

El Cajon 92020

ZIP code · CA · California > San Diego County > El Cajon

BALANCED MARKET

\$827K

MEDIAN SALE PRICE

+0.2%

1-YR CHANGE

377

SALES (12 MO)

\$804K

MEDIAN VALUE (AVM)

Market temperature

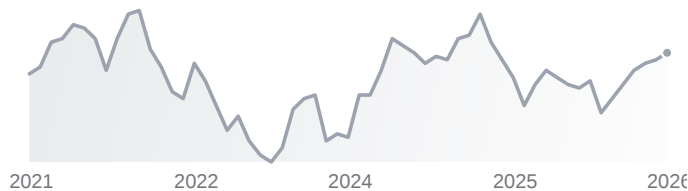
Balanced market · 55 / 100



MARKET TRENDS (5 YEARS)

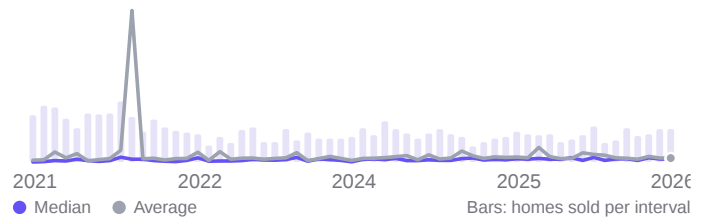
Market temperature (0–100)

55 / 100



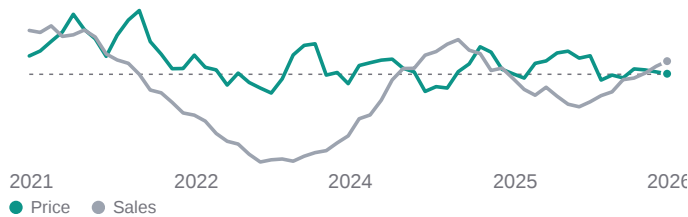
Sale prices

Median \$795K · Average \$863K



Growth (year over year)

Price +0.2% · Sales +6.5%



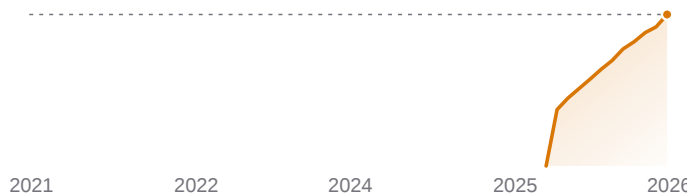
Price per square foot

\$493/ft²



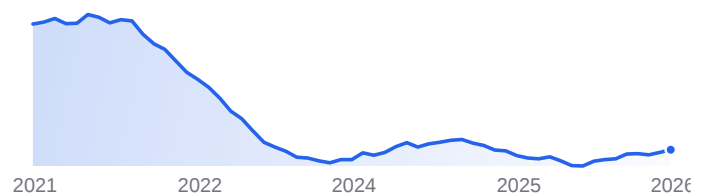
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

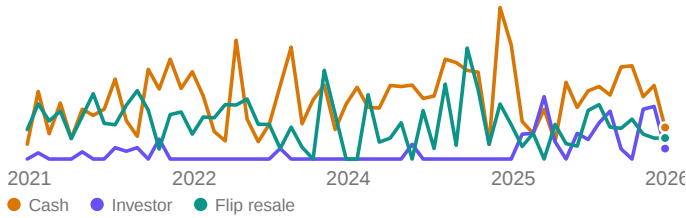
3.1%



BUYERS & OUTCOMES

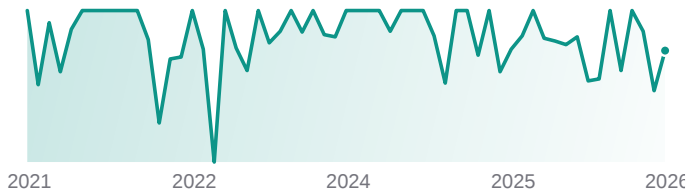
Buyer mix

Cash 7.9% · Investor 2.6% · Flip resale 5.3%



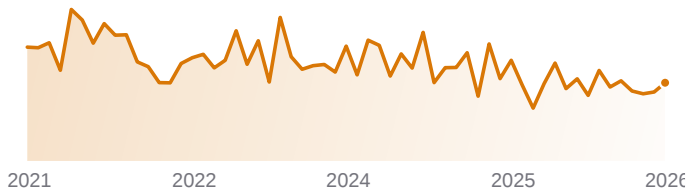
Sellers who sold at a gain

93%

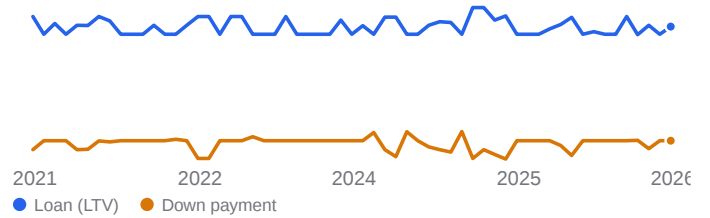


Median annualized return at resale

+5.6%

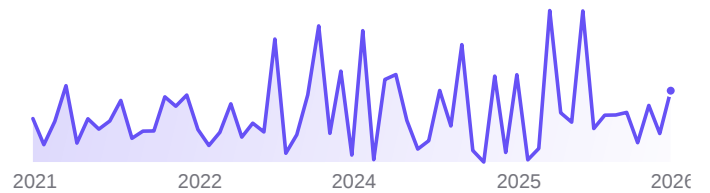


Financing (share of purchase price) Loan (LTV) 84% · Down payment 20%



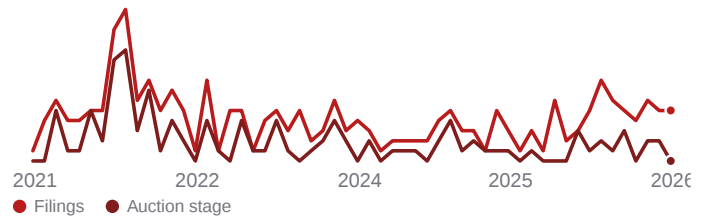
Typical hold before selling

9.8 yrs



Preforeclosure filings

Filings 5 · Auction stage 0



HOUSING STOCK

Homes	12,117
Median value (AVM)	\$804K
Median size	1,648 ft²
Median bedrooms	3
Median year built	1970
Single family	74%
Condos	16%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	1.3%
Owner occupied	67%
Company owned	51%
Median loan-to-value	45%

Typical ownership tenure

16.5 yrs

COMMUNITY

Population	62,062
Density	5,438 / mi²
Median household income	\$78K
Average household income	\$96K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	108
Earthquake index (US avg 100)	177
Homes occupied	97%
Bachelor's or higher	19%
Poverty rate	13.5%
Unemployment	1.3%
Average temp	64°F
Annual precip	13 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.