

SAN JUAN ISLANDS

REAL ESTATE TAB | APRIL 2026



COLDWELL BANKER

**SAN JUAN
ISLANDS, INC.**

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BUYING PROPERTY IN THE SAN JUANS

REAL ESTATE FOR SALE:

Waterfront Penthouse Condominium
Home Near Roche Harbor
Cape Cod Beach Home in False Bay
West Side Waterfront Parcel
~ and more ~

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BUYING PROPERTY IN THE SAN JUANS

1. Select an Agent to Represent You

As you may be aware, all of the brokerage firms on San Juan Island are members of the Northwest Multiple Listing Service; therefore, any of the agents can assist you with any of the properties listed with Coldwell Banker San Juan Islands or other brokerage firms. One of the first steps in purchasing real estate on San Juan is to select an agent to represent you. Ideally you should select ONE agent that you feel will provide you with the level of customer service that you require.

It is important for you to understand the Law of Real Estate Agency. The State law allows for three types of agency representation:

- Buyer's representation is when the agent is representing the buyer and intends to obtain property at the lowest possible sales price for the buyer.
- Seller's representation is when the agent has a listing with the seller and is attempting to obtain the highest possible sales price for the seller.
- Dual agency is when the agent shows a buyer one of their own listings and the buyer decides to purchase it. In the case of dual agency, the agent represents the seller as well as the buyer and negotiates the best possible outcome for both.

With Buyer's representation and Dual Agency, you will be asked to sign a Buyer's Agency Agreement prior to the agent providing you with any real estate services, including touring property. You may want to read the article I wrote about Buyer's Agency Agreements in my blog at www.sanjuanislandslifestyle.com/blog.

2. Determine Your Source of Funds

- Cash at Closing
- Institutional Financing
- Seller Financing
- 1031 Tax Exchange

If you intend to finance your purchase, it is prudent to meet with your lender and determine the maximum loan amount you are qualified for. This amount, coupled with the cash you have allocated, will determine the maximum sales price. You also need to know the amount of your closing cost for the purchase as that is part of the equation as well. We have numerous lenders that are active with financing in the islands if you are interested.

3. Closing Costs for a Purchase Transaction

Normal buyer's closing costs on a cash transaction include 1% Conservation Area Real Estate Excise Tax or commonly known as the Land Bank Tax. Further, approximately .5% for the Affordable Housing Excise Tax, half of the escrow fee, prorations of real estate taxes, utilities, and HOA dues, recording fees, notary charges and your hazard insurance for the home. If you are using a lender, you will receive a Good Faith Estimate from them after you make loan application. Their fees are abundant and too numerous to list in this article.

These closing costs add up and are notable so be sure to be prepared.

4. Determine the Type of Property You Desire to Purchase

One of the best ways to do this is to develop a list of your desired property features, and a list that details how you intend to use the property. Then prioritize those lists. For example, when I am working with a waterfront purchaser, I obtain the following information:

- Is beach access required or is high bank OK?
- Do you have a boat? Do you plan to buy a boat?
- Bay protection or west side open with current?
- Bay view or expansive wide-open view?
- Do you want to be near crabbing and clamming?
- Do you want to see the whales, boat traffic and/or sunsets?
- Amount of trees, direction of sun exposure and amount of privacy?
- Weather exposure?
- Internet connectivity? Working from home?

To continue reading
Buying Property in the San Juans
please visit our website:

www.sanjuanislandslifestyle.com/blog

NEW LISTING



WATERFRONT PENTHOUSE CONDOMINIUM
\$1,220,000 - LISTING ID 2480726



HANGAR LOT AT ROCHE HARBOR SKYWAYS
\$1,050,000 - LISTING ID 2485601

PENDING



HOME WITH SHOP
\$945,000 - LISTING ID 2487607

PENDING



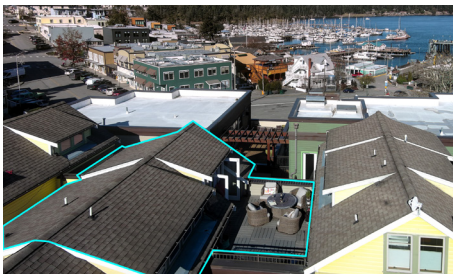
GATED WATERFRONT HOME
\$3,300,000 - LISTING ID 2346749



WATERFRONT HOME ON PEAR POINT
\$5,700,000 - LISTING ID 2477851



IN TOWN WATERFRONT CONDOMINIUM
\$1,040,000 - LISTING ID 2486373



VRBO CONDOMINIUM IN TOWN
\$1,444,000 - LISTING ID 2479947



HOME NEAR ROCHE HARBOR
\$979,000 - LISTING ID 2481847





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Listed for \$1,999,500 • Listing ID 2493219

Understated elegance in this architecturally pleasing 2142 ± SF Cape Cod beach home. Private setting on over 1 acre, with tranquil and everchanging views into False Bay and your own private beachfront.



Listed for \$549,000 • Listing ID 2497114

Front row seat from this West Side waterfront parcel! Located in a fabulous neighborhood, a paved road leads to this parcel, nestled on the shore of Haro Strait. Incredible views. Build your oceanfront dream home!



Sold for \$700,000

Tucked into a forested paradise on 4.6± private acres, this 2 bdrm/2.5 bath home w/ 1 bdrm/1bath guest space brims with character & charm. The unique home has a prep kitchen, an outdoor kitchen, & studio.



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