LUMINA
REAL ESTATE & LENDING

RELOCATION GUIDE 2026

From the Bay Area to Temecula Valley

I was born in San Francisco, grew up in Cupertino, and lived in west San Jose before Temecula Valley became home. I know both sides of this move. Here's what I'd tell a friend making it.

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

INSIDE

What Your Money Buys · Pick What Matters Most · The Real Costs
Schools and Everyday Life · Wine Country and Weekends · New Construction
One Person, Home and Loan



WHAT YOUR MONEY BUYS

Keep More of Your Equity

Here's what a typical single-family home sells for up there, next to what it sells for here.



$1.15M

That's about how much less a typical home costs in Temecula than in Santa Clara County. Here, that typical home is about 2,354 sq ft on a 7,623 sq ft lot.

MEDIAN PRICE **SANTA CLARA COUNTY**	**$1,920,000** San Jose, Cupertino, Sunnyvale, and the rest of Silicon Valley.
MEDIAN PRICE **SAN MATEO AND SAN FRANCISCO**	**$2,327,500 and $2,054,000** The Peninsula and the City.
MEDIAN PRICE **ALAMEDA AND CONTRA COSTA**	**$1,265,000 and $870,000** The East Bay. Contra Costa is the closest to our prices.
MEDIAN PRICE **TEMECULA**	**$770,000** Typical home is **2,354 sq ft** on a **7,623 sq ft** lot.
MEDIAN PRICE **MURRIETA**	**$710,000** Typical home is **2,588 sq ft** on a **7,405 sq ft** lot.
MEDIAN PRICE **MENIFEE**	**$586,000** Typical home is **2,029 sq ft** on a **7,000 sq ft** lot.

Sources: Bay Area prices from C.A.R., median sold price of existing single-family homes, September 2026. Temecula Valley prices from CRMLS, detached single-family homes closed October 1 to 31, 2026. C.A.R. doesn't report home or lot size, so the Bay rows show price only.

FIND YOUR FIT

Pick What Matters Most

Start with what you want in your next home. Here's where to look.



YOU WANT
A NEWER HOME

New construction, Temecula to Menifee

New communities are going up in almost every city. See page 7 and this month's move-in ready list.

YOU WANT
A BIGGER YARD

Wildomar and Meadowview

Wildomar's typical lot is about **9,600 sq ft**. Meadowview in Temecula has big lots and horse trails.

YOU WANT
PARKS AND POOLS CLOSE BY

Paseo del Sol and Wolf Creek

Master-planned neighborhoods with parks, pools, and paths built in.

YOU WANT
THE MOST HOUSE FOR YOUR MONEY

Menifee

A **$586,000** median for about **2,029 sq ft**.

YOU WANT
LAND AND VIEWS

Temecula Wine Country

Homes on acreage near the vineyards, east of Old Town along De Portola and Rancho California Road.

YOU WANT
SOMETHING WALKABLE

Old Town Temecula

It's the closest thing to walkable here. Most of the valley is a driving town.

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

Loved weekends in Napa and Sonoma? Here, wine country is right next door.



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 I MISSED, AND WHAT I DIDN'T

WHAT YOU'LL MISS

- The redwoods.
- The cooler weather.
- Real sourdough. Nothing here compares.
- Those green rolling hills.

WHAT YOU WON'T

- Close to $2 million for a typical home.
- Bidding way over asking just to get a shot.
- A tiny yard for that kind of money.
- The 101 and the 880 at 5 p.m.

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 timing

A quick call about what you want, when you want to move, 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

Fly into Ontario or San Diego for a weekend. I'll line up the homes so you see real streets in one trip.

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 THE BAY AREA TOO?

Many Bay Area owners have built a lot of equity, and that can mean a big down payment here. You've got three common ways to sell there and buy here: 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?

I made this move myself, and you don't need a team of strangers to make yours. 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 BAY AREA HOME WORTH?



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