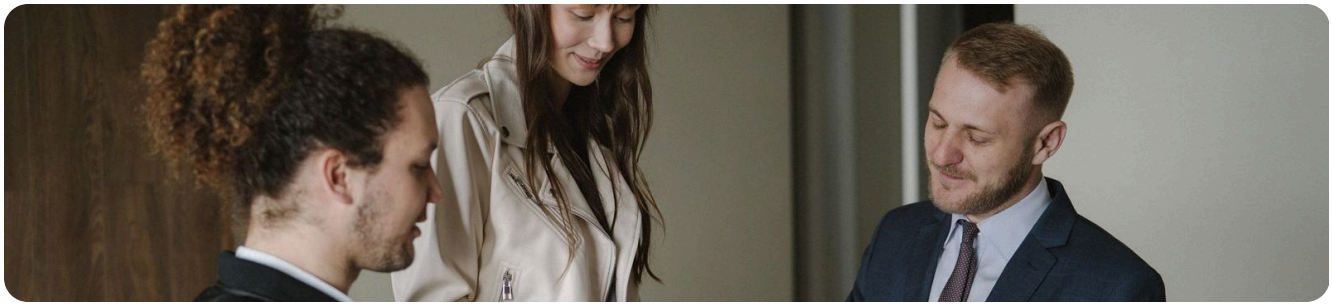


Photo: Anastasia Shuraeva / Pexels

Your agent will pull recent comparable sales to help you choose a price. In California, offers are usually written on a standard purchase agreement. Besides price, your offer sets:

Term	What it means for you
Earnest money deposit	Shows the seller you are serious. It goes to escrow and is credited toward your purchase at closing.
Contingencies	Your rights to cancel if the inspections, appraisal, or loan don't work out, each with its own deadline.
Timelines	The length of escrow and each contingency period.
Credits and items included	Requests for closing-cost credits and which appliances or fixtures stay.

Expect a counteroffer. If several buyers are competing, ask your agent how to strengthen your terms without giving up protections you need.

Checklist

- [ ] Review comparable sales with your agent
- [ ] Decide your price, deposit, contingencies, and timelines
- [ ] Have your pre-approval letter and proof of funds ready to send
- [ ] Know your walk-away number before you negotiate

HOW WE HELP

Aaron and his team pull the comparable sales, help you set your price and terms, and negotiate on your behalf so your offer stands out without giving up the protections you need.

impactprop.com →

STEP 5

Escrow, Inspections, and Appraisal

Once your offer is accepted, escrow opens and the clock starts.



Photo: Curtis Adams / Pexels

An escrow holder is a neutral third party that holds the money and documents until closing. Deposit your earnest money on time, then use your contingency period to learn everything you can about the home.

WIRE FRAUD WARNING

Before you wire any money, call your escrow officer at a phone number you already know is correct (not one from an email) to confirm the wiring instructions. Scammers send fake instructions that look real.

- **Disclosures:** read the seller's disclosures and the natural hazard disclosure carefully, and ask about anything you don't understand.
- **Inspections:** hire a general home inspector, plus specialists as needed (roof, sewer line, termite, pool, chimney).
- **Appraisal:** your lender orders it. If it comes in low, you can renegotiate, bring more cash, or use your appraisal contingency.
- **Title and HOA:** review the preliminary title report and, if there is an HOA, its documents and budget.

Ask for repairs or credits based on what you learn. Remove each contingency in writing only when you are satisfied, because removing a contingency usually puts more of your deposit at risk.

Checklist

- [ ] Confirm wiring instructions by phone and deposit on time
- [ ] Calendar every contingency deadline
- [ ] Complete inspections and read all disclosures
- [ ] Shop homeowners insurance early

HOW WE HELP

We track every contingency deadline with you, help you coordinate inspections, and help you review disclosures and repair requests.

Email Aaron →

LOAN ✓

During the Loan Process: Do's and Don'ts

From pre-approval until your loan funds, your lender can re-check your credit, income, and bank accounts. These habits help keep your loan approved and your closing on time.

✓ Do

1. Keep making on-time payments on your current mortgage, car loan, credit cards, and other accounts.
2. Keep a paper trail. Be ready to document or explain any large or unusual deposits or withdrawals in your checking, savings, stock, or other accounts.
3. Keep your pay stubs, bank statements, tax forms, and similar records handy in case your lender needs updated documents before closing.
4. Ask questions if anything about your loan program, fees, or loan conditions is unclear.
5. Tell your loan officer or mortgage broker if anything changes, such as your employment, income, assets, or credit history.
6. Document that your earnest money deposit cleared. Get a copy of the cancelled check or the statement that shows it.
7. Lock in your interest rate, have your homeowner's insurance agent's contact information ready, and send updated documents (pay stubs, bank statements, etc.) promptly so your closing isn't delayed.

✕ Don't

1. Increase your credit card or loan balances.
2. Apply for new credit or put new balances on a card you've paid off.
3. Ignore late-payment or collection notices during the mortgage process.
4. Buy anything "same as cash." It shows up on your credit report as new debt.
5. Buy furniture, cars, or appliances on credit until after closing.
6. Lend money to family or friends if you need it for closing.
7. Keep cash at home. Keep it in a bank account so it's documented as savings.
8. Overdraw your checking account.
9. Quit or change jobs during the loan process.

PRO TIP

Thinking about a big purchase, a new credit card, or a job change? Call your loan officer first. A two-minute call can save your closing.

PRO TIP

Many lenders re-check your credit and employment just before closing, so keep your finances steady until the loan funds and the deed records, not just until you sign.

STEP 6

Loan Approval and the Final Walkthrough

Finish the loan, then make sure the home is in the condition you agreed to.

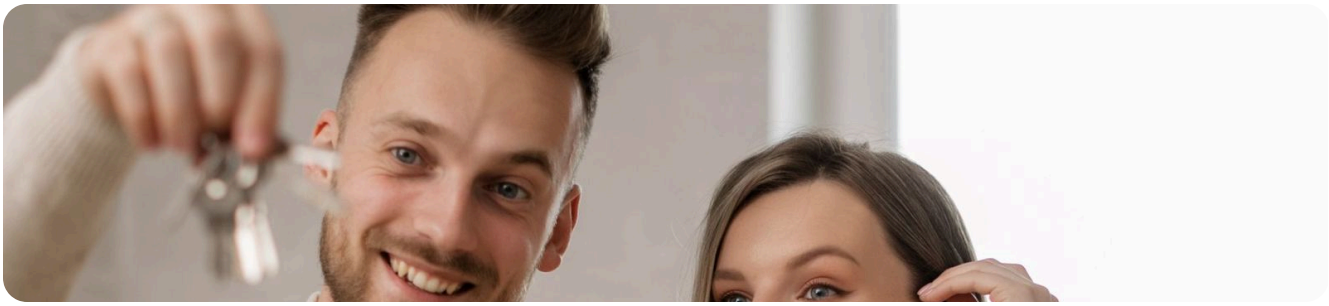


Photo: Alena Darmel / Pexels

Your lender's underwriter will ask for updated documents. Answer quickly. Arrange homeowners insurance so it is in place for closing. You will receive a **Closing Disclosure** at least three business days before closing; compare it with your Loan Estimate and ask your lender about any changes.

PRO TIP

Once you're in escrow, don't make any major purchases, open or close credit cards, or move money between bank accounts.

A few days before closing, do the **final walkthrough**: confirm agreed repairs are done, systems and appliances work, and the items included in the sale are still there.

Checklist

- [ ] Send underwriting documents right away
- [ ] Have homeowners insurance in place
- [ ] Review the Closing Disclosure against the Loan Estimate
- [ ] Complete the final walkthrough with your agent

STEP 7

Closing and Moving In

Sign, fund, record, and get your keys.



Photo: MART PRODUCTION / Pexels

You will sign the loan and escrow documents in front of a notary and send your remaining funds (again, confirm wiring instructions by phone). After the lender funds the loan and the deed is recorded with the county, the home is yours. Your purchase agreement sets when you get possession and keys.

After you move in

- [ ] Change or rekey the locks
- [ ] Set up electricity, gas, water, trash, and internet (see the utilities section in Part 2)
- [ ] Ask your agent or the county assessor about the homeowners' exemption and supplemental property tax bills
- [ ] Keep your closing documents in a safe place
- [ ] Update your address with the post office, DMV, banks, and employers



Santa Ana Mountains seen from Hidden Hills Estate in Yorba Linda, Calif. Photo: Nandaro, CC BY-SA 3.0, via Wikimedia Commons (resized).

PART 2 · LIVING IN YORBA LINDA

Check the Address, Not Just the House

Schools, fire hazard zones, utilities, and parks in Yorba Linda, with links to the official sources. Facts in this section come from YorbaLindaGuide.com (sources last checked Oct 27, 2026). Verify anything time-sensitive.

SCHOOLS

PYLUSD and Your Assigned School

Who runs the schools. Most of Yorba Linda is served by the **Placentia-Yorba Linda Unified School District (PYLUSD)**. The district also covers areas outside Yorba Linda. Its School Directory lists 21 elementary, 6 middle, 5 high, 4 alternative and 7 preschool programs across the whole district.

Find your assigned school by address (3 steps)

1. Enter the street address in the district's official school lookup.
2. Compare the result with the per-school boundary maps on the "Boundary Maps" page at pylusd.org.
3. Call or email the district to confirm **in writing** before you make a housing decision. Boundaries can change by board action.

Official performance data: California School Dashboard.

> FAIR HOUSING NOTE
> This guide does not rank or recommend schools or neighborhoods. Research schools yourself using official sources, and always verify boundaries and enrollment policies with the district.

MORE yorbalindaguide.com/schools/ · Attendance boundaries

SAFETY

CAL FIRE Fire Hazard Severity Zones

What they are. Fire Hazard Severity Zones (FHSZs) are state-mapped areas classified **Moderate, High or Very High**, based on fuel, slope, fire weather and other factors. CAL FIRE and the Office of the State Fire Marshal (OSFM) produce them.

Two maps you may hear about

"FHSZ for Real Estate Inspections" (CAL FIRE/OSFM): an interim combined dataset. It joins the State Responsibility Area zones (effective April 1, 2024) with the Local Responsibility Area zones recommended in 2007–2011.

"FHSZ LRA 2025 v1": the newer Local Responsibility Area map dated **March 24, 2025**. It is a state recommendation to local governments, and local adoption controls when it takes effect.

What it means for a buyer

- [ ] Check the specific address in the official CAL FIRE FHSZ address lookup.
- [ ] Ask your insurer, your agent and your escrow officer how the zone affects your purchase. Disclosure and insurance questions commonly come up in Yorba Linda transactions.
- [ ] The site's interactive map with hazard zones is for orientation only. It is **not** a legal or insurance determination.

CAL FIRE's disclaimer: the State of California and CAL FIRE make no representations or warranties regarding the accuracy of the data or maps.

MORE yorbalindaguide.com/safety/fire-hazard/

SETTING UP YOUR HOME

Utilities and Internet: Who to Call

Service	Provider	Phone
Electricity	Southern California Edison (SCE)	800-655-4555
Natural gas	SoCalGas	800-427-2200 (also gas-leak line)
Water & sewer (most homes)	Yorba Linda Water District	714-701-3000
Water (some homes)	Golden State Water	800-999-4033
Trash, recycling, organics	Republic Services (citywide franchise)	800-700-8610

- **Water depends on your address.** The City does not provide water or sewer; separate public agencies do. The Water District's FAQ says Golden State Water serves about 1,200 homes near Fairmont Blvd. If you're unsure which agency serves a home, ask the Water District.
- **Trash:** Republic Services serves the city under a citywide franchise agreement. Single-family homes use a three-cart system.

Phone, TV and internet (as listed by the City; availability varies by address)

Provider	Phone
AT&T	800-288-2020
Frontier Communications	855-901-5779
Spectrum	888-892-4257
DirecTV (satellite TV)	855-340-6103
Dish (satellite TV)	877-504-0669

Some addresses may also have fiber, fixed wireless or satellite internet. Use each provider's address checker; this guide makes no speed or price claims.

Sources: City Utility & Water Services · City Waste & Recycling · Yorba Linda Water District FAQ

GETTING OUTSIDE

Parks and Recreation



Illustrative photo, not a Yorba Linda park. Photo: Luis Quintero / Pexels

The City of Yorba Linda runs the parks programs, facility rentals and registration: Parks & Recreation · Parks & Rec events calendar.

Open map data (OpenStreetMap and Overture Maps) shows **43 parks and open-space places** in and around the city. A sample:

Neighborhood and community parks

Amalfi Hills Park, Box Canyon Park, Bryant Ranch Park, East Side Community Park, Hurless Barton Park, Jessamyn West Park, Roland E Bigonger Park, Vista Del Verde Park, Yorba Linda Lakebed Park

Sports and play

Veterans Sports Park (4756 Valley View Ave), Travis Ranch Youth Park, Mustang Fields, Yorba Linda Adventure Playground (4601 Casa Loma Ave), Checkers Dog Park

Equestrian

Buena Vista Equestrian Park, Quarter Horse Staging Area

Golf

Black Gold Golf Club, Yorba Linda Golf Course

Regional and state parks nearby

Carbon Canyon Regional Park, Featherly Regional Park, Chino Hills State Park

Hours, amenities and rules are set by each park's operator, so check before you go.

MORE Full list and map: yorbalindaguide.com/parks/ · Interactive map



THE YORBA LINDA MARKET

Get a Custom Yorba Linda Market Report From Aaron and His Team

Every neighborhood, price range, and type of home moves a little differently. Instead of relying on citywide averages, get a report built around the homes you are actually considering.

- Recent sales and active listings that match what you're looking for
- How quickly comparable homes have been selling, and for how much
- A walk-through of the numbers with Aaron, so you know how to price a strong offer

Then let us help you find your dream home in Yorba Linda.

Request my market report → **Visit impactprop.com**

Or call or text Aaron at 714.904.7877.

Photo: Vitaly Gariev / Pexels

Want to browse on your own?

See the **live CRMLS InfoSparks charts** at yorbalindaguide.com/real-estate/: Median Sales Price, Closed Sales, Pending Sales, Months Supply of Inventory, and Active Days on Market for Yorba Linda.

MLS disclaimer: Based on information from California Regional Multiple Listing Service, Inc. This information is for informational purposes only, has not been verified, and is not guaranteed. Market statistics are provided live via InfoSparks.

KEEP THIS HANDY

Your One-Page Buyer Checklist

Plan

- [ ] Comfortable monthly payment and top price set
- [ ] Written pre-approval in hand
- [ ] Loan Estimates compared
- [ ] Agent chosen and buyer broker representation agreement signed

Search

- [ ] Must-haves and nice-to-haves written down
- [ ] Assigned schools confirmed with PYLUSD
- [ ] Fire hazard zone checked for the address
- [ ] Water and internet providers confirmed

Offer and escrow

- [ ] Price and terms set with comparable sales
- [ ] Wiring instructions confirmed by phone
- [ ] Contingency deadlines on the calendar
- [ ] Inspections done and disclosures read
- [ ] Homeowners insurance quotes in hand

Close

- [ ] Loan do's and don'ts followed until closing
- [ ] Closing Disclosure reviewed
- [ ] Final walkthrough completed
- [ ] Documents signed and funds sent
- [ ] Locks changed and utilities set up

Yorba Linda Guide

Questions about buying in Yorba Linda?

Whether you are just starting to plan or already touring homes, my team and I are here to help you find your dream home in Yorba Linda.



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CELL 714.904.7877

EMAIL aaron@impactprop.com

WEB impactprop.com

Start my home search →

Explore more on YorbaLindaGuide.com

Schools · Fire hazard zones · Parks · Interactive map · Real estate

Important note

This guide is for general educational purposes only and is not legal, tax, lending, or insurance advice. Laws, programs, providers, and contact details change; verify all information with the original source and your own professionals before relying on it. School, boundary, and fire hazard information must be confirmed with the school district, CAL FIRE/OSFM, and your insurer for a specific address. Nothing in this guide should be construed as broker advice. If you are already working with a real estate agent, this is not a solicitation. Equal Housing Opportunity.

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