



A FIELD GUIDE FROM THALIA NAGDA

The Character Home Handbook

*Buying a home with history in Pasadena,
Northeast LA, and the San Gabriel Valley*

Spanish Revival · Craftsman · Tudor

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Read it in ten minutes, keep it for the whole search. And when a question is not in here, ask me directly: I read every message that comes through thalianagda.com.

01 Why character homes

This handbook exists because the homes of Pasadena and the San Gabriel Valley are not like homes anywhere else. Much of what you will tour was built between 1905 and 1940, by hand, for another century, and buying one is a different craft than buying new construction. The rewards are enormous: materials nobody mills anymore, proportions that feel carved rather than framed, and streets that have had a hundred years to grow into themselves.

The risks are real too, and they are almost all manageable if you know where to look. That is what the next few pages are for. I have designed more than three hundred properties and walked more old houses than I can count. This is what I check, what I budget, and what I tell the people I love.



02 A field guide to the styles

Spanish Revival (mostly 1920s): white or cream stucco, low clay-tile roofs, arched doorways, and courtyards that organize life outdoors. The tells of a good one: thick walls, original tile and ironwork, and plaster with soft, hand-finished corners. Beware fresh stucco skim coats that may hide patch history.

Craftsman (1905 to 1925): Pasadena is the Craftsman capital of America. Deep porches on brick or river-stone piers, exposed rafter tails, and woodwork meant to be seen. The single rarest feature is original unpainted trim; a century of white paint is common and reversal is expensive. Built-ins that survived are treasure.

Tudor (1920s and 30s): steep gables, half-timbering, a chimney with presence, and leaded glass that turns ordinary light into something older. There are fewer Tudors than people who dream about them, which is why the good ones move quietly and fast.

Every style has tells. Learn them, and no flip will fool you again.



03 Read the light before you love the kitchen

Light is the one thing about a property that cannot be renovated. South-facing rooms hold steady, generous light all day. North light is cool and even. East belongs to mornings, and west turns dramatic in the late afternoon. Check the orientation with a compass app, then stand at the kitchen sink and look up: you will spend more unglamorous minutes at that window than anywhere else in the house.

See any serious contender twice: once in the late afternoon when every home flatters, and once the next morning when it is cold and honest. Some houses hold their charm at both ends of the day. You deserve to know which kind you are buying.

04 The neighborhoods, briefly

Pasadena is the anchor: walkable Old Town, bungalow neighborhoods, and everything from lofts to estates. South Pasadena feels like a small town with a Metro stop and some of the best Craftsman streets anywhere. San Marino is grand, quiet, and immaculately kept. La Cañada Flintridge trades urban energy for canyon light and one of the top school districts in California. Altadena, rebuilding fiercely after the Eaton Fire, remains the creative heart of the foothills.

Across the arroyo, Northeast Los Angeles carries the same bones: Eagle Rock with its small-town boulevard, and Highland Park, whose protected Craftsman streets are some of the best preserved in the city. None of these is better. One of them is yours.

Walk the block on a Tuesday evening. Your feet will know before your spreadsheet does.



05 What a hundred-year-old house is hiding

Old houses are not expensive because of what you see. They are expensive because of what you cannot. Before you waive anything, understand these five systems: electrical (knob-and-tube wiring hiding above original plaster), plumbing (galvanized supply lines at the end of their patience), sewer (a clay lateral that predates your grandparents; always pay for the camera inspection), foundation (bolting and cripple-wall bracing matter in earthquake country), and roof (clay tile lasts generations, but the paper underneath does not).

None of this should scare you off. Nearly all of it is fixable and most of it is negotiable. It belongs in your budget from the beginning, not in your surprises at the end. Think of the inspection report as a maintenance calendar rather than a verdict.

06 The 80 percent rule

No first home gives you everything, and the ones that appear to are usually priced like second homes. If a house delivers 80 percent of what matters and the missing 20 percent is changeable, that is not settling; that is buying well. Paint is changeable. Landscaping is changeable. Even kitchens are changeable, eventually.

What you cannot change is the lot, the light, the bones, and the block. Judge those four things ruthlessly and be generous about everything else.

A house can be renovated in a year. A street takes a generation. Buy the street.

07 The money, plainly

Get pre-approved before you fall in love; in a competitive market, the buyer who is ready wins the tie. Your real monthly payment is more than the mortgage: principal and interest, property tax (roughly 1.25 percent of the price per year in LA County), insurance, and PMI if you put down less than 20 percent. Run your own numbers at thalianagda.com/calculator, including the down-payment scenarios; sometimes 10 percent down and cash reserves beats 20 percent down and an empty account.

And remember that a home never has more negotiating power than in its first two weeks on market. As a buyer, days-on-market is information. As a future seller, it is a warning.



08 The first year with an old house

The house will teach you its habits in four seasons. Year one: service the systems the inspection flagged, clear the gutters before the January rains, have the sewer lateral on a reminder if it was marginal, and live in the house before renovating anything cosmetic. The wall you were sure should come down in escrow has a way of explaining itself by summer.

Keep every receipt and permit. The next buyer, decades from now, will pay for the story of a home that was loved carefully. That is how character homes work: you are not just an owner, you are a steward, and the market rewards good stewardship.

09 A note from Thalia

If this handbook did its job, you are now slightly harder to fool and much harder to rush. That is the point. Finding the right home is not about seeing more houses; it is about seeing houses more clearly.

When you want a second pair of eyes, a real number instead of an algorithm's guess, or someone who has stood in three hundred houses and can tell a cheap problem from an expensive one, my door is open. Tell me what you are looking for at thalianagda.com/start, and I will answer personally. Every address is the setting for a life. Let's find yours.