

Living in San Clemente

A local's guide to San Clemente, the Spanish Village by the Sea

San Clemente is the southernmost city in Orange County, known for its red-tile roofs, white stucco, world-class surf and a laid-back downtown. It's one of my favorite places to help buyers find a home. This guide covers the neighborhoods, the beaches and trails, my favorite local spots, and the practical things to know before you buy here.

San Clemente at a Glance

- Where it is: At the southern tip of Orange County, between Dana Point and Camp Pendleton
- Getting around: Interstate 5 runs through town. Los Angeles and San Diego are each roughly an hour's drive without traffic.
- Trains: Metrolink and the Amtrak Pacific Surfliner stop at North Beach and the San Clemente Pier
- Nearest airports: John Wayne Airport in Santa Ana, or San Diego International to the south
- Schools: Public schools are part of Capistrano Unified School District
- The vibe: Surf town at heart, with a walkable downtown, a busy pier and quieter master-planned neighborhoods in the hills

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Neighborhoods

San Clemente has a little of everything, from walk-to-the-beach cottages to newer homes in the hills.

Area	What it's like
Downtown and the Pier Bowl	Walkable streets around Avenida Del Mar, a mix of older beach homes, condos and Spanish-style architecture, close to the pier, shops and restaurants
North Beach	The north end of town near the Metrolink station, with coffee shops, the start of the Beach Trail and a casual surf-town feel
Southwest San Clemente	Coastal neighborhoods near Calafia, T-Street and San Clemente State Beach, including several gated communities along the bluffs
Shorecliffs	Rolling streets around a golf course at the north edge of the city, a short drive to the beach
Talega	A master-planned community in the hills with a golf course, parks, community pools and trail access
Forster Ranch and Rancho San Clemente	Hillside neighborhoods with ridgeline trails, parks and ocean views from many streets
Marblehead	Newer homes on the bluffs near the Outlets at San Clemente, with ocean-view parks and trails

TIP
Newer master-planned areas often have HOA dues and Mello-Roos taxes. Ask me for the exact costs on any home you're considering.

The Pier, Beaches and the Beach Trail

San Clemente Pier: The heart of town. Walk to the end for ocean views and surfers, grab a meal at Fisherman's Restaurant at the base, and stay for the sunset. The original wooden pier dates to 1928.

The Beach Trail: A flat, 2.3-mile path along the coast from North Beach to Calafia Beach, passing the pier and T-Street along the way. It's popular for walking, running and dog walks on a leash.

Beaches to know:

- Pier Bowl: The busiest beach, with restrooms, showers and snack stands
- T-Street: A favorite for surfing and bodyboarding
- North Beach: Easy access near the train station and the start of the Beach Trail
- Calafia and San Clemente State Beach: Quieter stretches at the south end, with a campground on the bluff
- Trestles: A world-famous surf break at San Onofre State Beach, about a mile's walk from parking

Also downtown: Casa Romantica Cultural Center and Gardens, the former home of the city's founder, hosts concerts, art and events in its ocean-view gardens. The farmers market sets up on Avenida Del Mar on Sundays.

Hikes and Trails

San Clemente has several trail networks, from easy coastal walks to ridgeline climbs with ocean views.

- Beach Trail: Flat and easy, right along the sand (e-bikes aren't allowed)
- Forster Ranch Ridgeline Trail: Rolling ridgeline trail with views of the ocean and hills
- Rancho San Clemente Ridgeline Trail: Another ridgeline route through the hillside neighborhoods
- Sea Summit Trail: A cliffside trail in Marblehead with big ocean views
- Talega community trails: Neighborhood trail system through Talega
- Prima Deshecha and Cristianitos trails: Longer routes on the edges of the city, open to horses

TIP
The city's Recreation Division publishes a trail map. Many trails have little shade, so bring water and go early in summer.

Morgan's Favorite Local Spots

These are the places I send friends, clients and anyone new to town.

Spot	Why I love it	Where
High Tide Coffee	Family-owned North Beach coffee shop with a surf-culture feel and freshly roasted coffee	1624 N. El Camino Real
Beach Town Books	A cozy, mostly used bookstore with a great children's section, plus coffee and tea	99 Avenida Serra
La Tienda	A two-story thrift store with clothing, wetsuits, home decor and records. Plan to spend a while.	El Camino Real
Dark Magic Sushi	An intimate sushi bar with just a handful of seats, where you can watch the chefs work. Book ahead.	111 W. Avenida Palizada

More local favorites:

- Fisherman's Restaurant & Bar: Seafood and sunsets at the base of the pier
- Cafe Mimosa: Breakfast and lunch on a patio along Avenida Del Mar
- Nick's San Clemente: A downtown go-to for dinner and cocktails
- Pizza Port: Pizza and craft beer on Avenida Del Mar
- Sugar Blossom Bake Shop: Cupcakes and baked treats
- The Outlets at San Clemente: Open-air shopping in Marblehead

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What Buyers Should Know

- **HOAs and Mello-Roos:** Common in Talega, Forster Ranch, Marblehead and other newer areas. These can add hundreds of dollars a month, so compare them on every listing.
- **Property taxes:** Most homes run about 1.0% to 1.1% of the purchase price per year, higher where Mello-Roos applies.
- **Coastal rules:** Homes near the beach are in the California coastal zone, which can add steps and time to remodels and additions.
- **Bluffs and erosion:** Some oceanfront and bluff-top homes face erosion concerns. Review the seller's disclosures and the Natural Hazard Disclosure carefully, and consider a geological inspection.

- **The coastal rail line:** Trains run along the beach through town. Service has been suspended several times in recent years for bluff and erosion repairs, and sand and shoreline protection work is ongoing. If you plan to commute by train, check current schedules.
- **Short-term rentals:** Allowed only in certain mapped areas of the city with a permit. Ask for my South Orange County Investor's Guide if you're considering one.
- **Schools:** San Clemente is served by Capistrano Unified School District. Confirm school assignments for a specific address directly with the district.
- **Insurance:** Get a homeowners insurance quote early, especially for homes near open space or on the bluffs.

Thinking about calling San Clemente home?

Let's talk about your goals, budget and timeline, and I'll show you the neighborhoods that fit. No pressure, no obligation.

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