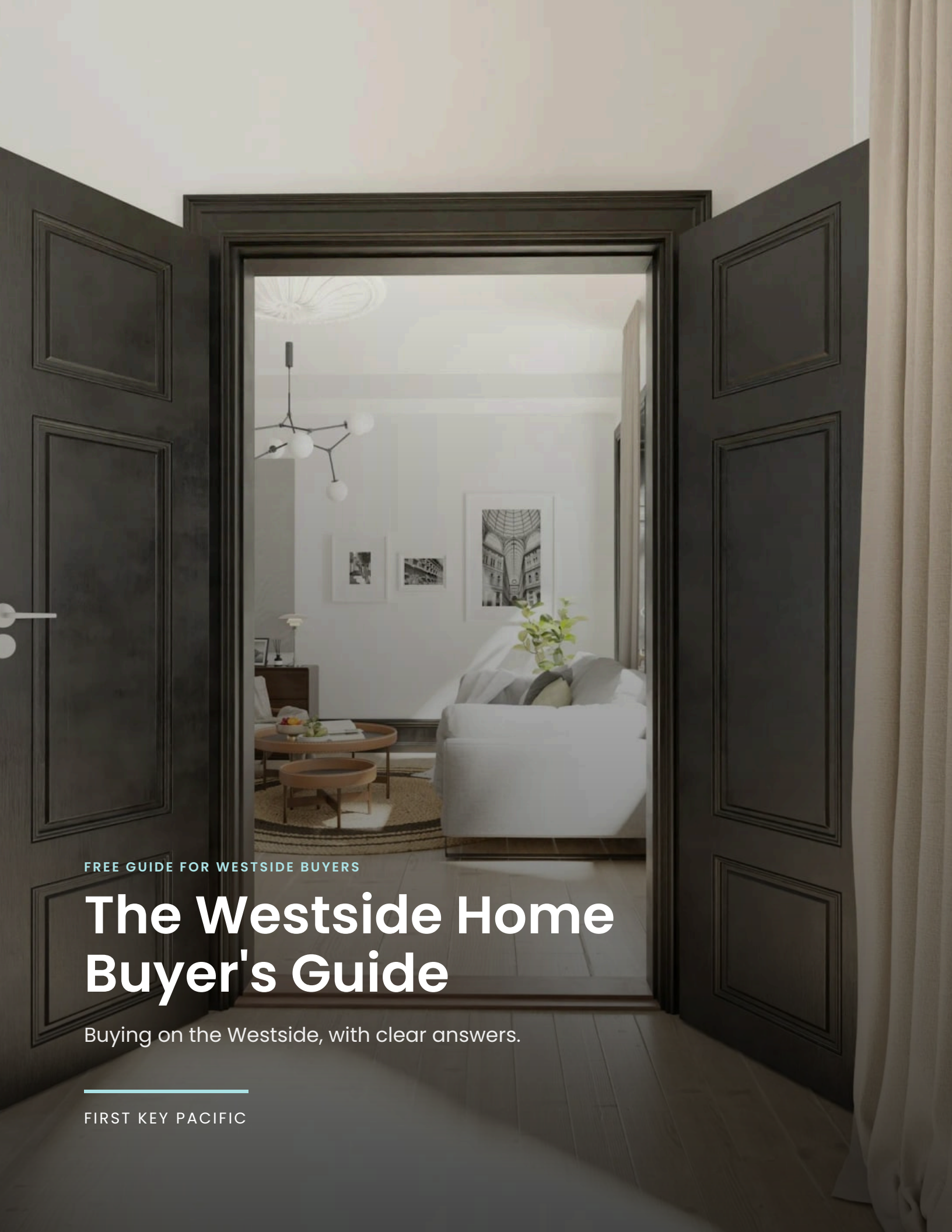


FREE GUIDE FOR WESTSIDE BUYERS

The Westside Home Buyer's Guide

Buying on the Westside, with clear answers.

FIRST KEY PACIFIC

Who this is for

Whether this is your first home, your next one, or you're moving here from out of state, buying on the Westside of Los Angeles has a few things worth knowing before you start looking.

This covers three things. What the neighborhoods with confusingly similar names actually are. How to work out what you can genuinely afford here, which isn't the number a calculator gives you. And how offers get won without overpaying.

No market statistics, because a number written months ago and read today misleads. This is how the decisions work.

1. Place: Del Rey, Marina del Rey, Playa del Rey

Three neighborhoods, one shared phrase, and almost nothing else in common. Buyers ask about this constantly and almost nobody answers it properly.



One shared name. Three different places.

Del Rey is inland and residential, inside the City of Los Angeles. Post-war houses, low apartment courts, and newer infill, with Culver City to the east. It's the one most people can't place on a map, which is a large part of why it still represents value.

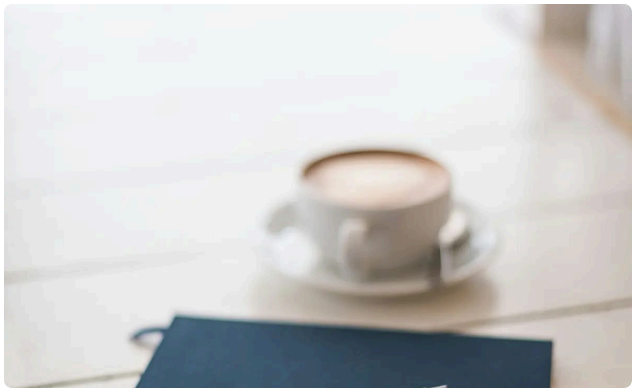
Marina del Rey isn't in the City of Los Angeles at all. It's unincorporated Los Angeles County, so County Sheriff and County Fire rather than LAPD. More importantly, much of the residential property sits on **ground leases**: the County owns the land and you buy the improvement plus a remaining lease term. That changes which lenders will finance you, adds ground rent to your monthly cost, and affects resale.

Playa del Rey is coastal and also inside the City of LA. A genuine beach town, split between the bluff above and the flats below.

Marina del Rey sits under a different government from the other two, and many homes there are owned differently, on leased land. The three are nothing alike. Choosing between them without knowing that is how buyers get surprised in escrow.

2. Budget: What you can realistically afford here

The purchase price isn't the number that decides this. Your lender approves you on the full monthly payment: the loan, property tax, insurance, and **HOA dues**, if the home has them.



The monthly number decides it, not the asking price.

On the Westside, two more things are worth checking on every listing. **Special assessments**, a special tax on top of regular property tax, on much of Phase 1 in Playa Vista. And **ground rent** on a Marina del Rey leasehold, paid every month on top of the HOA.

Separately from what you qualify for, plan for upkeep. On an older coastal property, salt air shortens the life of roofs and windows, so budget more for maintenance.

Two homes at the same asking price can leave you qualifying for one and not the other. Work out the full monthly figure first, get properly pre-approved with a lender who closes on time, and only then build a search. A search built on purchase price alone wastes months.

If you've been told you don't qualify, it's worth a second look. One client qualified and closed within a month after more than one agent had told her she didn't qualify at all.

3. Watch for: Mistakes to avoid



Assuming the ZIP tells you the school. Assignment follows the address, not the ZIP or the tract name. This costs people offers on Mar Vista homes constantly, where the area splits across three ZIPs.

Skipping the street visit. Near LAX, aircraft impact varies sharply by pocket and doesn't track price. Stand on the specific street at different times of day before you write. Twenty minutes prevents a long regret.

Not reading what's on the title. Many Westchester properties carry an avigation easement, a recorded right for aircraft to pass overhead. It's normal there and not a defect, but read it before you offer rather than meeting it in the title report.

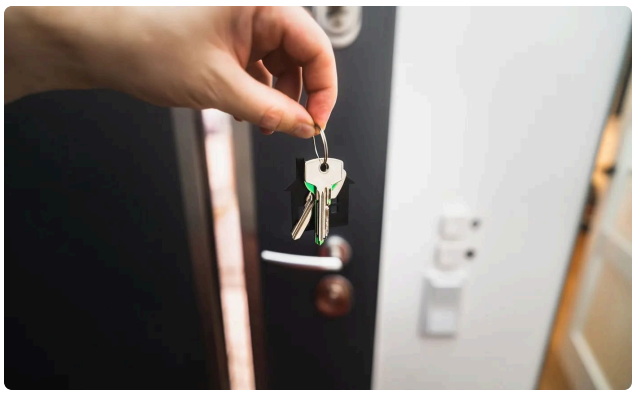
Trying to win with money alone. Terms, timelines, and contingencies do work buyers assume only price can do. One of my buyers won her home out of thirteen competing offers on structure rather than by outbidding everyone.

Stretching past what you can carry. Winning a house you can't comfortably hold isn't winning.

4. Your next step: Buying on the Westside with me

My job as your buyer's agent at First Key Pacific, licensed under Keller Williams Premier Properties, is simple to say. I work with buyers at every stage: a first home, a move up, or a move here from out of state.

Every step gets explained before it happens rather than as it happens to you. Introductions to lenders who close on time. Offers structured to win without overpaying. I'm here when you're ready.



Every step explained before it happens.

One next step. Before you look at a single listing, let's talk, by phone or on Zoom, because a search built on real criteria is shorter and the homes in it are better. Call or text 310.708.7717, or get in touch here. Buying your first home? The first-time buyers page covers the process end to end.

Frequently asked questions

What's the difference between Del Rey, Marina del Rey and Playa del Rey?

Three separate places sharing a name. Del Rey is inland and City of LA. Marina del Rey is unincorporated County and much of it sits on ground leases, so you may not own the land. Playa del Rey is coastal and City of LA. Only Marina del Rey sits under the County, and only there are many homes on leased land.

Why is the monthly cost more important than the purchase price?

Because your lender approves you on the full monthly payment, not the price. On the Westside that payment can include special assessments in parts of Playa Vista or ground rent on a Marina del Rey leasehold, on top of tax, insurance, and HOA dues. Two homes at the same asking price can leave you qualifying for one and not the other.

How do I win an offer without overpaying?

Structure rather than price. Terms, timelines, and contingencies do work buyers assume only money can do. One of my buyers won out of thirteen offers that way. What you never do is stretch past what you can comfortably carry.



Talk to Bobejo

Call or text 310.708.7717, or visit firstkeypacific.com/contact

What clients say

> One of the best real estate professionals I have ever worked with! Bobejo is truly exceptional, humble, knowledgeable, and incredibly dedicated. The way she handles every detail makes you feel like she's buying her own home, not just helping you with yours. I'm so happy I had the pleasure of working with her. Her professionalism, communication, and genuine care for her clients make her stand out in the real estate world. Highly recommended!
>
> **John B. · Buyer**

> Bobejo Kelley was fantastic. Very calm and cool during some stressful times for us while house shopping. She always answered our inquiries and immediately addressed concerns we had along the way. We highly recommend her.
>
> **Wayne R. · Buyer**

> Bobejo went above and beyond to make this process easy to understand and got us the best price possible. I could not imagine going thru the process of buying or selling a house again without her on my side. Can not recommend highly enough.
>
> **Travis H. · Seller and buyer**