

SAN DIEGO - NORTH COUNTY

THIRD QUARTER REPORT

2023

PRESENTED BY

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ANDERSON COASTAL
GROUP

COMPASS

OVERVIEW

News regarding the U.S. housing market has been focused on a crucial question: Is it on the brink of a crash similar to the one experienced in the mid-2000s? To answer this, we must examine recent trends and market indicators.

Market Cycles and Growth

The current housing cycle began in early 2020 with a remarkable surge in prices, a dip in 2022, and a return to peak prices in early summer this year. This period was characterized by extraordinary factors:

- Between February 2020 and the peak in 2022, U.S. home prices soared by 45%, a rate only matched during the 2003-2009 cycle.
- This cycle played out remarkably fast, taking only three years compared to previous cycles that lasted much longer.
- Notably, this boom wasn't confined to large cities; even small towns experienced significant price increases.

The U.S. housing market's total value has surged by 49% since the start of the pandemic in 2020, reaching a record high of \$52 trillion. California stands out as a leader in this growth, boasting over \$10 trillion in housing market value. The state also leads in the number of home loan applications, highlighting its robust demand.

Supply and Price Trends

Despite a slowdown in late 2022, home values started to rise again. In San Diego County, the median price of a single-family home reached \$1,025,000 in August, up 3% from July and 13.5% higher than the previous year. Low housing supply remains a significant factor, with a mere 2.6-month supply according to San Diego Association of Realtors' August data.

Economic Predictions and Trends

Institutions like Goldman Sachs have lowered the likelihood of a recession down to 15%. Foreclosure filings were down by 2% year-over-year in August 2023, indicating relative stability. Homes on the West Coast, including San Diego, are equity-rich, with loan balances often less than half of their market value.

Homebuilders, cautious after the last crash, face challenges in meeting demand quickly due to land acquisition and regulatory hurdles. However, an overbuilding scenario like the one seen 15 years ago appears unlikely.

Mortgage Rates and Affordability Challenges

Mortgage rates have risen to levels not seen since 2000, reaching 7.31% for the 30-year fixed and rising faster than any other time in recent history. However, it's essential to note that these rates impact borrowers, while cash buyers constitute a significant portion of the market (27%). Economists predict that rates may stabilize or even decrease in 2024, potentially boosting buyer activity. Historically, when interest rates dip, home prices in San Diego rise nicely. Clearly, buying now still makes sense.

Wildfires and Insurance Concerns

Wildfires continue to pose a significant threat to homes, with recent statistics indicating an increase in their frequency and impact. Concerns about insurance companies discontinuing policies in wildfire-prone areas have led to regulatory changes in California to address this issue.

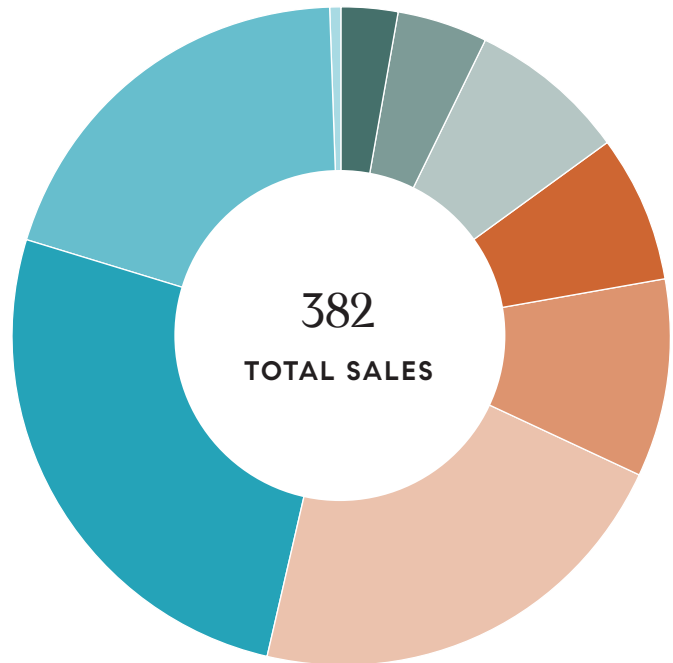
In summary, while concerns of a housing market crash persist, several factors may mitigate the risk. California remains a prominent player in the market, but challenges like wildfires and insurance issues require attention. Buyers should carefully monitor market developments and consider their options in this dynamic environment.



Q2 2023 STATS

SALES BY PRICE

● \$8M+	11
● \$6M-\$8M	9
● \$4M-\$6M	38
● \$3M-\$4M	51
● \$2.5M-\$3M	45
● \$2M-\$2.5M	72
● \$1.5M-\$2M	89
● \$1M-\$1.5M	66
● <\$1M	1
Total Sales	382



MEDIAN SALES PRICES (\$M)

AREA	SALES PRICE	YOY% CHANGE	
Del Mar	\$3.15M	7%	▲
Solana Beach	\$3.20M	19%	▲
Encinitas	\$2.04M	-17%	▼
Carlsbad	\$1.73M	-6%	▼
Carmel Valley	\$2.28M	-6%	▼
Rancho Santa Fe	\$4.20M	-13%	▼

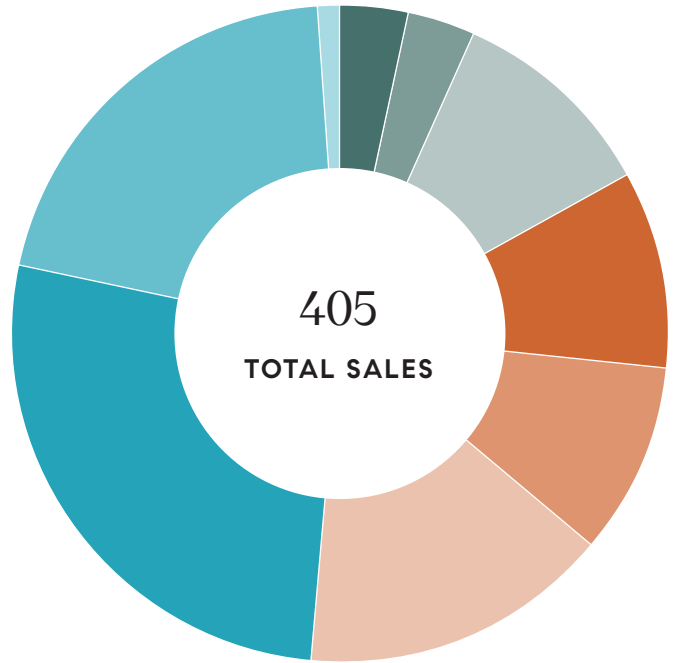
AVERAGE SALES PRICES (\$M)

AREA	SALES PRICE	YOY% CHANGE	
Del Mar	\$3.90M	-2%	▼
Solana Beach	\$3.78M	4%	▲
Encinitas	\$2.53M	-6%	▼
Carlsbad	\$1.92M	-1%	▼
Carmel Valley	\$2.48M	-5%	▼
Rancho Santa Fe	\$5.40M	-1%	▼

Q3 2023 STATS

SALES BY PRICE

● \$8M+	14
● \$6M-\$8M	14
● \$4M-\$6M	41
● \$3M-\$4M	39
● \$2.5M-\$3M	39
● \$2M-\$2.5M	62
● \$1.5M-\$2M	109
● \$1M-\$1.5M	83
● <\$1M	4
Total Sales	405



MEDIAN SALES PRICES (\$M)

AREA	SALES PRICE	YOY% CHANGE	
Del Mar	\$3.68M	18%	▲
Solana Beach	\$3.27M	10%	▲
Encinitas	\$2.05M	-6%	▼
Carlsbad	\$1.59M	-6%	▼
Carmel Valley	\$2.46M	11%	▲
Rancho Santa Fe	\$4.74M	18%	▲

AVERAGE SALES PRICES (\$M)

AREA	SALES PRICE	YOY% CHANGE	
Del Mar	\$4.30M	9%	▲
Solana Beach	\$4.03M	41%	▲
Encinitas	\$2.87M	9%	▲
Carlsbad	\$1.77M	-3%	▼
Carmel Valley	\$2.81M	7%	▲
Rancho Santa Fe	\$5.16M	8%	▲

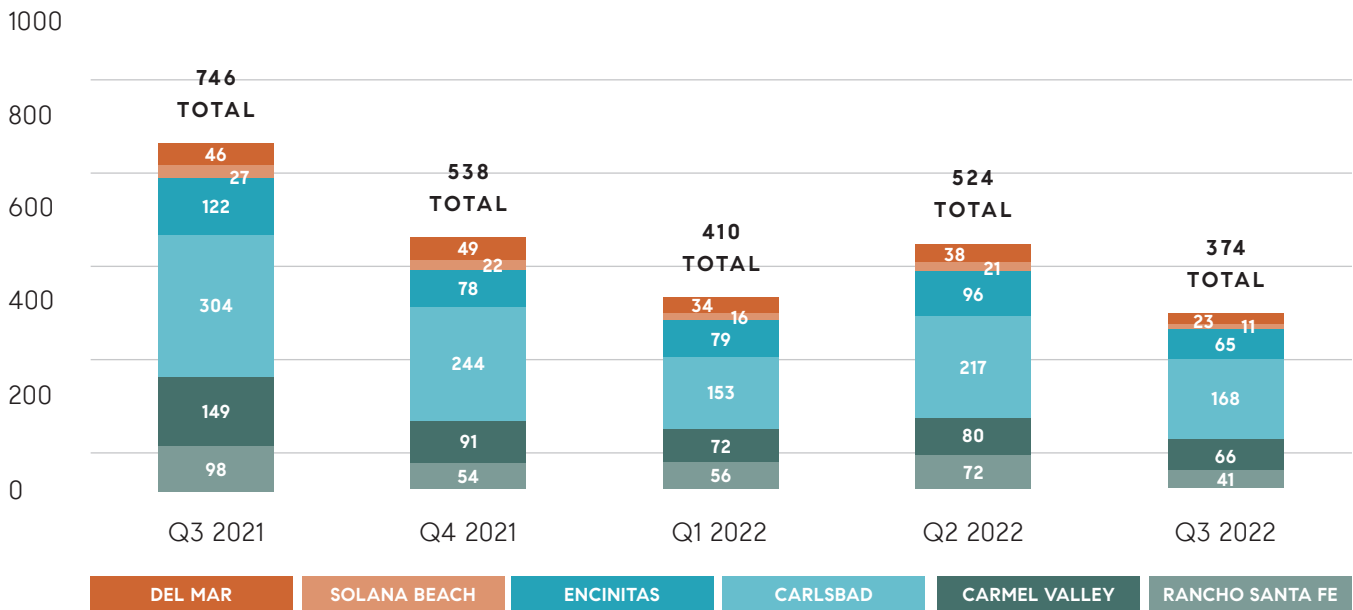
QUARTERLY SALES

TOTAL ANNUAL SALES ALL REGIONS

2013	2,833
2014	2,498
2015	2,637
2016	2,673
2017	2,678
2018	2,395
2019	2,390
2020	2,681
2021	2,702
2022	1,608
2023 YTD	1,096



NUMBER OF SALES BY REGION



QUARTERLY SALES

SALES BY PRICE RANGE · ALL REGIONS

RANGE	Q3 2023	Q2 2023	Q3 2022	Q2 2022	10-YEAR AVG Q3 SALES	10-YEAR AVG Q2 SALES
\$8M+	14	11	5	12	6	5
\$6M-\$8M	14	9	9	19	6	7
\$4M-\$6M	41	38	37	50	21	22
\$3M-\$4M	39	51	47	77	30	35
\$2.5M-\$3M	39	45	41	69	32	33
\$2M-\$2.5M	62	72	66	116	54	63
\$1.5M-\$2M	109	89	93	113	109	116
\$1M-\$1.5M	83	66	70	63	210	204
<\$1M	4	1	6	5	180	202
TOTAL	405	382	374	524	648	687

NUMBER OF SALES BY REGION (CONT.)

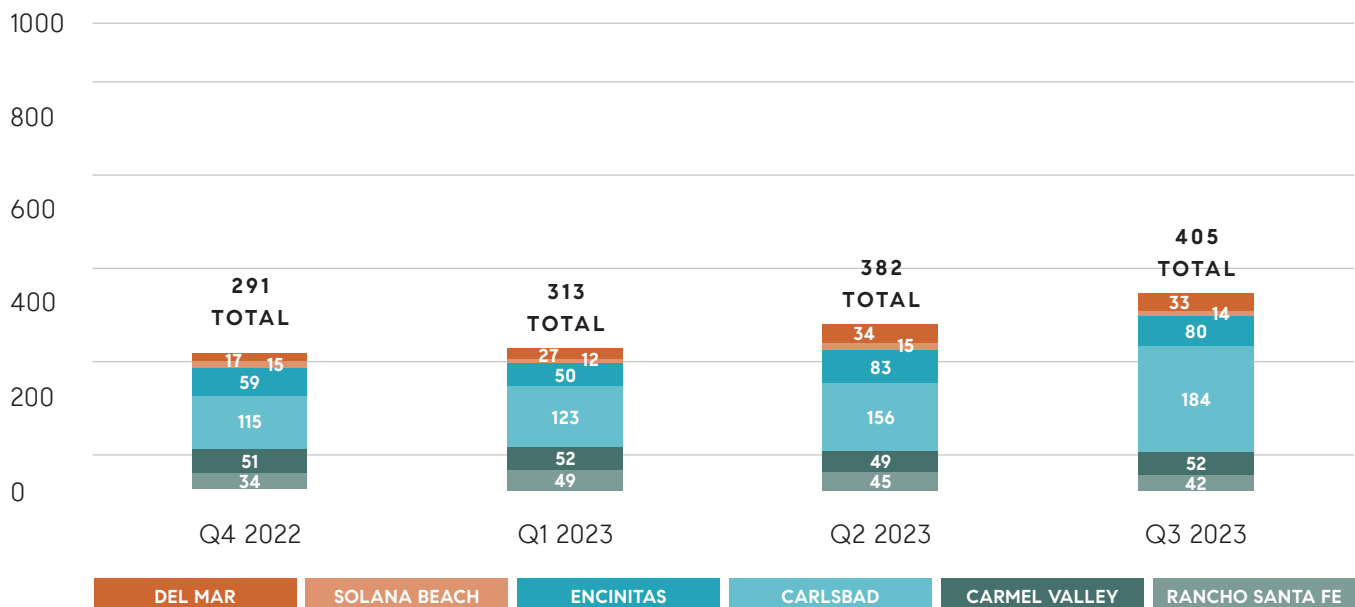


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Current as of Oct 2023. "All Regions" are represented by Del Mar, Solana Beach, Encinitas, Carlsbad, Carmel Valley and Rancho Santa Fe. Data reflects detached homes only. All data from San Diego MLS®

DEL MAR

MARKET OVERVIEW

The market in Del Mar continues to impress us with rising median and average sales prices and a notable increase in sales volume compared to the same quarter last year (YoY% change of 44%). The average days on market did increase to 51 days. And at the end of September, there was a total of 5.7 months of inventory compared to only 2.7 the same time last year.

Compared to other pricing brackets, the \$4-6M range saw the bulk of the sales (33%), a drastic jump from 17% sales in that range last quarter. However, it is important to note that only 9 out of 33 homes sold at or above listing price, which shows that though pricing for the area is still on the rise, the market may be tilting back into balance a bit more.

MEDIAN SALES PRICES (\$M)

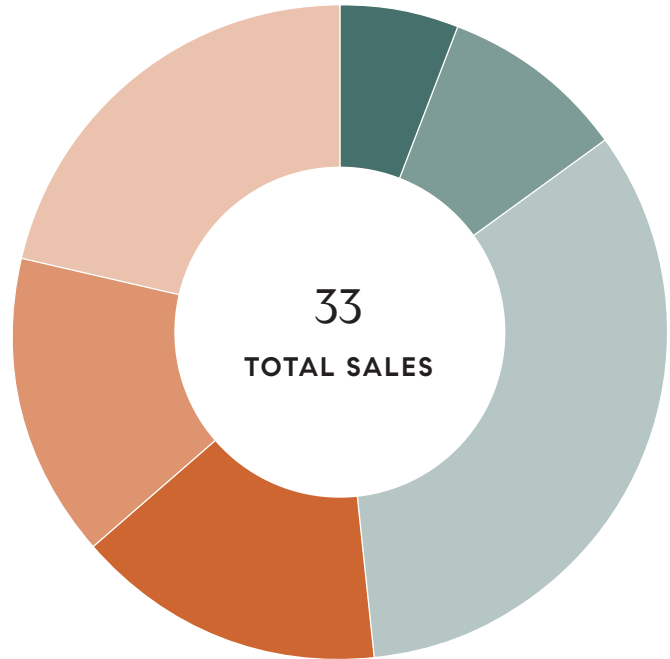
QUARTER	MEDIAN	YOY% CHANGE
Q2 to Q3	-	17% ▲
Q3 2023	\$3.68M	18% ▲
Q2 2023	\$3.15M	7% ▲
Q1 2023	\$2.50M	-31% ▼
Q4 2022	\$2.95M	-11% ▼
Q3 2022	\$3.13M	21% ▲
Q3 2021	\$2.59M	18% ▲
Q3 2020	\$2.19M	5% ▲

AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE
Q2 to Q3	-	10% ▲
Q3 2023	\$4.30M	9% ▲
Q2 2023	\$3.90M	-2% ▼
Q1 2023	\$3.42M	-14% ▼
Q4 2022	\$3.68M	-17% ▼
Q3 2022	\$3.93M	6% ▲
Q3 2021	\$3.71M	21% ▲
Q3 2020	\$3.06M	-13% ▼

SALES BY PRICE

● \$8M+	2
● \$6M-\$8M	3
● \$4M-\$6M	11
● \$3M-\$4M	5
● \$2.5M-\$3M	5
● \$2M-\$2.5M	7
● \$1.5M-\$2M	0
● \$1M-\$1.5M	0
● <\$1M	0
Total Sales	33



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$141.83M	\$132.63M	\$90.51M
UNITS SOLD	33	34	23
AVG DOM	51	34	42

42.5

DAYS ON MARKET

Average for Q3 + Q2

Q3 SALES

1844 Ocean Front	\$14.00M	545 Avenida Primavera	\$5.50M
107 Via De La Valle	\$8.65M	1227 Umatilla St	\$5.37M
574 Amphitheatre Dr	\$7.24M	432 15th St	\$5.23M
2320 Via Aprilia	\$6.94M	462 15th St	\$5.20M
2136 San Dieguito D Lot 787	\$6.00M	2130 Via Mar Valle	\$5.20M

SOLANA BEACH

MARKET OVERVIEW

The market in Solana Beach has stayed remarkably steady quarter over quarter. The slight decrease in total sales volume and units sold is almost too small to acknowledge, and both median and average sales prices continue to trend upward, with the average sales price breaking \$4M for the first time since we've begun monitoring the submarket.

Five homes sold at or over asking price, down from 53% last quarter, and almost half of the transactions were all cash. Market time has more than doubled since Q3 2022, which is particularly interesting given that there have been 65 new listings year to date compared to 86 in the same time frame last year. We will continue to monitor how this small community compares to North County as a whole.

MEDIAN SALES PRICES (\$M)

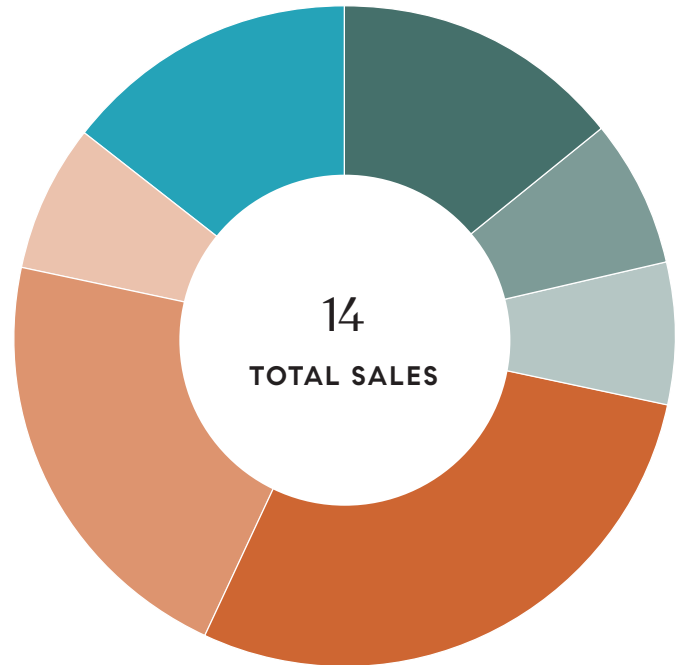
QUARTER	MEDIAN	YOY% CHANGE	
Q2 to Q3	-	2%	▲
Q3 2023	\$3.27M	10%	▲
Q2 2023	\$3.20M	19%	▲
Q1 2023	\$2.30M	-17%	▼
Q4 2022	\$2.10M	-3%	▼
Q3 2022	\$2.97M	42%	▲
Q3 2021	\$2.10M	27%	▲
Q3 2020	\$1.66M	20%	▲

AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE	
Q2 to Q3	-	7%	▲
Q3 2023	\$4.03M	41%	▲
Q2 2023	\$3.78M	4%	▲
Q1 2023	\$2.80M	-21%	▼
Q4 2022	\$2.30M	-15%	▼
Q3 2022	\$2.85M	19%	▲
Q3 2021	\$2.41M	24%	▲
Q3 2020	\$1.94M	6%	▲

SALES BY PRICE

● \$8M+	2
● \$6M-\$8M	1
● \$4M-\$6M	1
● \$3M-\$4M	4
● \$2.5M-\$3M	3
● \$2M-\$2.5M	1
● \$1.5M-\$2M	2
● \$1M-\$1.5M	0
● <\$1M	0
Total Sales	14



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$56.46M	\$56.63M	\$31.46M
UNITS SOLD	14	15	11
AVG DOM	35	29	16

32

DAYS ON MARKET

Average for Q3 + Q2

Q3 SALES

521 S Rios Ave	\$10.04M	627 Glencrest Pl	\$3.60M
390 Lomas Santa Fe	\$8.00M	147 S Rios Ave	\$3.48M
461 Marview Ln	\$6.00M	702 Midori Ct	\$3.07M
649 Marsolan Ave	\$4.05M	653 Marsolan Ave	\$2.88M
528 Marview Dr	\$3.97M	129 N Granados Ave	\$2.83M

ENCINITAS

MARKET OVERVIEW

Encinitas' statistics continue to indicate a healthy and growing market with a 9% increase in total sales volume quarter of quarter. The number of units sold did slightly decrease, suggesting that the market is seeing higher-end properties driving up the average prices by a double digit increase. In fact, Encinitas saw its highest sale in history this past quarter, an architecturally significant property overlooking the ocean.

Like Solana Beach, almost half of the sales were cash, compared to 29% in Q2, an increase that aligns with rising interest rates. New listings and pending sales were down slightly at the end of September compared to last year, but market time is right on par with this time last year, indicating consistent and steady buyer demand in this popular coastal community.

MEDIAN SALES PRICES (\$M)

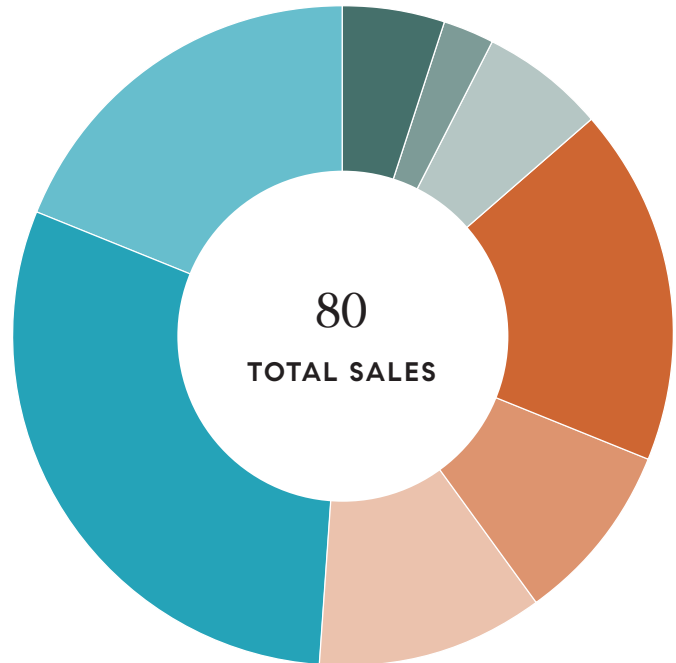
QUARTER	MEDIAN	YOY% CHANGE	
Q2 to Q3	-	0.5%	▲
Q3 2023	\$2.05M	-6%	▼
Q2 2023	\$2.04M	-17%	▼
Q1 2023	\$2.10M	6%	▲
Q4 2022	\$1.90M	-7%	▼
Q3 2022	\$2.17M	15%	▲
Q3 2021	\$1.89M	22%	▲
Q3 2020	\$1.55M	15%	▲

AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE	
Q2 to Q3	-	14%	▲
Q3 2023	\$2.87M	9%	▲
Q2 2023	\$2.53M	-6%	▼
Q1 2023	\$2.54M	6%	▲
Q4 2022	\$2.30M	-7%	▼
Q3 2022	\$2.62M	13%	▲
Q3 2021	\$2.32M	22%	▲
Q3 2020	\$1.74M	5%	▲

SALES BY PRICE

● \$8M+	4
● \$6M-\$8M	2
● \$4M-\$6M	5
● \$3M-\$4M	14
● \$2.5M-\$3M	7
● \$2M-\$2.5M	9
● \$1.5M-\$2M	24
● \$1M-\$1.5M	15
● <\$1M	0
Total Sales	80



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$229.45M	\$209.74M	\$170.81M
UNITS SOLD	80	83	65
AVG DOM	33	26	33

29.5

DAYS ON MARKET

Average for Q3 + Q2

Q3 SALES

532 Neptune Ave	\$16.25M	1314 Lake Dr	\$6.05M
828 Neptune Ave	\$11.50M	1202 Via Zamia	\$5.30M
608-610 Neptune Ave	\$11.50M	612 Neptune Ave	\$5.30M
3468 Bumann Rd	\$8.50M	1475 Ravean Ct	\$4.80M
3403 Via Monteverde	\$6.10M	323 Neptune Ave	\$4.37M

CARLSBAD

MARKET OVERVIEW

While Carlsbad experienced a jump in total sales volume (8%) and units sold (18%) quarter over quarter, it was the only submarket where both average and median pricing from Q2 to Q3 and compared to the same time last year.

Combined with the increase in market time, this tells us that the market in Carlsbad is softening. This isn't altogether surprising since only 30% of sales were all cash, much lower than most of the other submarkets we monitor. Buyers purchasing with financing are continuing to reduce their budgets and be priced out of a market they could once compete in thanks to high interest rates, which explains the decrease in overall pricing.

MEDIAN SALES PRICES (\$M)

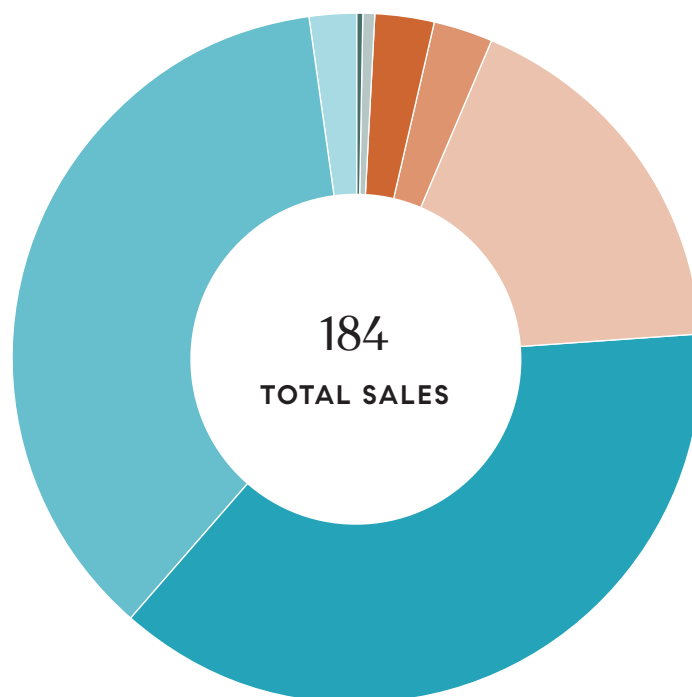
QUARTER	MEDIAN	YOY% CHANGE	
Q2 to Q3	-	-8%	▼
Q3 2023	\$1.59M	-6%	▼
Q2 2023	\$1.73M	-6%	▼
Q1 2023	\$1.60M	-7%	▼
Q4 2022	\$1.65M	9%	▲
Q3 2022	\$1.70M	17%	▲
Q3 2021	\$1.46M	22%	▲
Q3 2020	\$1.15M	16%	▲

AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE	
Q2 to Q3	-	-8%	▼
Q3 2023	\$1.77M	-3%	▼
Q2 2023	\$1.92M	-1%	▼
Q1 2023	\$1.70M	-7%	▼
Q4 2022	\$1.75M	6%	▲
Q3 2022	\$1.82M	15%	▲
Q3 2021	\$1.59M	22%	▲
Q3 2020	\$1.20M	12%	▲

SALES BY PRICE

● \$8M+	1
● \$6M-\$8M	0
● \$4M-\$6M	1
● \$3M-\$4M	5
● \$2.5M-\$3M	5
● \$2M-\$2.5M	32
● \$1.5M-\$2M	69
● \$1M-\$1.5M	67
● <\$1M	4
Total Sales	184



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$325.02M	\$299.95M	\$306.19M
UNITS SOLD	184	156	168
AVG DOM	28	20	33

24

DAYS ON MARKET

Average for Q3 + Q2

Q3 SALES

2701 Ocean St	\$10.70M	4001 Sunnyhill Dr	\$3.02M
6997 Corte Langosta	\$4.10M	6943 Amber Ln	\$3.00M
7000 Corintia St	\$3.50M	7627 Circula Sequoia	\$3.00M
3042 Highland Dr	\$3.30M	7524-26 Paseo Cristal	\$2.83M
1059 Sagebrush Rd	\$3.08M	6675 Lemon Leaf Dr	\$2.80M

CARMEL VALLEY

MARKET OVERVIEW

Total sales volume and number of sales in Q3 surpassed the previous quarter but didn't quite rise to 2022 levels. However, Carmel Valley's median and average sales prices saw some of the larger increases out of all the submarkets we monitor.

The average days on market for Q3 and Q2 2023 was 26 and 23 days, respectively, suggesting a relatively stable market in terms of the time it takes to sell properties. Interestingly, Carmel Valley had the lowest percentage of all cash sales (28%). The submarket had its second sale over \$10M, and overall, the sales are more spread out amongst price ranges compared to last quarter. There was even a jump in the percent of list price received, from 91.7% at the end of September 2022 to 99.6% at the end of last quarter. All of this speaks wonders to the high demand for Carmel Valley!

MEDIAN SALES PRICES (\$M)

QUARTER	MEDIAN	YOY% CHANGE	
Q2 to Q3	-	8%	▲
Q3 2023	\$2.46M	11%	▲
Q2 2023	\$2.28M	-6%	▼
Q1 2023	\$2.09M	-17%	▼
Q4 2022	\$2.07M	-2%	▼
Q3 2022	\$2.20M	16%	▲
Q3 2021	\$1.90M	36%	▲
Q3 2020	\$1.40M	1%	▲

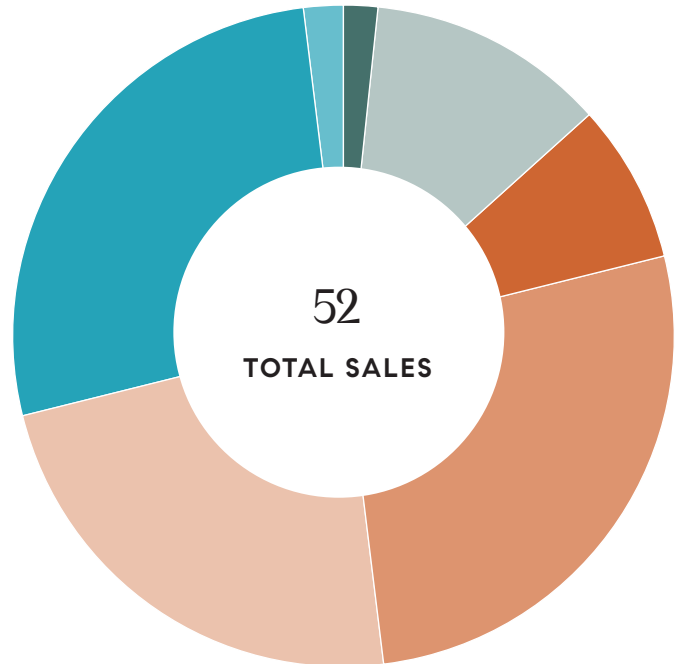
AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE	
Q2 to Q3	-	13%	▲
Q3 2023	\$2.81M	7%	▲
Q2 2023	\$2.48M	-5%	▼
Q1 2023	\$2.44M	-8%	▼
Q4 2022	\$2.45M	8%	▲
Q3 2022	\$2.62M	23%	▲
Q3 2021	\$2.14M	30%	▲
Q3 2020	\$1.65M	12%	▲

CARMEL VALLEY

SALES BY PRICE

● \$8M+	1
● \$6M-\$8M	0
● \$4M-\$6M	6
● \$3M-\$4M	4
● \$2.5M-\$3M	14
● \$2M-\$2.5M	12
● \$1.5M-\$2M	14
● \$1M-\$1.5M	1
● <\$1M	0
Total Sales	52



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$145.92M	\$121.30M	\$173.35M
UNITS SOLD	52	49	66
AVG DOM	26	23	32

24.5

DAYS ON MARKET

Average for Q3 + Q2

Q3 SALES

4954 Rancho Del Mar Trl	\$10.70M	5185 Rancho Quinta	\$4.20M
13706 Skyglitter Trl	\$5.93M	6735 Rancho Toyon Pl	\$4.15M
14061 Rancho Solana Trl	\$5.65M	6443 Meadowbrush Cir	\$3.60M
12375 Angouleme Ct	\$4.83M	5270 Birch Hill Pt	\$3.60M
6282 Belmont Trail Ct	\$4.38M	5418 Harvest Run Dr	\$3.25M

RANCHO SANTA FE

MARKET OVERVIEW

Like last quarter, the bulk of sales in Rancho Santa Fe fell between \$4M-\$6M, but the rest of the price ranges saw quite a bit of fluctuation with a decrease in the over \$8M range and more sales spread through the lower ranges. This explains the decrease in the average sales price, but the median rose drastically to its highest yet.

However, the increase in market time (30%) and the decrease in total sales volume (-10%) from quarter to quarter serve as potential indicators of market shifts. At these higher price points, buyers are waiting in the wings for price adjustments—despite the fact that 52% of last quarter's buyers had the cash needed to purchase—while sellers believe they have already priced according to the market. At the time of this publication, there were 82 currently listed homes with an average market time of 117 days, so it is likely that more reductions in Rancho Santa Fe will be seen in the near future.

MEDIAN SALES PRICES (\$M)

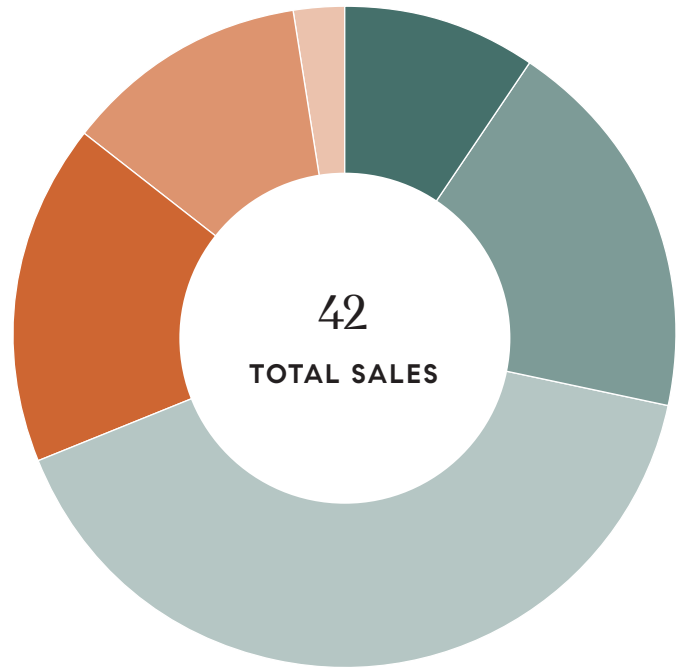
QUARTER	MEDIAN	YOY% CHANGE	
Q2 to Q3	-	13%	▲
Q3 2023	\$4.74M	18%	▲
Q2 2023	\$4.20M	-13%	▼
Q1 2023	\$4.45M	-7%	▼
Q4 2022	\$4.50M	5%	▲
Q3 2022	\$4.00M	8%	▲
Q3 2021	\$3.70M	36%	▲
Q3 2020	\$2.73M	-3%	▼

AVERAGE SALES PRICES (\$M)

QUARTER	AVERAGE	YOY% CHANGE	
Q2 to Q3	-	-5%	▼
Q3 2023	\$5.16M	8%	▲
Q2 2023	\$5.40M	-1%	▼
Q1 2023	\$4.83M	-6%	▼
Q4 2022	\$4.73M	2%	▲
Q3 2022	\$4.77M	11%	▲
Q3 2021	\$4.30M	28%	▲
Q3 2020	\$3.37M	7%	▲

SALES BY PRICE

\$8M+	4
\$6M-\$8M	8
\$4M-\$6M	17
\$3M-\$4M	7
\$2.5M-\$3M	5
\$2M-\$2.5M	1
\$1.5M-\$2M	0
\$1M-\$1.5M	0
<\$1M	0
Total Sales	42



COMPARING NUMBERS

	Q3 2023	Q2 2023	Q3 2022
TOTAL \$ VOLUME	\$216.72M	\$243.22M	\$195.49M
UNITS SOLD	42	45	41
AVG DOM	70	54	32

62
DAYS ON MARKET
Average for Q3 + Q2

Q3 SALES

15250 Las Planideras	\$16.75M	6237 San Elijo Ave	\$7.00M
16109 Rambla De Las Flores	\$8.50M	15706 Las Planideras	\$6.90M
16902 Via Cuesta Verde	\$8.05M	5112 San Elijo Ave	\$6.85M
6405 Primero Izquierdo	\$8.00M	17550 Via Fornua	\$6.65M
5406 El Secreto	\$7.60M	17427 Los Morros	\$6.50M

RECENT SALES

ADDRESS	CITY	BEDROOMS	BATHS	SQUARE FOOTAGE	PRICE
1145 Crest Rd	Del Mar	4	4.5	2,825	\$5,889,000
2507 Via Merano	Del Mar	4	4.5	3,439	\$4,550,000
562 Shasta Dr	Encinitas	4	4.5	4,294	\$3,525,000
252 Dublin Dr	Cardiff	4	3	2,880	\$3,500,000
696 Cypress Hills Dr	Encinitas	4	3.5	3,501	\$3,500,000
2154 Pinar Pl	Del Mar	3	2.5	3,400	\$2,970,000
13645 Mira Montana Dr	Del Mar	4	2	2,238	\$2,655,000
5249 Marlborough Dr	San Diego	5	3.5	3,159	\$2,350,000
3612 Mississippi St	San Diego	4	4	2,314	\$2,200,000
12717 Monterey Cypress Way	Carmel Valley	6	3	3,273	\$2,200,000
4655 Vereda Luz Del Sol	Carmel Valley	4	2.5	2,638	\$2,110,000
3307 Avenida Anacapa	Carlsbad	4	3	2,915	\$2,055,000
1060 Archer St	San Diego	3	2	2,011	\$1,950,000
3652 Loma Way	San Diego	4	2	2,000	\$1,878,500



1145 CREST ROAD
Del Mar • \$5,889,000



2507 VIA MERANO
Del Mar • \$4,550,000



562 SHASTA DRIVE
Encinitas • \$3,525,000



252 DUBLIN DRIVE
Cardiff • \$3,500,000

TESTIMONIALS

"I cannot recommend Jenn enough. Thanks to her exceptional strategy, we not only won in multiple offers but also navigated through some challenging situations. Initially, I chose to cancel the first escrow, but with Jenn's expert guidance, we resubmitted after she coached me through the comps and loan options. Her negotiation skills are unparalleled, as she secured a remarkable \$75,000 credit for us after completing multiple inspections and gathering quotes to substantiate our request.

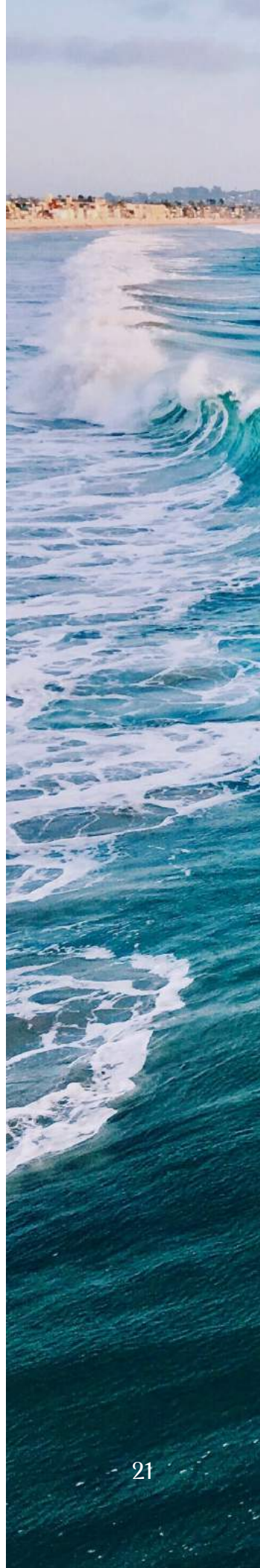
Throughout the process, she worked tirelessly, collaborating closely with the listing agent and lender to overcome delays and steer us towards the finish line. When faced with last-minute negotiations and a seller's demand to close with an additional \$60,000, Jenn stepped up, and thanks to her tenacity, we were only delayed by one day without having to provide extra funds. The experience was so outstanding that I have continued to work with her, not only in finding homes for my parents but also in exploring potential investment properties. Jenn's dedication, expertise, and unwavering commitment to her clients are truly exceptional."

— HELENA

"From day one, Jennifer impressed us with her professionalism and expertise. In just 2.5 weeks, our home was on the market with all prepwork complete, including pre-inspections. Her guidance on staging and decluttering paid off when we received multiple offers after just one weekend of open houses. She skillfully negotiated a \$100,000 price increase and for our home to be sold as-is, alleviating our stress.

She deftly managed the buyer's lender switch and delayed funds during escrow and provided valuable advice on our new construction purchase, suggesting we lock in our interest rate before rates jumped any further, saving us money. In short, Jennifer's exceptional skills, dedication, and market knowledge made our real estate journey smooth and rewarding."

— JOHN AND IMEE



REALM

REALM is the first globally collaborative real estate platform that combines real-time data with human experience and networking. REALM is targeted toward the luxury space, and its global membership is comprised of the most accomplished real estate professionals ever assembled.



GLOBAL COMMUNITY

Collaboration with the best real estate professionals in the world



CURATED CONNECTIONS

Weekly calls and in-person events create connections and referrals



PATENTED TECHNOLOGY

Exclusive matching technology to empower human relationships



THE TECHNOLOGY

REALM is a patented technology that combines data from multiple sources to predict purchasing behavior and matches properties with potential clients. REALM has partnered with WealthX, and several other data sources to help our agents not only vet potential buyers, but also expand their buyer profiles.

THE GLOBAL MEMBERSHIP

After Officially launching at the end of Q1 in 2020, the REALM platform has grown quickly among the real estate elite. Our fast-growing membership is made up of nearly 600+ top professions from over 150+ real estate brands which represent over \$13 billion in listings. The word has spread among top producers, and the demand for REALM is so tremendous that we have begun our expansion a year earlier than expected. We are now in 40 states, 12 countries, and counting.

THE CLIENTELE

The over 325,000 clients represented by our network include HNWI, UHNWI, investors and celebrities. As our agent network expands, their client data represents buyers and sellers interested in luxury properties for their personal use, as well as their investment portfolios.

REALM™

POWERED BY HUMAN CONNECTION

COMPASS PRIVATE EXCLUSIVES

Listing your home as a Private Exclusive allows you to control what information is shared about you and your most personal asset - your home — while still getting exposure to over 28,000 top agents across the country.



WHAT IS A PRIVATE EXCLUSIVE?

Compass agents market these properties directly with their colleagues and their buyers. Property details aren't disseminated widely and won't appear on public home search websites.

WHAT TO EXPECT

DISCRETION

Privacy is the ultimate commodity and the decision to sell your home is a personal one.

FLEXIBILITY

Decide when to share details about your home, including price, more broadly on your own timing.

QUALITY

Retain exposure to over 15,000 top agents nationwide, including premium placement on our agent facing platform.

VALUE

Get the best offer by testing the market privately to gather key insights without your listing getting stale.



GIVING BACK

Over the past several years, Jennifer has made charitable involvement and contributions a priority as she understands the importance of giving back. Whether it's supporting local initiatives, or donating to organizations close to our heart we can make a tangible difference in the lives of others. Philanthropy not only allows us to give back but also strengthens our connection to the community we serve.

This quarter, Jennifer focused on the following charities and causes along with others that are important to our clients and community relationships.

AGENTS AGAINST CANCER

We are pleased to announce our annual Agents Against Cancer Golf Classic in San Diego, CA. More than 100 golfers will be invited to this exclusive tournament and auction, including real estate leaders from around the world, corporate sponsors, business and philanthropic leaders, and distinguished guests.

All proceeds will benefit the American Cancer Society to save lives by helping people stay well and get well, by finding cures, and by fighting back against cancer. Thanks to their efforts—which we are honored to contribute to—more than 1.5 million lives have been saved in the US in the past two decades

SAN DIEGO FOOD BANK

The Jacobs & Cushman San Diego Food Bank and our North County Food Bank chapter provide nutritious food to people in need, advocate for the hungry, and educate the public about hunger-related issues. Last year, the Food Bank distributed 44 million pounds of food, and the Food Bank serves, on average, 400,000 people per month in San Diego County.

The Food 4 Kids Backpack Program provides weekend food packages to chronically hungry elementary school students from low-income households who are at risk of hunger over the weekend when free school meals are unavailable.

CARLSBAD CHAMBER OF COMMERCE

The Carlsbad Chamber of Commerce acts as a regional economic catalyst, leadership convener and community champion. Their Community Foundation strives to create a talent pipeline connecting students and transitioning military veterans to job and career opportunities, propelling the greater Carlsbad area into an environment that drives economic and community prosperity.

Through their Rising Star scholarship program, they also honor one high school senior each month from each of our area high schools at a breakfast. At the end of the school year, they give scholarships to at least one student from each participating high school.

ABOUT JENNIFER

Jennifer has simplified and systematized the entire home buying and selling process with the goal of making each real estate transaction approachable and easy to understand, whether it's a first time home buyer, a seller navigating a move out-of-state or an investor doing a complex 1031 exchange.

Her business is built upon the belief of educating and empowering her clients to ultimately assist them in achieving their residential real estate goals. She has continued her family's 40-year tradition of real estate service, committed to offering the same unparalleled customer service and professionalism to the Del Mar and surrounding San Diego residential market.

Most recently Jennifer was rated 18th of 24,000 individual agents in San Diego and in the top 700 of 315,000 agents statewide. In 2021, Jennifer was also recognized in the San Diego Business Journal as one of the top 25 real estate agents in the county, won the Gold Recognition of Excellence award from San Diego Association of Realtors, and she was named one of America's Best in the top 1.5% of residential real estate agents in the country in 2020-2023. She is also a member of REALM, the first and only globally connected luxury real estate community that provides a collaborative matching platform to help deepen relationships with clients around the world. Her combined expertise and drive to empower the community with knowledge about real estate led to her invitation to the former Forbes Real Estate Council.



AWARDS*

- **REALTOR Magazine's 30 Under 30**
- **San Diego Business Journal Top 25**
- **SDAR Circle of Excellence**
- **Forbes Real Estate Council**
- **SDAR 40 Under 40**
- **Real Trends America's Best**

#1

**Brokerage in
San Diego
and Nationwide**



**ANDERSON
COASTAL
GROUP**

JENNIFER ANDERSON

REALTOR®

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COMPASS

*#1 2022 Closed Sales Volume in Real Trends. Based on closed residential sales transactions from 1/1/22-12/31/22 in San Diego MLS and CRMLS.

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