



IRVINE, CALIFORNIA

PROPERTY INVESTMENT GUIDE





Dear Stakeholders,

I'm excited to share our latest guide, the third eBook from our research team. This report aims to help you understand the benefits of investing in U.S. real estate, focusing on Irvine, California.

The data on Irvine, California is meticulously curated and provided by Lily Lin Ly from Polaris Lane and Jennifer Mualim from Home Smart Realty. This guide reveals unique advantages, especially when using mortgages wisely. The insights are exclusive, and we're confident they might surprise you!

Whether you're in London, Vancouver, Hong Kong, Shanghai, Sydney, or Singapore, this guide will guide you towards making a rewarding investment decision.

Take a moment to read through—it could be a valuable step in your journey towards unlocking opportunities in Irvine's thriving real estate market.

A handwritten signature in black ink, appearing to read 'Robert Chadwick'.

Robert Chadwick, CEO

A handwritten signature in black ink, appearing to read 'Donald Klip'.

Donald Klip, Co-Founder

About Us

America Mortgages Inc. was created to address the need for comprehensive U.S. residential mortgages for U.S. citizens and Foreign Nationals living overseas.

We offer over 150 U.S. bank and wholesale loan products directly to our international clients. In addition, we offer financing options for commercial, portfolio, bridging, and high-value home financing through specialty lenders in the U.S. and overseas.

America Mortgages is wholly owned by Global Mortgage Group Pte. Ltd. (GMG) an International Mortgage Specialist based in Singapore with offices in Hong Kong, Shanghai, Beijing, Manila and Seoul.

About This Report

Irvine's Demographics and Employment Scene: Understanding the community is crucial for real estate investment. Irvine, known for its diverse and thriving population, is home to a robust job market, attracting professionals from various industries. We look into Irvine's demographics and employment trends to provide a comprehensive overview, helping investors make informed decisions based on the city's economic stability.

Irvine's Proximity Advantage: Irvine's strategic location in Southern California positions it as an attractive destination. We analyse Irvine's proximity to essential amenities, transportation hubs, and recreational areas, shedding light on the city's convenience and accessibility for residents.

Irvine's Education Excellence and Top Schools: Given the high priority placed on education by investors, we explore Irvine's education landscape, highlighting its commitment to academic excellence. Our report showcases the top schools in Irvine. These offer valuable insights into the overall educational environment and the investment potential associated with schools in Irvine.

Insights & Data provided by expert realtors Lily Lin Ly and Jennifer Mualim

Key Highlights

- 1. Booming Housing Market:** Irvine's housing market, averaging \$1.8M for single-family homes, projects positive growth with an 8% rise in median rent.
- 2. Innovation Hub:** Irvine, a dynamic Southern California city, attracts Fortune 500 and high-tech companies, showcasing its business success and strategic allure.
- 3. Education Excellence:** Irvine excels in education, with University High School ranking 35th in California, and Irvine Unified School District named the Best in Orange County for 2022, reinforcing its academic distinction.

1

Irvine Demographics



Irvine Demographics

Irvine is a melting pot of cultures, with around 44% of its population being Asian, and among them, 30% are Chinese. This diversity has given rise to a vibrant community that caters to its residents' unique needs and interests. In essence, Irvine's demographics shape a community that not only celebrates diversity but also has a diverse Asian community that has led to a thriving array of businesses and resources catering to various cultural backgrounds and needs.

44%

**Asian
Population**

30%

Chinese



Irvine Demographics

COMMUNITY PROFILE

	IRVINE	NATIONAL
MEDIAN AGE OF RESIDENTS	34	37
COLLEGE GRADUATES	65%	28%
FOREIGN BORN RESIDENTS	35%	13%
RESIDENTS: NON-ENGLISH LANGUAGE AT HOME	42%	20%
HOUSEHOLDS HAVING YOUNG CHILDREN	35%	31%

GEOGRAPHY



66 Square Miles

CITY INCORPORATED AREA

65 Degrees

AVERAGE TEMPERATURE [JANUARY]

74 Square Miles

SPHERE OF INFLUENCE AREA

83 Degrees

AVERAGE TEMPERATURE [AUGUST]

10-13 Inches

AVERAGE ANNUAL RAINFALL

45 Feet (City Hall)

ELEVATION

DEMOGRAPHICS



\$740,000

MEDIAN HOME VALUE

\$92,000

MEDIAN HOUSEHOLD INCOME

\$1,863

MEDIAN GROSS RENT

97,445

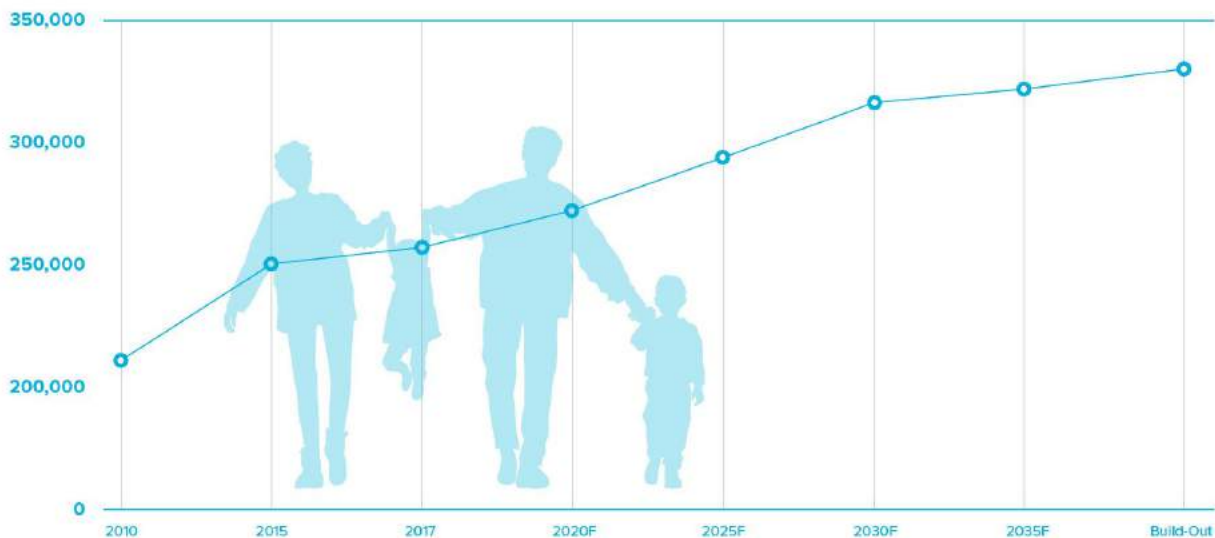
DWELLING UNITS

235,100

EMPLOYMENT BASE

POPULATION GROWTH

POPULATION



SOURCE: CITY OF IRVINE BUDGET FISCAL YEAR 2016-2017

Source: Polaris Lane



2

Irvine's Job Market

Irvine's Job Market

What Makes Irvine so Appealing?

Irvine, in Southern California, is a lively city known for its business success and innovation. It's a global hub, attracting top Fortune 500 companies and a growing number of high-tech and pharmaceutical businesses. Irvine's appeal goes beyond its beautiful scenery; it's also strategically positioned to attract industry leaders.

Top Employers:



Irvine's Job Market

235,100 EMPLOYMENT BASE

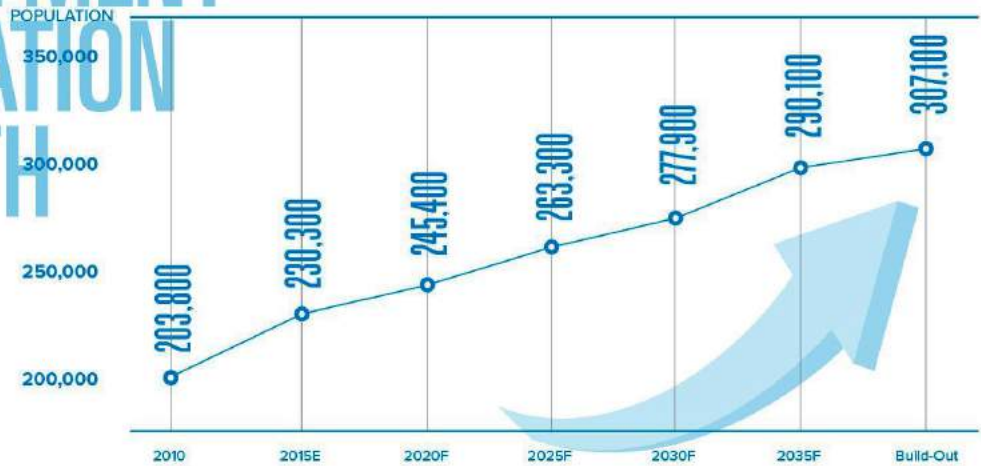
	HOTELS	HOTEL ROOMS
2016	16	3,872
2018 PROJECTED	22	5,060



LEADING BUSINESS SECTORS

PHARMACEUTICAL **BIOTECHNOLOGY** MEDICAL EQUIPMENT AND DEVICES COMPUTER HARDWARE AND SOFTWARE **SEMICONDUCTORS** FINANCIAL SERVICES AUTOMOTIVE DESIGN **COMMUNICATIONS**

EMPLOYMENT POPULATION GROWTH



TOP EMPLOYERS

COMPANY	EMPLOYEES	COMPANY	EMPLOYEES
UNIVERSITY OF CALIFORNIA, IRVINE	19,625	PARKER HANNIFIN	2,400
IRVINE UNIFIED SCHOOL DISTRICT	4,709	NATIONSTAR MORTGAGE	1,556
BLIZZARD ENTERTAINMENT INC.	2,622	GLIDEWELL LABORATORIES	1,538
BROADCOM	2,604	24 HOUR FITNESS	1,426
EDWARDS LIFESCIENCES	2,575	THALES AVIONICS	1,424

Source: Polaris Lane

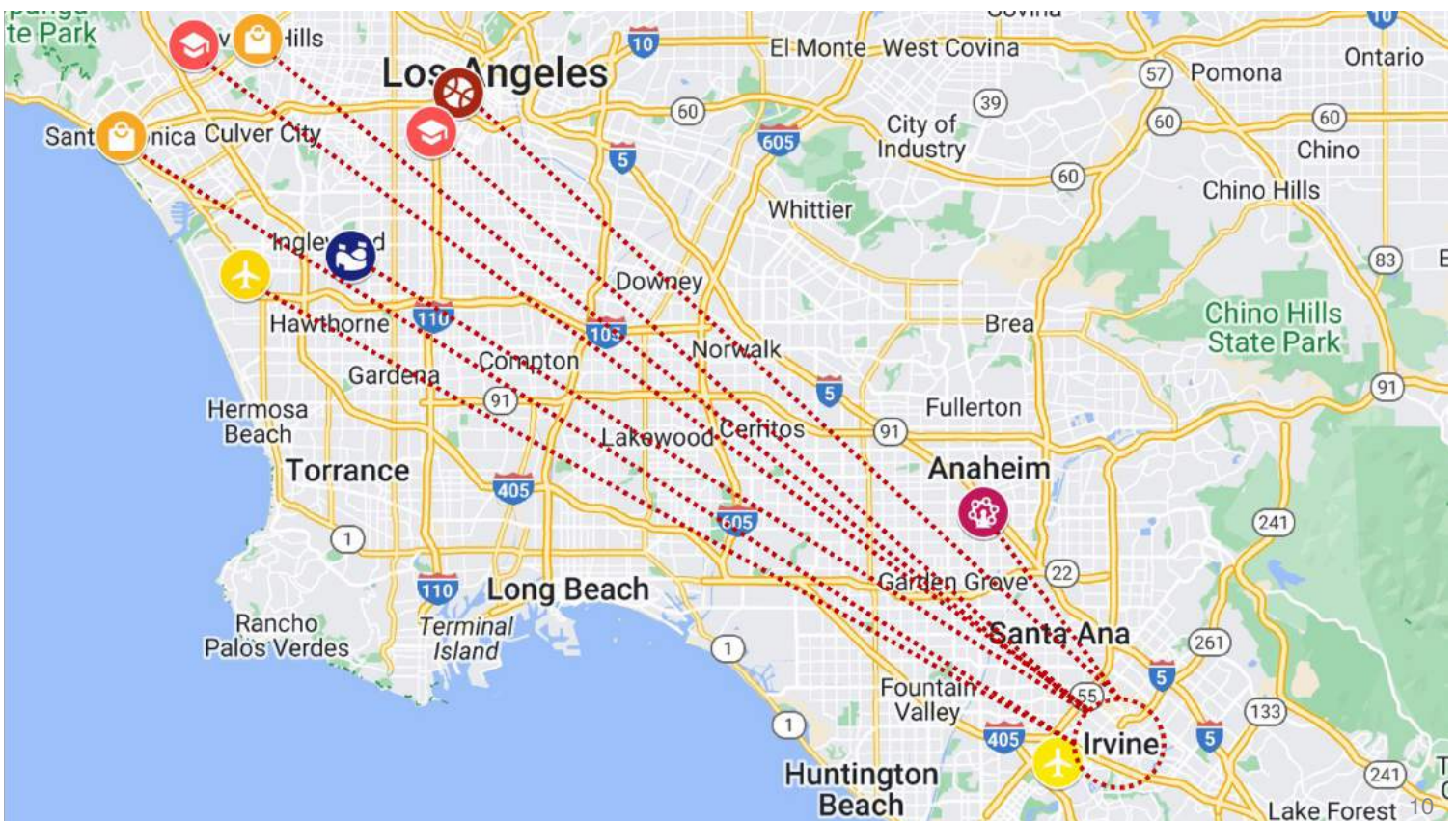


3

Irvine's Proximity

Irvine's Proximity to Nearby Amenities

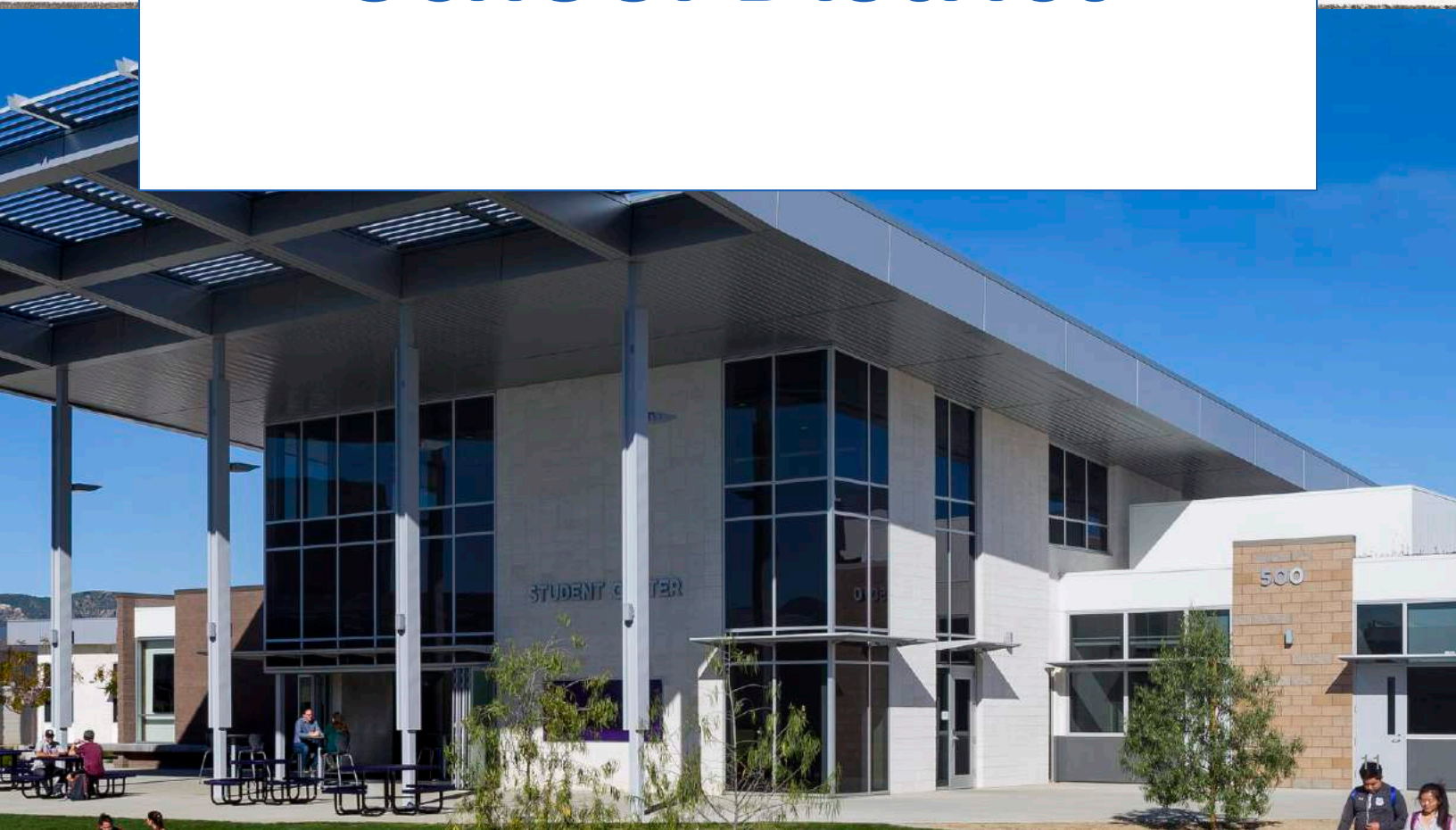
- **20 Minutes to Disneyland:** Irvine is a quick 20-minute drive away from Disneyland.
- **1.5 Hours to Santa Monica & Beverly Hills:** Santa Monica's coastal charm or the glamour of Beverly Hills is just a 1.5-hour drive from Irvine
- **55 Minutes to Staples Centre:** Sports and entertainment enthusiasts can reach the renowned Staples Centre with a swift 55-minute drive
- **1 Hour to LAX:** Irvine residents can conveniently get to Los Angeles International Airport (LAX) within an hour, making travel hassle-free
- **1 Hour to UCLA & USC:** UCLA and USC campuses are just an hour away, offering cultural and educational opportunities
- **1 Hour to SoFi Stadium:** Sports fans can easily reach the state-of-the-art SoFi Stadium within an hour, providing a venue for thrilling game-day experiences





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Irvine's School District



Irvine's School District

Irvine is known for its strong commitment to education, and this is reflected in the impressive rankings of its schools. One standout is University High School, recognized by U.S. News as the 35th best high school in California, especially for students aspiring to attend top universities like Harvard, Princeton, and MIT.

Top School District in Orange County (2022):

Irvine Unified School District (IUSD) has earned the title of the Best School District in Orange County for 2022. This recognition highlights the district's dedication to providing quality education and places it among the best in the state.

Consistent Excellence:

IUSD has maintained its high-ranking position for two years in a row. This consistent recognition reinforces Irvine's reputation as a place where students receive an outstanding education.

Conclusion:

In Irvine, the emphasis on academic success is evident through the impressive achievements of schools like University High School and the overall recognition of Irvine Unified School District. These accomplishments solidify Irvine's status as a hub for excellent education.

COLLEGE ENROLLMENT



31,551 UC IRVINE

14,616 IRVINE VALLEY COLLEGE

4,046 CONCORDIA UNIVERSITY

25
ELEMENTARY
SCHOOLS

6
JUNIOR HIGH
SCHOOLS

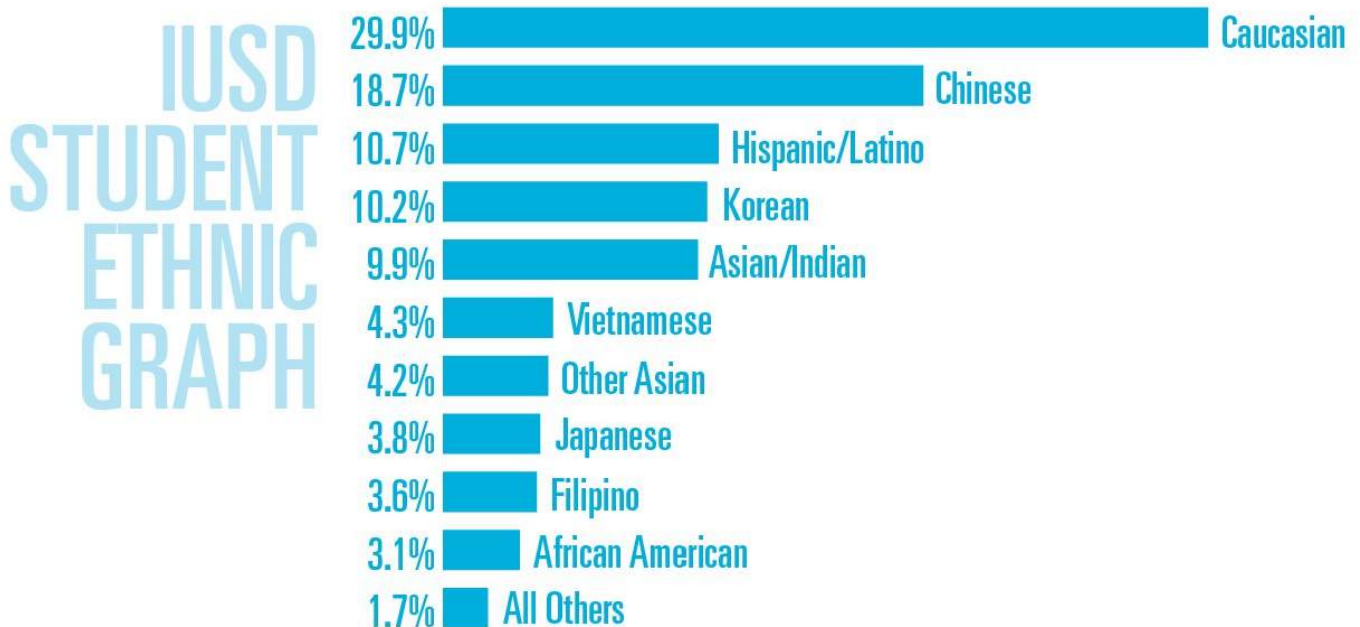
6
HIGH
SCHOOLS

31,621
IRVINE UNIFIED
SCHOOL DISTRICT
ENROLLMENT

Source: Polaris Lane

Top High Schools in Irvine, California

- **University High School:** Ranked #1 in Irvine Unified School District (IUSD)
- **Woodbridge High School:** Ranked #2 in IUSD
- **Northwood High School:** Ranked #3 in IUSD
- **Irvine High School:** Ranked #4 in IUSD and #61 in California
- **Arnold O. Beckman High School:** Ranked #5 in IUSD



Top Universities Near Irvine, California

- **University of California, Irvine (UCI):** Ranked #1 in Irvine and #84 nationally, UCI is a top public university known for its research in science and engineering
- **California Institute of Technology (Caltech):** Located in Pasadena, California, it is ranked #3 in California and #7 nationally
- **University of California, Los Angeles (UCLA):** Located in Los Angeles, California, it is ranked #4 in California and #23 nationally
- **University of Southern California (USC):** Located in Los Angeles, California, it is ranked #6 in California and #25 nationally
- **Pepperdine University:** Located in Malibu, Pepperdine is ranked #55 nationally
- **Loyola Marymount University (LMU):** Located in Los Angeles, LMU has a #88 national ranking



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Irvine Housing Market

Irvine Housing Market

The Irvine housing market is one of the hottest in the United States. The average price of a single-family home in Irvine is now over \$1.8 million, and prices have been rising steadily for the past few years. There are a number of factors that are contributing to the strong Irvine housing market.

Median rent is \$4,100, which is up 8% from last summer.

Single-Family Home Price	2020:	-----	\$1.186M
	2021:	-----	\$1.225M
	2022:	-----	\$1.478M
Condo/Townhouse Price	2020:	-----	\$726K
	2021:	-----	\$734k
	2022:	-----	\$843K

The Irvine housing market is expected to grow in the coming years. The city's population is projected to grow by 20% over the next decade, and this is likely to lead to even higher housing prices. However, the long-term outlook for the Irvine housing market is positive. The city's strong economy, desirable location, and limited supply of housing are all factors that are likely to continue to support the market.



Irvine Housing Market

Local Market Update – September 2023

Report provided by Orange County REALTORS®



Irvine

Attached	September			Year to Date		
	2022	2023	% Change	Thru 9-2022	Thru 9-2023	% Change
New Listings	82	78	- 4.9%	1,181	840	- 28.9%
Pending Sales	71	42	- 40.8%	904	716	- 20.8%
Closed Sales	77	72	- 6.5%	915	702	- 23.3%
Days on Market Until Sale	31	19	- 38.7%	15	23	+ 53.3%
Median Sales Price*	\$880,000	\$1,032,750	+ 17.4%	\$955,000	\$1,010,000	+ 5.8%
Average Sales Price*	\$940,535	\$1,043,384	+ 10.9%	\$1,024,377	\$1,067,712	+ 4.2%
Percent of Original List Price Received*	96.7%	101.8%	+ 5.3%	103.9%	100.7%	- 3.1%
Percent of List Price Received*	98.5%	102.4%	+ 4.0%	103.9%	101.1%	- 2.7%
Inventory of Homes for Sale	198	109	- 44.9%	—	—	—
Months Supply of Inventory	2.0	1.5	- 25.0%	—	—	—

Detached	September			Year to Date		
	2022	2023	% Change	Thru 9-2022	Thru 9-2023	% Change
New Listings	108	96	- 11.1%	1,472	960	- 34.8%
Pending Sales	87	66	- 24.1%	1,043	830	- 20.4%
Closed Sales	102	100	- 2.0%	1,046	817	- 21.9%
Days on Market Until Sale	26	20	- 23.1%	17	29	+ 70.6%
Median Sales Price*	\$1,749,000	\$1,840,000	+ 5.2%	\$1,675,000	\$1,768,000	+ 5.6%
Average Sales Price*	\$2,057,600	\$2,230,757	+ 8.4%	\$2,003,238	\$2,141,137	+ 6.9%
Percent of Original List Price Received*	97.1%	101.7%	+ 4.7%	103.9%	100.0%	- 3.8%
Percent of List Price Received*	98.5%	101.5%	+ 3.0%	103.9%	100.4%	- 3.4%
Inventory of Homes for Sale	289	143	- 50.5%	—	—	—
Months Supply of Inventory	2.6	1.7	- 34.6%	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

✓ New listings ↓ 5%
= Limited Inventory

✓ Days on Market until Sale
= 19 days vs 31 days in 2022

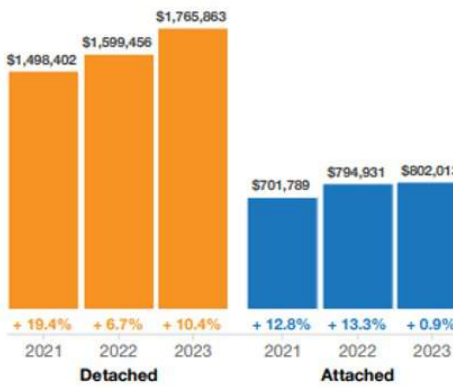
✓ Median Sales Price ↑ 17.4%
= Rising Property Values

In Summary: Higher Sales + Prices are going up!

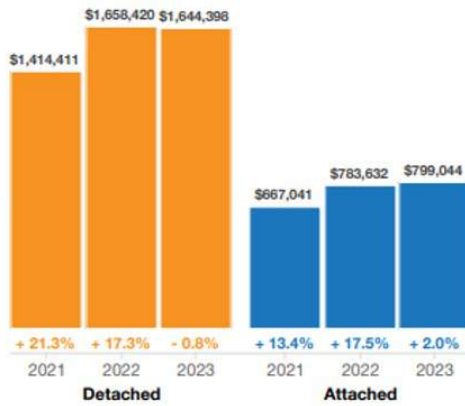
Irvine Housing Market

Average Sales Price

September



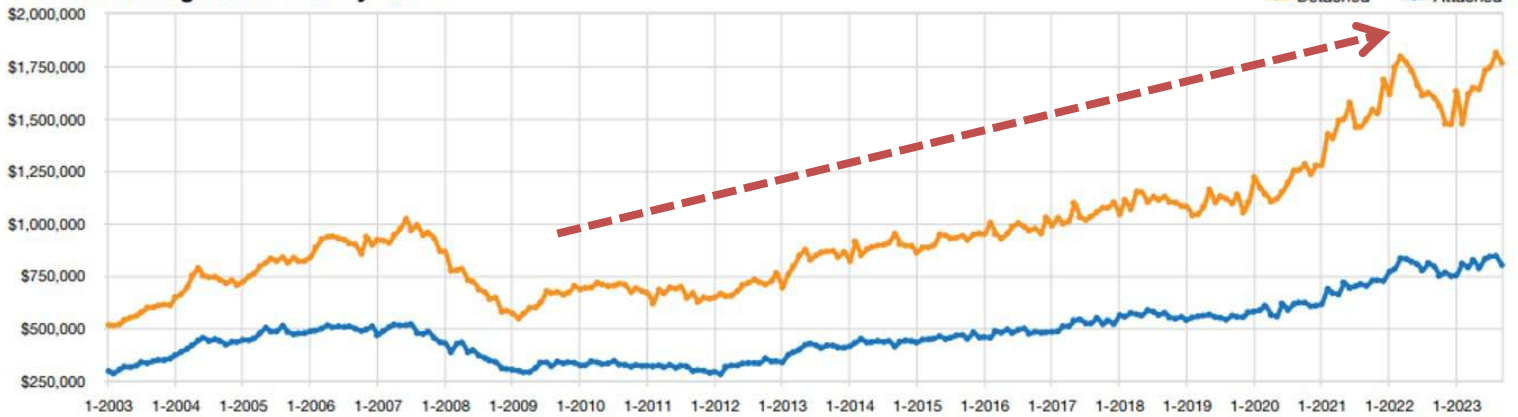
Year to Date



Avg. Sales Price	Detached	Year-Over-Year Change	Attached	Year-Over-Year Change
Oct-2022	\$1,561,659	+ 1.2%	\$749,739	+ 2.9%
Nov-2022	\$1,475,731	- 3.2%	\$766,431	+ 5.2%
Dec-2022	\$1,473,108	- 12.7%	\$748,618	+ 3.2%
Jan-2023	\$1,631,048	+ 0.9%	\$751,573	- 2.4%
Feb-2023	\$1,475,532	- 15.5%	\$808,562	+ 3.5%
Mar-2023	\$1,617,083	- 10.0%	\$789,588	- 5.3%
Apr-2023	\$1,647,487	- 6.8%	\$825,955	- 0.5%
May-2023	\$1,640,287	- 5.1%	\$786,373	- 3.9%
Jun-2023	\$1,729,341	+ 4.2%	\$831,432	+ 3.3%
Jul-2023	\$1,745,217	+ 8.3%	\$842,117	+ 8.5%
Aug-2023	\$1,814,600	+ 11.8%	\$845,167	+ 4.1%
Sep-2023	\$1,765,863	+ 10.4%	\$802,013	+ 0.9%
12-Month Avg*	\$1,644,398	- 0.8%	\$799,044	+ 2.0%

* Avg. Sales Price for all properties from October 2022 through September 2023. This is not the average of the individual figures above.

Historical Average Sales Price by Month



The accuracy of all information is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

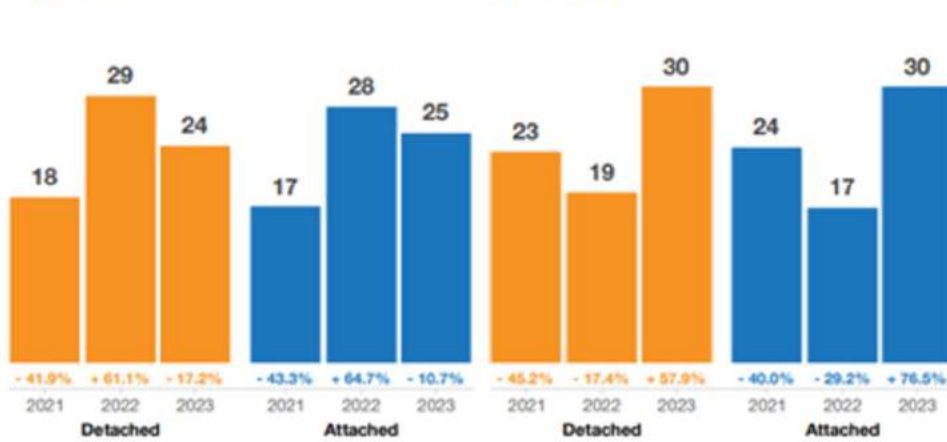
Current as of October 4, 2023. Report provided by Orange County REALTORS®. Data © 2023 and provided by CRMLS, Inc. Report © 2023 ShowingTime. | 9



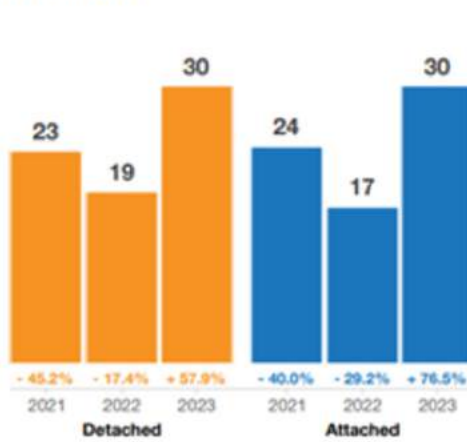
Prices on the rise

Days on Market Until Sale

September



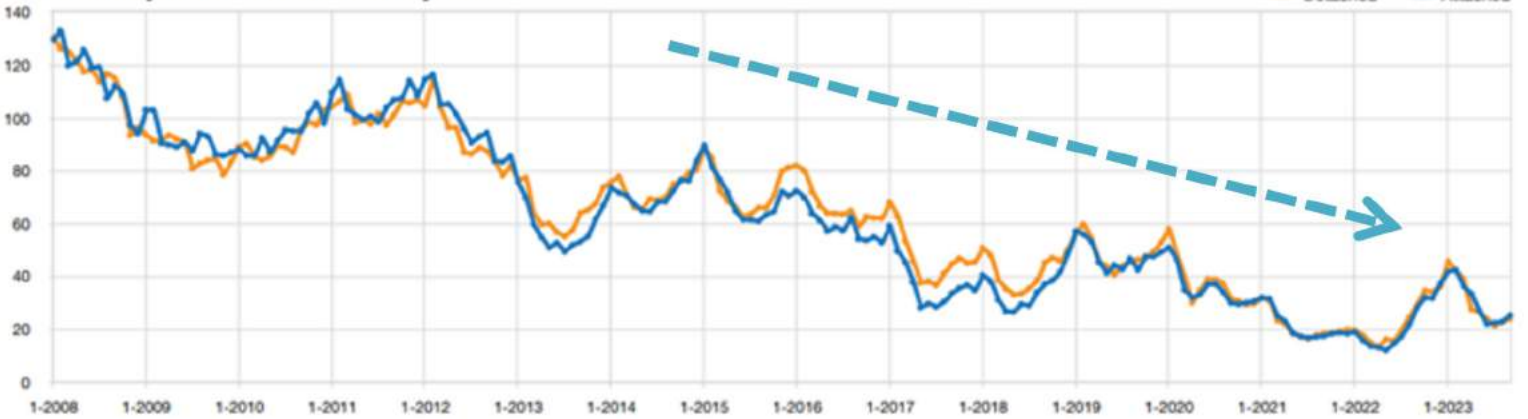
Year to Date



Days on Market	Detached	Year-Over-Year Change	Attached	Year-Over-Year Change
Oct-2022	35	+ 84.2%	32	+ 77.8%
Nov-2022	34	+ 78.9%	32	+ 68.4%
Dec-2022	36	+ 80.0%	37	+ 105.6%
Jan-2023	46	+ 130.0%	42	+ 121.1%
Feb-2023	42	+ 133.3%	42	+ 162.5%
Mar-2023	39	+ 160.0%	36	+ 157.1%
Apr-2023	27	+ 107.7%	33	+ 153.8%
May-2023	26	+ 62.5%	27	+ 125.0%
Jun-2023	24	+ 60.0%	22	+ 46.7%
Jul-2023	21	+ 5.0%	22	+ 29.4%
Aug-2023	23	- 8.0%	23	+ 4.5%
Sep-2023	24	- 17.2%	25	- 10.7%
12-Month Avg*	30	+ 61.3%	30	+ 76.9%

* Days on Market for all properties from October 2022 through September 2023. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month



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Current as of October 4, 2023. Report provided by Orange County REALTORS®. Data © 2023 and provided by CRMLS, Inc. Report © 2023 ShowingTime. | 7



Most homes are sold within the first 10 days

Irvine Attached Condo



 Eastwood Community, Irvine

 Square Footage: 1714 sqft

 Bathrooms: 3

 Lot Size: 5548 sqft

 Bathrooms: 2.5

 Asking Price: \$1,588,888

Irvine Attached Condo



Stonegate Community, Irvine



Attached Condo



Bathrooms: 3



Square Footage: 1823 sqft



Bathrooms: 2.5



Asking Price: \$1,388,800

Irvine Single-Family Home



Eastwood Community, Irvine



Single-Family House



Bathrooms: 4



2259 sqft on a 3496 sqft Lot



Bathrooms: 3



Asking Price: \$1,999,000

Irvine Off Market Single-Family Home



Turtle Ridge, Irvine



Single-Family House



Bathrooms: 4



3520 sqft on a 12,000 sqft Lot



Bathrooms: 4.5



Asking Price: \$4,700,000

Conclusion

In conclusion, Irvine stands out as a prime destination for real estate investment, appealing to foreign nationals and U.S. expat investors. The city's demographics, vibrant employment scene, strategic location, and commitment to educational excellence add to its appeal. Irvine emerges as an excellent investment opportunity, catering to a diverse range of investors seeking a prosperous real estate market with fantastic potential for **property price appreciation** over time.

We extend our heartfelt appreciation to Lily Lin Ly (lily@polarislane.com) from Polaris Lane and Jennifer Mualim (jenniferlingtse@hotmail.com) from Home Smart Realty for their exceptional contributions. Their dedication and insights have been invaluable in shaping the data presented in this report, enhancing our understanding of Irvine's real estate landscape.

Irvine's diverse and thriving population, coupled with a strong job market, creates a solid foundation for economic stability and growth, making Irvine an attractive prospect for investors from various backgrounds. Its strategic position in

Southern California further enhances its appeal, providing convenient access to essential amenities, transportation hubs, and recreational areas. Irvine's unique combination of factors offers a promising and attractive market for foreign nationals and U.S. expat investors. As education is crucial in **driving property prices** and demand, Irvine is an excellent place for investment opportunities. The city's commitment to academic excellence provides valuable insights for those who prioritize education in their investment decisions.

As you embark on your real estate journey in Irvine, whether as a seasoned investor or someone exploring real estate for the first time, we trust that the insights in this eBook will be valuable. This comprehensive overview is designed to empower investors with the knowledge needed to make informed decisions aligned with Irvine's thriving community, economic stability, and educational prowess. Irvine presents itself as a sound and rewarding investment opportunity, catering to a diverse range of investors looking for a prosperous real estate market.

AMERICA MORTGAGES CONCIERGE SERVICE

America Mortgages Concierge Service

We offer this free service for any overseas investor of U.S. real estate. Our team will introduce and help you with:

- Finding a trusted realtor who focuses on overseas buyers
- Potential new home developers to buy off plan
- Holding company structures
- Legal advice
- Tax advice
- Property insurance
- And of course... financing

To connect with our realtor partner and explore property options in Irvine, California, please reach out to us at concierge@americamortgages.com. We look forward to assisting you further.

References

Polaris Lane, cityofirvine.org, Norada Real Estate Investments, U.S. News & World Report, Forbes Advisor



Foreign Nationals & U.S. Expat Loan Programs

America Mortgages loan programs reflect the simplicity of traditional U.S. bank transactions, featuring 30-year fixed terms. This flexibility enables investors to refinance to lower rates if and when they drop. Foreign national investors can access up to 75% of the property value with our competitive loan-to-value offerings. Your journey to homeownership has never been more straightforward!

AM Student+: Specifically tailored for parents, our program is designed to secure a property for your child attending school/university in the U.S. If the rent covers the mortgage, you qualify, offering an ideal way to ensure a property for your child's residence. Upon graduation, easily transfer the title to your child for credit-building or capitalising on the increased property value. With no U.S. credit required, loan amounts from US\$150K to US\$3M, and a swift 30-45 days closing. [Learn more about AM Student+ here.](#)

AM Investor+: This program simplifies the qualification process by eliminating the need for tax returns. Qualify using an income letter from your employer or accountant. It uniquely accepts overseas income, offering up to 75% loan to value for foreign nationals. All loans can close within 30 to 45 days. No U.S. credit is needed. Enjoy the flexibility of loan amounts from US\$150K to US\$3M with no minimum deposit. [Learn more here.](#)

AM Express+: This streamlined program requires no personal income for qualification, focusing solely on the property's projected rental income. With no U.S. credit required, it caters to a hassle-free process. Loan amounts range from US\$150K to US\$3M, and there's no minimum deposit required. Enjoy a swift closing within 30 to 45 days with AM Express+. [Learn more here.](#)

AM High Net Worth+: This simplified program requires no personal income for qualification, relying exclusively on a two-month average of your liquid portfolio. With no Asset Under Management (AUM) required, it ensures a hassle-free process. Loan amounts are available from US\$3M and go up to US\$100M. Swift closing within 30 to 45 days. [Learn more here.](#)

AM U.S. Expat Investor+: Catering to U.S. expats, requiring 2 years of U.S. tax returns for qualification. Enjoy the same rates and terms as if you were living and working in the U.S. With no Asset Under Management (AUM) requirement and a U.S. credit score requirement of 680+. Loan amounts range from US\$150K to a maximum of US\$5M, and all loans can close within 30 to 45 days. A seamless process tailored for U.S. expat investors! [Learn more here.](#)

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