



CHANCE STEVENS

SANTA CLARITA NEW HOME CENTER • NEW CONSTRUCTION SPECIALIST
AMERICAN FAMILY FUNDING • MORTGAGE ADVISOR

SANTA CLARITA • 2026 EDITION

The SCV New Construction Guide

Every active new build community in SCV. The builders, the pricing, the incentives, and the traps. Built for buyers who want the real math before they walk a single model.

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ACTIVE COMMUNITIES

\$500K+

ENTRY PRICING

\$2.25M

LUXURY CEILING

21K+

PLANNED AT BUILDOUT

NMLS# 2529600 • DRE# 02245979
@chanceatfinance



Before You Visit Any Model Home.

This guide lays out every new construction community actively selling in Santa Clarita right now. Before you tour any of them, there's one thing worth knowing that will save you more money than any rate negotiation can.

This is probably the biggest purchase you'll ever make. A builder's sales office is set up to make you feel rushed. The hot cookies, the "only two lots left at this price," the weekend-only incentive. None of that is by accident. My job is to slow it down, turn the marketing language back into real numbers, and make sure nothing gets signed until you actually understand what you're agreeing to.

THE RULE

Don't walk into a sales office without me.

The second you sign in on that iPad at the front desk, you're the builder's lead. The agent smiling at you across the desk legally represents the builder, not you. That's how this works, and most buyers don't find out until after they've already signed something.

**If I'm registered as your rep on that first visit,
you have somebody in the room whose only job is you.**

→ Somebody on your side

I represent you, period. Incentives, upgrades, lot premiums, closing credits. All of it gets pushed back on from your side of the table, not the builder's.

→ Stacking the incentives

Builder rate buydowns, forward commitments, lender credits, and closing credits can usually be combined. Most buyers leave \$20K to \$60K on the table because nobody showed them how.

→ The payment you'll actually make

I pull the real Mello-Roos, HOA, tax, and insurance numbers for the specific lot. The payment I quote you is the payment you'll see on your first statement.

→ Keep the incentive, keep your lender

Builders often imply you'll lose the incentive package if you don't use their in-house lender. Most of the time that isn't true, and I'll show you how to read the fine print to know when it is.

The Santa Clarita Landscape

There are more active new construction projects in Santa Clarita right now than at any point in the last decade. They range from \$500K condos inside FivePoint Valencia to \$2.25M Toll Brothers estates behind the gates at Tesoro Highlands. This guide breaks each one down. Builder, status, price, what you're actually buying, and what to watch out for.

COMMUNITIES IN THIS GUIDE

01 **FivePoint Valencia**
Multi-builder master plan

02 **Tesoro Highlands**
Toll Brothers, luxury tier

03 **Williams Ranch**
Williams Homes, Castaic

04 **Pelona Hills**
Intracorp, Sand Canyon

05 **Aidlin Hills**
Lennar, Stevenson Ranch

06 **Skyline Ranch**
Pardee + TRI Pointe

07 **Sunridge**
New Urban West, Central SCV

08 **Confluence Village**
FivePoint, first village

IF YOU ONLY HAVE FIVE MINUTES

Skip straight to the side-by-side comparison on page 12. Pick the three communities that match your price range and timeline, then read only those chapters. Text me the three and I'll pull the real Mello-Roos and HOA for the exact lots you're circling, so you walk into those sales offices with real numbers instead of rounded marketing payments.



FivePoint Valencia

The region's flagship master plan. 21,000+ homes at buildout.

BUILDERS	LOCATION	PRICE	HOMES
Lennar, Toll, TRI Pointe + more	West Valencia, off Magic Mountain Pkwy	Upper \$500K to \$1.8M+	775 to 3,680 sq ft (condos to SFR)

FivePoint Valencia is the largest active master plan in Southern California. It spans four neighborhoods and 18 home collections currently selling: Opal, Ruby, Coral, and Jewel. The range is enormous. Affordable flats and condos that start in the upper \$500Ks, townhomes in the \$700Ks, and detached single-family homes stretching to nearly \$1.8M. Because multiple builders are active inside the same master plan, cross-shopping between collections is a real lever. Most buyers don't know to use it.

WHAT TO WATCH *my honest read on this community*

- Builder-to-builder cross-shopping inside FivePoint is a negotiation goldmine. Most sales agents will never tell you this.
- Every FivePoint home carries Mello-Roos. It can add \$200 to \$700+ per month to your payment. Always ask for the actual annual assessment on that specific lot.
- Incentives vary by collection and week. What was offered in Opal last month may be unavailable in Jewel today. Register with me on first visit so we track all of them.



BUILDER	LOCATION	PRICE	HOMES
Toll Brothers (luxury tier)	North Valencia, gated, hillside	\$1.68M to \$2.25M	3,400 to 5,700 sq ft • 4 to 6 bd

Tesoro Highlands is the premier luxury gated community in the valley. The Bella Terra Collection runs \$1.68M to \$1.72M for 3,400 to 3,700 sq ft homes (4 to 6 bedrooms). The Alta Monte Collection runs \$1.87M to \$2.25M for 4,700 to 5,700 sq ft homes with 3 or 4 car garages and expansive view lots. Toll also sells quick move-ins inside Tesoro. Some are available for same-quarter close, others dated through September. Lennar’s Toscana (Active Adult 55+) sits inside this master plan as well.

WHAT TO WATCH *my honest read on this community*

- ➔ At this price point, rate buydowns can save \$1,500 to \$3,000 per month in year one. Toll often won’t advertise the most aggressive buydown. You have to ask by name.
- ➔ Standing inventory closes in 30 to 45 days. Built-to-order takes 4 to 8 months, which means rate-lock strategy matters enormously. Get that locked in with me before you sign.
- ➔ Jumbo loan territory. These homes almost always exceed the conforming limit. The loan product you choose can swing your payment by \$500+/month on the same purchase price.



Williams Ranch

Castaic. Large lots, 15 floorplans, RV garages available.

BUILDER	LOCATION	PRICE	LOTS
Williams Homes (regional)	Castaic, gated community	From \$898,990	7,000 to 23,000 sq ft (pool sized)

Williams Ranch offers 15 floorplans (7 single-story, 8 two-story) on some of the largest lots in any active SCV community, 7,000 to 23,000 square feet. Entry is around \$898,990. Popular plans like Meadow Plan 6 start at \$933,990, Vineyard Plan 4 at \$946K, and the larger Ridgeline Plan 12 at \$1,179,373. Many homes include RV or toy garage options, guest suites, and ADU configurations. Standard features include SunPower solar, Ring doorbell, Honeywell smart thermostat, and tankless water heaters.

WHAT TO WATCH *my honest read on this community*

- ➔ Single-story plans here are unusually rare in SCV new construction. They command a premium on resale, which matters for your long-term equity.
- ➔ Lot premiums can add \$20K to \$100K+. I'll help you evaluate which premium actually pays back on resale versus which is pure upsell.
- ➔ Williams is a regional builder, so they're more willing to negotiate creatively than the national builders. Walk in with me and we can often move beyond the published incentive.



Pelona Hills at Sand Canyon

Canyon Country hilltops. Contemporary California Ranch. Just opened.

BUILDER	LOCATION	PRICE	HOMES
Intracorp / Resmark (boutique)	Sand Canyon, east SCV	Contact for current release	1,830 to 2,181 sq ft • up to 4bd / 2.5ba

Pelona Hills is 119 detached homes high on the east side hills of Canyon Country with sweeping views of the valley. The design is a contemporary California Ranch style, 1,830 to 2,181 sq ft, with up to 4 bedrooms, 2.5 baths, and a two-car side garage. Grand opening was March 28, 2026. Models at 16255 Rochester Court are open 10 to 5 daily. First move-ins target summer 2026. This is a smaller, newer release from a boutique builder, so incentives and pricing are not yet fully locked. That means real room to negotiate for buyers who know to ask.

WHAT TO WATCH *my honest read on this community*

- Early-release pricing is often sharper than later phases. If you lock in during phase 1, you're typically paying below what phase 3 buyers will pay next year.
- Boutique builders like Intracorp tend to be more open on lender flexibility. The 'must use our lender' pressure is usually lighter here than at the big national builders.
- Views are a real premium driver. I'll help you calculate the view-lot markup against comp data so you're not paying \$60K for a view the neighbor two doors down gets free.



Aidlin Hills

Stevenson Ranch. Lennar. 102 homes in early construction.

BUILDER	LOCATION	PRICE	HOMES
Lennar (national)	Stevenson Ranch, west of Southern Oaks	TBA, likely \$1M+	102 detached hillside SFR

Aidlin Hills is Lennar's next Stevenson Ranch community. It will deliver 102 single-family homes in the hills just west of Southern Oaks. As of early 2026, grading is largely complete and first-phase foundation work is underway. Infrastructure includes two 250,000 gallon water tanks, a pump station, and an emergency fire access road. You can't tour yet. But Lennar typically opens interest lists and VIP previews well before formal sales, and the earliest buyers on the list get first pick of lots and the sharpest pricing.

WHAT TO WATCH *my honest read on this community*

- ➔ Get on the VIP list now, not when sales open. The interest list fills months before the trailer opens. Lot selection order is usually driven by list position.
- ➔ Lennar's 'Everything's Included' package is real. But the rate buydown programs are where the savings actually sit. I'll model the payment three ways so you can see which deal wins for you.
- ➔ Stevenson Ranch is consistently one of the highest-demand SCV areas. Expect prices to escalate phase over phase. Being in phase 1 has historically been worth \$30K to \$80K versus phase 3.

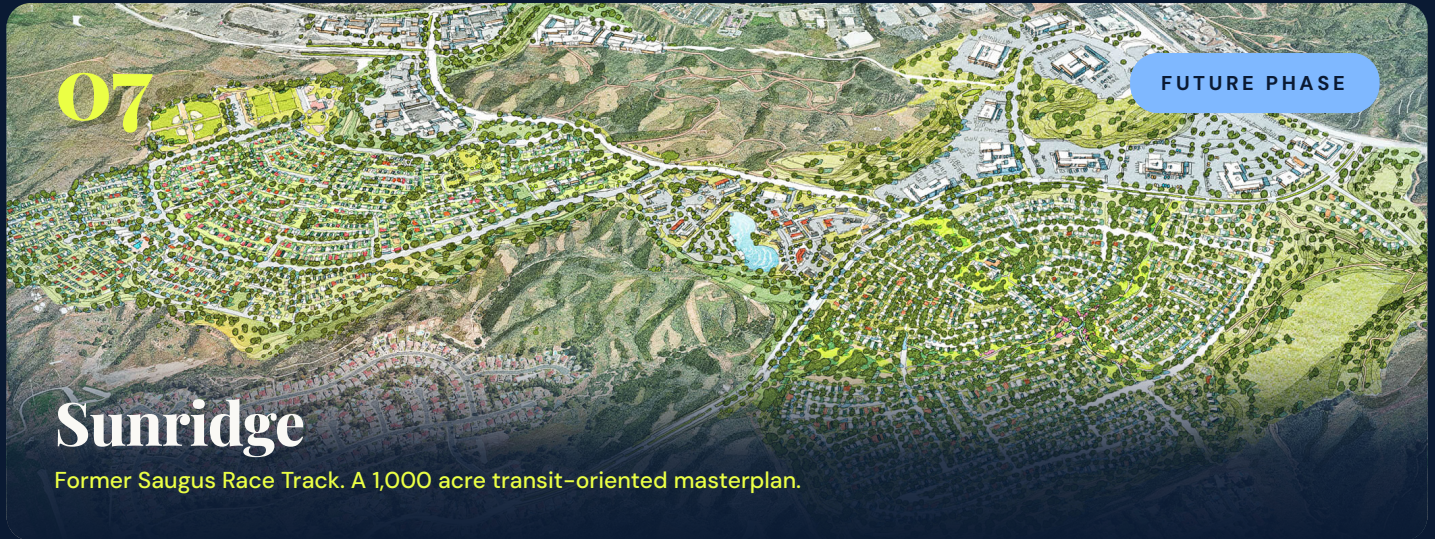


BUILDERS	LOCATION	PRICE	HOMES
Pardee + TRI Pointe (national)	Plum Canyon / Sierra Hwy, hilltop gated	Varies, mostly resale now	7 collections • Luna, Lyra, Sola +

Skyline Ranch is a 1,200+ home hilltop community between Plum Canyon and Sierra Highway, originally developed by Pardee Homes and TRI Pointe Homes. Seven collections sit inside it: Luna, Lyra, Sola, Celestia, Mystral, Starling, and the Altis 55+ community. Most homes were sold and occupied by late 2024. New-build inventory is now limited to occasional quick move-ins, standing inventory, and a handful of final-phase releases. The upside is 1,600+ acres of adjacent open space and extensive trail access right out your back door.

WHAT TO WATCH *my honest read on this community*

- ➔ At this stage, builders carry inventory cost on any remaining standing homes. Price reductions and aggressive rate buydowns are common tools they use to move them.
- ➔ Most of Skyline is resale now. You may get better value buying a 1 to 3 year old Skyline home rather than waiting on a final-phase new build. I'll help you comp both.
- ➔ The Altis 55+ product is its own market. If you're age-qualified, call that out early. It opens a different pricing and incentive picture.



DEVELOPER	LOCATION	PRICE	SITE
New Urban West (master developer)	Central SCV, Soledad + Golden Valley	TBD, 2027+ release expected	~1,000 acres • 40% open space

Sunridge is the redevelopment of the former Saugus Race Track and Whittaker-Bermite property. It covers nearly 1,000 acres of central Santa Clarita. The plan is a transit-oriented, trail-connected community with the SCV Metrolink station on its northern border. Master developer is New Urban West. The site went through decades of environmental remediation before being cleared for development and purchased out of bankruptcy in 2021. Home sales are not yet live. But when it releases it will reshape central Santa Clarita. This is the kind of project buyers should be watching years ahead.

WHAT TO WATCH *my honest read on this community*

- ➔ Transit-oriented development with direct Metrolink access is rare in LA County. Early entries into TOD projects have historically outperformed regional appreciation.
- ➔ This is still a master plan in active design. Builders and specific product types haven't been announced. Get on the master developer's interest list now so you're on it when sales actually open.
- ➔ If you're looking at Sunridge, you likely have a 12 to 24 month (or longer) horizon. I'll help you plan your credit, savings, and pre-approval runway so you're ready when phase 1 opens.



08 Confluence Village

The first FivePoint Valencia village. Opened 2021. Newer phases ongoing.

BUILDERS	LOCATION	PRICE	HOMES
Multiple national builders	West Valencia core, inside FivePoint	Upper \$600K to \$1.5M	Varied, attached + detached

Confluence Village (originally branded Mission Village) was the first neighborhood to open inside FivePoint Valencia in 2021. It continues to roll out new home collections and quick move-ins across multiple builders. Because it's the oldest of the FivePoint neighborhoods, more homes are complete and livable today. Buyers who want to close in 30 to 60 days (instead of waiting 6 months for a build-to-order) often find their best options here. Legacy Village and Landmark Village are planned as future FivePoint neighborhoods.

WHAT TO WATCH *my honest read on this community*

- Standing inventory is a leverage point. Builders pay holding costs every month a home sits. The older the standing inventory, the more room there is to negotiate.
- Confluence was branded Mission Village originally. Pricing history and comps before 2023 are filed under the old name. I'll pull both when we comp your target home.
- If your timeline is 'I need to close in 45 days,' start here. A brand-new home with HERS-style energy ratings and a full builder warranty, ready in weeks, is the closest thing to 'new plus fast' you'll find in SCV.

Eight Communities, Side By Side.

A one-page shortlist. Builder, price range, and where they sit.

#	COMMUNITY	STATUS	BUILDER	AREA	PRICE
01	FivePoint Valencia	NOW SELLING	Lennar, Toll, TRI Pointe + more	West Valencia, off Magic Mountain Pkwy	Upper \$500K to \$1.8M+
02	Tesoro Highlands	NOW SELLING	Toll Brothers (luxury tier)	North Valencia, gated, hillside	\$1.68M to \$2.25M
03	Williams Ranch	NOW SELLING	Williams Homes (regional)	Castaic, gated community	From \$898,990
04	Pelona Hills at Sand Canyon	NOW SELLING	Intracorp / Resmark (boutique)	Sand Canyon, east SCV	Contact for current release
05	Aidlin Hills	COMING SOON	Lennar (national)	Stevenson Ranch, west of Southern Oaks	TBA, likely \$1M+
06	Skyline Ranch	LIMITED INVENTORY	Pardee + TRI Pointe (national)	Plum Canyon / Sierra Hwy, hilltop gated	Varies, mostly resale now
07	Sunridge	FUTURE PHASE	New Urban West (master developer)	Central SCV, Soledad + Golden Valley	TBD, 2027+ release expected
08	Confluence Village	QUICK MOVE-INS	Multiple national builders	West Valencia core, inside FivePoint	Upper \$600K to \$1.5M

NOW SELLING	Actively releasing & selling	QUICK MOVE-INS	Standing inventory, close fast	COMING SOON	Pre-sales / VIP list open
LIMITED INVENTORY	Tail-end of build, scarce	FUTURE PHASE	12 to 24+ month horizon		

Text me your shortlist. I'll pull the real Mello-Roos and HOA for each and build you a side-by-side payment comparison before your first tour.



The \$50,000 Difference

Why my buyers almost never pay list price

Santa Clarita builders have a lot of levers they can pull. Rate buydowns, closing credits, design-center credits, lot discounts, reductions on standing homes. Put together the right way with the right loan product, my buyers usually come out \$20K to \$60K ahead of the folks who walk in without a rep. Here's what the difference looks like.

WITHOUT REPRESENTATION

List Price

on a \$950,000 home

- Base price: \$950,000
- Rate: market (no buydown)
- Closing costs: \$19,000 out of pocket
- Design credit: whatever the agent offers
- Lender credit: not negotiated

Effective cost: ~\$51,250 out of pocket

WITH ME + STACKED INCENTIVES

Real Price

same \$950,000 home

- Price holds (or reduces on standing)
- Builder 2-1 buydown: ~\$700/mo yr 1
- Builder closing credit: \$10K to \$15K
- Design credit: \$20K upgrades
- Lender credit + forward commitment

Effective cost: \$0 to \$2K out of pocket

Same house. Same week. Same builder. ~\$50,000 difference.

** Illustrative scenario using market-typical builder incentive packages and lender credits. Actual results vary by community, credit profile, loan type, and week-to-week builder promotions. All numbers are for educational purposes only.*

Always get a **second quote.**

Whether you end up using the builder's lender or not, this is how you buy with conviction.

Most builders today tie their biggest incentive dollars (closing credits, rate buydowns, design-center credits) to using their preferred lender. A smaller group still honors those credits even when you bring your own financing. Either way, the only way to know whether the builder's package is actually the best deal for you is to run the numbers against a second lender. This page is how we do it.

THE BUILDER'S LENDER

Often the winner on total incentive package.

- Usually unlocks the largest closing-cost credit.
- Sometimes bundles a forward commitment or 2-1 buydown the builder pays for.
- Design-center credit may be tied to using them.
- Process is tightly coordinated with the sales office.
- **Watch-out: the rate you're offered may already have the cost of that incentive priced in.**

ME, THE SECOND OPTION

Built to pressure-test their offer, honestly.

- I run your full scenario against every major loan program on the market.
- I price the builder's quote line-by-line so you can see rate, credits, and fees clearly.
- If the builder's package still wins on total cost, I'll tell you, and help you close it cleanly.
- If mine wins, you keep whatever credits the builder offers outside-lender buyers and pocket the difference.
- **Either way, you make the call from real numbers, not a sales pitch.**

Best case you save thousands. Worst case you **confirm the builder's deal was right. You win either way.**

* Educational content only. This page does not quote a specific rate, APR, payment, or credit amount, and is not an offer of credit, loan commitment, rate lock, or advertisement of terms. Actual loan terms depend on credit profile, property, program, and market conditions at the time of application and lock, and are subject to underwriting approval. Comparison analyses are prepared on request using verifiable quotes from the builder's lender. Santa Clarita New Home Center, powered by American Family Funding. Chance Stevens, NMLS# 2529600, California DRE# 02245979. Equal Housing Opportunity.

The Real Payment.

What a \$925K Williams Ranch home actually costs per month.

Most buyers get quoted principal and interest and stop there. In Santa Clarita that number is about three-quarters of the real check. Property tax, Mello-Roos, HOA, and insurance round out the rest, and together they can easily add a thousand dollars or more to the monthly. Here's the whole picture, worked out on a mid-range Williams Ranch home.

SCENARIO INPUTS		MONTHLY PAYMENT	
Purchase price	\$925,000	Principal & interest	\$4,677
Down payment (20%)	\$185,000	Property tax (1.25%)	\$964
Loan amount	\$740,000	Mello-Roos	\$400
Rate (30-yr fixed)	6.500%	HOA	\$150
Property tax rate	1.25% base	Homeowners insurance	\$150
Mello-Roos (est.)	\$4,800 / yr		
HOA	\$150 / mo		
Homeowners ins.	\$150 / mo		
		PITIA, all-in monthly	\$6,341

WITH A 2-1 BUYDOWN

~\$5,700 /mo year 1

Builder pays to temporarily lower your rate to roughly 4.5% in year one and 5.5% in year two before it settles at the note rate.

WITH A FORWARD COMMITMENT

~\$6,000 /mo fixed

Builder permanently buys down your rate. Often the better play if you plan to stay in the home five years or longer.

NO BUYDOWN, NO HELP

\$6,341 /mo

This is what the walk-in buyer pays when nobody negotiates the incentive package. It's the number we're trying to beat.

* Illustrative scenario. Actual rates, Mello-Roos, and HOA vary by community, credit profile, and lot. Not a loan commitment.

Ask These. Out Loud.

Copy this list. Bring it on every visit.

INCENTIVES

- What incentives are available on this home today, and when does each one expire?
- Can I stack closing credits with a rate buydown and a design credit?

LENDER

- If I use my own lender, which incentives (if any) do I lose?
- Can I get the incentive in writing on the addendum, not just verbal from the sales agent?

PAYMENT & TAXES

- What is the total annual property tax on this exact lot, including Mello-Roos and all bonds?
- What does HOA cover, and what is the fee today (not projected)?

TIMELINE

- What is the estimated completion date, and what are my remedies if it slips?
- What is the earnest money deposit, and is any of it refundable after design selections?

THE HOME ITSELF

- What are the structural, mechanical, and cosmetic warranty terms, in writing?
- What comparable homes in this community have closed in the last 60 days?

THE CONTRACT

- What's my remedy if the appraisal comes in lower than the contract price?
- What's my walk-away cost if I cancel during the contingency period?

Who I Am.

A quick hello before we get on a call.



Chance Stevens

Mortgage Advisor • Santa Clarita, CA

Santa Clarita New Home Center • American Family Funding • NMLS# 2529600 • DRE# 02245979

Hi, I'm Chance. I live here in Santa Clarita with my wife, our daughter, and our three huskies. This valley is home, and the communities in this guide are the ones I drive through on the way to drop coffee off at my wife's work or walk the dogs on the weekend. I know them because I live them.

My job is simple: make sure you walk into every sales office with better information than the builder's team has prepared for. I pull the real Mello-Roos on your exact lot, run every loan program your scenario qualifies for, and break down every incentive the builder puts on the table so you can see what's actually worth something and what's filler. You see every number, every scenario, and every lever. No salesy runaround.

I run Santa Clarita New Home Center, a new-construction-focused mortgage practice powered by American Family Funding, one of the top-producing mortgage firms in California. That means you get access to every major loan product and pricing program on the market, backed by a local advisor who lives in SCV, walks these communities every week, and answers texts on weekends.

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active SCV new-build communities I personally walk and track. Not what a website says. What the sales office is actually offering this week.

25+

loan programs I can run your scenario against. FHA, VA, conventional, jumbo, non-QM. We find the one that actually fits you.

1

phone number you get when something goes sideways at 7pm the night before your loan docs. Mine. No call centers.

“Builders aren't the bad guys. They're just really good at their side of the deal. My job is to be equally good on yours.”

What happens the moment you message me.

No mystery. No sales funnel. No pressure to say yes.

The whole thing starts with one DM. Send me the word **READY** on Instagram at [@chanceatfinance](#), and I'll take it from there. No form, no credit pull, no pitch. Here's exactly what happens after that.

01 DM me the word **READY** on Instagram.

Open Instagram, find [@chanceatfinance](#), send the word **READY**. That's it. I reply personally. Not a bot, not an auto-response. I'll ask a couple quick questions about the community you're shopping and where you are in the process.

02 I send real numbers on the exact lot.

A one-page breakdown with the actual Mello-Roos, HOA, taxes, insurance, and a current rate scenario for the specific community, plan, and lot you're watching. No call required.

03 **A 15-MINUTE CALL** Walk the numbers. Map the play.

Rate buydown vs. forward commitment, which incentives stack for that builder this quarter, and what to say (and not say) on your first visit. Zero pressure to commit after.

04 **BEFORE YOUR FIRST VISIT** I register as your representative.

This step protects every incentive dollar on your side of the table. Once you're registered with me, the sales office has to honor it, and your stacked incentives stay on.

NO COMMITMENT UNTIL STEP 4.

The first three steps cost you nothing and require no application, no credit pull, and no obligation to use me. If the numbers I send don't beat what the builder's lender is quoting, you've still got better math than you walked in with. That's a win either way.

Let's walk the models together.

Send me the word **READY** on Instagram or by text. I'll take it from there.



SCAN TO DM

@chanceatfinance

OR

TEXT "READY" TO

(661) 305-8421

Direct line. Same keyword so I know it's you.

No application. No credit pull. Just the math.

For educational purposes only. Not financial advice. Illustrative scenarios are subject to change based on program availability, builder promotions, credit profile, and loan product. Mello-Roos, HOA, and tax figures should be confirmed with the builder and Los Angeles County for the specific lot. Santa Clarita New Home Center is a new-construction-focused mortgage practice operated by Chance Stevens, a licensed mortgage loan officer with American Family Funding, NMLS# 2529600, California DRE# 02245979. Equal Housing Opportunity.