LIVING IN COASTAL OC

SUSAN CHASE GROUP AT COMPASS

Buying a Home in Coastal South Orange County

The 2026 Buyer's Guide

THE SEVEN STAGE PROCESS · COASTAL SOUTH ORANGE COUNTY

A NOTE FROM SUSAN

You did the research. This is the part no one *maps out.*

The buyers I work with are almost universally intelligent, well prepared people. They have browsed the listings, read the market reports, and often visited the coast several times before they ever call me. And yet nearly every one of them tells me the same thing once we are through it. I had no idea it was this involved.

CHOOSING A HOME FOR HOW YOU ACTUALLY LIVE

That is not a failure of research. It is a reflection of how many variables, decisions, and quiet surprises live between the moment you decide to buy in coastal South Orange County and the day you receive your keys. This guide lays it all out clearly, in the order it actually happens, so you can arrive at each stage prepared rather than reactive.

I represent buyers across five coastal communities. Dana Point, Laguna Niguel, Laguna Beach, San Clemente, and San Juan Capistrano. Each has a different market character, a different cost structure, and a different set of considerations that shape every stage of the purchase. I will name those distinctions throughout, because in this market the difference between a good outcome and an expensive one usually lives in the details.

A well guided buyer does not just find the right property. They arrive at closing having understood every decision they made along the way. That is what I want for you.

Susan Chase

SUSAN CHASE GROUP AT COMPASS · DANA POINT

THE FULL ARC OF A COASTAL PURCHASE

THE PROCESS

The Whole Journey, Before We Begin It

Here is the complete arc of a coastal South OC purchase, what is at stake at each step, and where my role as your advisor matters most. The rest of this guide walks each stage in detail.

1

WEEKS 1 TO 2

Preparation

We get clear on what success actually looks like for you, and we structure your financing to match the property and community we are targeting. Most costly mistakes later trace back to skipping this stage.

2

WEEKS 2 TO 10 AND BEYOND

Search and Showings

We filter, narrow, and protect your time so that every home you walk could legitimately be the one. The work here is staying anchored to your real priorities through the highs and lows of the search.

3

WHEN THE RIGHT HOME APPEARS

Offer and Negotiation

I run the competitive analysis, engineer the terms, and position the offer around what the seller actually needs, not just price. The strongest offers are rarely the highest and never the most reactive.

4

DAYS 1 TO 35

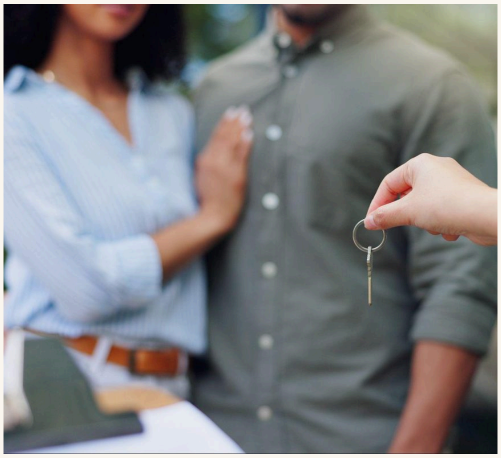
Escrow and Closing

Once we are in contract, the focus turns to investigation, contingency removal, and coordination. I run inspections, review disclosures, and manage the lender, escrow, and title timelines so we reach the table with no surprises.

01

THE FIRST CONVERSATION

Setting Goals That Actually Guide the Search



THE FIRST CONVERSATION SHAPES THE SEARCH

When I meet a buyer for the first time, we do not tour homes. We talk, and it usually takes longer than you would expect. Most buyers arrive with a features list. Bedrooms, bathrooms, a pool, distance to the water. Those details matter, but they are not what I build a search around.

What I am listening for

How you will actually use this home day to day matters more than any single feature. Are you commuting. Do you entertain and need indoor to outdoor flow that works. Does single level living matter now, or will it in five years. Your answers tell me where we should be looking and what we should protect.

I am also listening for timeline pressure, because timing changes strategy. A buyer already in temporary housing gets different advice than one planning a twelve month relocation. Both are valid. They simply call for different urgency when we reach offer construction.

> **SUSAN'S FRAMEWORK**
>
> Before we look at a single property, I want three things from you in writing. What does success look like five years from now. What would you genuinely regret. And what is truly non negotiable versus simply preferred. That last distinction is what carries us through every hard moment in the search, and there will be a few.

Community selection belongs in this first conversation too. The five cities are genuinely different in character, price profile, and lifestyle, and I want you to feel those differences before we tour. Understanding them up front saves weeks of wasted time later.

FINANCING SET UP BEFORE YOU FALL IN LOVE

FINANCING

02 Get This Right Before You Fall in Love

Nothing derails a coastal South OC purchase faster than financing set up incorrectly at the start. I am not a lender and I do not give mortgage advice. But I have watched enough transactions strain at the appraisal, at underwriting, and at the closing table to know what I want answered before we tour.

$1.25M
2026 ORANGE COUNTY HIGH BALANCE LIMIT, ONE UNIT. ABOVE THIS IS A JUMBO LOAN.

$1.5–3M
MUCH OF THE COASTAL MARKET SITS IN THIS BAND

700+
CREDIT PROFILE MOST JUMBO PRODUCTS FAVOR

Why pre approval here is not optional

Essentially every well priced property in this market receives multiple offers. Sellers and their agents take your offer seriously when your financing is clean and documented. A pre qualification from an online lender is not the same as a fully underwritten pre approval from a local lender who specializes in jumbo mortgages. In the price tiers common here, you want the latter.

Why the loan product changes the offer

Many homes in Dana Point, Laguna Beach, and Laguna Niguel exceed conventional limits. For 2026 the high cost limit in Orange County is 1,249,125 dollars for a single unit, and anything above it is a jumbo. Whether your loan is a portfolio product, a conventional jumbo, or government backed changes your qualification criteria, your required reserves, the appraisal process, and how I structure your offer.

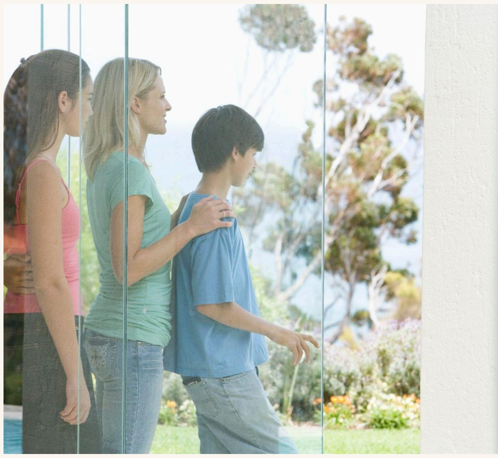
WHAT WINS HERE

The buyers who close on the homes they want are rarely the ones with the most money. They are the ones whose financing is cleanest and most credible when the listing agent calls to verify.

03

THE REAL WORK OF HOUSE HUNTING

What Open Houses Do Not Tell You



SEEING PAST THE OPEN HOUSE PRESENTATION

House hunting is the part buyers look forward to most and find most frustrating in practice. The gap between a property on a screen and a property in person is significant. The gap between how a home shows at an open house and what it actually is long term is larger still.

Why I do not rely on open houses

Open houses are a marketing tool. The property is staged at its most flattering hour by agents whose job is emotional engagement. That is not dishonest. It is simply incomplete. Lot drainage, the age of the HVAC, when the roof was last touched, unpermitted additions, what the street sounds like at seven on a Tuesday morning. None of it surfaces in open house small talk.

How I run a showing for a serious buyer

When I walk a client through a home they are genuinely considering, we are doing something closer to a preliminary assessment than a tour. I walk the perimeter, check drainage and the roof line, open cabinets for moisture, run the taps, and look at the electrical panel. I have already read the seller disclosures before we arrive. I also pay close attention to micro location, which varies meaningfully inside the same community. A given address and the same address with a freeway wall two streets back are very different propositions.

> **MANAGING SEARCH FATIGUE**
>
> Search fatigue is real, and it is one of the most common reasons buyers make decisions they later regret. After every showing I ask buyers to rate the home against their original priority list, not their reaction in the moment. The distance between those two is where regret lives, and naming it early is part of my job.

REVIEWING THE OFFER BEFORE IT GOES OUT

THE OFFER

04 Building an Offer That Wins Without Overpaying

When the right property appears you will typically feel one of two things. Urgency driven by excitement, or hesitation driven by fear of overpaying. Both impulses are understandable. Neither is a good basis for offer construction.

What my offer analysis involves

Before we write a number, I build a comparative market analysis specific to the property. I look at what has actually closed nearby within the relevant window, how those homes compare in condition and features, how long the current listing has been on the market, and what the listing agent's history tells me about how these sellers have priced and negotiated before.

Terms often matter as much as price

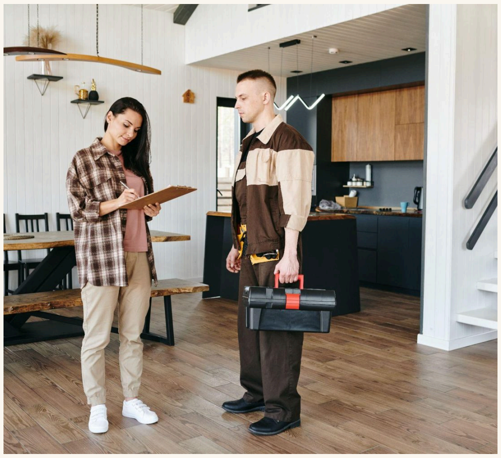
Sellers of high end coastal properties are not always motivated primarily by the highest number. They may need a specific close date. They may want a rent back period. They may have quiet concerns about a buyer's ability to perform that a larger down payment or a shorter inspection window can address. Understanding what the seller actually needs, not just what the market says the property is worth, is how offers win in competitive situations.

CONTINGENCY STRATEGY IN 2026

A well structured offer with a tight fourteen day inspection contingency, from a pre approved buyer with a clean financial package, frequently outperforms a non contingent offer from a buyer whose financing is uncertain. My goal is never the most aggressive offer on paper. It is the offer the seller is most confident will actually close, at a number that still reflects what the property is genuinely worth.

DUE DILIGENCE

05 What You Must Verify Before Contingencies Come Off



VERIFYING THE HOME DURING DUE DILIGENCE

The due diligence period is the most important stage of the transaction and the one buyers most commonly underuse. You have contractual rights during this window. To ask questions, demand information, and negotiate based on what you find. Once contingencies come off, those rights are largely gone.

The inspection layer

A standard home inspection is necessary but not sufficient. Depending on the property you may also need a sewer lateral, a specialist roof inspection, a pool and spa inspection, and in hillside areas a geological assessment. I coordinate these and I am on site for the general inspection, because what an inspector says in person and what ends up in writing differ in emphasis.

The financial layer that surprises buyers

Buyers are often caught off guard by cost obligations that were never visible in the listing price. Mello Roos assessments can add several thousand dollars a year depending on the community and parcel. HOA fees in gated communities add a monthly obligation on top. These vary significantly across the five cities and they materially change what you are actually paying to own a home here. The next page breaks the true cost of ownership down in full.

BEFORE YOU REMOVE CONTINGENCIES

You should have reviewed the inspection report, the seller disclosures, the Natural Hazard Disclosure, the preliminary title report, the current tax bill, and the HOA financials. This is not a checklist to rush. When findings reveal material issues you have three paths. Request a credit, request repairs, or accept as is. My role is an honest read on what is worth negotiating and what will create friction without a meaningful return.

COORDINATING THE FILE THROUGH ESCROW

06

FROM ACCEPTANCE TO CLOSING

Managing the Final Stretch

Once contingencies are removed you are in the final stretch, but this is not the time to stop paying attention. The period between contingency removal and closing is where transactions hit the problems that better vigilance would have caught earlier.

What happens in the final weeks

Your lender is completing final underwriting and ordering the appraisal if it was not done already. Title is preparing the final report and coordinating the closing statement. My job is to track every deadline and stay in active communication with the listing agent, your lender, and the escrow officer so nothing falls behind.

Appraisal gaps, a coastal reality

Luxury properties are harder to appraise accurately than median priced homes. Comparable sales are less frequent and appraiser familiarity with specific coastal sub markets varies more than buyers expect. If an appraisal comes in below contract you have options. Renegotiate, make up the gap, or request an appraisal review. Each calls for clear headed analysis rather than panic, and that is what I am there for.

THE FINAL WALKTHROUGH

The walkthrough is not a formality. It is your last chance to confirm the home is in the same condition it was when you went into contract, that agreed repairs were completed, and that anything meant to convey is still there. I treat every walkthrough as a real inspection, never a five minute courtesy. If something is wrong, you have the right to delay closing until it is resolved.

07

CLOSING DAY

What Good Preparation Actually Looks Like

This is the stage the website version left unfinished, so here is how closing day actually unfolds and what good preparation looks like when the keys are finally in reach.

KEYS IN HAND ON CLOSING DAY

Signing, funding, and recording

In California you will sign your final loan documents with a notary, usually a few days before close. Your down payment and closing funds are wired to escrow. Your lender then funds the loan, and once the deed records with the county the home is legally yours. Recording is the moment that matters, and it does not always happen at nine in the morning, so I set expectations with you about timing the day before.

PROTECT YOUR FUNDS

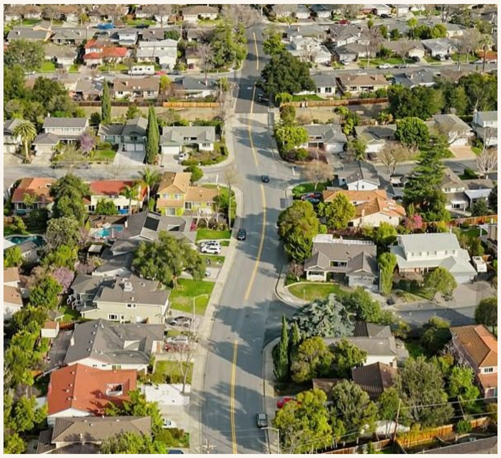
Wire fraud is the single largest financial risk on closing day. Criminals impersonate escrow and title by email and send fake wiring instructions. Before you move a single dollar, call escrow at a number you already trust and verify the instructions by voice. I will never send you wiring changes by email, and neither should anyone else.

Your Closing Disclosure

Your Closing Disclosure arrives three business days before close. Review it against the Loan Estimate you received when you applied. Fees should not have shifted materially. If any line looks different or unfamiliar, ask me before you sign. Every item has an explanation and you are entitled to understand each one.

The first days of ownership

Once you have the keys, a short punch list keeps the excitement from turning into a scramble. Confirm your insurance binder is active as of the recording date, transfer the utilities, and change the exterior locks and any smart home credentials. Keep your closing package somewhere safe, since you will need it at tax time and for your homeowner exemption. Then let it settle in. You earned this one.



PLANNING THE TRUE COST OF OWNERSHIP

PLAN FOR THIS EARLY

The True Cost of Ownership

The purchase price is only the headline. Buyers who budget only for the price and the base mortgage payment are the ones most often surprised. Here is what actually belongs in your planning from the start.

\$4–12K+ MELLO ROOS PER YEAR, WHERE IT APPLIES, BY PARCEL	**\$300–750** HOA PER MONTH IN MANY GATED COMMUNITIES	**1–2%** BUYER CLOSING COSTS, OF PURCHASE PRICE

Carrying costs that recur

- Base property tax near 1.1 percent of assessed value, plus any voter approved items
- Mello Roos and community facilities assessments on newer master planned parcels
- HOA dues in gated and master planned communities
- Coastal insurance considerations, which can run higher near the water

One time costs at closing

- Lender fees, title insurance, and escrow fees
- Prepaid homeowners insurance and prepaid interest
- Property tax proration to the closing date
- Inspections ordered during due diligence

ONE HABIT THAT SAVES BUYERS

Before your first lender call, run your numbers in the mortgage calculator at livingincoastaloc.com so you walk in with a target price tier already in mind. Then we pressure test that tier against the real carrying costs of the specific communities you are considering, not the averages.

QUESTIONS BUYERS ASK

Answered, Plainly

How long does the buying process take here?

From the first substantive conversation to closing, most buyers spend four to twelve weeks in active search before finding the right property. Prepared buyers land on the shorter end. The escrow period after an accepted offer is typically 30 to 35 days for conventional financing and 45 to 60 for more complex jumbo products.

THE COAST YOU ARE BUYING INTO

Do I really need a buyer's agent in this market?

Working directly with the listing agent creates a dual agency situation in which that agent represents both sides. In a market where properties transact above list and due diligence carries real financial weight, having an advisor whose only obligation is to your interests is meaningful protection. The listing agent's legal duty is to the seller first.

What is the biggest mistake buyers make?

Not understanding the true cost of ownership before making an offer. In several communities, Mello Roos and HOA obligations add thousands of dollars a year that never appear in the listing price. Buyers who focus only on price and base payment meet budget surprises that were entirely preventable.

How do I know I have found the right home versus settling from fatigue?

The test is whether the property meets your original non negotiables, or whether you have quietly reclassified must haves as preferences because you are tired. If you can clearly describe why this specific home serves your actual life better than continuing the search, that is a real yes. If the honest answer is no, we keep looking.

IS 2026 A GOOD TIME TO BUY

That is a personal analysis, not a market generalization. For a long term owner in a supply constrained coastal market, timing should be one input in your decision rather than the driver of it. Bring me your situation and we will look at it honestly together.

LET US TALK

Ready to begin the process?

Some buyers are ready to move quickly. Others are in early research mode and want a clear picture of how the process works before committing to a search. I am glad to have either conversation, with no pressure and no timeline.

- **Schedule a private consultation**
  calendly.com/susan-chase-1/real-estate-consultation
- **Explore homes for sale on the coast**
  livingincoastaloc.com/listing
- **Considering selling first, request a home valuation**
  livingincoastaloc.com/evaluation

Susan Chase

Luxury Real Estate Advisor, Susan Chase Group at Compass

33522 Niguel Road, Dana Point, CA 92629

DRE# 01955051 · 949 370 6950 · susan.chase@compass.com

Connect and start the conversation at livingincoastaloc.com