

# THE COASTAL OC EQUITY PLAYBOOK

*How to Move Up from Your First Home to Your Dream Home in Coastal Orange County*

Seal Beach • Huntington Beach • Newport Beach  
Laguna Beach • Dana Point • San Clemente

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*\$80M+ in Sales Volume | 7 Years Experience | New Construction Specialist*

## A note from your agent

I grew up in Orange County. I know these cities, these neighborhoods, and what it takes to build real wealth here.

I've spent the last 7 years helping families close over \$80 million in real estate. Most of that experience has been with new construction — understanding exactly how developers price homes, what margins look like, and how buyers can use builder incentives to their advantage.

I built this playbook because the equity strategy that works for families moving up anywhere works equally well for coastal OC buyers — it's just that almost no one is talking about it in those terms.

This isn't theory. The numbers I'm going to show you are real. The strategy works whether you're a first-time buyer figuring out how to get in, a current OC homeowner wondering if now is the right time to trade up, or a family relocating from out of state thinking about making the move to the coast.

Read this with a highlighter. The parts that apply to your situation are worth marking.

— *Travis Schloderer*

CA Licensed Real Estate Agent | Coastal Orange County

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# Chapter 1: The OC equity ladder — how it actually works

Most people think of buying a home as a single, scary financial decision. The families who build real wealth in coastal OC see it differently. They see every home purchase as a rung on a ladder.

## The ladder in plain English

- You buy a starter home — not your dream home. You buy what you can qualify for today.
- You live in it, pay down principal, and let the market do its work.
- In 4–7 years, you've built equity. That equity becomes your down payment for the next home.
- You trade up. Your monthly payment may go up, but so does your net worth.
- Repeat. Each move puts you closer to the home you actually want.

### Real example: The equity trade-up math

2018: Buy a Huntington Beach condo for \$580,000 — put 10% down (\$58,000)

2024: Condo is now worth \$820,000. You've paid down ~\$40,000 in principal.

Equity: \$820K - \$480K remaining balance = \$340,000

You sell. After costs, you walk away with ~\$290,000 cash.

You put \$290K down on a \$1.2M Newport Beach home — 24% down.

You didn't save your way to a million-dollar home. You climbed there.

## Why coastal OC is uniquely suited to this strategy

Coastal OC has some of the most consistent long-term appreciation in the country. That's not a sales pitch — it's 40 years of data. The coast is land-constrained: they're not building more beachfront. That scarcity is your friend when you own.

City	Approx. 5-Year Appreciation (2019–2024)
Newport Beach	~38%
Laguna Beach	~41%
Dana Point	~44%
Huntington Beach	~35%
San Clemente	~39%

Seal Beach	~33%
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*Source: Estimates based on regional MLS data. Past performance does not guarantee future results.*

### **The mistake most buyers make**

They wait. They watch the market hoping prices will drop. While they wait, equity that would have been theirs is going to someone else who got in. In a land-constrained coastal market, time in the market beats timing the market — almost every time.

## Chapter 2: What your budget actually buys in coastal OC

One of the biggest surprises for buyers coming from inland California or other states is how far a dollar goes — or doesn't go — along the coast. Let's be direct about what to expect.

Your budget	What to expect in coastal OC (2024–2025)
\$700K–\$850K	Condo or townhome — Huntington Beach, Seal Beach, San Clemente
\$850K–\$1.1M	Smaller SFR or updated condo — HB, Dana Point inland, San Clemente
\$1.1M–\$1.5M	Entry-level SFR — most coastal cities; ocean view condos
\$1.5M–\$2.5M	Mid-range SFR with updates — Newport, Laguna, Dana Point
\$2.5M+	Luxury SFR, ocean view, premium locations

### Why a condo is not a consolation prize

I hear this a lot: 'We don't want a condo, we want a real home.' I understand the instinct. But in coastal OC, a well-chosen condo is often the single best investment move a first-time buyer can make.

- Condos in the right zip codes appreciate nearly as fast as SFRs
- Lower entry price means you get in sooner — which means more time in the market
- Lower maintenance burden while you build equity
- In 5 years, that condo equity becomes your SFR down payment

### The first-time buyer's OC entry plan

Step 1: Get pre-approved. Know your real number — not what Zillow says you can afford.

Step 2: Target a condo or townhome in HB, Seal Beach, or San Clemente.

Step 3: Buy for location first, upgrades second. You can renovate. You can't move the ocean.

Step 4: Stay 5+ years. Let equity build. Do not sell early unless life demands it.

Step 5: Use that equity to move up — either in OC or wherever life takes you.

## Chapter 3: The move-up strategy — when and how to trade up

This is the chapter most agents don't explain clearly because it requires them to talk about selling, not just buying. But if you're already a homeowner in OC — or anywhere — this is where the real money is made.

### Signs you're ready to trade up

- You have 20%+ equity in your current home
- Your income has grown since you bought — you can qualify for more
- Your current home no longer fits your life (space, school district, commute)
- You've owned for at least 3 years (tax exclusion benefits increase after 2 years)
- You have 3–6 months of reserves after the transaction

### The buy-before-you-sell strategy (and when it works)

In a competitive market, selling before you buy puts you in a weak negotiating position — you're homeless the moment your sale closes. The families who move up most smoothly often use a bridge loan or a Home Equity Line of Credit (HELOC) to buy their next home first, then sell.

#### How a bridge loan works in OC

You own: \$850K home, \$500K mortgage remaining, ~\$300K equity

You want: \$1.4M home. You need a \$280K down payment.

Bridge loan: Lender uses your current home as collateral to fund the down payment.

You buy the new home. You move. Then you sell your old home — often at full price, non-contingent.

The bridge loan is paid off from your sale proceeds.

Net result: You got your next home without a contingency offer. That wins in OC.

### The new construction advantage — what most buyers don't know

This is where my builder background pays off for you. New construction in OC gets overlooked because buyers assume it's out of budget. But builders have incentives — especially near the end of a quarter — that aren't advertised.

- Builders often offer rate buy-downs worth \$20,000–\$50,000 in value
- Closing cost credits are frequently available on spec (move-in ready) homes
- You can negotiate upgrades at cost — not retail — when buying early in a phase
- New construction carries builder warranties: 1-year workmanship, 10-year structural

- No deferred maintenance surprises in year one

Knowing how to read a builder's pricing sheet, understanding what's negotiable and what isn't, and knowing when a builder is motivated — that's not knowledge you get from Zillow. It's knowledge you get from 7 years of builder sales experience.

## Chapter 4: Relocating to coastal OC — the financial roadmap

This chapter is specifically for families moving from out of state — especially from markets where home prices and monthly payments are significantly lower than coastal OC.

### The shock of the OC payment — and how to absorb it

The most common thing I hear from relocating families is sticker shock. A \$1.2M home in Newport Beach carries a monthly payment that would buy a very nice home almost anywhere else. Let's break down what that actually looks like:

Scenario	Monthly cost estimate
\$1.2M home, 20% down, 7% rate	~\$6,390/mo P&I + ~\$1,200 taxes + ~\$150 ins = ~\$7,740/mo
\$900K home, 20% down, 7% rate	~\$4,790/mo P&I + ~\$900 taxes + ~\$120 ins = ~\$5,810/mo
\$700K home, 10% down, 7% rate	~\$4,190/mo P&I + ~\$700 taxes + ~\$100 ins + PMI = ~\$5,290/mo

*Estimates only. Rates, taxes, and insurance vary. Contact me for a personalized analysis.*

### How to use your out-of-state equity strategically

If you're selling a home in another state to move to OC, you may be sitting on more leverage than you realize. Here's the play:

- Maximize your sale price before you move — don't rush the sale
- Understand your capital gains exclusion: \$250K single / \$500K married if you've lived there 2+ of last 5 years
- Park your equity in a HYSAs while you shop — don't rush the OC purchase
- Use a larger down payment to lower your monthly — 25-30% down changes the payment math significantly
- Consider a 5/1 ARM if you plan to refinance or move again within 7 years — often 0.5–1% lower rate

### Questions to ask yourself before relocating

What schools matter most to us? OC school districts vary significantly by city.

Do we want walkability to the beach, or is a short drive acceptable?

Is HOA a dealbreaker? Many OC communities have HOAs — budget \$200–\$700/mo.

Are we open to a condo as a landing pad while we figure out the market?

Do we want new construction or the character of an older coastal home?

## Chapter 5: The neighborhoods — what each coastal city offers

Every city along the coast from Seal Beach to San Clemente has its own personality, price point, and lifestyle. Here's the honest breakdown:

City	What you're buying into
Seal Beach	Quiet, walkable, small-town feel. Entry-level coastal. Strong community roots. Older inventory.
Huntington Beach	Surf culture, younger energy, broader inventory. Best value on the coast. Growing luxury tier.
Newport Beach	Prestige address. Top schools. Harbor lifestyle. High HOAs in many areas. Least inventory.
Laguna Beach	Art community, dramatic topography, canyon and ocean homes. Strong appreciation. Parking challenges.
Dana Point	Harbor, newer development, family-friendly. Strong growth. Less name recognition = better value.
San Clemente	Spanish tile roofs, more space for the dollar, surf culture, slightly removed from LA commute range.

### The value play right now: Dana Point and San Clemente

These two cities consistently offer the best price-per-square-foot on the coast while still delivering the ocean lifestyle. Buyers who couldn't afford Newport in 2015 bought in Dana Point — and have seen comparable appreciation since. That pattern tends to repeat.

## Chapter 6: Your next steps — let's build your equity plan

You've read the playbook. Now the question is: what's your move?

**Regardless of where you are in the journey, here's what I'd recommend:**

- Get pre-approved — even if you're 6–12 months away from buying. Knowing your real number changes how you think about the market.
- Run your equity number — if you own a home, let's calculate what you actually have to work with. I'll do this for free, no obligation.
- Define your OC criteria — city, home type, must-haves vs. nice-to-haves. Clarity speeds up the process dramatically.
- Talk to a CPA before you sell — especially if you're selling in another state. The capital gains math matters.
- Schedule a call with me — even a 20-minute conversation can clarify your roadmap.

### What I offer that most OC agents don't

New construction expertise — I know how to negotiate with builders

\$80M+ in sales experience across price points from \$300K to \$3M+

Numbers-first approach — every recommendation backed by real data

OC native — I know these cities, these neighborhoods, these streets personally

No pressure — I work on your timeline, not mine

### Ready to talk?

I'd love to understand your situation and help you map out a plan — whether you're buying next month or in two years.

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**REAL | Coastal Orange County Specialist**

Seal Beach to San Clemente

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