

SEPTEMBER 29, 2026 - WRITTEN BY STEVEN THOMAS

THEN AND NOW 2008 VS. TODAY

MANY THINK THAT THE SLOW HOUSING MARKET AND RISING RATES WILL CAUSE A CRASH LIKE THE GREAT RECESSION, BUT THE DATA DOES NOT BACK THIS UP.



Major earthquakes leave a lasting impact, one that can linger for years. In October 1989, the 6.9-magnitude Loma Prieta earthquake struck the San Francisco Bay Area and shook for roughly 15 seconds. It became known as the “World Series Earthquake” because it struck just before Game 3 between the Oakland Athletics and San Francisco Giants at Candlestick Park, with millions watching live on television. The game was postponed for 10 days. The destruction was unforgettable. A section of the Nimitz Freeway in Oakland collapsed. Buildings crumbled. Lives were lost. For years afterward, every new tremor brought back memories of that devastation, and many people instinctively braced for the worst.

The Great Recession was an earthquake that shook the housing market to its foundation. Home values plunged, foreclosures soared, and millions of homeowners were caught in the devastating fallout. The experience left a lasting impression that, nearly two decades later, every housing slowdown feels like another tremor. When home sales fall, demand weakens, and homes take longer to sell, memories of 2008 immediately resurface. Yet, not every tremor signals another major earthquake. Today's conditions are dramatically different from those before the Great Recession.

First, the housing market's path depends on supply and demand. The San Diego County inventory climbed to 21,300 homes in 2006, and then nearly reached 20,000 in 2007, which is over three times what it stands today: 5,896. There was a glut of homes available compared with today's limited inventory. Demand was low because buyers did not want to chase a market where values were plummeting. Today's low demand stems from higher mortgage rates, which have reduced affordability and weakened buyer interest.

Great Recession Housing	Today's Housing
1 ☒ Glut of Homes on the Market	1 ☒ Very Limited Inventory
2 ☒ Low Demand	2 ☒ Low Demand
3 ☒ Way Too Much Supply and Low Demand, Heavily Favors Buyers	3 ☒ Low Supply and Low Demand Create a Better Balance
4 ☒ Low or No Down Payments Were Common	4 ☒ Large Down Payments
5 ☒ Subprime Loans, Pick-a-Payment Plans, Teaser Rate Adjustable Mortgages, Fraudulent Lending	5 ☒ Tight Qualifications and Strict Lending Standards
6 ☒ Average Buyer FICO Score = 680 (2006)	6 ☒ Average Buyer FICO Score = 735
7 ☒ Flood of Cash-Out Refinances - Homes Used as ATM's	7 ☒ Cash-Out Refinances Remains Heavily Constrained
8 ☒ National Delinquency Rate for June Prior to the Great Recession (2000 to 2005) was at 4.7%	8 ☒ The Current National Delinquency Rate is at 3.39% and is Hovering at extremely Lows
9 ☒ \$5 Trillion of Tappable Equity (Amount of \$ That Can Be Refinanced and Still Have 20% Equity)	9 ☒ \$11.7 Trillion of Tappable Equity
10 ☒ 23% of All Home Had Negative Equity (2009)	10 ☒ 2% of All Home Had Negative Equity
11 ☒ 31% of All Homeowners Had No Mortgage (2006)	11 ☒ 40% of All Homeowners Have No Mortgage
12 ☒ 575,000 BK's Per Quarter Prior to Great Recession (2000-2005)	12 ☒ 136,800 Bankruptcies (2026 Q-2)

The Great Recession was severe because lending standards were much looser than today's tight qualifications and strict standards. Low or no down payments were common, along with low credit scores. Almost anyone could get a loan with a plethora of predatory products available: subprime loans, pick-a-payment plans, teaser-rate adjustable

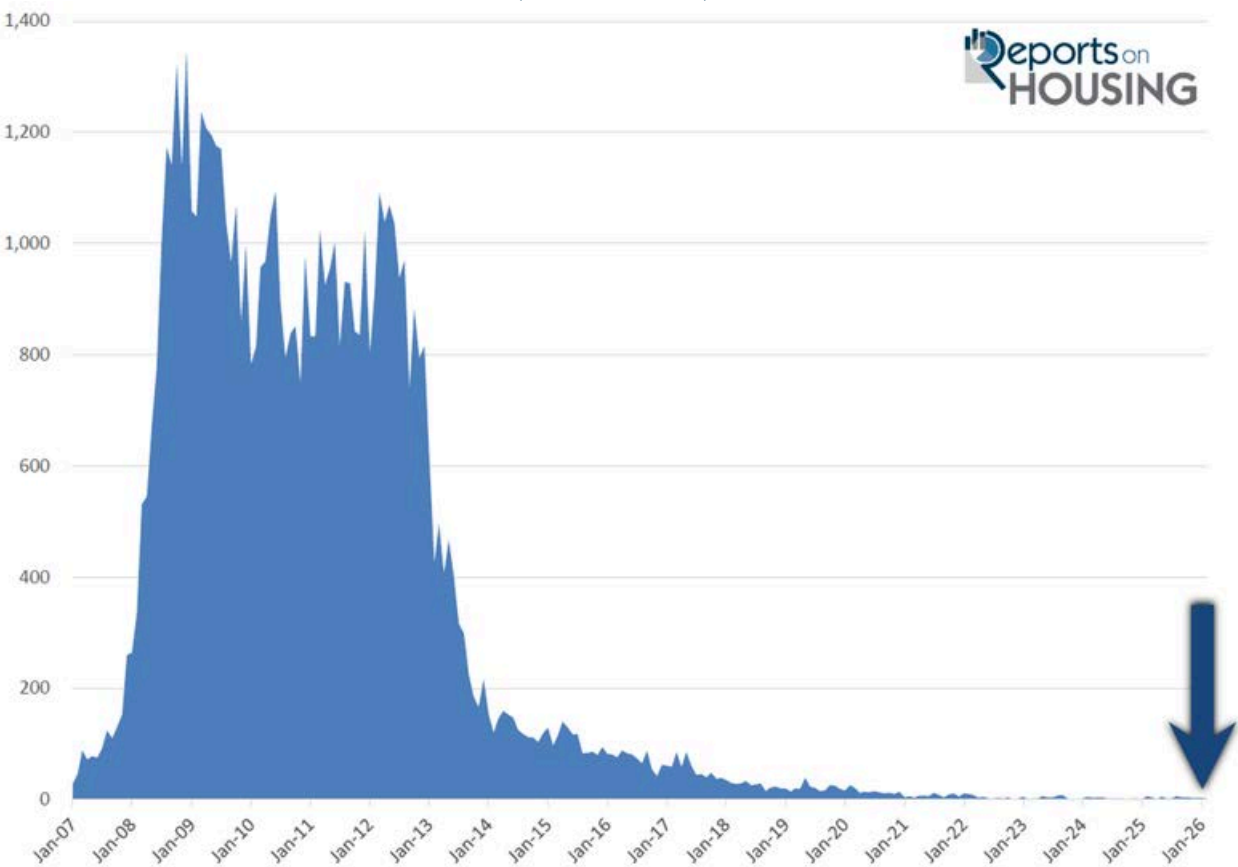
mortgages, no-documentation loans, and fraudulent lending. Homeowners were using their homes like ATMs, and a flood of cash-out refinances followed.

Today, buyers are making higher down payments and have higher credit scores, without predatory lending products. Very few homeowners are using their homes as ATMs. Cash-out refinances remain heavily constrained in a higher-mortgage-rate environment.

Today's homeowners have plenty of equity, with \$11.7 trillion of tappable equity (the amount of home equity a homeowner can borrow against while still leaving a 20% equity cushion), compared to \$5 trillion (2006). An eye-opening 40% have no mortgage today, up from 31% in 2006. There were 136,800 bankruptcies across the US during the second quarter of 2026; from 2000 through 2005, the average was 575,000 per quarter. The national delinquency rate from 2000 to 2005 averaged 4.35% compared to 3.53% today.

Three essential ingredients are needed for home values to crash. All three must exist together for plunging values to occur: excessive oversupply, low demand, and sellers who must sell. Only one of the three exists today: low demand. Supply is still limited today compared with the glut of homes available during the Great Recession, and not enough sellers really must sell. With the loose lending standards and predatory lending products that led up to the Great Recession, San Diego County saw 7,541 closed foreclosures and short sales in 2008. That ballooned to 16,894 in 2009 and 15,317 in 2010. It remained above 10,000 per year from 2009 through 2012. In 2025, 85 foreclosures and short sales closed. In 2026, through August, 106 closed. With tight qualification and strict lending standards, high credit scores, low fixed mortgage rates, large down payments, and plenty of equity, few homeowners end up in a financial pickle.

**SAN DIEGO COUNTY
CLOSED DISTRESSED SALES (MONTHLY)**



That doesn't mean home values will not fall. According to the Zillow Home Value Index, in San Diego County, values dropped from August 2022 through March 2023, and from February 2025 through September 2025. Currently, they are up 0.5% year over year. Buyer

demand will diminish as mortgage rates climb from 6% in February to 7.58% today (Mortgage News Daily). As a result of this demand pressure, home values are poised to slowly drop month to month until mortgage rates fall again. Lower demand readings, down from 1,747 pending sales two months ago to 1,593 today (-9%), have shifted the San Diego County housing market toward buyers.

The bottom line: No imminent housing crash is lurking around the corner. The data and key ingredients don't support a plunge in home prices.



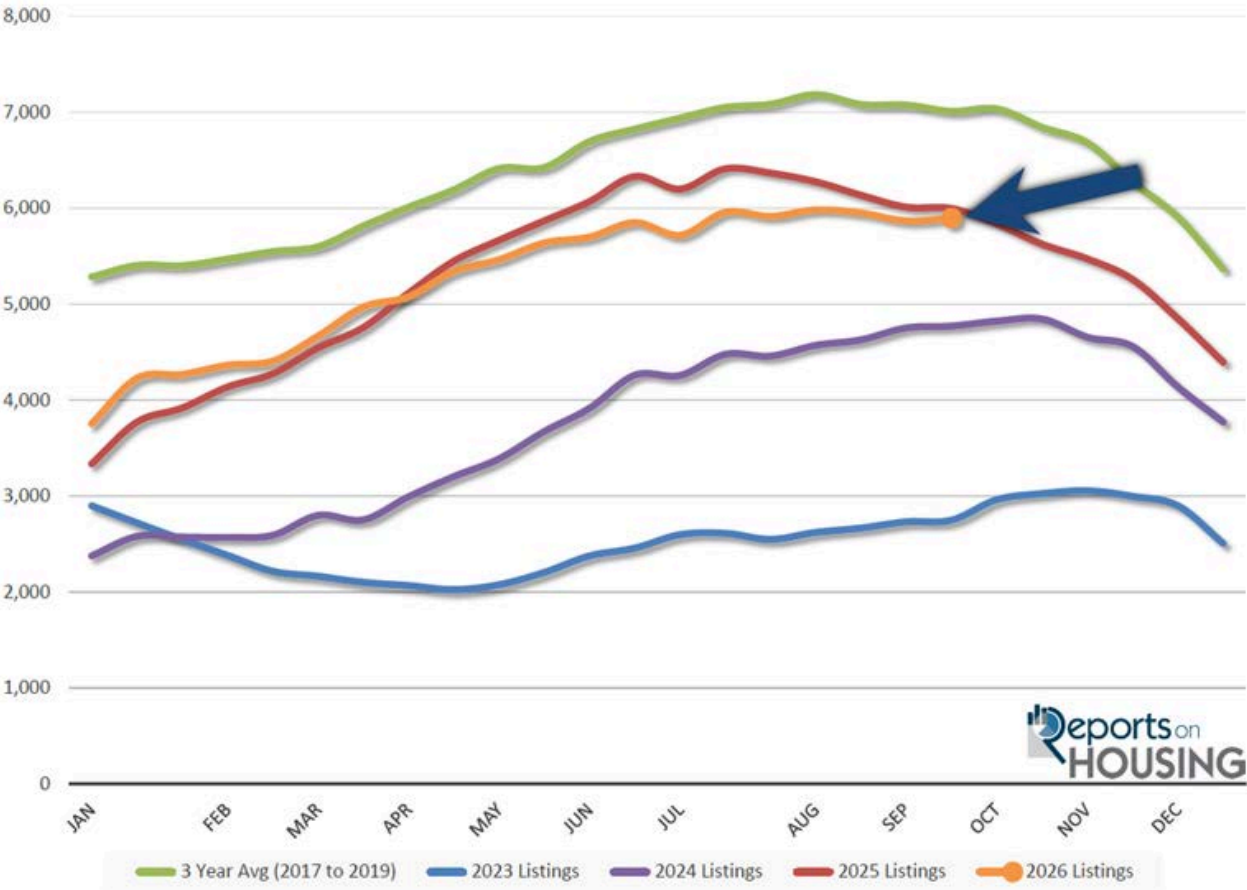
ACTIVE LISTINGS

THE INVENTORY ADDED 29 HOMES IN THE PAST COUPLE OF WEEKS.

The active listing inventory increased by 29 homes over the past two weeks to 5,896 (nearly unchanged). Although inventory peaked in August, it isn't behaving as it typically does after reaching its annual peak. Normally, it drops each week slowly throughout the Autumn Market. Yet, with mortgage rates recently surging, demand has been impacted. The lower demand has resulted in fewer new pending sales. That means more unsuccessful sellers languishing on the market, increasing competition among sellers. This market shift will keep inventory higher through the Autumn months and will not materially drop until housing transitions to the Holiday Market in mid-November. At that point, fewer homes will come on the market, and many unsuccessful sellers will throw in the towel and delist.

Last year, the inventory was 5,996 homes, **up 100 homes (+2%)**. The 3-year average before COVID (2017 through 2019) was 7,009, an additional 1,113 homes, or 19% more.

SAN DIEGO COUNTY ACTIVE LISTING INVENTORY YEAR-OVER-YEAR



Homeowners continue to “hunker down” in their homes, unwilling to move because of their current, underlying, locked-in, low fixed-rate mortgage. This trend has been easing from the

lows established in 2023. Through August, 27,289 homes were placed on the market in San Diego County, 11,248 fewer than the 3-year average before COVID (2017-2019), 29% less. In 2025, 28,680 homes entered the market (5% more), compared with 24,936 in 2024 (9% fewer) and 20,185 in 2023 (26% fewer). Slightly fewer homes came to market this year than last.

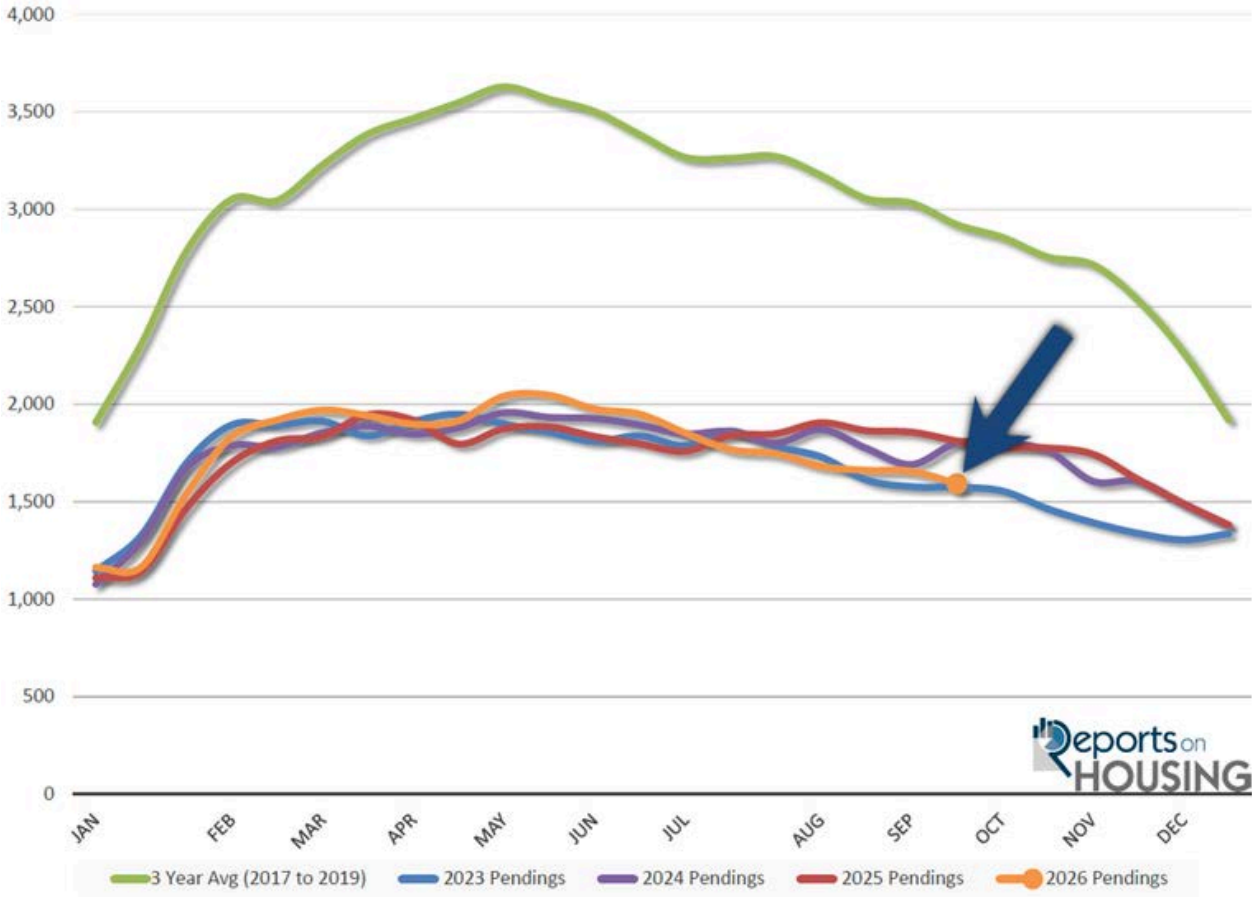
DEMAND

DEMAND PLUNGED BY 4% OVER THE PAST COUPLE OF WEEKS.

Demand, a snapshot of the number of new pending sales over the prior month, fell from 1,656 to 1,593 over the past couple of weeks, down 63 pending sales (-4%), its lowest level since late January. It is the second-lowest September demand reading in San Diego County since tracking began in 2012, only behind 2023 (1,574 pendings). Mortgage rates increased from 6% in February to 6.75% in August. Since the end of August, rates have been jumping higher each week, reaching 7.58% today, up three-quarters of a percentage point in just four weeks. That is the largest monthly increase since 2022, when the Federal Reserve rapidly raised the Federal Funds Rate from March 2022 through July 2023. The recent sharp rise in mortgage rates has resulted in a substantial downshift in demand.

Last year, demand was 1,812 pending sales, **up 219 (+14%)**. The 3-year average before COVID (2017 to 2019) was 2,920 pending sales, **83% more than today, or an additional 1,327**.

SAN DIEGO COUNTY DEMAND YEAR-OVER-YEAR



As the Federal Reserve has indicated, it is essential to monitor all economic releases for signs of a slowdown. These releases can push mortgage rates up or down, depending on how they compare with market expectations. It is also important to monitor any developments in the Iran conflict and its impact on the oil market, and ultimately inflation,

which can also cause mortgage rates to rise or fall. This week is jobs week, which includes the number of job openings, wages, and the number of jobs created or lost, one of the month's most important economic data points. Additionally, the Personal Consumption Expenditures – Price Index (PCE), the Fed's preferred inflation gauge, will be released on Wednesday. Next Monday, the ISM Services PMI will be released, a monthly economic indicator that measures the health and direction of the U.S. service sector.



EXPECTED MARKET TIME

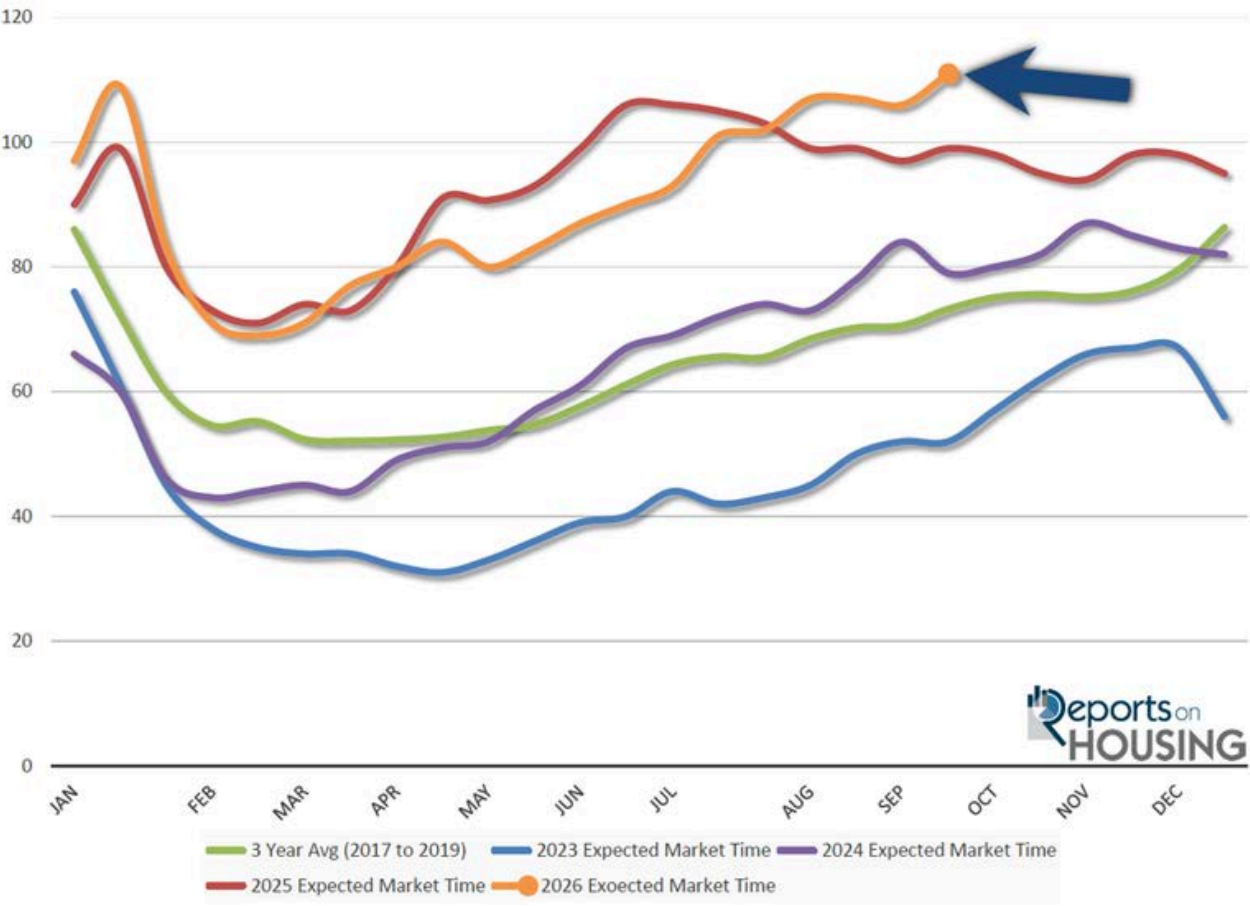
THE EXPECTED MARKET TIME JUMPED BY FIVE DAYS OVER THE PAST COUPLE OF WEEKS.

With the supply of available homes rising by 29 homes, **nearly unchanged**, and demand falling by 63 pending sales, **down 4%**, the Expected Market Time (the number of days it takes to sell all San Diego County listings at the current buying pace) increased from 106 to 111 days in the past couple of weeks, its highest reading since January 2019 (124 days).

Last year, it was 99 days, faster than today. The 3-year average before COVID (2017 to 2019) was 73 days, considerably faster than today.

The Expected Market Time for condominiums and townhomes increased from 132 to 144 days in the past two weeks. It was 120 days last year. For detached homes, the Expected Market Time increased from 99 to 103 days. It was 89 days a year ago. The detached-home market remains significantly faster than the attached-home market.

SAN DIEGO COUNTY EXPECTED MARKET TIME YEAR-OVER-YEAR (IN DAYS)



↓ SAN DIEGO COUNTY LUXURY END BREAKDOWN ↓

In the past couple of weeks, the luxury home inventory priced above \$2 million (the top 10% of the San Diego County housing market) increased by 18 homes, from 836 to 854 (+2%). Luxury demand fell by 12 pending sales to 158 (-7%). With supply rising and demand falling, the Expected Market Time for luxury homes priced above \$2 million increased from 148 to 162 days, representing a 14-day rise. From here, expect the luxury market to gradually slow to close out the year.

Year over year, the active luxury inventory is down by 110 homes (-11%), and luxury demand is down by 16 pending sales (-9%). Last year's Expected Market Time was 166 days, similar to today.

In the past two weeks, the Expected Market Time for homes priced between \$2 million and \$4 million increased from 120 to 124 days. For homes priced between \$4 million and \$6 million, the Expected Market Time increased from 146 to 216 days. For homes priced above \$6 million, the Expected Market Time increased from 443 to 528 days. Luxury is at 162 days overall. At 148 days, a seller would be looking to place their home in escrow around **March 2027**.

SAN DIEGO COUNTY MARKET BREAKDOWN

PRICE RANGES & MARKET SPEED	MARKET TIME	% OF CURRENT INVENTORY	% OF CURRENT DEMAND	LAST YEAR
\$0 - \$750k 	126 Days	39%	35%	99 Days
\$750k - \$1m 	94 Days	22%	26%	79 Days
\$1m - \$1.25m 	88 Days	10%	13%	84 Days
\$1.25m - \$1.5m 	81 Days	7%	9%	100 Days
\$1.5m - \$2m 	112 Days	7%	7%	113 Days
\$2m - \$4m 	124 Days	9%	8%	129 Days
\$4M - \$6M 	216 Days	3%	1%	323 Days
\$6m + 	528 Days	3%	1%	340 Days

- **INVENTORY:** The active listing inventory in the past couple of weeks increased by 29 homes, nearly unchanged, and now stands at 5,896. Last year, there were 5,996 homes on the market, 100 additional homes (+2%). The 3-year average before COVID (2017 to 2019) was 7,009, which is 19% higher. From January through August, 29% fewer homes came on the market than the 3-year average before COVID (2017-2019), or 11,248 fewer. Additionally, 1,391 fewer sellers came to market this year than last year, but 2,353 more than in 2024 and 7,104 more than in 2023.
- **DEMAND:** Buyer demand, the number of pending sales over the prior month, decreased by 63 in the past two weeks, and now stands at 1,593 (down 4%). Last year, there were 1,812 pending sales, **up 14%**. The 3-year average before COVID (2017 to 2019) was 2,920, which is 83% higher than today.
- **MARKET TIME:** With supply unchanged and demand falling, the Expected Market Time, the number of days to sell all San Diego County listings at the current buying pace, rose from 106 to 111 days over the past couple of weeks, its slowest level of the year and slowest since January 2019. Last year, it was 99 days, faster than today. The 3-year average before COVID (2017-2019) was 73 days, considerably faster than today.
- **LUXURY:** In the past two weeks, the Expected Market Time for homes priced between \$2 million and \$4 million increased from 120 to 124 days. For homes priced between \$4 million and \$6 million, the Expected Market Time increased from 146 to 216 days. For homes priced above \$6 million, the Expected Market Time increased from 443 to 528 days.
- **DISTRESSED HOMES:** Short sales and foreclosures combined comprised only 1.7% of all listings and 2.3% of demand. 30 foreclosures and 73 short sales are available today in San Diego County, bringing the total of distressed homes on the active market to 103, up six from two weeks ago. Last year, 36 distressed homes were on the market, less than today.
- **CLOSED SALES:** There were 1,955 closed residential resales in August, down 6% compared to August 2025's 2,086 sales, and down 12% from July 2026. The sales-to-list price ratio in San Diego County was 100.0%. Foreclosures accounted for 0.2% of all closed sales, and short sales accounted for 0.4%. That means that 99.4% of all sales were sellers with equity.

SAN DIEGO COUNTY MARKET TIME REPORT

SEPT. 29, 2026 - THEN AND NOW - 2008 VS. TODAY

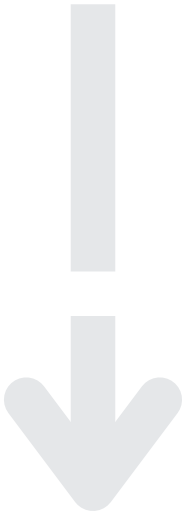
SAN DIEGO COUNTY CITIES	CURRENT ACTIVES	DEMAND (LAST 30 DAYS PENDING)	MARKET TIME (IN DAYS)	MARKET TIME 2-WEEKS AGO	MARKET TIME 4-WEEKS AGO	MARKET TIME 1-YEAR AGO	MARKET TIME 2-YEARS AGO	MEDIAN ACTIVE LIST PRICE
9/24/2026								
Alpine	40	24	50	73	81	106	94	\$974k
Bonita	22	5	132	165	132	65	210	\$1.2m
Bonsall	29	4	218	150	97	131	480	\$970k
Borrego Springs	43	3	430	555	380	Infinite	400	\$345k
Campo	16	0	Infinite	70	56	270	60	\$515k
Cardiff by the Sea	8	4	60	110	105	86	115	\$3.5m
Carlsbad	220	71	93	103	86	114	82	\$1.3m
Carmel Valley	69	16	129	74	78	85	79	\$1.1m
Chula Vista	289	86	101	89	82	65	60	\$770k
City Heights	53	8	199	128	105	76	67	\$626k
Clairemont	67	37	54	108	74	71	56	\$995k
Coronado	104	16	195	225	118	256	177	\$3.3m
Del Cerro	75	18	125	117	152	61	71	\$1.0m
Del Mar	40	8	150	130	143	207	93	\$4.7m
Downtown	338	53	191	230	276	219	174	\$743k
El Cajon	238	74	96	92	114	89	52	\$727k
Encanto	60	21	86	59	73	92	50	\$777k
Encinitas	114	29	118	92	121	118	91	\$2.2m
Escondido	306	82	112	98	89	78	82	\$863k
Fallbrook	179	53	101	131	115	103	116	\$985k
Imperial Beach	83	8	311	215	215	106	156	\$850k
Jamul	24	5	144	390	840	158	192	\$1.1m
Julian	51	5	306	360	338	265	115	\$715k
La Jolla	188	34	166	170	165	204	131	\$3.0m
La Mesa	113	40	85	71	75	98	70	\$899k
Lakeside	74	29	77	119	132	126	50	\$777k
Lemon Grove	18	5	108	46	32	66	82	\$733k
Linda Vista	59	16	111	114	60	102	47	\$675k
Mira Mesa	59	29	61	75	74	92	72	\$925k
Mission Hills/Hillcrest	101	24	126	108	117	216	101	\$1.2m
Mission Valley	122	18	203	171	189	270	83	\$517k
National City	39	9	130	113	117	78	55	\$749k
Normal Heights	46	17	81	82	94	92	60	\$1.2m
North Park	67	21	96	81	99	91	71	\$599k
Ocean Beach	44	15	88	173	139	54	95	\$1.4m
Oceanside	334	117	86	79	82	87	68	\$796k
Old Town SD	57	21	81	90	88	109	70	\$725k
Otay Mesa	89	28	95	83	90	70	38	\$650k
Pacific/Mission Beach	100	29	103	102	153	102	118	\$1.7m
Paradise Hills	49	11	134	72	118	43	62	\$739k
Pauma Valley	16	1	480	240	570	220	Infinite	\$972k
Pine Valley	11	2	165	72	83	195	300	\$785k
Point Loma	46	8	173	92	79	82	68	\$1.7m
Poway	76	22	104	89	123	88	101	\$1.3m
Ramona	125	31	121	173	171	100	120	\$899k
Rancho Bernardo	154	37	125	105	108	101	67	\$787k
Rancho Peñasquitos	56	17	99	71	79	102	47	\$1.1m
Rancho Santa Fe	96	12	240	206	210	156	170	\$7.7m
San Carlos	42	16	79	64	77	55	78	\$669k
San Diego	2,234	603	111	106	114	99	75	\$819k
San Marcos	167	37	135	92	71	114	65	\$849k

SAN DIEGO COUNTY MARKET TIME REPORT

SEPT. 29, 2026 - THEN AND NOW - 2008 VS. TODAY

SAN DIEGO COUNTY CITIES	CURRENT ACTIVES	DEMAND (LAST 30 DAYS PENDING)	MARKET TIME (IN DAYS)	MARKET TIME 2-WEEKS AGO	MARKET TIME 4-WEEKS AGO	MARKET TIME 1-YEAR AGO	MARKET TIME 2-YEARS AGO	MEDIAN ACTIVE LIST PRICE
9/24/2026								
San Ysidro	17	3	170	160	225	180	70	\$425k
Santaluz	98	29	101	100	128	105	79	\$1.5m
Santee	86	31	83	63	57	65	40	\$662k
Scripps Ranch	73	24	91	127	124	76	66	\$1.2m
Solana Beach	34	9	113	180	95	124	107	\$1.9m
Spring Valley	101	34	89	100	116	65	82	\$715k
Tierrasanta	20	11	55	63	57	93	86	\$862k
University City	86	21	123	110	122	168	48	\$728k
Valley Center	71	10	213	101	154	108	94	\$1.1m
Vista	152	71	64	83	85	83	56	\$899k
All of S.D.	5,896	1,593	111	106	107	99	79	\$875k

SAN DIEGO COUNTY PRICE RANGES REPORT



SAN DIEGO COUNTY PRICE RANGE REPORT

SEPT. 29, 2026 - THEN AND NOW - 2008 VS. TODAY

SAN DIEGO COUNTY ATTACHED HOMES	CURRENT ACTIVES	DEMAND (LAST 30 DAYS PENDING)	MARKET TIME (IN DAYS)	MARKET TIME 2-WEEKS AGO	MARKET TIME 4-WEEKS AGO	MARKET TIME 1-YEAR AGO	MARKET TIME 2-YEARS AGO	MEDIAN ACTIVE LIST PRICE
9/24/2026								
All of S.D.	1,541	322	144	132	124	120	90	\$665k
S.D. \$0-\$500k	386	66	175	164	156	110	83	\$415k
S.D. \$500k-\$750k	603	133	136	121	112	105	74	\$630k
S.D. \$750k-\$1m	272	61	134	126	120	147	99	\$850k
S.D. \$1m-\$2m	240	55	131	129	117	129	103	\$1.3m
S.D. \$2m+	40	7	171	120	158	218	215	\$3.0m

SAN DIEGO COUNTY DETACHED HOMES	CURRENT ACTIVES	DEMAND (LAST 30 DAYS PENDING)	MARKET TIME (IN DAYS)	MARKET TIME 2-WEEKS AGO	MARKET TIME 4-WEEKS AGO	MARKET TIME 1-YEAR AGO	MARKET TIME 2-YEARS AGO	MEDIAN ACTIVE LIST PRICE
9/24/2026								
All of S.D.	4,355	1,271	103	99	103	89	74	\$975k
S.D. \$0-\$500k	538	111	145	156	171	194	104	\$400k
S.D. \$500k-\$750k	781	241	97	89	99	64	50	\$649k
S.D. \$750k-\$1m	1,006	348	87	82	84	65	54	\$879k
S.D. \$1m-\$1.25m	511	183	84	91	84	80	66	\$1.1m
S.D. \$1.25m-\$1.5m	342	131	78	76	95	94	87	\$1.4m
S.D. \$1.5m-\$2m	363	106	103	97	85	103	81	\$1.7m
S.D. \$2m-\$4m	498	121	123	122	129	119	113	\$2.8m
S.D. \$4m-\$6m	203	27	226	169	142	308	127	\$5.3m
S.D. \$6m+	113	3	1,130	666	788	356	378	\$12.2m

SAN DIEGO COUNTY ALL HOMES	CURRENT ACTIVES	DEMAND (LAST 30 DAYS PENDING)	MARKET TIME (IN DAYS)	MARKET TIME 2-WEEKS AGO	MARKET TIME 4-WEEKS AGO	MARKET TIME 1-YEAR AGO	MARKET TIME 2-YEARS AGO	MEDIAN ACTIVE LIST PRICE
9/24/2026								
All of S.D.	5,896	1,593	111	106	107	99	79	\$875k
S.D. \$0-\$500k	924	177	157	159	164	125	88	\$400k
S.D. \$500k-\$750k	1,384	374	111	101	104	88	65	\$640k
S.D. \$750k-\$1m	1,278	409	94	89	91	79	64	\$875k
S.D. \$1m-\$1.25m	619	211	88	95	90	84	70	\$1.1m
S.D. \$1.25m-\$1.5m	393	145	81	78	91	100	90	\$1.4m
S.D. \$1.5m-\$2m	444	119	112	106	91	113	88	\$1.7m
S.D. \$2m-\$4m	527	127	124	120	130	129	126	\$2.8m
S.D. \$4m-\$6m	151	21	216	146	140	323	130	\$5.0m
S.D. \$6m+	176	10	528	443	302	340	383	\$9.3m

*Data tabulated from CRMLS. This data may not reflect all real estate activity in the market. Due to Range Price listings, "All Homes," "Attached" and "Detached" totals do not add up and are slightly off.

SAN DIEGO COUNTY SOLD REPORT

SEPT. 29, 2026 - THEN AND NOW - 2008 VS. TODAY

SAN DIEGO COUNTY CITIES	UNITS SOLD AUG 2026	MEDIAN SALES PRICE	MEDIAN LIST PRICE	SALES TO LIST PRICE RATIO	LOW PRICE	HIGH PRICE	MEDIAN SQ FT.	MEDIAN \$ PER SQ FT.	MEDIAN DOM	UNITS SOLD AUG 2025
Alpine	17	\$1,150,000	\$1,150,000	100.0%	\$550,000	\$1,890,000	2,400	\$479	19	9
Bonita	9	\$1,095,000	\$1,150,000	98.0%	\$330,000	\$1,555,000	2,204	\$497	35	10
Bonsall	4	\$903,807	\$911,998	98.9%	\$499,000	\$1,089,375	1,776	\$509	20	6
Borrego Springs	6	\$311,250	\$322,500	95.1%	\$270,000	\$360,000	1,628	\$191	76	6
Campo	3	\$440,000	\$470,000	100.0%	\$425,000	\$510,000	1,352	\$325	16	5
Cardiff by the Sea	7	\$2,840,000	\$2,700,000	99.8%	\$1,221,000	\$9,300,000	1,802	\$1,576	33	6
Carlsbad	114	\$1,374,000	\$1,377,000	99.1%	\$150,000	\$3,650,000	1,945	\$706	29	95
Carmel Valley	30	\$1,835,000	\$1,799,900	99.1%	\$637,000	\$5,380,000	2,153	\$852	20	31
Chula Vista	120	\$844,500	\$849,000	100.0%	\$410,000	\$5,220,000	1,671	\$506	16	134
City Heights	13	\$685,000	\$679,888	100.6%	\$349,000	\$1,030,000	1,197	\$572	21	17
Clairemont	47	\$1,155,000	\$1,149,999	100.0%	\$237,000	\$1,750,000	1,453	\$795	12	41
Coronado	26	\$2,730,000	\$2,798,500	96.9%	\$1,075,000	\$7,900,000	1,738	\$1,571	28	28
Del Cerro	33	\$990,000	\$989,000	99.3%	\$255,000	\$2,250,000	1,679	\$590	15	32
Del Mar	20	\$3,635,000	\$3,743,500	98.1%	\$885,000	\$13,250,000	2,578	\$1,410	13	18
Downtown	43	\$675,000	\$690,000	98.4%	\$234,000	\$4,495,000	1,071	\$630	46	44
El Cajon	76	\$761,000	\$749,995	100.0%	\$270,000	\$1,465,000	1,599	\$476	17	96
Encanto	17	\$775,000	\$775,000	100.5%	\$500,000	\$1,085,000	1,428	\$543	16	31
Encinitas	40	\$2,002,000	\$2,046,500	98.8%	\$635,000	\$10,230,000	2,064	\$970	17	48
Escondido	112	\$836,250	\$844,500	99.6%	\$275,000	\$2,600,000	1,619	\$517	20	102
Fallbrook	48	\$875,000	\$879,135	99.7%	\$75,000	\$2,700,000	2,288	\$382	40	53
Imperial Beach	10	\$833,750	\$832,450	100.1%	\$445,000	\$990,000	1,309	\$637	13	9
Jamul	7	\$1,105,000	\$1,059,000	100.0%	\$815,000	\$1,374,900	2,803	\$394	45	5
Julian	7	\$607,500	\$624,999	97.5%	\$350,000	\$1,732,500	1,088	\$558	52	4
La Jolla	42	\$2,165,000	\$2,287,000	97.6%	\$530,000	\$17,340,000	1,952	\$1,109	26	45
La Mesa	43	\$850,000	\$849,000	100.0%	\$330,000	\$1,750,000	1,431	\$594	13	49
Lakeside	17	\$830,000	\$749,999	100.0%	\$370,000	\$1,170,000	1,748	\$475	25	30
Lemon Grove	10	\$710,000	\$699,500	103.6%	\$420,000	\$865,000	1,190	\$597	18	11
Linda Vista	14	\$855,000	\$869,000	99.4%	\$582,000	\$1,500,000	1,281	\$668	22	22
Mira Mesa	34	\$1,021,000	\$999,500	100.0%	\$340,000	\$2,150,000	1,476	\$692	14	25
Mission Hills/Hillcrest	28	\$977,500	\$999,750	100.0%	\$410,000	\$3,200,000	1,176	\$831	21	29
Mission Valley	29	\$465,000	\$479,000	99.4%	\$309,000	\$1,850,000	894	\$520	31	20
National City	8	\$787,500	\$747,500	100.0%	\$535,000	\$1,099,000	1,175	\$670	15	10
Normal Heights	22	\$950,500	\$949,450	100.0%	\$279,500	\$1,650,000	958	\$993	13	29
North Park	18	\$890,000	\$899,450	98.8%	\$290,000	\$3,435,000	882	\$1,009	17	16
Ocean Beach	15	\$1,264,000	\$1,299,000	100.0%	\$610,000	\$2,920,000	1,088	\$1,162	10	14
Oceanside	129	\$880,000	\$895,000	99.9%	\$275,000	\$3,550,000	1,501	\$586	31	153
Old Town SD	20	\$1,254,950	\$1,277,450	100.0%	\$432,000	\$3,320,000	1,689	\$743	17	24
Otay Mesa	35	\$720,000	\$699,999	100.9%	\$500,000	\$1,300,000	1,592	\$452	13	32
Pacific/Mission Beach	35	\$1,550,000	\$1,599,000	98.9%	\$300,000	\$3,850,000	1,298	\$1,194	17	32
Paradise Hills	8	\$770,000	\$762,500	100.4%	\$570,000	\$945,000	1,252	\$615	14	14
Pauma Valley	1	\$510,000	\$585,000	87.2%	\$510,000	\$510,000	504	\$1,012	312	3
Pine Valley	0	-	-	-	-	-	-	-	-	3
Point Loma	16	\$1,739,950	\$1,749,500	98.8%	\$435,000	\$5,325,000	1,931	\$901	18	17
Poway	30	\$1,155,000	\$1,160,000	98.9%	\$600,000	\$2,950,000	1,867	\$619	17	35
Ramona	30	\$842,500	\$842,000	100.0%	\$360,000	\$1,800,250	2,199	\$383	19	34
Rancho Bernardo	51	\$1,070,000	\$1,069,950	98.7%	\$350,000	\$1,960,000	1,683	\$636	14	52
Rancho Penasquitos	29	\$1,320,000	\$1,299,000	100.0%	\$520,000	\$2,545,000	1,959	\$674	9	28
Rancho Santa Fe	15	\$4,880,000	\$4,999,999	95.8%	\$1,620,000	\$15,000,000	5,367	\$909	51	16
San Carlos	23	\$1,000,000	\$985,000	101.0%	\$437,500	\$1,580,000	1,570	\$637	13	38
San Diego	735	\$980,000	\$995,000	100.0%	\$234,000	\$9,500,000	1,452	\$675	16	766
San Marcos	72	\$1,045,000	\$1,059,000	100.0%	\$210,000	\$3,680,000	1,796	\$582	18	79
San Ysidro	1	\$702,000	\$695,000	101.0%	\$702,000	\$702,000	1,913	\$367	43	5
Santaluz	43	\$2,000,000	\$1,998,888	98.6%	\$770,000	\$9,500,000	2,739	\$730	26	33
Santee	50	\$770,000	\$779,900	100.0%	\$250,000	\$1,650,000	1,451	\$531	15	51
Scripps Ranch	24	\$1,354,500	\$1,374,000	99.4%	\$570,000	\$2,480,000	1,917	\$707	12	24
Solana Beach	15	\$1,950,000	\$1,999,900	97.5%	\$707,000	\$6,755,000	1,593	\$1,224	25	19

SAN DIEGO COUNTY SOLD REPORT

SEPT. 29, 2026 - THEN AND NOW - 2008 VS. TODAY

SAN DIEGO COUNTY CITIES	UNITS SOLD AUG 2026	MEDIAN SALES PRICE	MEDIAN LIST PRICE	SALES TO LIST PRICE RATIO	LOW PRICE	HIGH PRICE	MEDIAN SQ FT.	MEDIAN \$ PER SQ FT.	MEDIAN DOM	UNITS SOLD AUG 2025
Spring Valley	28	\$790,000	\$794,000	100.0%	\$257,000	\$1,077,437	1,462	\$541	25	37
Tierrasanta	24	\$908,568	\$904,450	99.2%	\$441,680	\$1,750,000	1,650	\$551	16	11
University City	27	\$675,000	\$685,000	99.7%	\$455,000	\$1,855,000	1,200	\$563	13	26
Valley Center	13	\$1,062,000	\$1,099,000	100.0%	\$640,000	\$2,400,000	2,948	\$360	29	13
Vista	69	\$920,000	\$975,000	100.0%	\$495,000	\$2,250,000	1,951	\$472	22	76
All of S.D.	1,955	\$950,000	\$959,000	100.0%	\$75,000	\$17,340,000	1,633	\$582	19	2,086
\$0-\$500k	185	\$411,000	\$415,000	99.0%	\$75,000	\$500,000	861	\$477	36	176
\$500k-\$750k	404	\$640,000	\$642,498	100.0%	\$501,500	\$750,000	1,184	\$541	21	464
\$750k-\$1m	478	\$875,000	\$875,000	100.0%	\$751,000	\$1,000,000	1,561	\$561	17	586
\$1m-\$1.25m	306	\$1,105,750	\$1,105,000	100.0%	\$1,005,000	\$1,250,000	1,919	\$576	17	263
\$1.25m-\$1.5m	181	\$1,370,000	\$1,369,000	100.0%	\$1,255,000	\$1,500,000	2,091	\$655	15	170
\$1.5m-\$2m	176	\$1,721,500	\$1,725,000	99.4%	\$1,510,000	\$2,000,000	2,165	\$795	16	190
\$2m-\$4m	171	\$2,595,000	\$2,650,000	98.0%	\$2,005,000	\$3,950,000	2,708	\$958	19	192
\$4m-\$6m	33	\$4,855,000	\$4,999,999	95.4%	\$4,100,000	\$5,600,000	4,300	\$1,129	31	26
\$6m+	21	\$7,000,000	\$6,995,000	97.8%	\$6,125,000	\$17,340,000	5,459	\$1,282	51	19

SAN DIEGO COUNTY
HYPERLINKS

(SHARABLE AND NON-SHAREABLE)

