

Whelan Ranch Newsletter

Volume 8, Issue 1 Winter Quarter 2026

DRE: 02074489

Greetings!

I hope that your 2026 is going well so far. I do think that winter has skipped us this year. I am continually relieved we are getting the moisture needed to thwart fire season.

I am excited to share this news. One of our wonderful neighbors, Kristine and Jose, are organizing a **Whelan Ranch (including The Crest) Community Garage (Yard) Sale**. Everyone in Whelan Ranch and The Crest is invited to participate. Neighbors along Marblehead Bay will be opening their garages for what promises to be a fantastic neighborhood event. Don't live on Marblehead Bay? That's okay, I don't either. It isn't a problem — **a neighbor will happily allow your table in their driveway or yard for the day so you can have a table of your own!** Neighbors up and down Marblehead Bay will open their garages for an epic sale! We'll have signage and ads to draw in shoppers. The sale will be held **Saturday, April 25th** starting at 8am! We hope you'll join us — it's a great opportunity to connect, declutter, and enjoy some community fun! To sign up and learn more, scan the QR code on the next page or visit us online at: <https://tammytauntrealestate.com/wr-garage-sale>. You're also welcome to reach me at: tammytaunt@gmail.com or (619) 857-6233.

As for real estate — it never disappoints when it comes to being interesting. While the pace is measured, values in North Oceanside remain steady due to limited inventory and solid demand. Buyers are thoughtful and strategic, but well-priced homes continue to move. Pending sales are improving, pointing toward a modest rebound if rates stabilize. Overall, 92057 is settling into a healthier, more balanced market for 2026.

Wishing you a wonderful rest of "winter," and I look forward to seeing you around the neighborhood!

Best Regards,
Tammy Taunt

Whelan Ranch & Surrounding Area Market Activity October 2025 to mid-February 2026*

*Please Note: These numbers are as of the time of the writing of this newsletter taken from the MLS representing multiple brokerages.

Address	Bed/Bath	Sq Ft	Status	Asking Price	Sales Price	Date Pending/Closed	DOM
4467 Anne Sladon	3/2	1,160	ACTIVE	\$ 599,000	TBD	TBD	31
4655 Caneel Bay Court	4/3	2,309	ACTIVE	\$ 989,000	TBD	TBD	4
354 Lustrosos Street	4/3	2,622	ACTIVE	\$1,249,000	TBD	TBD	36
4745 Marblehead Bay Drive	4/3	2,396	ACTIVE	\$1,149,000	TBD	TBD	55
4413 Point Degada	4/2	1,634	ACTIVE	\$ 939,000	TBD	TBD	44
361 Point Windemere Place	4/3	2,149	ACTIVE	\$1,059,900	TBD	TBD	246
4475 Saint Andrews Place	4/3	2,127	ACTIVE	\$ 959,000	TBD	TBD	77
4588 Vinyard Street	4/3	1,666	ACTIVE	\$ 899,000	TBD	TBD	27
4560 Calle Del Palo	4/2	1,300	Active Under Contract	\$ 859,999	TBD	02/10/2026	56
4499 Pebble Beach Drive	4/3	2,002	Active Under Contract	\$ 929,000	TBD	02/20/2026	166
517 Calle Montecito	2/1	806	PENDING	\$ 395,900	TBD	10/14/2025	112
318 Festival Drive	3/2	1,140	PENDING	\$ 800,000	TBD	01/28/2026	9
814 Malibu Point Way	2/2	1,104	PENDING	\$ 515,000	TBD	02/03/2026	5
4569 Calle Del Palo	3/2	1,440	SOLD	\$ 800,000	\$ 780,888	01/15/2026	37
4801 Cardiff Bay Drive	5/3	2,428	SOLD	\$ 900,000	\$ 915,000	01/23/2026	8
4851 Cardiff Bay Drive	4/2	2,576	SOLD	\$ 999,900	\$1,035,000	02/26/2026	11
4596 Coronado Drive	3/3	2,123	SOLD	\$ 879,000	\$ 860,000	01/21/2026	62
853 Dana Point Way	3/2	1,193	SOLD	\$ 499,000	\$ 560,000	02/13/2026	3
854 Dana Point Way	2/2	1,104	SOLD	\$ 499,000	\$ 486,000	01/30/2026	21
233 Festival Drive	3/2	1,222	SOLD	\$ 625,000	\$ 615,000	01/29/2026	33
4512 Glenview	4/3	2,002	SOLD	\$ 949,000	\$ 977,000	12/10/2025	7
4418 Jill Street	4/2	1,300	SOLD	\$ 799,999	\$ 785,000	12/29/2025	44
4556 Mariners Bay	3/3	1,731	SOLD	\$ 929,000	\$ 890,000	01/16/2026	74
4273 Rockport Bay Way	2/2	1,104	SOLD	\$ 485,000	\$ 475,000	01/09/2026	170
4466 Saint Andrews Place	4/2	1,741	SOLD	\$ 885,000	\$ 885,000	12/05/2025	6
803 Shelter Cove Way	3/3	1,299	SOLD	\$ 599,000	\$ 599,000	01/26/2026	5
4425 Arbor Cove Circle	4/3	2,247	Expired	\$ 999,000	N/A	02/14/2026	191

DOM = Days on Market

January home sales in 92057 started 2026 slightly below both last month's pace and last year's levels, as buyers continued to navigate mortgage rate fluctuations. When comparing January 2026 to the previous year, listings were even while closed sales were actually up 7.5%. While activity remains measured, home values have held relatively steady due to limited inventory and consistent demand in North Oceanside. Seller's are getting 97% of their list price, which is 2% higher than a year ago. The overall median sales price decreased 0.7% to \$928,250 for detached homes in 92057. Days on Market (DOM) has increased 34% this year for an average of 49 days reflected by buyers taking more time and negotiating strategically. Overall, 92057 is moving toward a more balanced and steady market in 2026.

Call me, YOUR actual neighbor for over 27 years, and your Whelan Ranch neighborhood expert, today!

Source: California Association of Realtors® www.car.org • North County Association of Realtors® nsdcrealtors.com • Keeping Current Matters.com
The information contained herein has been obtained through sources deemed reliable but cannot be guaranteed as to its accuracy.

Curious what your home is worth?
Contact me today! (619) 857-6233 or tammytaunt@gmail.com

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Local Taxpayer Protection Act Intends to Save Proposition 13

Before evaluating the “Local Taxpayer Protection Act,” also known as the “Save Proposition 13 Initiative,” it’s helpful to understand how powerful Proposition 13 has been for California homeowners. Passed in 1978, this constitutional amendment limits property taxes by capping the general tax rate at 1% of a property’s assessed value—its original purchase price—plus voter-approved assessments. It remains one of California homeowners’ strongest financial safeguards.

Think about the difference between your purchase price and today’s market value. For long-term homeowners, that difference can be dramatic. After 27 years, our gap is very large. I certainly prefer paying property taxes based on 1998 values. Proposition 13 guarantees that general property taxes remain tied to the original purchase price, with reassessment occurring only upon sale or significant reconstruction.

Proposition 19 builds upon this benefit by adding portability. Designed to increase housing flexibility and affordability, it allows homeowners age 55 or older to transfer their existing property tax base to a new primary residence anywhere in California, for up to three moves. For example, if I sell my current home and buy another primary residence, my new tax base would be based

on what I paid in 1998. I may repeat this benefit two more times.

Together, these measures are critical to homeowners’ ability to afford and remain in their homes.

The November 2026 ballot may include a measure called the “Local Taxpayer Protection Act,” also known as the “Save Prop 13 Initiative.” Proposed by the Howard Jarvis Taxpayers Association, it seeks to strengthen Proposition 13 by closing loopholes that allow local governments to raise certain property-related taxes with a simple majority vote. Court interpretations have allowed tax increases that some argue conflict with Proposition 13’s intent, costing Californians billions annually.

If passed, the measure would require a two-thirds voter majority for local and special taxes. It would prohibit new real estate transfer taxes (which is similar to a sales tax on real estate) beyond those permitted under Proposition 13 and repeal existing transfer taxes effective December 31, 2028.

As of this newsletter’s publication, signatures are still being gathered to qualify the measure for the November ballot. If sufficient signatures are collected, it will appear before voter in November 2026.

For more information, please visit:
https://www.hjta.org/saveprop13_about_initiative



Important Consumer Alert from the California Department of Real Estate (DRE)



As your neighbor and local Realtor, I want to share an important alert from the California Department of Real Estate (DRE) about rising real estate and mortgage scams targeting all buyers, many of which are designed to trick seniors. Scammers often exploit trust and create confusion. The financial damage of these scams can be severe.

If you suspect fraud or have concerns about a real estate licensee, you can file a complaint at dre.ca.gov. Please know that I am always here as a resource. If something doesn’t feel right, I’m happy to review documents, verify licensing, or simply talk it through. Protecting our neighbors — and the homes we’ve worked so hard for — matters deeply to me.

How to Protect Yourself:

- Work only with licensed professionals. Verify licenses at dre.ca.gov.
- Never wire or pay cash for real estate services.
- Do not pay upfront fees for loan modifications, foreclosure rescue, or rental listings.
- Never sign documents you don’t fully understand or that contain blank spaces.
- Protect your personal information, especially your Social Security number.
- Be wary of anyone asking you to transfer your property or sign a power of attorney.
- Monitor your property title just like you check your credit. Sign up for the free San Diego County Owner Alert tool at sdarcc.gov.
- If it sounds too good to be true, it probably is.

Scams to Watch For:

- Reverse mortgage scams targeting seniors.
- Forged deed (recordation) fraud.
- Bogus investment property opportunities.
- Vacant land scams where criminals pose as owners.
- Foreclosure rescue schemes that promise to “save” your home for a fee.
- Fake rental listings or prepaid rental lists.
- Unlicensed property managers.
- Timeshare resale scams charging upfront fees with no results.

Tammy's Ocean Currents

Local Nonprofit Helping to Restore Local Kelp Forests



Kelp forests are vital to coastal zones, acting as natural buffers that absorb wave energy and reduce erosion and storm damage. They provide food, shelter, and nursery habitat for diverse marine life, while also absorbing carbon and filtering pollutants to help combat climate change. Remarkably, kelp can grow up to two feet per day if conditions are right.

In La Jolla and greater San Diego, kelp forests have declined by as much as 90% since the 2014–2015 marine heatwave, compounded by sea star wasting disease and urchin grazing. Even with normal water temperatures returning, the forests have not recovered. Scientists believe the lack of a seed bank and shifting ocean conditions may be factors.

Some methods to restore kelp forests have been proven very effective, such as urchin culling; however, unlike other locations, urchin barrens may not be the problem. A lack of a seed bank and changing ocean dynamics being the likely cause instead.

SeaTrees, a local nonprofit, is collaborating with researchers at UC San Diego’s Scripps Institution of Oceanography. They are researching solutions to restore these forests and develop an effective restoration “toolkit” to help kelp survive in a warming climate. Learn more at seatrees.org to learn more about our precious kelp forests.

Whelan Ranch and The Crest Community

Community Garage Sale!!

Spring '26
April 25th Starting at 8am



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Sponsored by Kristine and Jose on Marblehead Bay

This newsletter is not intended to solicit buyers or sellers currently under contract with a brokerage. All information is subject to change without notice.