CROWELL GROUP
REAL ESTATE

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RE/MAX CONNECTIONS



THE RELOCATION GUIDE

Moving to San Diego? Start Here.

The honest guide to where to live, what it really costs, and what nobody tells you before you move — written by a San Diego agent who has spent 20 years here as both a Realtor and an investor.

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RE/MAX CONNECTIONS · CROWELL GROUP



WELCOME

For anyone relocating to San Diego from out of the area

Especially if you've accepted a job here and now have to figure out the rest.

Twenty years in San Diego real estate, involved in 100+ residential investment properties, and own rentals I self-manage. I talk numbers like an investor and run a transaction like a process, not a hope. This guide is the conversation I have with every relocating buyer before we look at a single house.

Let's get you a favorable outcome.

20	100+	180+
YEARS IN SAN DIEGO	INVESTMENT PROPERTY EXPERIENCE	FIVE-STAR REVIEWS

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Start Here: The Two Questions Everyone Asks

You took the job. Now you have about ninety days to pick a place to live in a county that runs 70 miles north to south, where two neighborhoods eight miles apart can differ by a million dollars and twenty degrees.

In twenty years of moving people here, the same two questions come up every single time, usually in the same breath:

> **"What are the best school districts?" and "Where are the commutes best?"**

That's the right instinct. Those two answers, taken together, decide where you should be looking — more than the ocean view, more than the square footage, more than the listing photos that pulled you in at midnight from 2,000 miles away.

Here's the uncomfortable part: for most people who relocate here, those two answers do not point to the beach. They point inland. That surprises almost everyone, and it's the single most useful thing in this guide.

What you'll get in the next six pages: what changes when you move here from where you're coming from, the real trade-offs between the inland corridor and the coast, the costs nobody warns you about, the mistakes I watch relocating buyers make, and the order to do things in so you're not making a $2 million decision from a hotel room.

No pitch. Just the way through.

What Changes When You Move Here

Most people relocating to San Diego right now are coming from a handful of places. Between January and March 2026, the biggest net inflows were from:

Los Angeles	2,048	Seattle	227
San Francisco	1,171	New York	147
Washington DC	274	Boston	89
Chicago	264	Denver	44

Source: Redfin migration data, Jan–Mar 2026.

COMING FROM LOS ANGELES

The median sale price in Los Angeles County was $921,915 over the three months ending August 2026, up 1.4% year over year (Redfin). San Diego County's median single-family price ran roughly $950K–$1.05M as of May 2026. So on paper you're moving sideways or slightly up — but the distribution is completely different. LA's median hides enormous spread; ours is compressed into a narrower band of higher-quality inventory. Practically: your LA money buys a comparable or better home here, on a shorter commute, in a smaller and more navigable metro. What it does not buy is a bargain. Nobody moves to San Diego to save money on housing.

COMING FROM SAN FRANCISCO

The median sale price in San Francisco was $1,591,447 over the three months ending August 2026, up 13.7% year over year (Redfin). That is real leverage. San Francisco equity is what buys into Carmel Valley or the coast without stretching. If you're selling there and buying here, you are, in most cases, the strongest offer in the room — and you should be using that on purpose, not by accident.

IF YOU'RE 55 OR OLDER AND ALREADY OWN IN CALIFORNIA — READ THIS TWICE

Under Proposition 19, homeowners who are 55+ (or severely disabled, or a wildfire/disaster victim) can transfer their existing property tax base to a replacement home anywhere in California, and can do it up to three times (Source: California State Board of Equalization, Prop 19 fact sheet). If you've owned in LA or the Bay for decades, your assessed value is likely far below market. Bringing that base with you can be worth more per year than anything you'll negotiate on price. Most people moving in from out of the area have never heard of it. Confirm your own eligibility with the County Assessor and your tax advisor — but ask the question before you buy, not after.

What Changes When You Move Here

COMING FROM SEATTLE — OR ANY NO-INCOME-TAX STATE

This is the number that catches people. Washington has no state income tax. California's top marginal rate is 13.3%. For a highly compensated professional, that swing can dwarf the housing difference in either direction. Model your actual after-tax take-home before you set your budget, not after you've fallen for a house. A local lender and your accountant can do this in an afternoon.

COMING FROM DC, CHICAGO, NEW YORK OR BOSTON

The housing shock is real, and so is the offset: no snow removal, no ice, no salt on the car, and a genuinely usable outdoor season twelve months a year. The honest trade you're making is square footage and lot size for climate and proximity to the water. Most people who make that trade say it was worth it. Very few say they got more house.

WHAT'S TRUE FOR EVERYONE

As of the 2026 forecast data, 30-year fixed rates were averaging around 6.36%, down from 6.81% a year prior. Countywide active listings sat near 4,700, up 24% year over year, with 2.2–3.2 months of supply and homes taking 25–37 days to sell (Source: sandiegorealestatehunter.com, San Diego forecast, 2026).

Translation: there is more to choose from than there was two years ago, and you are not going to be forced into a decision in a weekend. But it is still not a buyer's market by any historical definition — six months of supply is balanced, and we're well under it.

6.36%	4,700	2.2–3.2	25–37
30-YEAR FIXED, DOWN FROM 6.81%	ACTIVE LISTINGS, UP 24%	MONTHS OF SUPPLY	DAYS TO SELL

Source: sandiegorealestatehunter.com, San Diego forecast, 2026.

Where to Live: Inland or Coastal

There are two real answers in this county, and almost everybody arrives assuming it's the second one.

Medians: Redfin, three months ending June–July 2026.

THE INLAND CORRIDOR — WHERE MOST PEOPLE RELOCATING HERE ACTUALLY END UP

Roughly fifteen to twenty-five miles from the water along the I-15 and SR-56 corridors. This is where the school math and the commute math both work, and it's where the majority of relocating professionals I work with sign.

4S Ranch / Del Sur and Rancho Bernardo

92127 · 92128 · MEDIAN $934,681, UP 1.5%

Newer master-planned construction in 4S Ranch and Del Sur; more established homes in Rancho Bernardo. Schools: Poway Unified, which Niche graded A+ for 2026 and ranked #21 of 466 districts in California and #2 of 17 in the San Diego area. Sits on I-15 with SR-56 running west to the coast. The honest trade-off: this is Mello-Roos country — see page 4 before you compare a payment here to a payment anywhere else.

Rancho Peñasquitos

92129 · MEDIAN $1,326,455, DOWN 8.2%

Also Poway Unified. Positioned where I-15 meets SR-56, which makes it one of the more flexible spots in the county if the job is in Sorrento Valley or UTC. The honest trade-off: much of the housing stock is 1970s–80s, so you're often buying a renovation or paying up for someone else's.

Carmel Valley

92130 · MEDIAN $1,979,324, UP 6.1%

The closest thing to a compromise between inland and coastal: minutes from the beach on SR-56, walkable village centers, and the shortest reach to the Sorrento Valley and UTC job cores of anywhere on this list. Schools: San Dieguito Union High School District for secondary, graded A+ by Niche for 2026 and ranked #17 of 10,394 districts nationally, #3 in California, and #1 of 17 in the San Diego area. The honest trade-off: you pay for all of that, and the newer Pacific Highlands Ranch side carries Mello-Roos.

Scripps Ranch

92131 · MEDIAN $1,499,661, UP 2.5%

Poway Unified. Central on I-15 with mature tree cover and larger lots than the newer communities. The honest trade-off: it's inland and it's warm — summer afternoons here are a different climate than the coast.

Poway

92064 · POWAY UNIFIED

Poway Unified, and the deepest school-driven demand in North Inland. Larger lots, more space per dollar, and a slower pace than the master-planned communities to the west. The honest trade-off: it's the furthest from the coastal job centers on this list, and the drive west is the drive west.

THE COAST — WHERE YOU THOUGHT YOU WERE MOVING

Real, beautiful, and priced accordingly.



La Jolla

92037 · MEDIAN AROUND $2.6M

Roughly $1,160 per square foot, about 21.5 days on market and 2.8 months of supply (Source: LuxurySoCalRealty market report, newest available data). Oceanfront and view estates, a walkable village, and UCSD and the UTC/biotech core right there. The honest trade-off: the most expensive land in the county, and parking and traffic in the village are a daily fact of life.

Del Mar

92014 · MEDIAN $4,472,566, UP 30.3%

Small, walkable, and directly on the water. The honest trade-off: the price of entry, plus limited inventory — you wait for the right home rather than choose from several. (Redfin, 3 months ending June 2026.)

Solana Beach

92075 · MEDIAN $2,352,718, UP 38.7%

Beach access, the Cedros Design District, and the Coaster commuter rail station. Schools: San Dieguito Union for secondary. The honest trade-off: that year-over-year number tells you how thin and volatile a small coastal market can be. (Redfin, 3 months ending June 2026.)

Encinitas

92024 · MEDIAN AROUND $2.7M

Surf-town character through Leucadia and Cardiff, with San Dieguito Union schools. The honest trade-off: you're on I-5 for anything south, and I-5 north of Sorrento Valley is the county's most reliable bottleneck. (Source: North County San Diego market report, June 2026.)

Carlsbad

92008 / 92011 · MEDIAN AROUND $1.765M

The most home per dollar of anywhere on the coast, with its own life-sciences and tech employment base so the commute isn't automatically southbound. The honest trade-off: if your job is downtown or in Sorrento Valley, this is a long drive at 7:30am. (Source: North County San Diego market report, June 2026.)



On commutes — the honest version

I'm not going to hand you a table of drive times, because the only number that matters is yours, at your hour, on your route. What I will tell you is the geography: the big employment cores are Sorrento Valley and UTC/La Jolla (biotech, UCSD, tech), downtown, Kearny Mesa, and the Carlsbad corridor up north. Inland communities reach them via I-15 and SR-56. Coastal communities reach them via I-5. The I-5/I-805 merge at Sorrento Valley is the single most consequential piece of pavement in your decision. Before you write an offer, drive your actual commute on a Tuesday at 8am and again at 5:30pm. That one afternoon will teach you more than any guide, including this one.

What Everyone Gets Wrong About San Diego



You probably won't live at the beach — and you may not want to.

Almost everyone relocating here starts their search on the coast and ends up inland. Not because they gave up, but because once the school districts and the commute get weighed honestly, the inland corridor wins on the things they actually do every day. I'd rather you know that on day one than discover it in month three, after you've fallen for a house you can't justify.

The weather is not the postcard — at least not in May and June.

May and June are San Diego's cloudiest months, running only about 58–59% sunny days. It's called May Gray and June Gloom: a marine layer roughly 1,600 to 6,600 feet deep parks over the coast and burns off late or not at all, while a few miles inland it's sunny and meaningfully warmer (Source: Hello San Diego, June Gloom explained). People fly out in June to house-hunt, sit under grey skies in Encinitas, and quietly panic. If you're visiting to decide, come twice — once in June and once in October.

Mello-Roos is a real monthly number, and it doesn't show up in the listing price.

In the newer master-planned communities — 4S Ranch, Del Sur, Pacific Highlands Ranch — homes carry a Community Facilities District special tax on top of base property tax. Base property tax runs roughly 1.1% of assessed value. In 92127, annual Mello-Roos commonly runs from about $1,000 to $5,000 or more, varying by parcel, lot type and development phase, and it stays with the property until the district's bonds are repaid — typically 20 to 40+ years (Source: Shay Realtors, 92127 Mello-Roos buyer guide, 2026). $3,000 a year is about $250 a month. That is a real difference in what you can afford, and it's why two homes at the same list price in two different zip codes are not the same purchase. Always pull the actual parcel tax bill before you compare.

What Everyone Gets Wrong About San Diego

"San Diego" is not one market.

Look at the page you just read: Rancho Bernardo at $934K and Del Mar at $4.47M are both San Diego. National headlines about "the San Diego market" are close to useless for your decision. What matters is your zip code, your school district and your commute corridor.

You don't get more house.

If you're coming from Chicago, DC or Boston, you are trading square footage for climate and coastline. That's the deal. Everyone who's happy here made that trade with their eyes open.

The good news nobody mentions.

The forecast data for 2026 points to modest countywide appreciation of 2–4% through 2027, with coastal neighborhoods and top school districts expected to outperform at 4–6% (Source: sandiegorealestatehunter.com, 2026). Buying into a strong district here has historically been one of the more durable decisions a relocating buyer makes.



The Mistakes Relocating Buyers Make

01 PICKING THE COMMUNITY FROM PHOTOS

Listing photography is a marketing product. It doesn't show you the freeway 300 yards behind the fence, the canyon the house backs onto, or what the street sounds like at 7am. I've had people fall in love with a home online and lose interest within ninety seconds of a drive-by.

02 BUDGETING ON LIST PRICE INSTEAD OF TOTAL MONTHLY COST

Base property tax around 1.1%, Mello-Roos where it applies, HOA dues in the master-planned communities, and California income tax if you're coming from a no-tax state. Build the real number first. Then shop.

03 WAITING TO GET PRE-APPROVED UNTIL AFTER THE MOVE

If you're relocating for a job, a lender needs to see your offer letter, your start date and how your compensation is structured — and that conversation takes longer for a relocating buyer than a local one. Start it early. A buyer who can't document income doesn't win a competitive offer regardless of price.

04 ASSUMING YOUR SALE BACK HOME AND YOUR PURCHASE HERE WILL LINE UP

They rarely do on the first try. Decide early whether you're renting for six months or carrying two properties briefly, and build that into the plan instead of discovering it in escrow.

05 BUYING SIGHT-UNSEEN WITHOUT SOMEONE WHO'LL TELL YOU NO

Remote buying works. It works when someone is physically standing in the house telling you the truth about it, including when the truth is "don't." That's the job.

06 NOT ASKING ABOUT PROP 19 BEFORE CLOSING

If you're 55+ and selling a long-held California home, the property tax base transfer has to be handled correctly. Ask before, not after.

07 TREATING THE SCHOOL DISTRICT AS A ZIP CODE

Attendance boundaries don't follow zip codes, and they get adjusted. Verify the specific school for the specific address with the district, every time.

What to Do & When

6–12 months out

Shortlist two or three communities from page 3 — not eight. Talk to a San Diego lender about how a relocation offer letter and your compensation structure will underwrite. If you're selling in California and you're 55+, raise Prop 19 now. If you can visit once, do it in May or June so you see the gloom rather than hear about it.

3–6 months out

Get fully pre-approved with local documentation. Set your real budget using total monthly cost, not list price. Line up the sale back home, and decide your bridge plan — rent here first, or carry both briefly. Start watching actual sold prices in your two or three communities so you develop a feel for value rather than a number from a website.

1–3 months out

Tour in person if you can, on video if you can't, with someone on the ground who will talk you out of the wrong house. Drive your commute at the real hour. Write the offer. Use your inspection contingency properly — in a market running 25–37 days on the market, you generally have room to do this right rather than fast.

Moving month

Close and take possession. Set up SDG&E and your water district (it varies by community — I'll tell you which one you're in). Register the vehicles and get California licenses within the required window. Confirm school enrollment with the actual school, and get the first week of logistics on paper before the truck arrives.

The first ninety days

Learn your freeway alternates. Find out which beach you actually go to, not the one you told people you'd go to. And if the house needs work, get it on the calendar before the first summer — good trades here book out.





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What Good Looks Like

I've moved a lot of people into San Diego from out of the area — most of them for the same reason you're reading this: they accepted a job here and had to solve housing around it, fast, from somewhere else.

Here's what the ones who land well have in common. They shortlist early and narrow to two or three communities instead of chasing the whole county. They build the real monthly number — taxes, Mello-Roos, HOA — before they shop. They get pre-approved with a local lender who has underwritten a relocation package before. They drive the commute. And they have someone here who will tell them when a house is wrong, not just when it's available.

What that looks like in practice: my clients consistently say the same three things in their reviews — that I'm responsive, that I communicate constantly, and that I'm easily accessible with no runaround. That matters more than usual when you're three time zones away and the inspection report just landed.

I've been through this — literally hundreds of times. That's the whole value of having someone local: not access to listings, which you already have on your phone, but judgment about which ones are actually worth your money.

"He helped us find, negotiate and close on a dream home… My husband and I could not recommend him enough."

NEHA GUPTA · GOOGLE REVIEW

"Working with David was a great experience from start to finish. He was professional, responsive, and helped keep the transaction on track with excellent communication."

KEVIN O'KEEFE · GOOGLE REVIEW

"Knowledge, experience, passion and effort are what make David Crowell an excellent realtor… coming from a retired realtor with over 150 transactions in his career."

ALLEN GATES · GOOGLE REVIEW

KEEP THIS PAGE

The relocation checklist

Everything from page 6, in order. Print it, tick it, keep it on the fridge.

6–12 MONTHS OUT

- [ ] Shortlist two or three communities from page 3
- [ ] Talk to a San Diego lender about your relocation offer letter
- [ ] Raise Prop 19 now if you're 55+ and selling in California
- [ ] Visit in May or June so you see the gloom

3–6 MONTHS OUT

- [ ] Get fully pre-approved with local documentation
- [ ] Set your real budget using total monthly cost, not list price
- [ ] Line up the sale back home and decide your bridge plan
- [ ] Start watching actual sold prices in your communities

1–3 MONTHS OUT

- [ ] Tour in person or on video with someone on the ground
- [ ] Drive your commute at the real hour
- [ ] Write the offer and use your inspection contingency properly

MOVING MONTH AND AFTER

- [ ] Set up SDG&E and your water district
- [ ] Register the vehicles and get California licenses
- [ ] Confirm school enrollment with the actual school
- [ ] Get any house work on the calendar before the first summer

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WHERE I COME IN

How David Helps Next

You've now got the map: which communities are actually in play, what the real costs are, what to do and in what order.

Here's where I come in.

I've spent 20 years in San Diego real estate as both a Realtor and an active investor. Involved in over 100+ residential investments, and I still own and self-manage rental properties here. That means when we walk a house together, I'm not just telling you whether you like it. I'm telling you what it's worth, what it'll cost you to own, and what it'll be worth when you sell it. I talk numbers like an investor and I run a transaction like a process, not a hope.

I represent buyers across every price point, from a first purchase to a $1M+ coastal home. My process works at a distance — I've done it for people who were still packing in another state — because it's the same disciplined process either way: understand your numbers first, narrow the communities, see the homes honestly, negotiate hard, close clean.

For context on the track record: 180+ five-star reviews across Google and Zillow, ranked in the top 5% of San Diego County's 20,000+ active Realtors, RE/MAX Hall of Fame Achievement Award, and RE/MAX Platinum and Executive Club Awards every year from 2011 through 2025.

If you're moving here and you want a straight answer about a community, a price, or whether a house is worth it — reach out. No pressure, no pitch, no runaround. I'll tell you what I'd tell a friend.

Let's get you a favorable outcome.

— DAVID CROWELL, REALTOR®
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