

Cardiff by the Sea 92007

ZIP code · CA · California > San Diego County

BALANCED MARKET

\$2.4M

MEDIAN SALE PRICE

+8.0%

1-YR CHANGE

103

SALES (12 MO)

\$1.9M

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



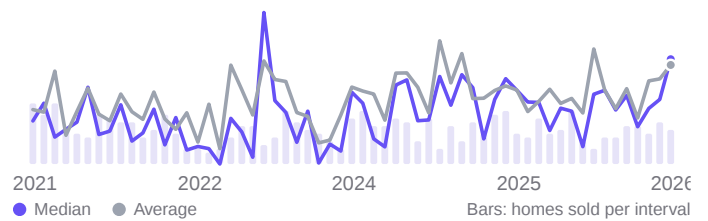
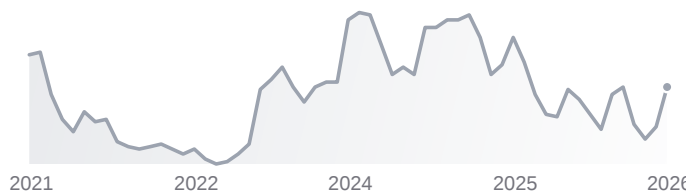
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$3M · Average \$2.9M

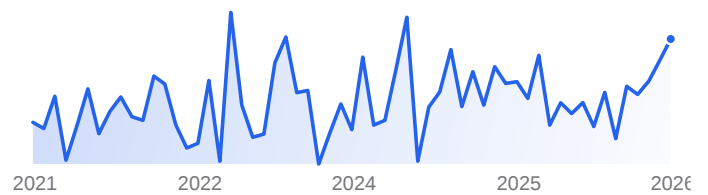
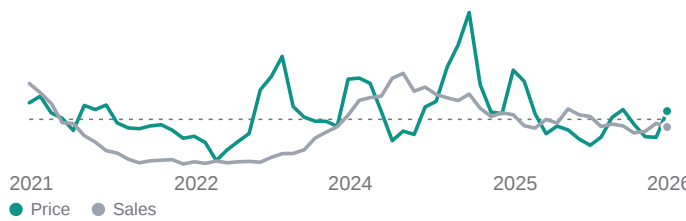


Growth (year over year)

Price +8.0% · Sales -7.2%

Price per square foot

\$1314/ft²

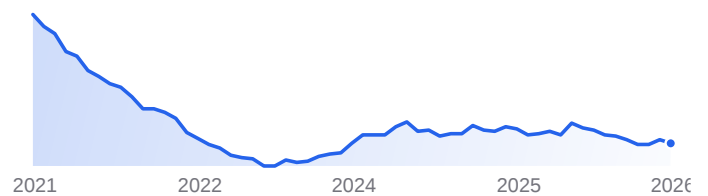
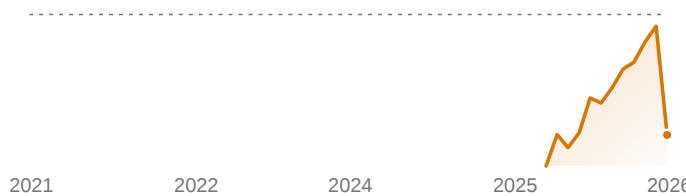


Sale premium vs estimated value

-4.0%

Annual turnover (share of homes sold)

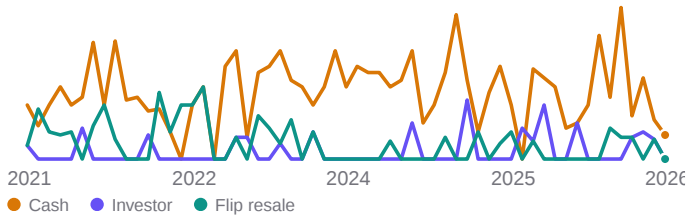
2.7%



BUYERS & OUTCOMES

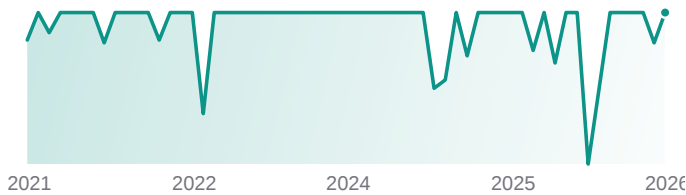
Buyer mix

Cash 11% · Investor 0% · Flip resale 0%



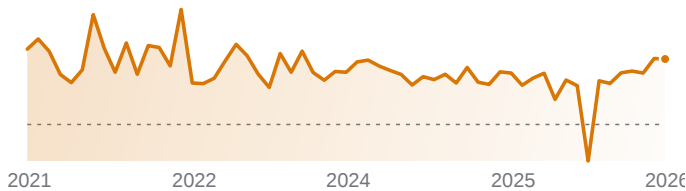
Sellers who sold at a gain

100%

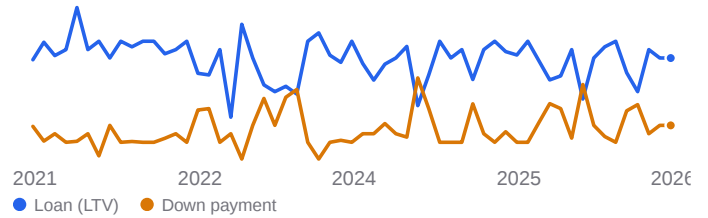


Median annualized return at resale

+9.2%

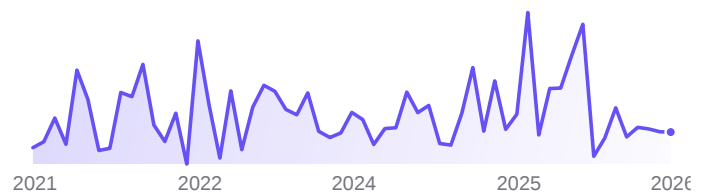


Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



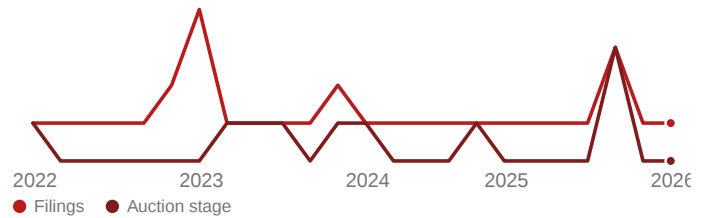
Typical hold before selling

5.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	3,869
Median value (AVM)	\$1.9M
Median size	1,783 ft²
Median bedrooms	3
Median year built	1977
Single family	79%
Condos	7.4%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	78%
Underwater (LTV 125% or more)	0.8%
Owner occupied	65%
Company owned	69%
Median loan-to-value	27%

Typical ownership tenure

22.1 yrs

COMMUNITY

Population	10,355
Density	4,019 / mi²
Median household income	\$145K
Average household income	\$172K
Crime index (US avg 100)	96
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	326
Homes occupied	92%
Bachelor's or higher	38%
Poverty rate	7.7%
Unemployment	1.4%
Average temp	61°F
Annual precip	11 in
Sunshine	68%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.