MONROVIA, CA · BUYER'S GUIDE

Before you write an offer in Monrovia

Address-level checks that citywide averages and listing descriptions won't answer for you.

01 City or county?
Mayflower Village and South Monrovia Island are unincorporated LA County. Check the Assessor parcel record.

02 School district by address
Most homes are Monrovia Unified, but some are Duarte Unified or El Monte. Ask the district, not the listing.

03 Fire zone + disclosures
Check the 2025 CAL FIRE map, the NHD report, and the fire-hardening disclosures for High and Very High zones.

04 Insurance quotes, early
Get quotes during your inspection period. In the foothills, budget for a possible FAIR Plan + DIC policy.

05 Historic status
Landmark, Wildrose Tract, Mills Act contract, or built before 1940 (demolition review)?

06 Permit history
Pull records via the city's About My House page and compare to the Assessor's records. Don't count on a city presale inspection.

07 ADU / SB 9 reality check
Pre-approved ADU plans help, but SB 9 is excluded on historic properties and, unless mitigated, in the Very High fire zone.

08 Sewer scope + foundation
Pre-war clay laterals and raised foundations are common. Ask about seismic bolting.

09 Property tax estimate
Plan for about 1.1%–1.25% of the price per year, including direct assessments, plus a supplemental bill after closing.

10 Commute test
Drive it at rush hour and time the walk to Monrovia Station (A Line, $3/day parking).

General information, not legal, tax, or insurance advice. Verify with the agency named.

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