LIVING IN COASTAL OC

SUSAN CHASE GROUP AT COMPASS

Downsizing in Coastal South OC

The 2026 Right-Sizing Guide

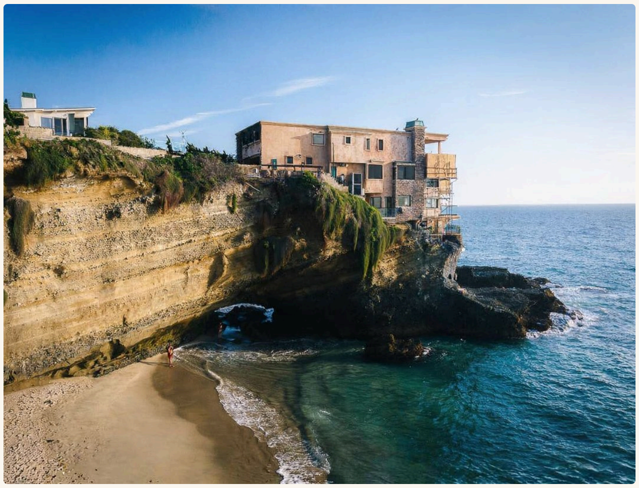
FIVE COMMUNITIES · FROM INLAND EQUITY TO COASTAL LIFE

A NOTE FROM SUSAN

It is not about less. It is about *repositioning.*

Most people still picture downsizing as leaving. Leaving a beloved family home, moving inland, accepting less. In South Coastal Orange County the pattern runs the other way. More homeowners are trading a larger home farther inland for a smaller, better located property on the coast.

They are right-sizing, not downsizing, and the result is usually more lifestyle, not less. A shorter drive to the beach. A lock and leave home when the travel schedule picks up. A single level floor plan that makes everyday life easier without giving up the view.



THE COASTLINE THAT MAKES THE MOVE WORTH IT

This is the complete 2026 guide to right-sizing across the five coastal communities I serve. Dana Point, Laguna Niguel, Laguna Beach, San Clemente, and San Juan Capistrano. From the financial mechanics that make the move work, through the property types that actually fit, to selling the larger home and buying the coastal one.

I have worked with hundreds of right-sizers here. The common thread is rarely about shrinking. It is about repositioning. Equity gets reallocated. Square footage gets swapped for location. Maintenance gets simplified. And the coast becomes the reward for decades of good decisions. Done well, this is one of the most rewarding moves a homeowner makes in a lifetime.

Susan Chase

SUSAN CHASE GROUP AT COMPASS · DANA POINT

EVERY MOVE FOLLOWS THE SAME ROAD

THE ROADMAP

Eight Steps, Inland to Coast

Every right-sizing move follows the same arc. Here is the working sequence I use with clients, in order, so you can see where the value is created long before you tour a single home.

1 Clarify the Lifestyle Goal

Single level, condo, gated, walkable, view, or multigenerational. The goal shapes every search that follows.

2 Run the Numbers

Current value, equity, tax base transfer under Proposition 19, capital gains exposure, and a realistic carrying cost.

3 Tour All Five Cities

Right-sizers often arrive certain of one city and choose another after seeing the inventory in person.

4 Confirm Financing or Cash

Pre approval or a confirmed cash position changes the seriousness of every offer you write.

5 Build the Sequence

Sell first, buy first, or close concurrently. Define the order, the contingencies, and the backup plan.

6 Prepare the Current Home

Staging, photography, pricing, and pre listing repairs on the home you are leaving behind.

7 Tour and Write Offers

Walk the final candidates and move decisively the moment the right one lands.

8 Close and Settle In

Close, move, and grow into the space and the coastal lifestyle on the other side.

WHY DOWNSIZERS COME HERE

01 A Destination, Not a Departure

Most people picture downsizing as moving away. Arizona, Florida, Nevada, a golf community two hours from the nearest grandchild. Here the move runs the other direction. This is where people come to, not where they leave from.

HARBOR MORNINGS AND WALKABLE VILLAGES

The reasons are consistent. The climate is mild year round. Medical infrastructure is strong, with major hospitals a short drive away in Laguna Hills, Mission Viejo, and Newport Beach. John Wayne and Long Beach airports keep travel simple. Adult children and grandchildren often live nearby in the larger South OC area. And the coastal lifestyle, the walkable villages, the harbor mornings, the trail access, and the ocean air, is something most people do not want to trade for a retirement model built for a previous generation.

> **THE TYPICAL RIGHT-SIZER**
>
> The buyer I most often work with has owned a home in Irvine, Mission Viejo, Coto de Caza, Ladera Ranch, or north Orange County for twenty or thirty years. Significant equity. A wish for a smaller footprint, less yard, fewer stairs, and a real coastal address. South Coastal OC delivers all of it inside a narrow geographic band, which is exactly why the demand here holds.

The move is less about shrinking than about aiming that equity at the thing that actually improves daily life. The chapters that follow walk the five communities, the money, the property types, and the two transactions that make the whole thing work.

THE FIVE COMMUNITIES

02 Five Coasts, Five Versions of the Move

Each of the five cities offers a different version of the downsizing story. The property stock, the price architecture, and the daily rhythm vary meaningfully from one to the next. Here is how to think about each.

COASTAL HOMES ABOVE THE WATER, DANA POINT

DANA POINT

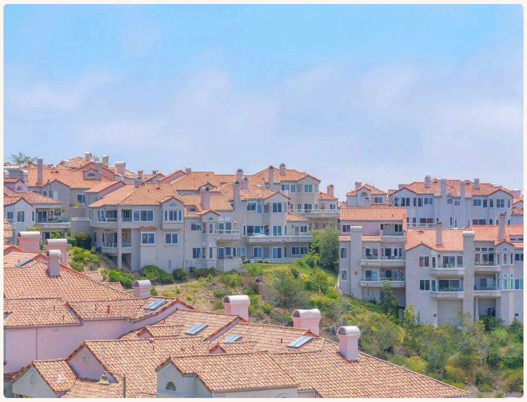
The Most Obvious Choice

Dana Point is often the first answer for right-sizers, and frequently the last. Built around a harbor, a handful of walkable villages, and several planned coastal neighborhoods, its inventory is unusually friendly to buyers who want something smaller and simpler. Niguel Shores, above Salt Creek Beach, is a gated community with single level homes, condos, townhomes, and beach access. Monarch Bay Terrace sits up the hill from the Ritz Carlton with ocean views. The Lantern District and harbor condos suit buyers who want to walk to restaurants, the harbor, and Doheny without a second car. The distinct pockets make it easy to compare options on a first visit.

LAGUNA NIGUEL

The Coastal Hybrid That Surprises

Laguna Niguel is the inland coastal hybrid that catches many right-sizers off guard. It sits just above Dana Point with real ocean view topography, gated communities with well managed HOAs, and a strong supply of single level homes and low maintenance condos. Hilltop enclaves like Niguel Summit, Marina Hills, Bear Brand, and Ocean Ranch offer view homes at price points that often compare favorably to Dana Point or Laguna Beach. For buyers who prize lock and leave living, gate guarded security, and single story layouts, this is frequently the answer after they assumed they had to be in Dana Point to be near the coast.



HILLTOP VIEW LIVING, LAGUNA NIGUEL

CLIFFSIDE LIVING ABOVE THE COVE, LAGUNA BEACH

LAGUNA BEACH

Narrow Inventory, Serious Reward

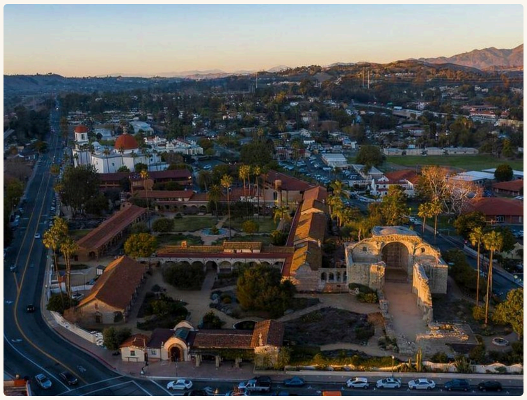
Laguna Beach is the most distinctive of the five, and the most misunderstood as a right-sizing option. The village is walkable, the art and dining scene is real, and strict planning keeps density low and architecture interesting. What buyers miss is how much small footprint inventory exists. North Laguna cottages and condos, one level flats between Coast Highway and the bluff, and low maintenance condo buildings all live here. The honest caveat is that this is not a volume market. Inventory is narrow and pricing is idiosyncratic, so the work is less about shopping a category and more about knowing which homes are quietly available.

SAN CLEMENTE

The Casual Coast

San Clemente has a different personality. A Spanish architecture beach town with a walkable village, a pier, a rail trail from Trestles, and a surf culture a century deep. For buyers who want a more casual coastal life with more neighborhood variety, it often wins on feel. Sea Summit has delivered single level, ocean view homes with trails and HOA managed common areas. Talega offers planned communities and age qualified housing. The honest caveat is topography. The town is built on bluffs and canyons, so a true single level home on a flat lot is more selective inventory here, and the search has to be deliberate.

WALKABLE COASTAL NEIGHBORHOODS, SAN CLEMENTE



THE MISSION AND HISTORIC DOWNTOWN, SAN JUAN CAPISTRANO

SAN JUAN CAPISTRANO

The Inland Surprise

San Juan Capistrano is the inland surprise in the group. Not directly coastal, but minutes from Dana Point and Doheny, with options that do not exist in the other four cities. Mission era charm, horse country, a true historic downtown, and large lot privacy. Marbella Country Club is the established luxury option for gated, lock and leave, country club living. In town condos and smaller single level homes near the mission give a walkable lifestyle that is hard to replicate. For right-sizers with horses, this is the only coastal South OC city where an equestrian lifestyle on a smaller property is still possible.

THE MONEY

03 Where the Move Is Really Decided

The financial picture is where most right-sizing decisions get made, and where a real advisor earns their keep. The short version. Your current equity is probably doing more than you think, and the California tax code has meaningful tools that protect you.

THE REALITY OF LONG-HELD EQUITY

A long held inland home often buys more on the coast than its owner expects. That equity is the engine of the entire move.

Equity Repositioning

Start with what your current home is worth and what that equity actually buys on the coast, not with what you want to buy. A long held inland home with real appreciation often buys more than the owner expects, especially when the target is a condo or single level home rather than a large estate. A disciplined pricing analysis on the sell side and a realistic budget on the buy side are the foundation of every successful move.

Proposition 19 and Your Tax Base

Homeowners age 55 and older can transfer their existing property tax base to a replacement primary residence anywhere in California, up to three times. For long held South OC owners this is often the single most valuable piece of the equation. The rules turn on the sale price of the old home, the purchase price of the new one, and the timing of both, so it belongs in the plan early rather than discovered late.

Capital Gains and Carrying Costs

The 250,000 single and 500,000 married gain exclusion is the next question, and after decades of coastal ownership, gains above those thresholds are common. HOA dues and Mello Roos also shape the true monthly math, especially in condo buildings and newer master plans. None of these are deal breakers. They simply belong in the numbers from day one.

This is general information, not tax or legal advice. Confirm your specific situation with a qualified tax professional or CPA before committing to a transaction.

WHAT ACTUALLY FITS

04 Property Types That Work

Not every property type fits every right-sizer. These are the categories that tend to work, with the honest trade off on each.

The Right-Sizer's Shortlist

- **Single-Level Homes.** The most in demand type and the most supply constrained. True single level plans are a minority of inventory in every city. Dana Point and Laguna Niguel hold the deepest pools.
- **Condos and Townhomes.** The easiest path to true low maintenance living. Exterior upkeep, roof, landscaping, and insurance are handled by the HOA.
- **55+ and Active Adult.** For buyers who want an age qualified community with social infrastructure. A handful of options exist in and near the coast.

Specialized Fits

- **Guard-Gated Communities.** For buyers who value privacy, controlled access, and consistent standards. Niguel Shores, Monarch Bay Terrace, Three Arch Bay, Emerald Bay, and Marbella are representative.
- **Multigenerational-Ready.** Not every downsizer moves alone. Separate entries, ADUs, and guest suites make one purchase work better than two smaller ones.

THE OCEAN VIEW PREMIUM

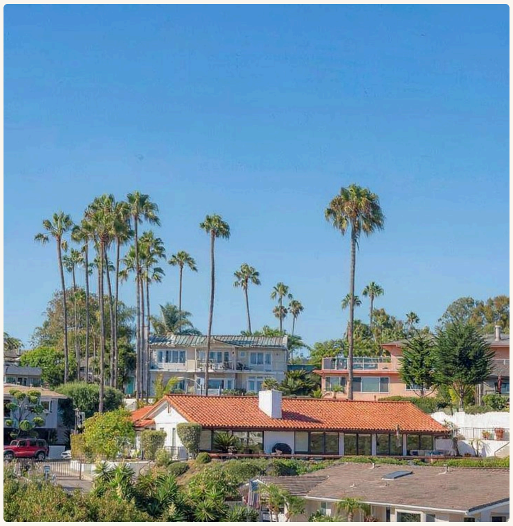
One honest reality of coastal right-sizing. An ocean view costs real money, and for a buyer giving up square footage a full view can mean giving up quite a bit of it. The trade is personal, not mathematical. Some want a smaller home with a dramatic view. Others want more interior space and a shorter walk to the sand. Naming the priority early keeps the entire search focused on the homes that will actually satisfy.

The right answer is rarely the same twice. A retired couple that travels six months a year wants something very different from a buyer planning to host every holiday. The property type follows the life, not the other way around, which is why the lifestyle conversation always comes before the property search.

BEYOND THE NUMBERS

05 A Smaller Home, a Bigger Life

The financial side of downsizing is usually the easier part. The emotional side is where decisions stall.



MORE COAST, MORE TIME, LESS TO MAINTAIN

The common worry is that a smaller home means a smaller life. In practice the opposite tends to happen. The larger home required more maintenance, more driving, more upkeep. The coastal right-size delivers more walking, more ocean, more morning coffee on the patio, and more time with the family and friends who actually come to visit because the location is magnetic.

What matters is a plan that keeps what you love and sheds what you do not need. Room for grandchildren when they come. Enough kitchen for the way you cook now, not the way you cooked when the kids were small. A patio or yard sized for real use, not for performance. A primary suite that will still work in ten and twenty years. These are the conversations that happen early in a right-sizing engagement, not on property tour number three.

THE REAL TRADE

A smaller footprint rarely means a smaller life. It usually means more coast, more time, and far less to maintain.

Handled early, the emotional side stops being the thing that stalls a move and becomes the thing that confirms it was the right one. The clients who plan this part deliberately are the ones who settle in fastest on the other side.

THE SELL SIDE

06 Selling the Home You Are Leaving

The second half of every downsizing move is selling the larger home. It is usually the more valuable of the two, so pricing, staging, photography, and timing carry higher stakes than the buy side.

Pricing and Preparation

Preparing a larger home for sale follows a different playbook than marketing a condo. Renovations, strategic repairs, and pre listing staging all have to pencil out. The goal is to remove every objection a buyer could use to justify a lower offer while presenting the home at its best within a sensible budget. Cosmetic refresh and decluttering reliably outperform structural renovation per dollar spent.

Trust and Probate Sales

A meaningful share of right-sizing follows a life change. The passing of a parent, a family trust transition, or a divorce. Homes held in trust or moving through probate carry their own rules and timing considerations. I am probate certified and walk families through what to expect so the sale supports the transition rather than complicating it.

Sequencing the Two Sides

The single biggest logistical question is order. Sell first, buy first, or close concurrently. There is no universal right answer. It depends on equity, cash position, market conditions on both sides, and how much transitional flexibility, a short term rental, a rent back, or staying with family, a seller is willing to accept. We define the sequence, the contingencies, and the backup plan before either home goes to market.

THE ADVANTAGE OF ONE ADVISOR ON BOTH SIDES

Running the sale and the purchase together, rather than through two disconnected agents, is where the sequencing actually holds. The timelines stay coordinated, the contingencies line up, and the transition in the middle stops being the part that keeps you up at night.

PLANNING YOUR NUMBERS

What the Move Costs, and How Long It Takes

A right-sizing move has two transactions and a transition in between. Building the real numbers into the plan from the start keeps the middle calm.

7–8%
TYPICAL SELLER-SIDE COST ON THE HOME YOU SELL

3×
PROPOSITION 19 TAX-BASE TRANSFERS ALLOWED AFTER AGE 55

8–12 wk
TYPICAL TIMELINE, FIRST CONVERSATION TO SETTLED

Where the sell-side figure goes

- Real estate commission, the largest single line
- Escrow fees and title insurance
- County and any local transfer taxes
- Staging, pre listing repairs, and moving or storage of what will not fit the new floor plan

PLAN YOUR NET FROM THE START

At coastal price points the sell side cost, the buy side carrying cost, and the Proposition 19 tax base all belong in the plan from the beginning, not as a surprise at the signing table. A thirty minute consultation gives you a current read on all three, plus a realistic timeline for both sides of the move.

QUESTIONS RIGHT-SIZERS ASK

Answered, Plainly

Which city is best to downsize in?

There is no single best. Dana Point offers the widest range of right-sizer friendly inventory. Laguna Niguel offers the best value on gated hilltop living. Laguna Beach suits patient buyers who want village life. San Clemente is the casual beach town. San Juan Capistrano is historic charm, larger lots, and equestrian life.

Can I transfer my property tax base?

Yes, in most cases. Under Proposition 19, homeowners age 55 and older can transfer their existing tax base to a replacement primary residence anywhere in California, up to three times, subject to rules on price and timing. Review the specifics with a tax professional first.

Should I sell first or buy first?

It depends on equity, cash position, and market conditions on both sides. Selling first gives the cleanest financial position but creates a housing gap. Buying first needs bridge financing or available cash and accepts carrying two homes briefly. Concurrent closes are possible with coordination on both transactions. The right sequence is a conversation for the planning stage, not a default.

Is a condo a mistake if I am used to a single-family home?

Not for the right buyer. The adjustments are real, shared walls, HOA rules, and less outdoor space. The trade offs are also real, no exterior upkeep, lock and leave flexibility, and often a better location. The right move is to spend time in the specific building or community, ideally on a weekday and a weekend, before committing.

How much should I budget for moving and transition costs?

Beyond transfer taxes, commissions, title, and escrow, plan for staging, pre listing repairs, moving, an estate sale or storage of items that will not fit, and in some cases a temporary rental. Many right-sizers underestimate the soft costs of paring down decades of belongings. Building it into the plan early avoids surprise pressure late.

What are the best 55+ communities on the coast?

The coast has a small number of true age qualified 55+ communities, so many right-sizers choose all age communities that attract a right-sizing pool, like Niguel Shores, Marbella Country Club, and parts of Talega and Sea Summit. The best fit depends on how much social infrastructure and lock and leave flexibility you want.

LET US TALK

Start the conversation.

A thirty minute right-sizing consultation is the fastest way to get a current read on your equity, a Proposition 19 picture, and a realistic plan for both sides of the move.

- **Book a consultation**
  calendly.com/susan-chase-1/real-estate-consultation
- **Request a home valuation**
  livingincoastaloc.com/evaluation
- **See recently sold coastal homes**
  livingincoastaloc.com/sold-listing

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Connect and start the conversation at livingincoastaloc.com

Cost and timeline figures are typical ranges for coastal South Orange County and vary by property, price point, and current market conditions. Proposition 19 and capital gains references are general information and not legal, tax, or accounting advice. Confirm your specific situation with a qualified professional.

LIVING IN COASTAL OC

Let's talk about your move.

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