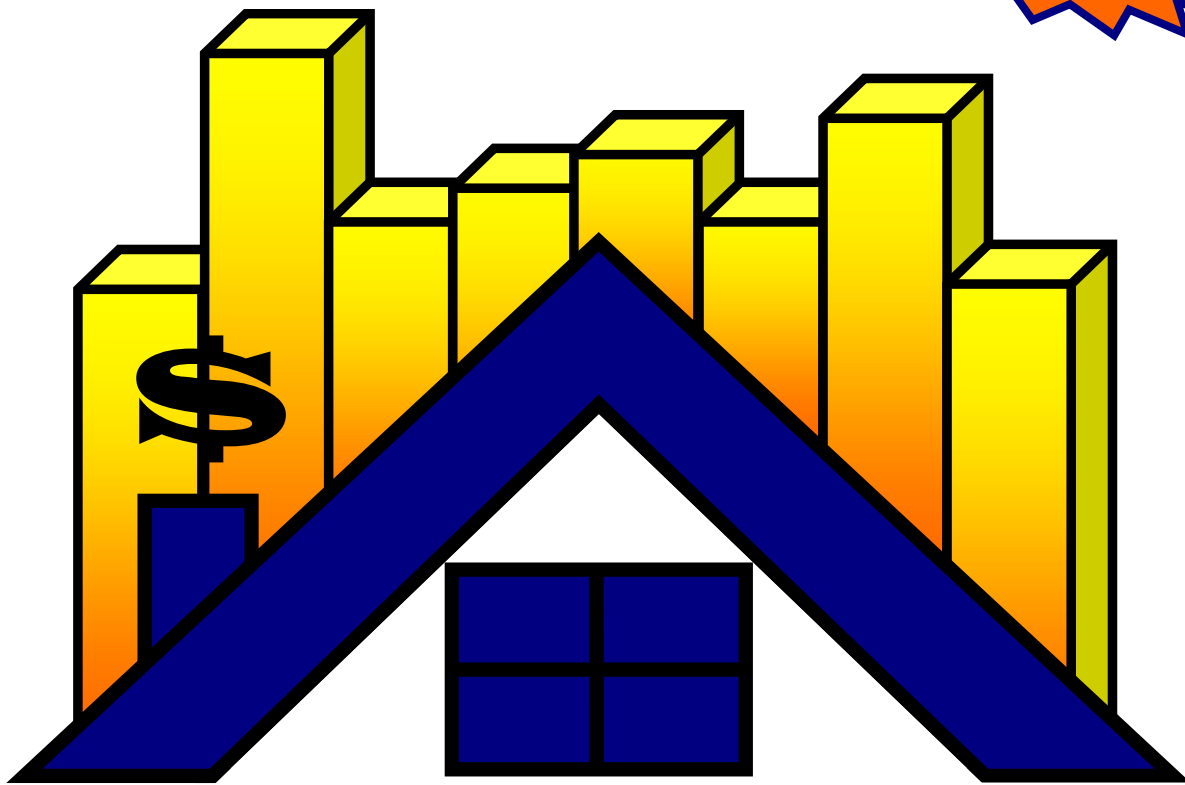


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***North San Diego County***  
**HomeDex™**

North County  
November 2009 REPORT  
**October 2009 Statistics**



North San Diego County  
Association of REALTORS®

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HomeDex™ is prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D., California State University, San Marcos. Questions may be directed to Dr. Brown at [rbrown@csusm.edu](mailto:rbrown@csusm.edu); phone # (760)750-4196 or to NSDCAR Communications Director, Lynn Sullivan, at [Communications@nsdcar.com](mailto:Communications@nsdcar.com); phone # (760) 734-3971.

Data source: Sandicor, Inc.

Statistics obtained from MLS data.

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# HomeDex™ Key Points

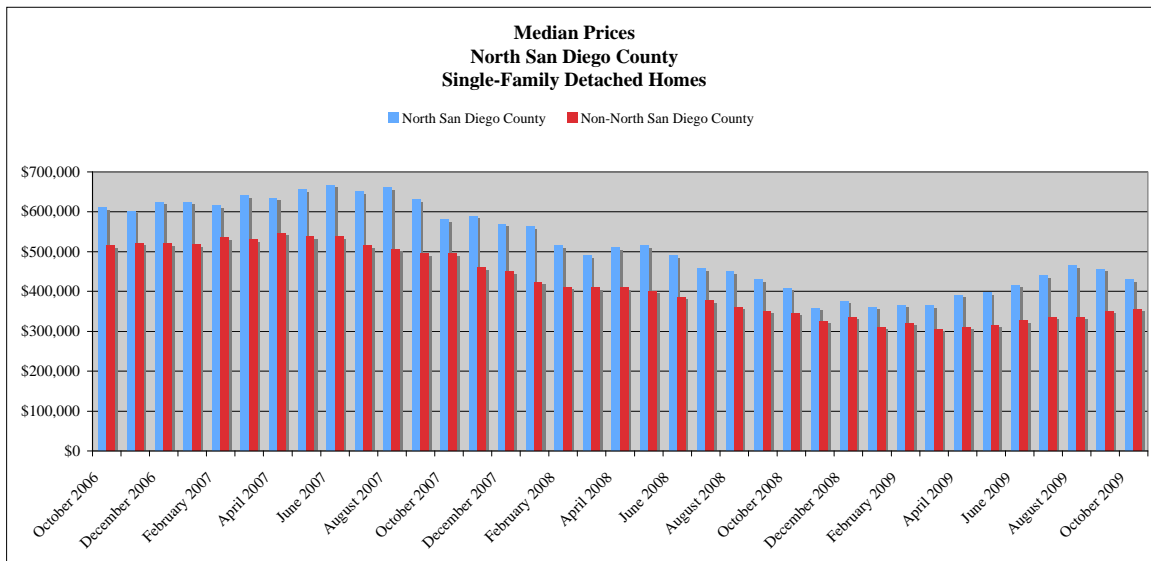
## October 2009 Data

1. The median price for all North County home sales – attached and detached – decreased 1.33% in October 2009 from September 2009, to \$375,000.
  - a. Detached homes in North County decreased 5.91 percent, from September 2009 to October 2009, from \$457,000 to \$430,000.
    - i. Detached home prices OUTSIDE North County increased 1.44% from September 2009 to October 2009, from \$349,950 to \$355,000.
    - ii. October 2009 median single-family detached homes in North San Diego County increased 5.39%, from \$408,000 in October 2008. The median price OUTSIDE North County for single-family homes rose 2.9 percent from the \$345,000 a year ago.
    - iii. The countywide median price of homes sold decreased from \$385,000 in September 2009 to \$380,000 in October 2009 and was up 4.11% from the October 2008 number.
  - b. Attached home prices in North County increased during October 2009 by 1.81%, from \$235,000 a month earlier to \$239,250.
    - i. Non-North County attached home prices increased 7.89% in October 2009; from \$190,000 to \$205,000.
    - ii. North County attached homes increased 15.02% from \$208,000 a year ago.
  - c. Median days-on-market for single-family detached homes in North County increased from 30 days in September 2009 to 35 days in October 2009. The number of North County single-family homes sold increased 0.26% last month, from 770 to 772. There was a year-to-year decrease of 4.93% for home sales in October 2009 compared to October 2008.
  
2. The residential real estate market has swung from the seller's market of three years ago when home prices were increasing as much as 20 to 30 percent per year to the buyer's market today where prices have decreased and there's an abundant inventory of homes from which to choose. That's good news for those looking to buy a home.
  - a. Interest rates continue at record lows, at least for the short-term future.
  
1. The current condition of the housing market needs to be kept in historical perspective. Home values rose 88 percent on a national average – higher in California – over the past decade.
  4. Sales continue to be hampered by problems in real estate finance. Both tighter underwriting standards and the ongoing effects of the credit/liquidity crunch continue to limit sales.
    - a. Buyers with secured financing, or all cash are not hampered by the constraints of the real estate financing market.
  
2. In fact, several North County brokers and agents have experienced significant increases in activity, working with well-qualified buyers who recognize optimum buying conditions.

# North San Diego County HomeDex™ October 2009 Summary Report Single-Family Detached Homes

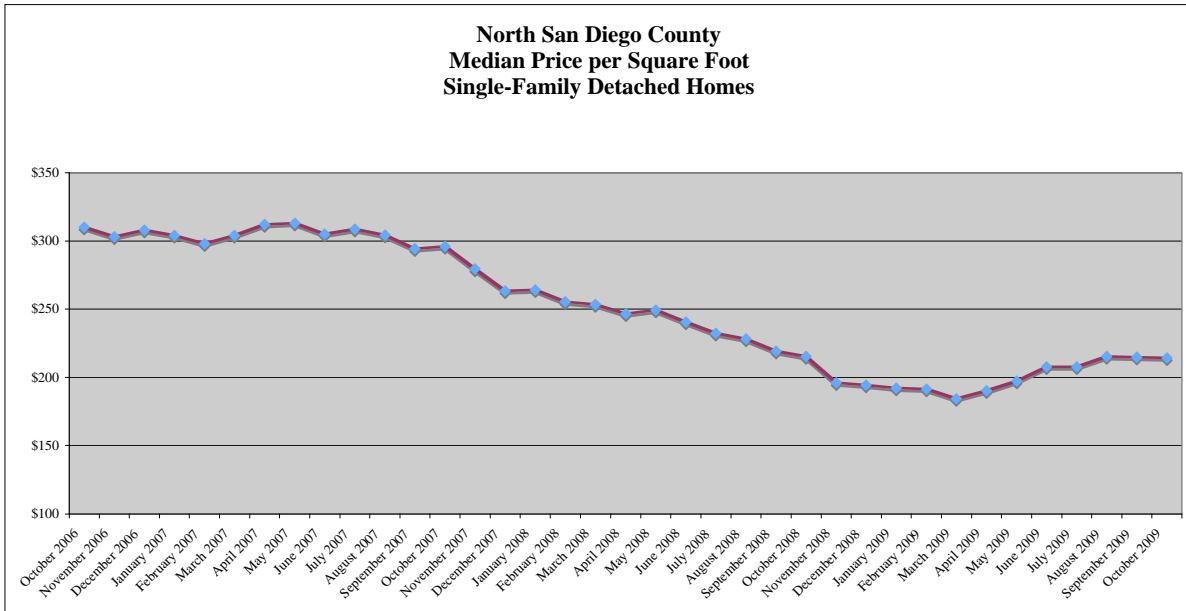
## Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – decreased from \$380,000 in September 2009 to \$375,000 in October 2009.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County decreased 5.91 percent to \$430,000 in October 2009 from \$457,000 in September 2009. The SFD median price in Non-North County zip codes increased 1.44 percent to \$355,000 in October 2009 from \$349,950 in September 2009.
- The October 2009 median SFD price in North San Diego County increased 5.39 percent from \$408,000 in October 2008. Median price rose 2.9 percent in Non-North County from \$345,000 in October 2008.
- The countywide median SFD price decreased 1.3 percent to \$380,000 in October 2009 from \$385,000 in September 2009, but rose 4.11 percent from October 2008.



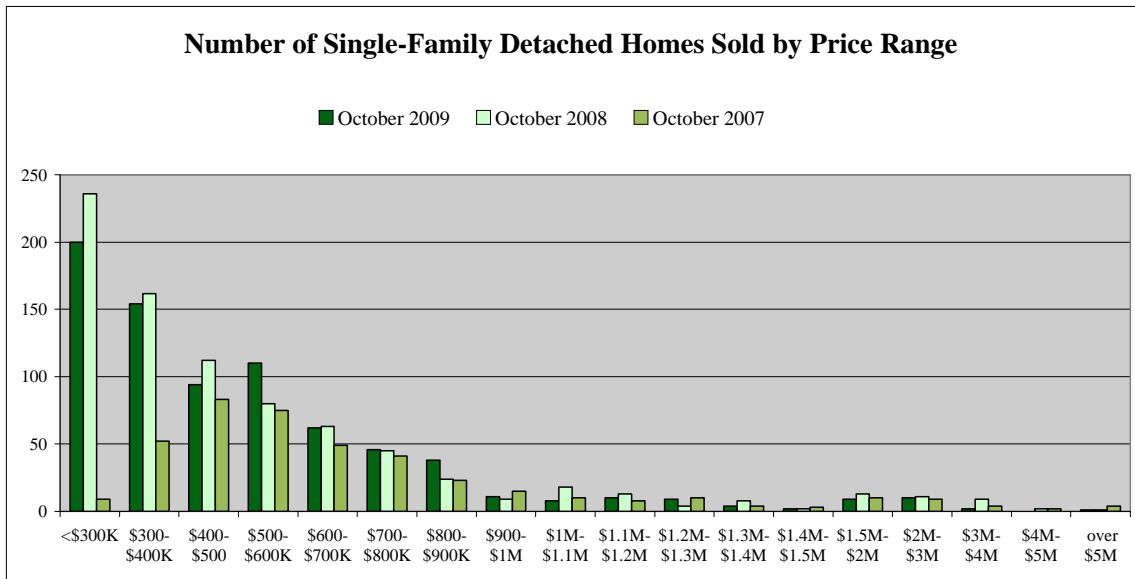
## North San Diego County HomeDex™ October 2009 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes increased to 35 days in October 2009 from 30 in September 2009. The average number of days-on-market was 67 in October 2009.<sup>2</sup>
- The SFD median price-per-square foot decreased from \$215 in September 2009 to \$214 in October 2009, also down from \$215 in October 2008.



# North San Diego County HomeDex™ October 2009 Summary Report Single-Family Detached Homes

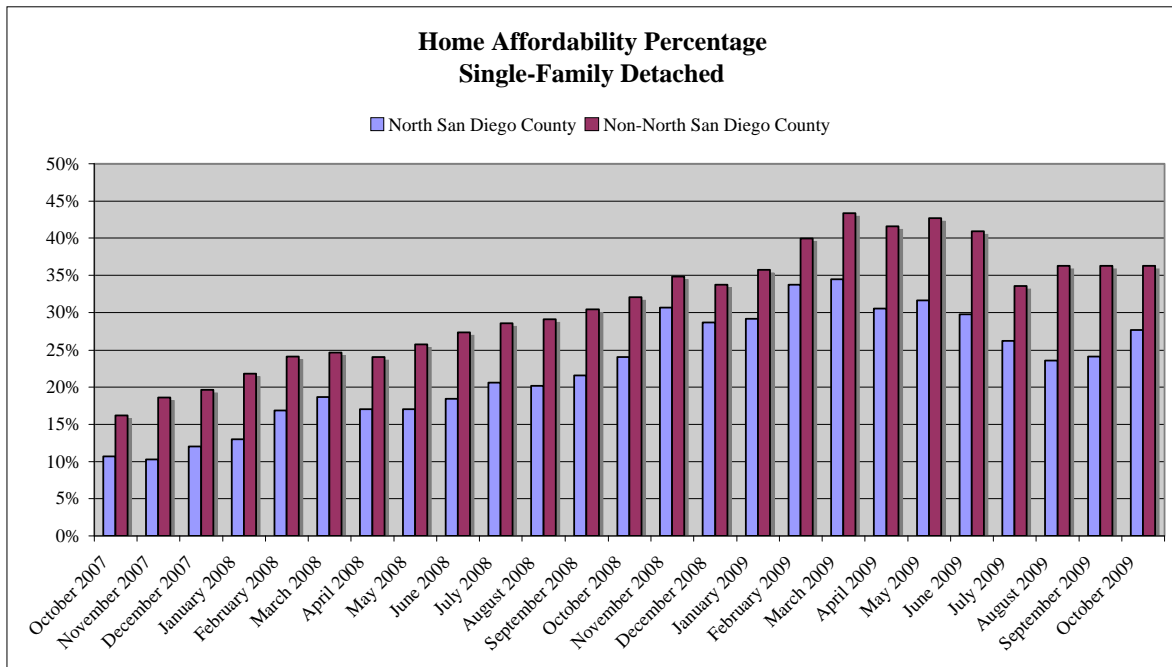
- There were 3,676 (active and contingent) SFD listings in North San Diego County ending October 2009, and 7,667 (active and contingent) listings in San Diego County ending October 2009.
- The number of North San Diego County SFD units sold increased 0.26 percent from 770 in September 2009 to 772 in October 2009, but was down 4.93 percent year-over from October 2008.



# North San Diego County HomeDex™ October 2009 Summary Report Single-Family Detached Homes

## Housing Affordability – Single-Family Detached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County declined to \$2,360 in October 2009 from \$2,538 in September 2009 (based on a conventional mortgage.) The monthly payment for the median-priced SFD home in Non-North San Diego County increased to \$1,948 in October 2009 from \$1,943 in September 2009.
- 28 percent of San Diego County households could afford the median-priced SFD home in North County in October 2009, up from 24 percent in September 2009, according to the North San Diego County HomeDex™. The affordability percentage was 36 percent in Non-North County during October 2009.<sup>3</sup> The HomeDex™ affordability percentage was 24 percent in North County and 32 percent in Non-North San Diego County zip codes in October 2008.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – was 26 percent in October 2009.



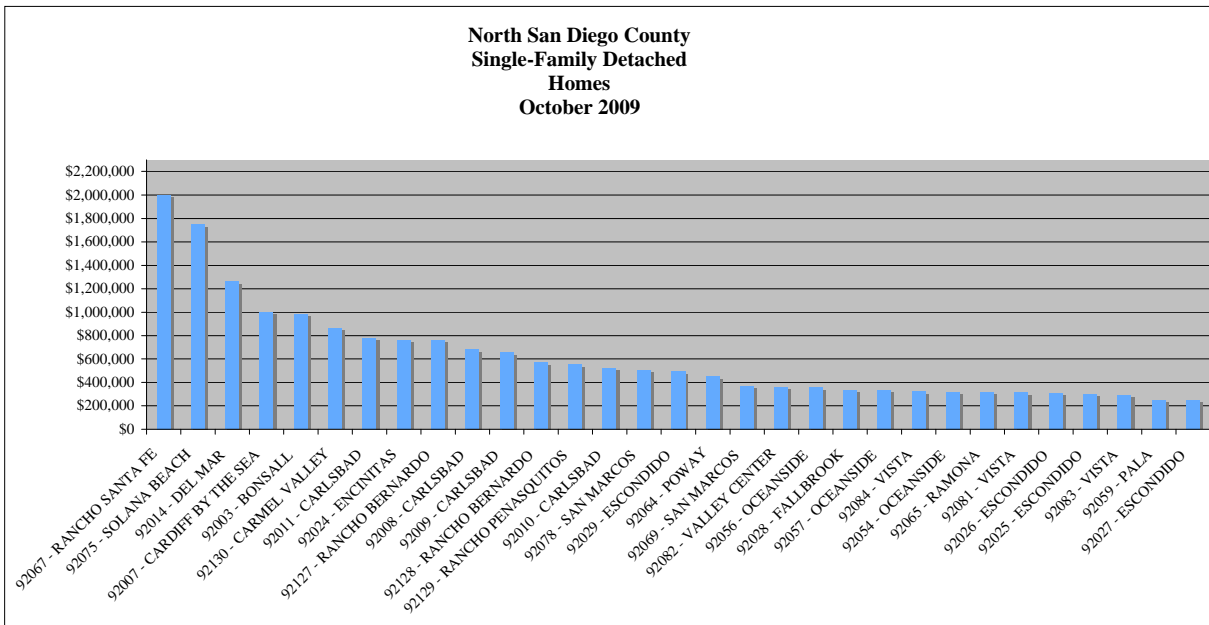
# North San Diego County HomeDex™

## October 2009 Summary Report

### Single-Family Detached Homes

Single-Family Detached Home Prices and Affordability by North County Zip Codes<sup>4</sup>

- Rancho Santa Fe (92067) reported the highest median SFD price at two million dollars followed by Solana Beach (92075) at \$1.75 million with Del Mar (92014) and Cardiff (92007) at over one million.
- Bonsall (92003) had a median SFD price at \$984,000 and Carmel Valley (92130) at \$861,500 with Encinitas (92024), Rancho Bernardo (92127), and Carlsbad (92011) reporting median prices in the high \$700,000s. Carlsbad (92008, 92009) reported median SFD prices in the mid \$600,000s with Rancho Bernardo (92128), Rancho Penasquitos (92129), San Marcos (92078), and Carlsbad (92010) reporting median prices ranging between \$504,000 and \$570,000, Escondido (92029) at \$490,000, and Poway (92064) at \$450,300.
- Vista (92081, 92084), San Marcos (92069), Escondido (92025, 92026), Ramona (92065), Valley Center (92082), Fallbrook (92028), and Oceanside (92054, 92056, 92057) reported median SFD prices between \$301,000 and \$368,000 with Escondido (92027), Pala (92059), and Vista (92083, 92084) under \$300,000.

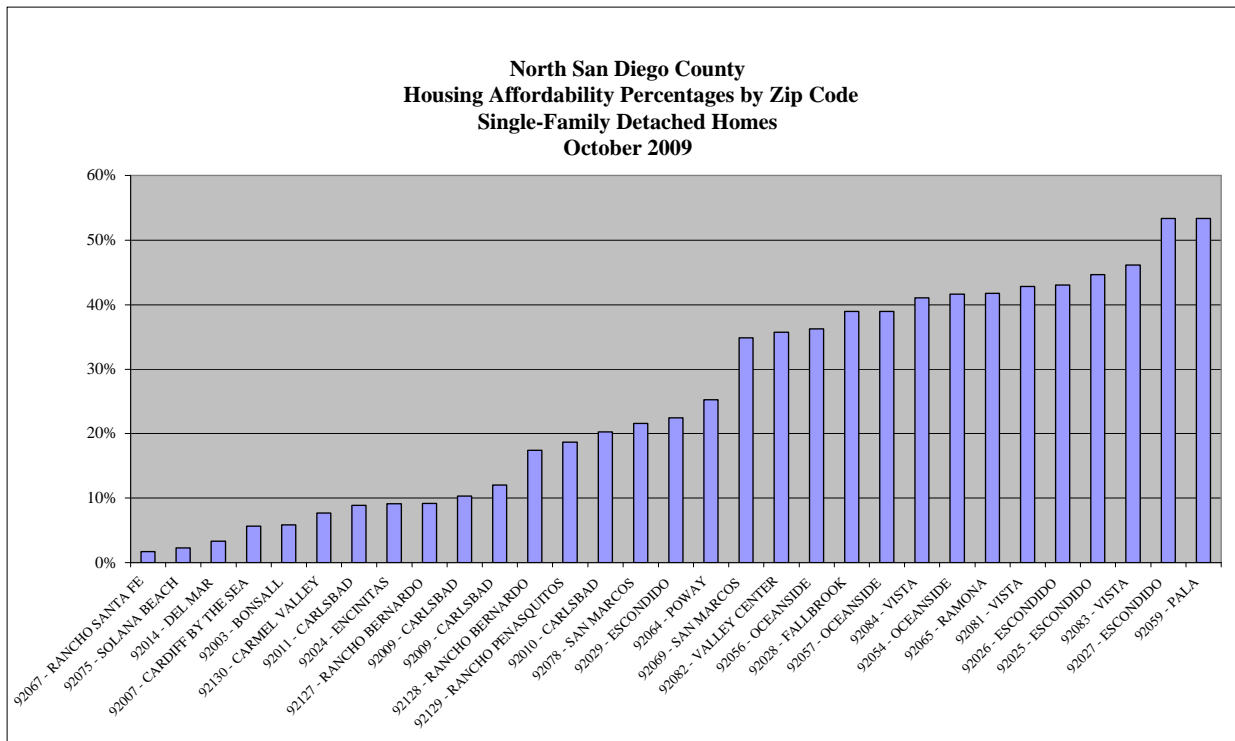


# North San Diego County HomeDex™

## October 2009 Summary Report

### Single-Family Detached Homes

- Rancho Santa Fe (92067), Del Mar (92014), Cardiff (92007), Bonsall (92003), Carmel Valley (92130), Encinitas (92024), Carlsbad (92011), Rancho Bernardo (92127), and Solana Beach (92075) were the least affordable areas in North San Diego County with less than ten percent of county households able to afford the median-priced home. Carlsbad (92008, 92009), Rancho Bernardo (92128), and Rancho Penasquitos (92129) had affordability percentages between 10 percent and 19 percent. Carlsbad (92010), San Marcos (92078), Escondido (92029), and Poway (92064) reported affordability percentages between 20 and 25 percent.<sup>5</sup>
- Valley Center (92082), Oceanside (92056, 9257), Fallbrook (92028), and San Marcos (92069) had affordability percentages between 35 and 39 percent with Vista (92081, 92083, 92084), Oceanside (92054), Escondido (92025, 92026), and Ramona (92065) between 41 percent and 46 percent. Pala (92059) and Escondido (92027) had affordability percentages at 53 percent.



**North San Diego County HomeDex™**  
**October 2009 Summary Report**  
**Single-Family Detached Homes**

<b>North San Diego County Housing Characteristics Single-Family Detached Homes October 2009</b>	
Median Price	\$430,000
Average Price	\$539,127
Median Price per Square Foot	\$214
Lowest-Priced Home Sold	\$100,000
Highest-Priced Home Sold	\$8,920,000
Number Units Sold	772
Total Sales <sup>6</sup>	\$415,127,789
Median Days on Market	35
Median Square Feet	1,930
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,200
Median Age (years) of Homes Sold	21

<b>Month/Year</b>	<i>Median Home Prices</i>		<i>HomeDex™ (Percent of San Diego County households affording median-priced home)</i>	
	<b>North San Diego County</b>	<b>Non-North San Diego County</b>	<b>North San Diego County</b>	<b>Non-North San Diego County</b>
October 2008	\$408,000	\$345,000	24%	32%
November 2008	\$358,000	\$325,000	31%	35%
December 2008	\$375,000	\$335,000	29%	34%
January 2009	\$361,250	\$310,000	29%	36%
February 2009	\$364,900	\$320,000	34%	40%
March 2009	\$364,000	\$305,000	34%	43%
April 2009	\$390,000	\$310,000	31%	42%
May 2009	\$397,000	\$315,000	32%	43%
June 2009	\$415,000	\$326,750	30%	41%
July 2009	\$440,000	\$335,000	26%	34%
August 2009	\$465,000	\$335,000	24%	38%
September 2009	\$457,000	\$349,950	24%	36%
October 2009	\$430,000	\$355,000	28%	36%

**North San Diego County HomeDex™**  
**October 2009 Summary Report**  
**Single-Family Detached Homes**

North San Diego County Zip Codes	Oct. 2009 Affordability <sup>7</sup>	Oct. 2008 Affordability	Oct. 2009 Median Price	% Price Chg. From Oct. 2008	Oct. 2009 Sold Listings	Median Days on Market Oct. 2009	Median Days on Market % Chg. from Sept. 2009
92003 - BONSALL	6%	28%	\$984,000	159%	4	80	-38%
92007 - CARDIFF	6%	9%	\$1,000,000	52%	5	75	369%
92008 - CARLSBAD	10%	15%	\$682,500	25%	10	87	122%
92009 - CARLSBAD	12%	8%	\$655,000	-11%	35	35	35%
92010 - CARLSBAD	20%	16%	\$525,000	1%	15	57	138%
92011 - CARLSBAD	9%	7%	\$779,500	0%	18	49	44%
92014 - DEL MAR	3%	0%	\$1,263,250	-44%	12	60	-51%
92024 - ENCINITAS	9%	9%	\$759,500	13%	30	35	-17%
92025 - ESCONDIDO	45%	47%	\$301,500	18%	32	45	-35%
92026 - ESCONDIDO	43%	32%	\$311,000	-10%	35	24	60%
92027 - ESCONDIDO	53%	45%	\$250,000	-6%	53	39	105%
92028 - FALLBROOK	39%	33%	\$335,000	-1%	49	49	24%
92029 - ESCONDIDO	22%	33%	\$490,000	44%	13	18	-38%
92054 - OCEANSIDE	42%	42%	\$319,250	14%	27	27	2%
92056 - OCEANSIDE	36%	34%	\$355,500	9%	34	23	53%
92057 - OCEANSIDE	39%	39%	\$335,000	14%	52	23	2%
92059 - PALA	53%	-	\$250,000	-	1	263	70%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	25%	14%	\$450,300	-18%	24	40	16%
92065 - RAMONA	42%	34%	\$318,500	-3%	26	28	-27%
92067 - RANCHO SANTA FE	2%	0%	\$2,000,000	-35%	9	172	54%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	35%	37%	\$367,500	19%	32	15	-40%
92075 - SOLANA BEACH	2%	4%	\$1,750,000	73%	3	62	-60%
92078 - SAN MARCOS	22%	18%	\$504,000	2%	41	25	-26%
92081 - VISTA	43%	27%	\$312,000	-19%	26	25	9%
92082 - VALLEY CENTER	36%	22%	\$360,000	-18%	15	39	-73%
92083 - VISTA	46%	46%	\$292,500	13%	22	15	-19%
92084 - VISTA	41%	33%	\$322,500	-4%	26	83	334%
92091 - RANCHO SANTA FE	-	2%	-	-	0	-	-
92127 - RANCHO BERNARDO	9%	7%	\$759,000	-3%	36	65	9%
92128 - RANCHO BERNARDO	17%	16%	\$570,000	9%	40	32	68%
92129 - RANCHO PENASQUITOS	19%	19%	\$550,000	15%	21	20	3%
92130 - CARMEL VALLEY	8%	3%	\$861,500	-22%	26	58	47%

# North San Diego County HomeDex™

## October 2009 Summary Report

### Single-Family Detached Homes

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<sup>1</sup> The median is the middle-priced home sold: Half the homes sold for more than the median, and half sold for less.

<sup>2</sup> The reported days-on-market is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; therefore, the occurrence of re-listing biases downward the reported days-on-market.

<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during October 2009 required an annual income of \$94,405 for the median-priced SFD home – an amount earned by 28 percent of San Diego County households.

<sup>4</sup> Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

<sup>5</sup> HomeDex™ affordability percentages show the percent of San Diego County households that can “afford” the median-priced SFD home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing given prevailing monthly interest rates.

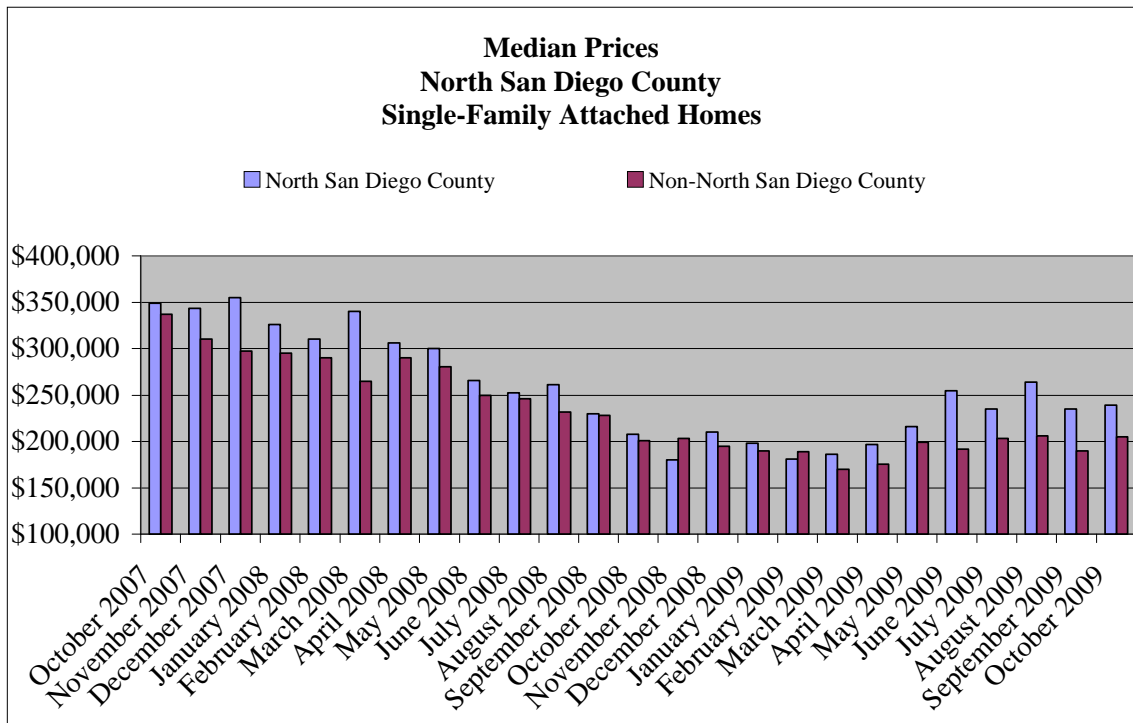
<sup>6</sup> Total SFD sales in North County were \$436,267,457 in September 2009 and \$452,683,883 in October 2008.

<sup>7</sup> Percent of San Diego County households that can “afford” the median-priced home in a particular zip code – see footnotes 3 and 5.

# North San Diego County HomeDex™ October 2009 Summary Report Single-Family Attached Homes

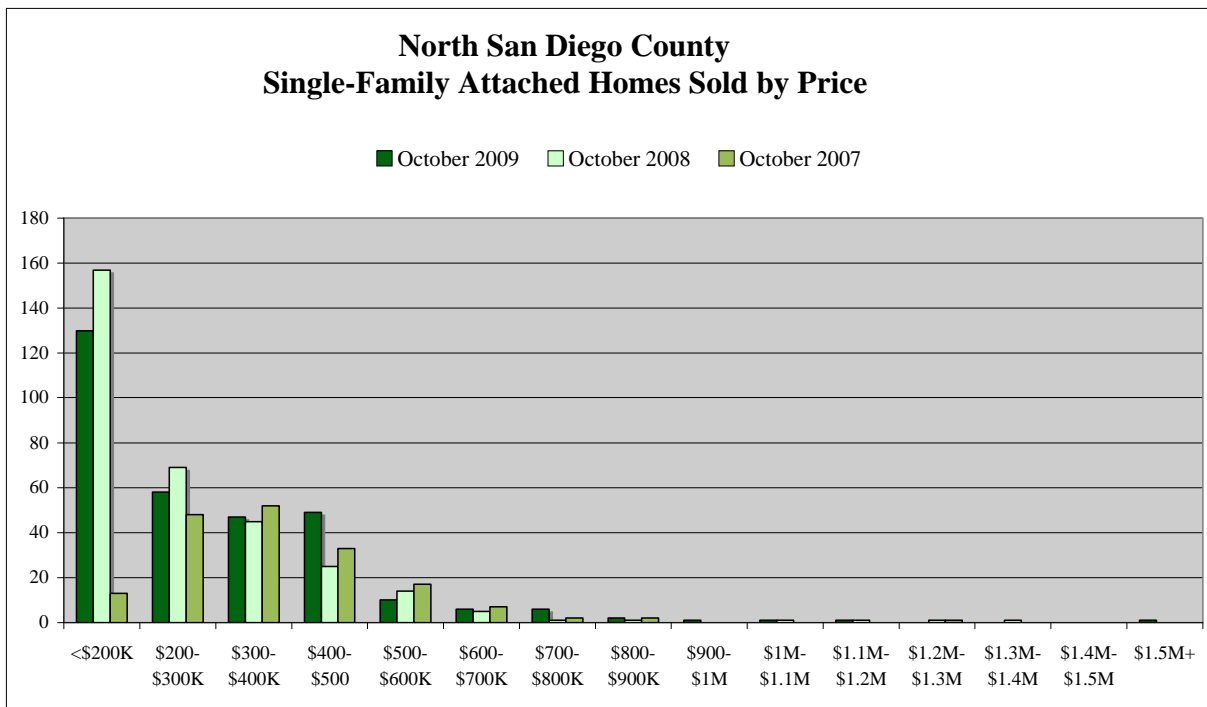
## Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home rose 1.81 percent to \$239,250 in October 2009 from \$235,000 in September 2009. The Non-North San Diego County SFA home median price increased 7.89 percent to \$205,000 in October 2009 from \$190,000 in September 2009.<sup>1</sup>
- North San Diego County SFA median prices increased 15.02 percent year-over from \$208,000 in October 2008. Non-North County median SFA prices rose 1.99 percent from \$201,000 in October 2008.
- The county-wide SFA home median price increased 4.44 percent to \$214,000 in October 2009 from \$204,900 in September 2009, and increased 4.9 percent from October 2008.
- The median number of days-on-market for North County SFA homes sold was 38 in October 2009. The average number of days-on-market increased to 75 in October 2009 from 64 in September 2009.<sup>2</sup>



## North San Diego County HomeDex™ October 2009 Summary Report Single-Family Attached Homes

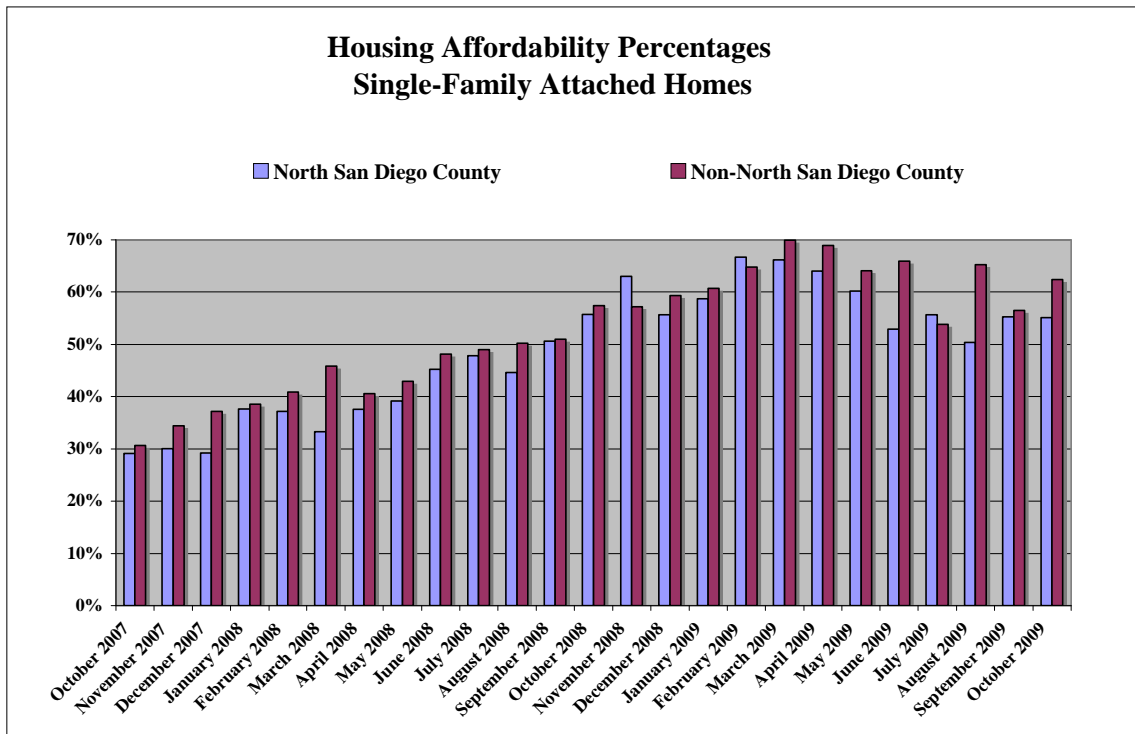
- The number of sold SFA units in North San Diego County fell 4.27 percent and the number of sold SFA units in Non-North County rose 14.41 percent from September 2009 to October 2009; year-over sales fell 2.18 percent in North County and rose 0.75 percent in Non-North County from October 2008.
- There were 1,279 SFA listings (active and contingent) in North San Diego County ending October 2009. San Diego County (active and contingent) SFA listings were 4,280 at the end of October 2009.



# North San Diego County HomeDex™ October 2009 Summary Report Single-Family Attached Homes

## Housing Affordability – Single-Family Attached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFA home in North County rose to \$1,313 in October 2009 from \$1,305 in September 2009. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes decreased to \$1,125 in October 2009 from \$1,266 in September 2009.
- 55 percent of San Diego County households could afford the median-priced SFA home in North San Diego County in October 2009.<sup>3</sup> The single-family attached home affordability level for Non-North San Diego County zip codes increased to 62 percent in October 2009 from 57 percent in September 2009.
- 56 percent of county households could afford the median-priced SFA home in North San Diego County and 57 percent in Non-North County zip codes in October 2008.



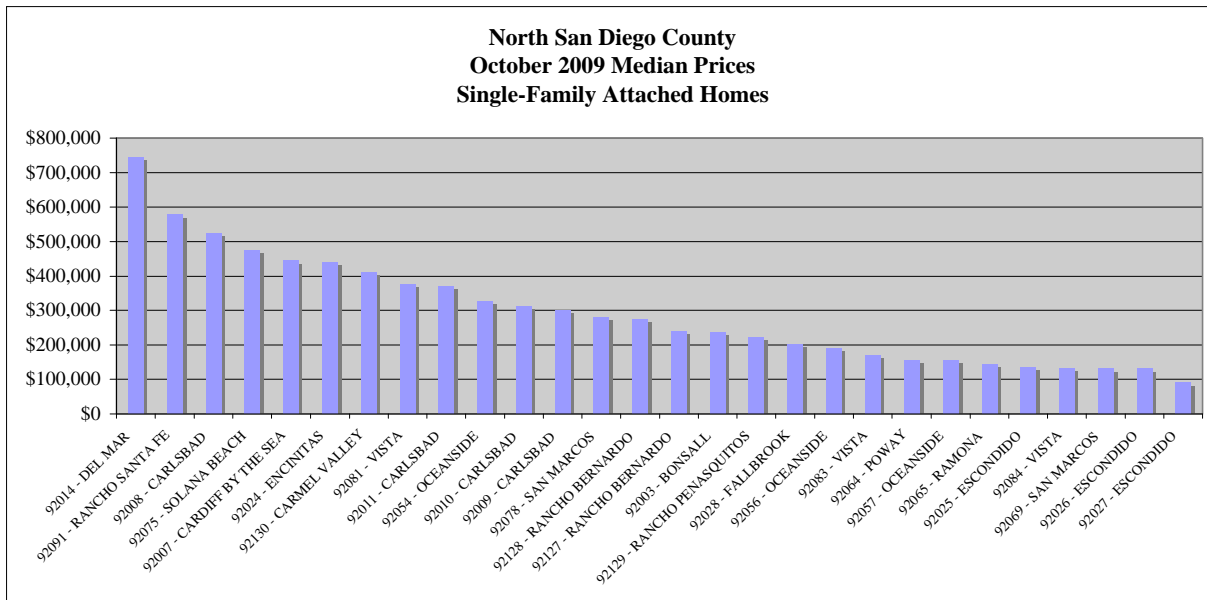
# North San Diego County HomeDex™

## October 2009 Summary Report

### Single-Family Attached Homes

*Single-Family Attached Home Prices and Affordability by North County Zip Codes<sup>4</sup>*

- Del Mar (92014) reported a median SFA home price of \$829,000 followed by Rancho Santa Fe (92091) at \$730,000 and Solana Beach (92075) at \$558,000. Carlsbad (92011) and Carmel Valley (92130) had median SFA prices in the mid \$400,000s. Carlsbad (92008, 92010), Encinitas (92024), Poway (92064), Rancho Bernardo (92127), and San Marcos (92078) had median prices between \$300,000 and \$390,000
- Carlsbad (92009), Rancho Bernardo (92128), Rancho Penasquitos (92129), Oceanside (92054), and Vista (92081) reported median prices ranging between \$200,000 and \$290,000. San Marcos (92069), Bonsall (92003), Oceanside (92056, 92057), Vista (92083, 92084), San Marcos (92069), and Escondido (92025) had median SFA home prices between \$130,000 and \$172,000.
- Escondido (92026, 92027), Ramon (92065), and Fallbrook (92028) had the lowest median SFA prices at under \$100,000.

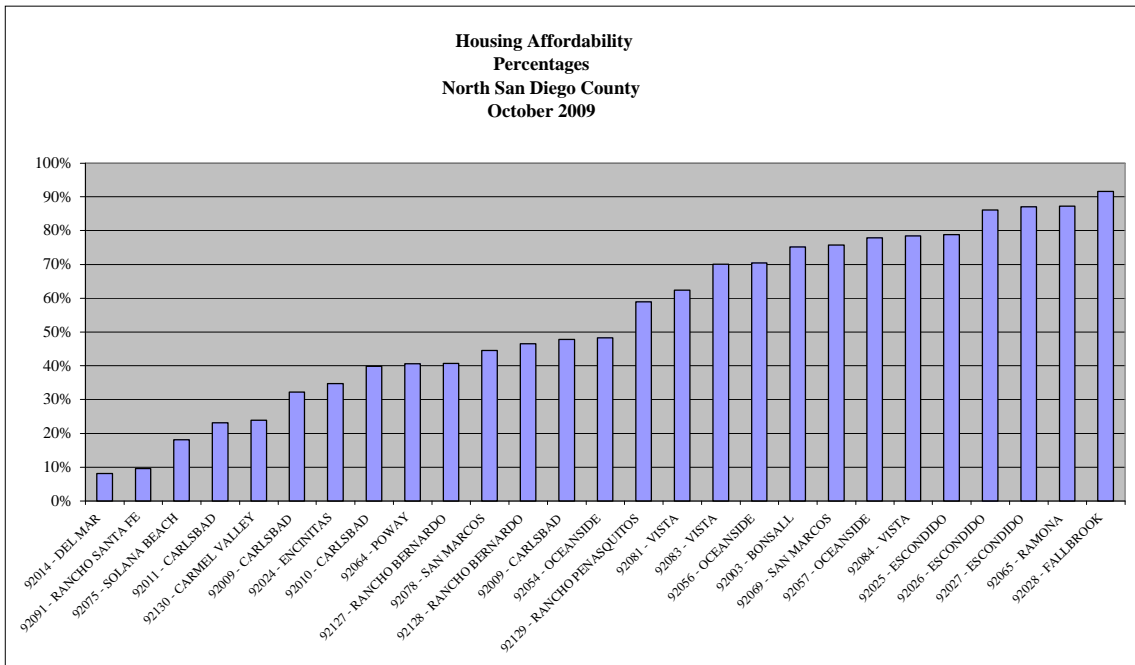


# North San Diego County HomeDex™

## October 2009 Summary Report

### Single-Family Attached Homes

- Del Mar (92014) reported the lowest level of SFA affordability with eight percent of county households able to afford the median-priced SFA home followed by Rancho Santa Fe (92091) at 10 percent. Solana Beach (92075), Carlsbad (92011), and Carmel Valley (92130) had affordability percentages between 18 percent and 24 percent with Carlsbad (92009) at 32 percent and Encinitas (92024) at 35 percent.
- Carlsbad (92009, 92010), Oceanside (92054), Poway (92064), San Marcos (92078), and Rancho Bernardo (92127, 92128) had affordability percentages between 40 and 48 percent with Rancho Penasquitos (92129) at 59 percent and Vista (92081) at 62 percent.<sup>5</sup>
- Oceanside (92056, 92057), Vista (92083, 92084), Bonsall (92003), San Marcos (92069), and Escondido (92025) had affordability percentages between 70 percent and 79 percent with Fallbrook (92028), Ramona (92065), and Escondido (92026, 92027) reporting affordability percentages over 85 percent.



**North San Diego County HomeDex™**  
**October 2009 Summary Report**  
**Single-Family Attached Homes**

<b>North San Diego County Housing Characteristics</b> <b>Single-Family Attached Homes</b> <b>October 2009</b>	
Median Price	\$239,250
Average Price	\$289,869
Median Price per Square Foot	\$213
Lowest-Priced Home Sold	\$45,000
Highest-Priced Home Sold	\$2,800,000
Number Units Sold	314
Total Sales <sup>6</sup>	\$91,018,957
Median Days on Market	38
Median Square Feet	1,152
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	24

<b>Month/Year</b>	<i>SFA Median Home Prices</i>		<i>HomeDex Single-Family Attached Homes</i>	
	<b>North San Diego County</b>	<b>Non-North San Diego County</b>	<b>North San Diego County</b>	<b>Non-North San Diego County</b>
October 2008	\$208,000	\$201,000	56%	57%
November 2008	\$180,000	\$203,000	63%	57%
December 2008	\$210,000	\$195,000	56%	59%
January 2009	\$198,000	\$190,000	59%	61%
February 2009	\$181,000	\$189,000	67%	65%
March 2009	\$186,000	\$170,000	66%	70%
April 2009	\$197,000	\$175,500	64%	69%
May 2009	\$216,000	\$198,900	60%	64%
June 2009	\$255,000	\$191,500	53%	66%
July 2009	\$235,000	\$203,000	56%	54%
August 2009	\$264,000	\$206,000	50%	62%
September 2009	\$235,000	\$190,000	55%	57%
October 2009	\$239,250	\$205,000	55%	62%

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.  
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 760-734-3976. Data source: Sandicor, Inc. Comparisons are not based on identical samples of homes sold and do  
 not imply statistical significance.

**North San Diego County HomeDex™**  
**October 2009 Summary Report**  
**Single-Family Attached Homes**

North San Diego County Zip Codes	Oct. 2009 Affordability <sup>7</sup>	Oct. 2008 Affordability	Oct. 2009 Median Price	% Price Chg. From Oct. 2008	Oct. 2009 Sold Listings	Median Days on Market Oct. 2009	Median Days on Market % Chg. from Sep. 2009
92003 - BONSALL	75%	75%	\$148,700	14%	2	145	-
92007 - CARDIFF	-	39%	-	-	0	-	-
92008 - CARLSBAD	32%	20%	\$390,000	-17%	11	35	-78%
92009 - CARLSBAD	48%	38%	\$283,000	-6%	11	27	116%
92010 - CARLSBAD	40%	37%	\$330,000	6%	5	152	-
92011 - CARLSBAD	23%	20%	\$479,500	5%	10	54	9%
92014 - DEL MAR	8%	26%	\$829,000	109%	5	79	0%
92024 - ENCINITAS	35%	22%	\$368,500	-16%	12	47	13%
92025 - ESCONDIDO	79%	72%	\$131,000	-9%	7	53	116%
92026 - ESCONDIDO	86%	75%	\$95,000	-27%	21	38	100%
92027 - ESCONDIDO	87%	82%	\$90,000	-10%	11	13	-58%
92028 - FALLBROOK	92%	82%	\$67,000	-34%	2	24	-80%
92029 - ESCONDIDO	-	58%	-	-	0	-	-
92054 - OCEANSIDE	48%	27%	\$280,000	-27%	9	20	-62%
92056 - OCEANSIDE	70%	65%	\$170,250	0%	18	34	70%
92057 - OCEANSIDE	78%	71%	\$135,750	-8%	23	19	-46%
92059 - PALA	-	-	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	41%	36%	\$325,250	3%	4	48	116%
92065 - RAMONA	87%	64%	\$89,000	-49%	1	167	113%
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	76%	66%	\$146,000	-12%	11	23	-55%
92075 - SOLANA BEACH	18%	9%	\$558,000	-16%	12	57	-1%
92078 - SAN MARCOS	45%	44%	\$302,000	12%	15	65	120%
92081 - VISTA	62%	40%	\$205,000	-29%	5	12	200%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	70%	64%	\$172,000	-1%	7	27	-36%
92084 - VISTA	78%	75%	\$133,000	2%	7	29	-47%
92091 - RANCHO SANTA FE	10%	8%	\$730,000	-3%	1	104	11%
92127 - RANCHO BERNARDO	41%	47%	\$324,500	27%	24	114	141%
92128 - RANCHO BERNARDO	47%	47%	\$290,000	14%	38	32	-3%
92129 - RANCHO PENASQUITOS	59%	55%	\$220,000	4%	19	50	19%
92130 - CARMEL VALLEY	24%	19%	\$468,000	-3%	23	19	-24%

North San Diego County HomeDex™  
October 2009 Summary Report  
Single-Family Attached Homes

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<sup>1</sup> The median is the middle-priced home sold: Half the homes sold for more than the median, and half sold for less.

<sup>2</sup> The reported days-on-market number is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; the occurrence of re-listing biases downward the reported days-on-market.

<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during October 2009 required an annual income of \$52,527 for the median-priced SFA home – an amount earned by 55 percent of San Diego County households.

<sup>4</sup> Monthly median prices and HomeDex™ numbers reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

<sup>5</sup> HomeDex™ affordability percentage is the percent of San Diego County households that can “afford” the median-priced SFA home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing at the prevailing monthly interest rates.

<sup>6</sup> September 2009 total SFA sales were \$90,844,482 and \$79,740,958 in October 2008 for North San Diego County.

<sup>7</sup> See footnote 3.

**North San Diego County HomeDex™**  
**Foreclosure Activity Report – Ending October 2009**

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending October 2009	% Chg. from Pre-Foreclosures ending September 2009	Number of Bank-Owned Properties ending October 2009	% Chg. from Bank-Owned ending September 2009
92003 - BONSALL	27	-6.90%	50	2.04%
92007 - CARDIFF	22	4.76%	14	-6.67%
92008 - CARLSBAD	73	2.82%	43	7.50%
92009 - CARLSBAD	139	-8.55%	83	6.41%
92010 - CARLSBAD	64	10.34%	45	-4.26%
92011 - CARLSBAD	59	-4.84%	17	0.00%
92014 - DEL MAR	31	10.71%	15	15.38%
92024 - ENCINITAS	123	-16.33%	60	3.45%
92025 - ESCONDIDO	171	-4.47%	234	-1.68%
92026 - ESCONDIDO	236	-9.58%	221	-6.36%
92027 - ESCONDIDO	287	-7.42%	214	-0.47%
92028 - FALLBROOK	231	-0.43%	167	1.83%
92029 - ESCONDIDO	55	-5.17%	55	14.58%
92054 - OCEANSIDE	112	-5.88%	93	10.71%
92056 - OCEANSIDE	219	-6.81%	134	2.29%
92057 - OCEANSIDE	322	-6.67%	471	-2.08%
92059 - PALA	2	100.00%	7	16.67%
92061 - PAUMA VALLEY	8	33.33%	7	40.00%
92064 - POWAY	141	-3.42%	59	-1.67%
92065 - RAMONA	165	-12.70%	171	-1.16%
92067 - RANCHO SANTA FE	11	-35.29%	26	36.84%
92068 - SAN LUIS REY	0	-	0	#DIV/0!
92069 - SAN MARCOS	188	-12.15%	135	-0.74%
92075 - SOLANA BEACH	46	-6.12%	25	-13.79%
92078 - SAN MARCOS	184	-2.65%	92	-4.17%
92081 - VISTA	100	-9.09%	58	-9.38%
92082 - VALLEY CENTER	89	-2.20%	95	10.47%
92083 - VISTA	142	-4.05%	127	-1.55%
92084 - VISTA	155	-7.19%	140	8.53%
92091 - RANCHO SANTA FE	5	150.00%	5	25.00%
92127 - RANCHO BERNARDO	145	-11.04%	86	-12.24%
92128 - RANCHO BERNARDO	133	-15.82%	63	14.55%
92129 - RANCHO PENASQUITOS	125	-14.38%	73	15.87%
92130 - CARMEL VALLEY	98	-10.91%	44	7.32%
<b>TOTALS</b>	<b>3,908</b>	<b>-7.24%</b>	<b>3,129</b>	<b>0.71%</b>

## North San Diego County HomeDex™ Foreclosure Activity Report – Ending October 2009

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<sup>1</sup> Active “pre-foreclosure” include properties classified as “Lis Pendens” (i.e., a public notice has been served that a loan is delinquent and the lending institution has initiated the foreclosure process) and “Final Judgment” (i.e., the court has authorized the lender to proceed with the auction of the property); data reported from First American RES database of properties obtained from county assessment records. All numbers shown are reported for a particular point in time, as these databases are frequently updated. NSDCAR does not guarantee accuracy of data.



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