LUMINA
REAL ESTATE & LENDING

RELOCATION GUIDE 2026

From San Diego to Temecula Valley

You don't have to leave Southern California to get more home. Temecula Valley sits just up I-15, with newer neighborhoods, wine country, and real space. Here's what I'd tell a friend making the move.

Felicia, the Broker, Temecula Valley local for 20+ years

INSIDE

What Your Money Buys · Your Commute · Neighborhoods You'll Recognize · The Real Costs · Schools and Everyday Life · Wine Country and Weekends · New Construction · One Person, Home and Loan



WHAT YOUR MONEY BUYS

More House, Same Paycheck

Here's what a detached home sold for in October 2026, side by side.



$300K

That's about how much less a detached home in Temecula runs than the San Diego County median.

DETACHED MEDIAN
SAN DIEGO COUNTY

$1,065,000

The starting point for comparison.

DETACHED MEDIAN
TEMECULA

$770,000

Typical home is **2,354 sq ft** on a **7,623 sq ft** lot.

DETACHED MEDIAN
MURRIETA

$710,000

Typical home is **2,588 sq ft** on a **7,405 sq ft** lot.

DETACHED MEDIAN
WINCHESTER

$664,000

Typical home is **2,451 sq ft**. About a third were built in 2025 or later.

DETACHED MEDIAN
WILDOMAR

$629,000

Bigger lots, about **9,583 sq ft**. Fewer sales, so this one moves around.

DETACHED MEDIAN
MENIFEE

$586,000

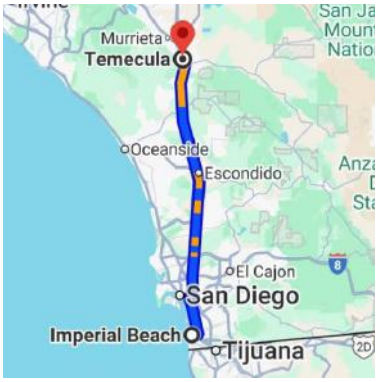
Typical home is **2,029 sq ft** on a **7,000 sq ft** lot.

Sources: CRMLS (Temecula Valley cities) and SDAR (San Diego County), detached single-family homes closed October 1 to 31, 2026. Want the deeper dive? Read Temecula vs. San Diego Home Prices.

YOUR COMMUTE

The Drive, Honestly

Real drive times from Old Town Temecula. Rush hour is a 6:30 a.m. start on a weekday.



30 MILES
CAMP PENDLETON

Main Gate, Oceanside

I-15 S to SR-76 W. Off-peak **35 min to 1 hr 10**. Rush hour **45 min to 1 hr 40**.

46 MILES
MCAS MIRAMAR

I-15 side of base

Straight down I-15 S. Off-peak **40 to 55 min**. Rush hour **50 min to 1 hr 50**.

63 MILES
NAVAL BASE CORONADO

North Island

I-15 S to SR-163. Off-peak **1 hr to 1 hr 20**. Rush hour **1 hr 10 to 2 hr 20**.

48 MILES
SORRENTO VALLEY

Tech and biotech hub

I-15 S. Off-peak **45 min to 1 hr 15**. Rush hour **55 min to 2 hr 10**.

59 MILES
DOWNTOWN SAN DIEGO

Downtown and the airport area

I-15 S to SR-163. Off-peak **55 min to 1 hr 15**. Rush hour **1 hr 5 to 2 hr 10**.

GOOD TO KNOW

The north side of Camp Pendleton, near Fallbrook, is closer. It's about 15 miles, or 30 to 50 minutes at rush hour. Before you buy, drive it once at your real start time.

Military commute deep dives: Pendleton, Miramar, and Coronado and Where to Live Near Camp Pendleton.

Source and map: Google Maps typical drive times for Tuesday, November 17, 2026. Times change with traffic, so use them as a range.

FEELS FAMILIAR

Neighborhoods You'll Recognize

Love your San Diego neighborhood? Here's its closest match.



IF YOU LIKE
CARMEL VALLEY

Paseo del Sol, Temecula

Master-planned, built in the late '90s and 2000s. Parks, pools, and paths tie it all together.

IF YOU LIKE
4S RANCH

Wolf Creek, Temecula

Homes from the mid-2000s, a big sports park, and a quick hop to I-15 south.

IF YOU LIKE
SCRIPPS RANCH

Redhawk, Temecula

Rolling hills, mature trees, and a golf course. Most homes are from the '90s and early 2000s.

IF YOU LIKE
POWAY

Meadowview, Temecula

Bigger lots, horse trails, and 1970s and '80s homes with character.

IF YOU LIKE
RANCHO SANTA FE

De Luz and Wine Country

Acreage, views, and quiet roads. Many lots allow horses.

IF YOU LIKE
SAN MARCOS

Spencer's Crossing, Murrieta

Newer homes from big builders, with resort-style pools and parks.

GOOD TO KNOW

You'll hear "French Valley" a lot. It's an area, not a city. It crosses parts of Temecula, Murrieta, and Winchester, so I always check which city and school district an address is in.

THE REAL COSTS

Beyond the Price Tag

The price is only part of it. Here's what else goes into your monthly budget.



THE BASE
PROPERTY TAX

Starts at 1% of your price

Local bonds add a little on top. Your tax is set when you buy, and the base can only go up 2% a year.

THE BIG ONE
SPECIAL ASSESSMENTS

Common in newer neighborhoods

They pay for roads, parks, and schools, and they show up on your tax bill. They change street by street. Some end after a set number of years.

MONTHLY
HOA DUES

Most master plans have one

Dues cover pools, parks, and shared spaces. Many older areas and acreage homes have no HOA at all.

SEASONAL
SUMMER POWER

Plan for AC in July and August

It's warmer than the coast. Solar is common here, so ask if a home's solar is owned or leased.

BEFORE YOU OFFER
HOME INSURANCE

Check fire zones early

Homes near hills and open land can cost more to insure. We'll get a quote before you write an offer.

HOW I HANDLE IT

I pull the real tax bill, special assessments, and HOA dues for every home we look at. That way the number in your budget is the real number.

SCHOOLS AND EVERYDAY LIFE

The Day-to-Day

Which school district a home is in depends on the exact address. Here's the lay of the land.



SCHOOL DISTRICT
TEMECULA

Temecula Valley Unified

Covers Temecula and parts of French Valley.

SCHOOL DISTRICT
MURRIETA

Murrieta Valley Unified

Covers most of Murrieta.

SCHOOL DISTRICTS
MENIFEE

Menifee Union and Perris Union High

Menifee Union runs K to 8. Perris Union runs the high schools.

SCHOOL DISTRICTS
WILDOMAR AND WINCHESTER

Lake Elsinore Unified and Hemet Unified

Wildomar is mostly Lake Elsinore Unified. Much of Winchester is Hemet Unified.

CLOSE TO HOME
HOSPITALS

Three nearby

Temecula Valley Hospital, Loma Linda University Medical Center Murrieta, and Rancho Springs Medical Center.

CLOSE TO HOME
SHOPPING AND DINING

The Promenade and Old Town

The Promenade has the big stores. Old Town has local restaurants and shops.

CHECK IT YOURSELF

See test scores and more for any school at the California School Dashboard. Then confirm the address with the district before you buy.

WINE COUNTRY AND WEEKENDS

Your New Weekends

This is the part people fall for. Here's what's close by.



EAST OF OLD TOWN
WINE COUNTRY

More than 40 wineries

Tasting rooms, vineyard views, and restaurants along Rancho California Road.

WALKABLE
OLD TOWN TEMECULA

Shops, restaurants, and a farmers market

The farmers market runs Saturday mornings.

OUTDOORS
TRAILS AND LAKES

Santa Rosa Plateau and Lake Skinner

Oak-lined hiking trails, plus camping and fishing at the lake.

NIGHTS OUT
PECHANGA RESORT

Concerts, dining, and golf

Big-name shows, restaurants, and a golf course in south Temecula.

WHAT MY SAN DIEGO CLIENTS TELL ME

WHAT YOU'LL MISS

- The beach being 15 minutes away. Now it's a planned outing with snacks, towels, and a full tank of gas.
- The taco shops. Temecula has good Mexican food, but San Diego's taco-shop culture is hard to beat.
- The airport being close. An early flight takes more planning now.

WHAT YOU WON'T

- Paying a fortune for a house that still needs a new kitchen.
- Only being able to afford a condo. Here, you can get a house with a yard instead of a patio.
- The marine layer that refuses to leave.

Winery count: Visit Temecula Valley. Confirm event dates before you go.

NEW CONSTRUCTION

Brand New, Done Right

From Temecula to Menifee, there are new homes going up in almost every city. Here's where to start looking.



BUILDING NOW **TEMECULA**	**Elderberry Park, Sommers Bend, Prado, Altair** Taylor Morrison, Richmond American, Meritage, and Brookfield, from south Temecula up to Roripaugh Ranch.
BUILDING NOW **MURRIETA**	**Rustic Meadows and Gierson Ranch** Both by Century Communities, with single-story and two-story plans.
BUILDING NOW **WINCHESTER**	**Creekstone, Stone Creek, Canterwood** KB Home, Meritage, Taylor Morrison, and D.R. Horton are all building here.
BUILDING NOW **MENIFEE**	**Banner Park, Cimarron Ridge, Legado** Pulte and Lennar, with lots of single-story plans.
READ THE FINE PRINT **BUILDER INCENTIVES**	**Often tied to their lender** Builders may offer closing-cost help or a rate buydown if you use their lender. Compare it with what I can do before you choose.
ASK FOR THE LIST **WHAT'S NOT INCLUDED**	**Landscaping, window coverings, appliances** These are often extra. Special assessments are common too, so get the yearly amount up front.

BEFORE YOUR FIRST VISIT

Bring your agent to the very first visit, or call me first. Many builders need your agent registered on day one, or they won't work with one later.

Communities sell out and new ones open all the time. See this month's move-in ready list and builder offers.

ONE PERSON, HOME AND LOAN

How I'll Help You Move

I handle both the home and the loan. One plan, one person, no handoffs.



01

Let's talk budget and commute

A quick call about where you work, what you want, and what feels comfortable each month.

02

Get pre-approved

VA, conventional, or FHA. VA loans can mean no down payment if you qualify. I'll walk you through each one in plain words.

03

One tour day

I line up homes around your commute, so you see real drive times and real streets.

04

An offer and a loan that work together

Since I do both, I can shape them as one. A rate buydown or lender credits can lower your costs. I'll show you the real numbers for your home.

05

Close and move in

Same person from your first call to your keys.

SELLING IN SAN DIEGO TOO?

Have a home to sell there? You've got three common ways to do it: sell first and rent back for a few weeks, make an offer here that depends on your sale, or use your home equity to buy first. I'll help you pick the one that fits, and I can help with the sale too.

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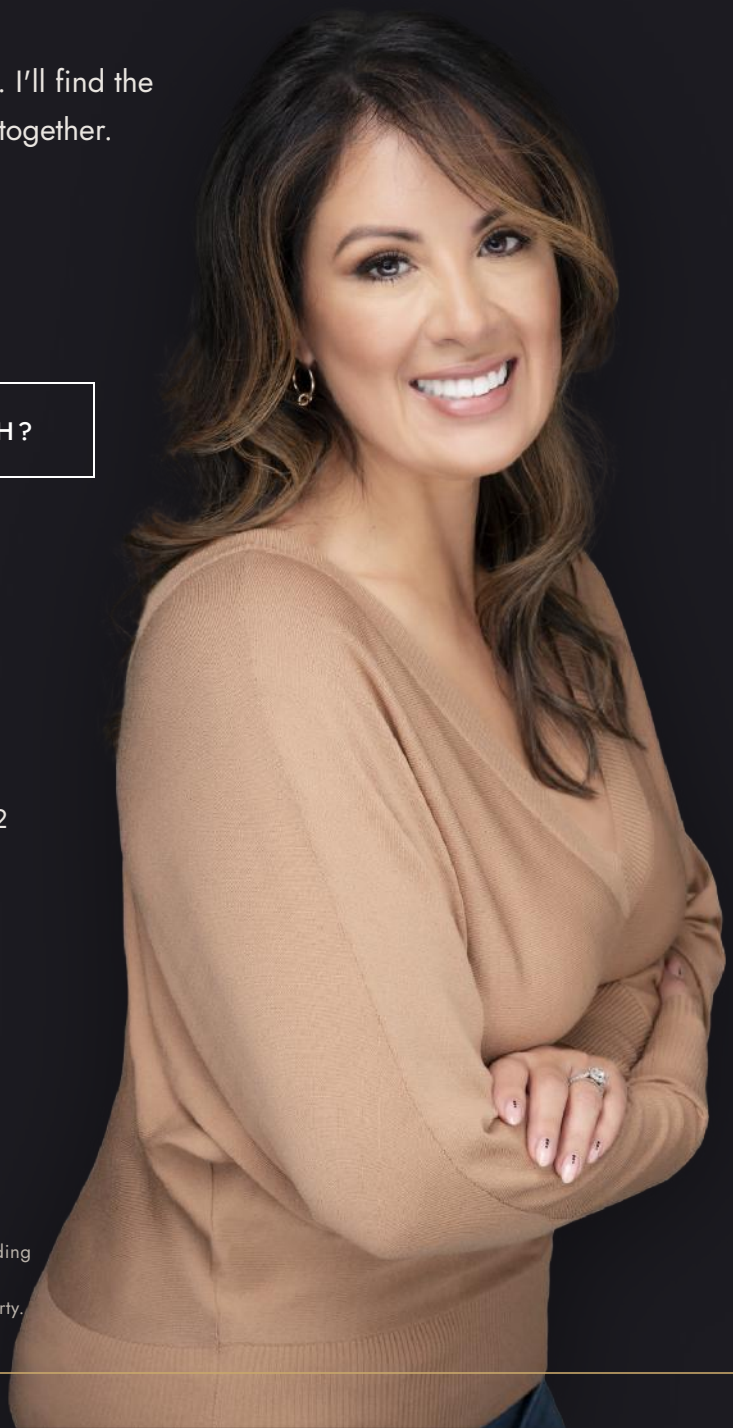
YOUR NEXT STEP

Ready to see it in person?

You don't need a team of strangers for this move. I'll find the home, set up the loan, and make sure they work together. Let's start with a quick call.

BOOK A CALL WITH FELICIA

WHAT'S MY SAN DIEGO HOME WORTH?



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