FREE BUYER'S GUIDE

# THE TEMECULA VALLEY BUYER'S GUIDE

What to know before you buy in Temecula, Murrieta and the surrounding valley



PREPARED BY
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AREA
Temecula Valley

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# WELCOME FROM STORMER



Thank you for downloading this guide.

I'm Saundra Stormer, a California-licensed REALTOR® with First Team Real Estate. Most people know me simply as STORMER. I bring 25+ years of residential real estate experience and have completed 450+ closed sales.

I work with buyers, sellers and relocating clients throughout Temecula, Murrieta, Menifee, Wildomar, Winchester and Hemet, as well as nearby Fallbrook. Relocation is a meaningful part of my business. I regularly help clients moving into the area from Los Angeles, Orange County and San Diego County, and I help local homeowners plan their next move within the region.

My approach is straightforward: understand what you are trying to accomplish, explain the market clearly, give practical advice and negotiate skillfully on your behalf.

This guide covers the parts of buying here that people most often ask me about: how the towns differ, how a California purchase works from offer to keys, the costs that surprise newcomers, and what to know about 55+ communities. Read it at your own pace, and when you're ready to talk about your own move, my contact details are on the last page.

# THE VALLEY AT A GLANCE

The Temecula Valley isn't one market. Each town has its own housing mix, its own feel, and sometimes its own water district and school district. Here is a quick orientation.

| TOWN | COUNTY | WHAT STANDS OUT |
|---|---|---|
| **Temecula** | Riverside | Old Town, Temecula wine country, and a range of established and newer neighborhoods. Became a city in 1989. |
| **Murrieta** | Riverside | Directly north of Temecula and sharing a border with it. A more residential feel, access to both the I-15 and I-215, and the Santa Rosa Plateau Ecological Reserve on its west side. Incorporated July 1, 1991. |
| **Menifee** | Riverside | Newer construction and master-planned communities, so new-build and resale homes often compete for the same buyer. |
| **Wildomar** | Riverside | Between Murrieta and Lake Elsinore, with a quieter, semi-rural feel, larger lots and some horse property. |
| **Winchester** | Riverside | The valley's eastern edge. Much of what sells is new or nearly new construction. |
| **Lake Elsinore** | Riverside | On the I-15 north of Wildomar, organized around the largest natural freshwater lake in Southern California. Incorporated in 1888. |
| **Hemet** | Riverside | In the San Jacinto Valley, a city since 1910, home to the Ramona Bowl, with Diamond Valley Lake on its southern edge. |
| **Fallbrook** | San Diego | Just over the county line. Groves, ranches and country property, where wells, easements and agricultural use can be part of the purchase. |

### A FEW THINGS WORTH KNOWING BEFORE YOU COMPARE TOWNS:

- **Temecula and Murrieta are close.** City hall to city hall is about 7 miles, roughly 10 minutes with clear roads. Many people live in one and spend part of every week in the other.
- **There is no Metrolink station in Temecula or Murrieta.** The closest is Perris South, the end of the 91/Perris Valley Line. If you plan to commute by train, factor in the drive to the station.
- **School district boundaries follow addresses, not city names.** Temecula is served mainly by Temecula Valley Unified and Murrieta mainly by Murrieta Valley Unified. Check any home you are serious about with the district's own school locator before you write an offer.
- **Fallbrook is in a different county.** That matters for property taxes, recording and, as you'll see in the 55+ section, which state senior housing law applies.

# THE CALIFORNIA BUYING PROCESS, STEP BY STEP

California purchases follow a well-worn path. Most residential offers in the state are written on the California Association of REALTORS® (C.A.R.) Residential Purchase Agreement, known as the RPA. The current version is the RPA revised 12/25. The day counts below are the form's defaults. Every one of them can be changed by agreement, so read your own contract for the real numbers.

> One rule of thumb first: in the RPA, **"Days" means calendar days**, except the deposit, which is counted in **business days**.

## 1 GET PRE-APPROVED

Before you tour seriously, talk to a lender. A pre-approval tells you what you can borrow, what your monthly payment might look like, and it shows sellers you're ready. Ask the lender to include property taxes, insurance and any HOA dues in the payment estimate, because those vary a lot from one street to the next here (more on that below).

## 2 SIGN A BUYER REPRESENTATION AGREEMENT

Since January 1, 2025, California law requires a written buyer-broker representation agreement between you and your agent **as soon as practicable, and no later than when you make an offer**. The law also says the agreement cannot last longer than three months from the date it's made. Read it, ask questions, and know what it says about how your agent is paid.

## 3 SEARCH AND TOUR

This is the fun part. Narrow the towns first, then the neighborhoods, then the homes. Pay attention to things a listing won't tell you: which direction the backyard faces, what's behind the back fence, whether the home sits in an HOA, and whether it's in a Mello-Roos district.

## 4 WRITE THE OFFER

Your offer on the RPA sets the price, your deposit, your loan terms, your contingencies and your closing date. Your agent will also walk you through which costs each side pays, since the agreement spells that out item by item.

## 5 DELIVER YOUR EARNEST MONEY DEPOSIT

Once your offer is accepted, the RPA's default is that your initial deposit goes to escrow **within 3 business days after acceptance**, by wire transfer unless the contract says otherwise. Always confirm wiring instructions by phone with your escrow officer, using a number you already know is real, before sending money.

## 6 OPEN ESCROW

Escrow is a neutral third party that holds the money and documents until every condition of the sale is met. Your escrow officer and title company will prepare the paperwork, order the preliminary title report, and coordinate the closing.

## 7 YOUR CONTINGENCY PERIODS BEGIN

Contingencies are your protections. They give you time to investigate, get your loan and confirm value before you're fully committed. Under the RPA revised 12/25, the defaults are:

| CONTINGENCY | DEFAULT PERIOD |
|---|---|
| Loan | 17 days after acceptance |
| Appraisal | 17 days after acceptance |
| Investigation of the property (inspections) | 17 days after acceptance |
| Review of seller documents | 17 days after acceptance, or 5 days after delivery, whichever is later |
| Seller delivers documents to you | 7 days after acceptance |

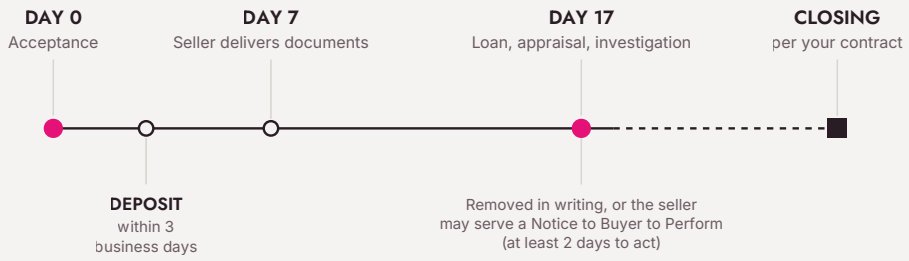



*FIG. 01. The RPA's default deadlines, counted from acceptance in calendar days (the deposit in business days). Every one can be changed by agreement.*

Two things to understand about contingencies:

- **They don't simply vanish when the clock runs out.** They are removed in writing, usually with C.A.R.'s Contingency Removal form.
- **The seller can push you to act.** If a deadline passes and you haven't removed a contingency, the seller can serve a written **Notice to Buyer to Perform**, which gives you at least 2 days after delivery to act before the seller may cancel.

## 8 INSPECTIONS

During the investigation period, hire a licensed general home inspector, and follow up with specialists if something comes up (roof, pool, HVAC, sewer line, termites). On rural or larger parcels, such as in Fallbrook or parts of Wildomar, ask about wells, septic systems and easements. If the inspections turn up problems, you can ask the seller for repairs or a credit, or cancel within the contingency period.

## 9 REVIEW THE SELLER'S DISCLOSURES

California sellers provide a stack of disclosures. Read all of them. They can include the seller's own disclosure statements, a natural hazard disclosure (which shows, among other things, whether the home is in a mapped fire hazard severity zone), any Mello-Roos special tax notice, and HOA documents if the home is in an association.

## 10 APPRAISAL

If you're financing, the lender orders an appraisal. The RPA's default appraisal contingency is based on the home appraising at a minimum of the purchase price. If it comes in low, you, the seller and your agents will talk about the next step.

## 11 FINAL LOAN APPROVAL

Your lender finishes underwriting. Avoid big new purchases, new credit cards or job changes until you close, and respond to lender requests quickly.

## 12 FINAL WALK-THROUGH

Shortly before closing, you'll do a **final verification of condition**. It is not a contingency. Its purpose is to confirm that the home was maintained, that agreed repairs were completed, and that the seller met their other obligations.

## 13 CLOSING AND KEYS

You'll sign your loan and escrow documents, wire your remaining funds, and escrow records the deed with the county. Your purchase agreement states when you take possession. Then the keys are yours.

# COSTS THAT SURPRISE TEMECULA VALLEY BUYERS

The purchase price is only part of the story. These are the line items that catch newcomers off guard.

## PROPERTY TAX: THE BASE RATE UNDER PROP 13

In Riverside County, the general tax levy is limited by state law to **$1 per $100 of assessed value** (the constitutional "1%" levy). Your bill also includes **locally voted special taxes and any city or district direct assessments**, so the real total is usually higher than 1%. Ask for the current tax bill on any home you're considering.

What new owners should know:

- **Due dates.** The first installment is due November 1 and becomes delinquent at 5 p.m. on December 10. The second is due February 1 and becomes delinquent at 5 p.m. on April 10. Late payments carry a 10% penalty.
- **Supplemental tax bills.** When a home sells, it's reassessed. If the new value is higher, you'll receive a **supplemental tax bill** in addition to the annual bill. The county says it's your responsibility to contact your lender to find out who will pay it.
- **Unpaid taxes at closing.** You're responsible for any taxes not paid as of the close of escrow, so read your escrow papers to see what the prior owner paid.
- **Homeowners' Exemption.** If the home is your primary residence, file for the exemption with the Assessor. It reduces your assessed value by up to $7,000. The full exemption is available if you file by 5 p.m. on February 15.

## MELLO-ROOS (COMMUNITY FACILITIES DISTRICT) SPECIAL TAXES

Many newer neighborhoods in the valley sit inside a **Community Facilities District**, often called Mello-Roos. A CFD is a special tax district under state law that pays for public improvements and ongoing services in a defined area, such as parks, streets, sewer improvements and public safety. Riverside County notes that many developers form a CFD so they can sell homes at a lower price, with the cost passed on to homeowners as annual special taxes.

Practical points:

- **It shows up on your property tax bill**, usually itemized under "Fixed Charge Assmts."
- **It's subject to the same penalties and interest** as regular property taxes if paid late.

- **Sellers must make a good faith effort to get you the disclosure notice** of the special tax from each agency that levies one, and deliver it to you. Read it closely: it explains what the tax pays for and how it can change.

> Two similar-looking homes a few streets apart can have very different total tax bills because of CFDs. Compare the full bill, not just the price.

## HOA DUES AND THE DOCUMENTS YOU'LL RECEIVE

Many valley homes are in a homeowners association (HOA). Before you remove your contingencies, you'll receive the association's disclosure package. Under California law it includes, among other things:

- **All governing documents** (CC&Rs, bylaws and rules).
- **A written statement of the current regular and special assessments and fees**, plus any unpaid amounts on the home.
- **Any assessment changes the board has approved** that haven't come due yet.
- **Any unresolved violation notice** sent to the current owner.
- **Any rental or leasing prohibition**, if the governing documents have one.
- **Board meeting minutes from the past 12 months**, if you request them.

Read the budget and reserve information carefully, and ask whether any special assessment is coming. Under the RPA, the seller pays any HOA special or emergency assessments due before closing.

## HOMEOWNERS INSURANCE AND THE FAIR PLAN

Get insurance quotes early, ideally during your investigation period, not the week before closing. Your lender will require proof of coverage.

If you can't find coverage through a regular insurance company, the **California FAIR Plan** is available as the insurer of last resort. The California Department of Insurance says it should be considered only after a diligent search in the traditional market, and that the FAIR Plan covers a narrower set of losses (fire or lightning, internal explosion, and smoke). Coverage such as water damage, liability and theft has typically meant buying a separate "difference in conditions" policy alongside the FAIR Plan, and the Department has described changes to that. Ask your insurance agent what's available today.

It also helps to know whether a home is in a mapped **fire hazard severity zone**. CAL FIRE classifies these zones, and the designation appears in the natural hazard disclosure you'll receive.

## CLOSING COSTS: WHO PAYS WHAT

There's no single answer for the valley. The RPA lists the major closing costs (such as the escrow fee, owner's title policy, county and city transfer taxes, HOA document fees and the natural hazard report) and the parties decide who pays each one. Ask your agent, your lender and your escrow officer for an estimate early, and read the cost section of your purchase agreement before you sign it.

## WATER SERVICE

Water service in the valley is provided by different districts depending on the address, and rates and billing differ. Two of the main ones:

- **Rancho California Water District** serves the Temecula / Rancho California area, which includes the city of Temecula, portions of Murrieta, and unincorporated areas of southwest Riverside County.
- **Eastern Municipal Water District** serves retail customers in parts of Canyon Lake, Hemet, San Jacinto, Menifee, Moreno Valley, Murrieta, Perris and Temecula, along with unincorporated communities including French Valley, Murrieta Hot Springs and Winchester.

Other agencies serve other parts of the valley. Ask which district serves the specific address and look up its current rates.

# BUYING IN A 55+ COMMUNITY

The valley has dedicated 55+ communities, especially in Murrieta, where The Colony at California Oaks and Four Seasons at Murrieta are two well-known examples. Here's what "age-restricted" actually means.

## THE FEDERAL RULE

Under the federal Housing for Older Persons Act and HUD's rules (24 CFR Part 100, Subpart E), a community can operate as housing for people 55 and older if:

- **At least 80% of its occupied homes** have at least one resident who is 55 or older.
- It **publishes and follows policies** showing it intends to operate as 55+ housing.
- It **verifies residents' ages**, with updates at least once every two years.

That 80% rule describes the community as a whole. It doesn't decide whether you personally qualify. That comes from the community's own rules.

## THE CALIFORNIA RULE (AND WHY RIVERSIDE COUNTY IS DIFFERENT)

California has its own senior housing law, and it has a Riverside County twist. The general statewide section (Civil Code 51.3) **does not apply in Riverside County**. Riverside County has its own sections (Civil Code 51.10 to 51.12). Fallbrook, being in San Diego County, falls under the general statewide section. The core ideas are similar:

- A "senior citizen" is a person 62 or older, or **55 or older in a senior citizen housing development**.
- A community's CC&Rs may require, at most, that **one resident in each home be a senior citizen**, with other residents being qualified permanent residents (for example, a spouse or cohabitant, or someone 45 or older living with the senior), permitted health care residents, or other permitted occupants.
- The rules address **guests under 55**, and the time limits differ: Riverside County's section says guest stays of **not more than 60 days in any year**, while the statewide section says **not less than 60 days in any year**. The exact limits are set in each community's documents.

> The bottom line: **the community's own CC&Rs and written policies control the details.** Read them before you write an offer.

## WHAT TO ASK BEFORE YOU BUY

- **What do the monthly dues cover?** The gate, clubhouse, landscaping, pool? Is any increase or special assessment planned?
- **What are the age and guest rules, exactly?** Ask to see them in writing.
- **Is the home single-story?** Not every home in a 55+ community is one level. If stairs matter now or later, filter for single-story plans from the start.
- **Are golf or other amenities covered by the HOA,** or do they carry their own fees or memberships?
- **How does the gate work** for you, your guests and deliveries?
- **Is the home in a Mello-Roos district?** Check the tax bill and disclosures, the same as any other home.

# IF YOU HAVE A HOME TO SELL FIRST

Many buyers, especially those moving into a 55+ community, are also selling a home. There are three common ways to sequence it, and each has trade-offs.

### SELL FIRST, THEN BUY.

You know exactly how much money you have, and your offer isn't tied to another sale, which sellers tend to like. The trade-off is that you may need a short-term place to live, or a negotiated rent-back from your buyer, if you haven't found the next home yet.

### BUY FIRST, THEN SELL.

You can move once, on your own timeline, and take your time preparing the old home for market. The trade-off is that you'll need to qualify for the new home while still owning the old one, or arrange other financing, and you may carry two homes for a while.

### MAKE AN OFFER CONTINGENT ON SELLING YOUR CURRENT HOME.

Under the RPA, the sale of your property is not a contingency unless the parties check the box and attach C.A.R. Form COP, the form for that contingency. It protects you if your home doesn't sell, but it asks more of the seller, so a contingent offer can be less attractive than one without it. Read the form with your agent so you know what rights it gives each side.

Whichever route you take, decide early, because that choice shapes every offer you write. Talk it through with your agent and your lender before you start touring.

# YOUR BUYER CHECKLIST

## BEFORE YOU SEARCH

- ☐ Talk to a lender and get pre-approved.
- ☐ Ask for a payment estimate that includes taxes, insurance and HOA dues.
- ☐ Decide whether you'll sell first, buy first, or write a contingent offer.
- ☐ Sign a buyer representation agreement with your agent.
- ☐ Shortlist the towns that fit your commute, lot size and lifestyle.

## WHILE YOU TOUR

- ☐ Check the school district for each address with the district's own locator.
- ☐ Ask whether the home is in an HOA, and the current dues.
- ☐ Ask whether the home is in a Mello-Roos (CFD) district.
- ☐ Note which water district serves the address.
- ☐ Get an early homeowners insurance quote on any home you're serious about.

## AFTER YOUR OFFER IS ACCEPTED

- ☐ Confirm wiring instructions by phone, then deliver your deposit within the contract deadline (default 3 business days).
- ☐ Schedule your home inspection and any specialist inspections right away.
- ☐ Read every seller disclosure, including the natural hazard disclosure and any special tax notice.
- ☐ Read the HOA documents, budget and minutes.
- ☐ Track every contingency deadline on your calendar.
- ☐ Remove contingencies in writing only when you're satisfied.

## BEFORE CLOSING

- ☐ Bind your homeowners insurance.
- ☐ Don't open new credit or make big purchases.
- ☐ Do your final verification of condition.
- ☐ Review your closing statement with your escrow officer.

## AFTER CLOSING

- ☐ File for the Homeowners' Exemption if it's your primary residence (full exemption if filed by February 15).
- ☐ Watch for a supplemental tax bill, and ask your lender who pays it.
- ☐ Set up water, power, trash and HOA payments.

# READY TO TALK ABOUT YOUR MOVE?

If you're thinking about buying in the Temecula Valley, I'd be glad to help. Whether you're relocating from Los Angeles, Orange County or San Diego County, moving within the valley, or planning a move into a 55+ community, we can start with a conversation about what you're trying to accomplish and go from there.

## BOOK A CONSULT WITH ME:


| | |
|---|---|
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