

CHRISTIE'S INTERNATIONAL REAL ESTATE

SOUTHERN CALIFORNIA

A COMPLIMENTARY BUYER'S GUIDE

The Long Beach Buyer's Guide

Neighborhoods · Numbers · The Process

PRESENTED BY

Derek Johnson

TRUSTS & ESTATES ADVISOR

CHRISTIE'S INTERNATIONAL REAL ESTATE SOCAL · DRE #01885580

INTRODUCTION

A few minutes now, fewer surprises later.

Buying a home in Long Beach should feel exciting — not overwhelming. This short guide is here to give you a clear map of the city, the costs, and the steps ahead.

Long Beach rewards people who know it. From the historic streets of Bixby Knolls to the waterfront walks of Naples, each pocket of the city has its own character, price point, and pace of life — and the right one for you depends on what you want your days to look like.

On the pages that follow you'll find an honest, neighborhood-by-neighborhood overview, a plain-English walk through the buying process, and a checklist of the costs worth planning for beyond the price on the listing.

When you're ready to go deeper — a current market update, a private showing, or simply a second opinion — I'm a phone call away.

01

Coastal value

Beach-city living at prices that still make sense compared with neighbors to the north.

02

Real neighborhoods

Distinct districts with their own main streets, events, and identity.

03

Connected

Quick access to the 405, 710, and 91, plus Long Beach Airport minutes away.

WHERE TO LOOK

Find your corner of the city

Eight neighborhoods, eight ways to live here

Bixby Knolls & North Long Beach

Tree-lined streets, First Fridays on Atlantic, and the city's friendliest price of entry. A favorite for first homes and savvy value.

CONDOS FROM THE HIGH \$300KS · HOMES FROM THE \$600KS

Wrigley

Central and characterful, with classic California bungalows and easy freeway access in every direction.

HOMES FROM THE \$600KS

California Heights

A designated historic district of 1920s–30s charm — Spanish, Tudor, and Craftsman homes on quiet, walkable blocks.

HOMES FROM THE \$800KS

Alamitos Beach & Downtown / East Village

Walkable, urban, and close to the water — lofts, vintage condos, and a growing arts-and-dining scene.

CONDOS FROM THE \$400KS

WHERE TO LOOK

Toward the water

Where Long Beach turns coastal

Bluff Park

Historic homes along the bluff with ocean breezes and some of the city's most beautiful architecture.

VINTAGE CONDOS FROM THE \$500KS · HOMES \$1M+

Belmont Shore

Second Street's shops and restaurants, the bay, and the beach — Long Beach's quintessential coastal village.

CONDOS FROM THE \$600KS · HOMES \$1.2M+

Naples Island

Canals, gondolas, and waterfront homes — the city's premier address for those who want the water at their door.

LUXURY — \$1.5M TO \$5M+

Los Cerritos & Virginia Country Club

Grand, established estates on generous lots near the golf course — prestige and privacy in equal measure.

ESTATES \$1.2M+

Pricing shown is approximate and intended as a general orientation only. Long Beach's market moves quickly and varies block by block — ask me for a current, neighborhood-specific update before you set your budget.

STEP BY STEP

How a purchase actually unfolds

01 Get pre-approved

Before anything else, a lender confirms what you can comfortably borrow. This sharpens your search and makes your offers credible to sellers.

02 Define your search

We translate your must-haves, nice-to-haves, and budget into a focused short list of neighborhoods and homes worth your time.

03 Tour & evaluate

We see homes together, read each one honestly — condition, location, value — and narrow toward the right fit.

04 Write a strong offer

Price is only part of it. Terms, timeline, and contingencies shape an offer a seller will take seriously. I'll guide the strategy.

05 Escrow opens

Your deposit is placed and a neutral third party holds the funds while the contract's terms are carried out.

06 Inspections & appraisal

We investigate the home's condition and the lender confirms its value. Findings here often become room to renegotiate.

07 Loan & contingency removal

Financing is finalized and, once you're satisfied, contingencies are released — the deal firms up toward closing.

08 Close & get the keys

You sign, funds transfer, the sale records, and the home is yours. We celebrate.

BEYOND THE PRICE

What to budget for

The purchase price is the headline — not the whole story.

Down payment

Anywhere from 3% to 20%+ depending on your loan. More down means lower monthly payments and stronger offers.

Closing costs

Typically ~2–5% of the price — lender fees, title, escrow, and prepaids, due at signing.

HOA dues

For condos and many communities, a monthly fee covering shared maintenance, amenities, and insurance. Always factor it in.

Property taxes

In California, roughly ~1.1–1.25% of purchase price per year, billed in two installments.

Homeowner's insurance

Required by lenders and simply smart — cost varies with the home and coverage.

Inspections

A few hundred dollars up front that can save you thousands by surfacing issues before you commit.

Reserves & moving

Lenders like to see savings beyond the down payment — and moving, setup, and the first repairs add up.

WORTH ASKING

Five questions before you write an offer

- 01 How long has the home been on the market, and has the price moved?
- 02 What have comparable homes nearby actually sold for recently?
- 03 For condos: how healthy are the HOA's reserves, and are dues rising?
- 04 What does the inspection reveal — and what will it cost to address?
- 05 Does this home fit not just today, but the next five years of your life?

LET'S FIND YOUR LONG BEACH HOME

Derek Johnson

TRUSTS & ESTATES ADVISOR

CHRISTIE'S INTERNATIONAL REAL ESTATE SOUTHERN CALIFORNIA

562.714.0596 · derek.johnson@ciresocal.com

DRE #01885580 · EQUAL HOUSING OPPORTUNITY