



NORTH COUNTY SAN DIEGO BUYER'S GUIDE

FROM START TO SOLD.
ALL THE DETAILS YOU NEED TO
SUCCESSFULLY BUY YOUR NEW
HOME AND ENJOY COASTAL LIVING.

ADDIE SPAHR





WELCOME

Hi, I'm Addie - Your Guide to Finding a Home in North County San Diego

Moving to North County San Diego? Whether you're relocating from another city or just moving within the area, this guide will provide you with the info you need to know about the lifestyle, communities, schools, and amenities that make this region one of America's most desirable places to live.

A city girl for many years (Los Angeles, Washington D.C., Bay Area), I moved to Northern San Diego in 2017 when my boys were in kinder and 1st grade. It took my family four years to finally move across country after we first fell in love with Encinitas. The wait was hard - but so worth it. I thank my lucky stars every day that I live here and now have Middle Schoolers living their best lives and a community like none other I've ever experienced (*and I've moved around A LOT*). This guide is just a tiny taste of all the gems you experience living here - but it gives you a sense of all that North County has to offer. And when you want to know more, just reach out and let me know! Now, let's get started!

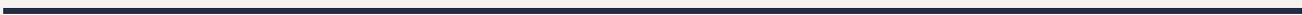
Addie

WHY MOVE TO NORTH COUNTY SAN DEGO?

North County San Diego offers a unique blend of coastal charm, family-friendly communities, and luxury living. Here are some of the top reasons people love calling this area home:

- **Stunning Beaches** – Enjoy iconic beaches like Moonlight Beach, Swami’s, and Del Mar Beach.
- **Outdoor Lifestyle** – Perfect for golf, pickleball, hiking, and biking.
- **Top-Rated Schools** – Exceptional public and private schools.
- **Thriving Food Scene** – From farm-to-table restaurants to trendy coffee shops.
- **Convenient Access** – Close to San Diego, Orange County, and Los Angeles.

COASTAL PARADISE AWAITS...



SUCCESSFUL BUYING PROCESS



I KNOW THAT BUYING A NEW HOME CAN BE STRESSFUL...

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear "OFFER ACCEPTED!"

Moving to a new home is EXCITING and we can't wait to help you every step of the way.

GET PRE-QUALIFIED

FIND YOUR HOME

INSPECTION PERIOD

CLOSE ON THE HOUSE (AND CELEBRATE)

SET YOUR BUDGET

MAKE AN OFFER

CONTINGENCY REMOVAL PERIOD



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the TIMELINE

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

OFFER ACCEPTED!

- Deposit earnest money
- 17-day inspection period
- Appraisal
- Review of seller disclosures

MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

CLOSING DAY

- Sign all lender documents
- Sign all title/escrow documents
- Sent to record + fund

SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!

WHICH TOWNS MAKE UP COASTAL NORTH COUNTY

Coastal North County begins at Del Mar and goes to Oceanside. Travel the famous highway 101 along the coast through all six to see their subtle differences and unique charm.*

ENCINITAS

A vibrant coastal city with a strong surf culture, excellent schools, and a charming downtown filled with shops and restaurants.

CARDIFF

A laid-back coastal town with scenic ocean views, excellent surf breaks, and a strong sense of community.

CARLSBAD

A mix of family-friendly suburbs and luxurious oceanfront homes, with excellent shopping and dining options.

SOLANA BEACH

A stylish beachside community with trendy eateries, boutique shopping, and a relaxed coastal vibe.

OCEANSIDE

A growing beach city with a revitalized downtown, a thriving arts scene, and a mix of modern and historic homes.

DEL MAR

A high-end beach town known for its stunning ocean views, top schools, and the famous Del Mar Racetrack.

*While this guide focuses on the coastal areas of North County, there are many desirable towns just inland with close beach proximity and the same SoCal living luxuries that the towns right on the coast offer. These include San Marcos, San Elijo Hills, Rancho Santa Fe, Vista and Escondido.

POPULAR NEIGHBORHOODS IN EACH TOWN

While you really can't go wrong in any of the North County Coastal neighborhoods, there are some neighborhoods that are more popular among those moving within or relocating from another area, which I have listed by town below.

ENCINITAS

Leucadia – Known for its bohemian surf vibe, trendy coffee shops, and quiet, tree-lined streets with custom homes and beach cottages.

Olivenhain – A semi-rural, family-friendly neighborhood with larger estates, equestrian properties, and a peaceful atmosphere.

Encinitas Ranch – A sought-after golf course community with modern homes, ocean views, and easy access to shopping.

Downtown Encinitas – Perfect for those who want walkability to restaurants, boutiques, and Moonlight Beach.

CARLSBAD

Aviara – A prestigious, master-planned community with luxury homes, a world-class golf course, and resort-style amenities.

La Costa – A well-established area with upscale homes, excellent schools, and close proximity to Omni La Costa Resort.

Olde Carlsbad – Offers a mix of historic and modern homes, walkability, and a charming small-town feel near the coast.

Robertson Ranch – A newer development with contemporary homes, parks, and a family-friendly atmosphere.

DEL MAR

Del Mar Village – The heart of Del Mar, featuring luxury condos, oceanfront estates, and a lively beach-town atmosphere.

Olde Del Mar – Home to some of the most exclusive ocean-view properties, known for its charm and privacy.

Del Mar Heights – A desirable neighborhood with larger homes, stunning views, and easy access to I-5 for commuting.

SOLANA BEACH

Fletcher Cove – A prime beachfront area with stunning views, luxury condos, and direct beach access.

Lomas Santa Fe – A peaceful, upscale community with large homes, golf course views, and top-rated schools.

Seaside Estates – A newer development with custom homes offering breathtaking ocean views.

CARDIFF-BY-THE-SEA

Walking District – A highly desirable area within walking distance to restaurants, beaches, and Cardiff Seaside Market.

Composer District – A charming neighborhood with custom homes, ocean views, and a quiet, residential feel.

Sandy Point – A gated community offering luxury coastal living with private amenities.

OCEANSIDE

South Oceanside (South O) – A hip, up-and-coming area with a mix of bungalows, surf culture, and trendy local eateries.

Fire Mountain – A hillside neighborhood with custom homes, ocean views, and a quieter, suburban feel.

Arrowood – A newer master-planned community with modern homes, parks, and a golf course.

Downtown Oceanside – The heart of the city's revitalization, offering luxury condos, vibrant nightlife, and walkability to the pier.

SCHOOLS & EDUCATION



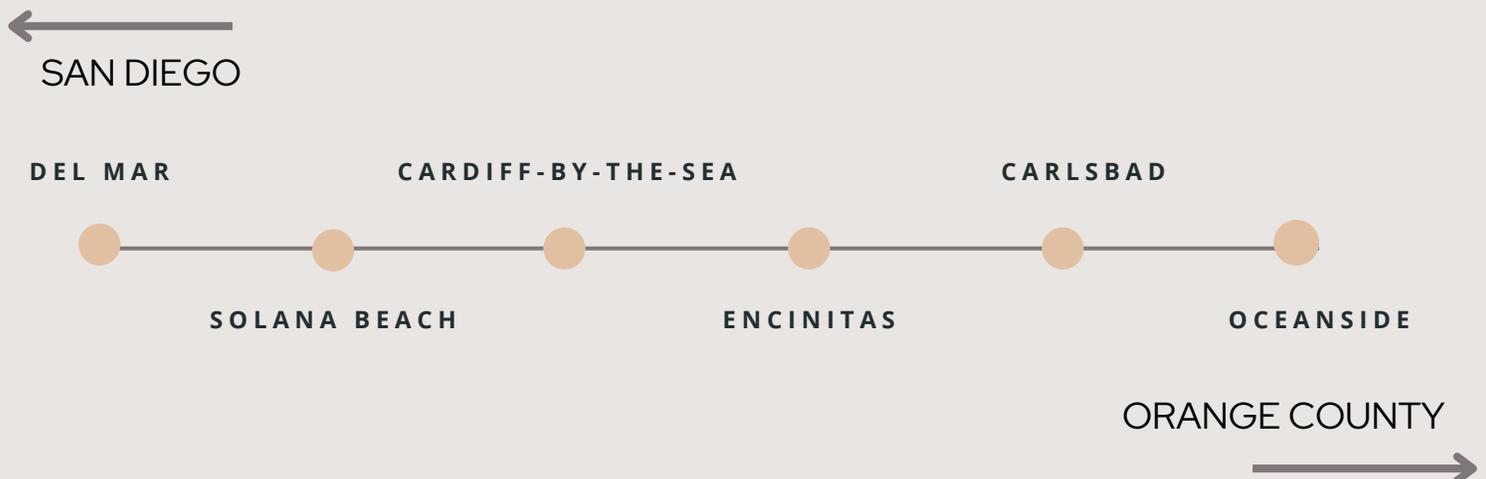
North County San Diego is home to some of the best schools in California. Top districts include:

- **San Dieguito Union High School District** (Includes Torrey Pines, La Costa Canyon, and San Dieguito Academy)
- **Encinitas Union School District** (Excellent elementary schools)
- **Carlsbad Unified School District**

For private school options, families can consider:

- Pacific Ridge School (Carlsbad)
- Santa Fe Christian Schools (Solana Beach)
- The Grauer School (Encinitas)
- Encinitas Country Day School (Encinitas/Olivenhain)

GET MORE INFORMATION AT <https://www.greatschools.org/>



COST OF REAL ESTATE

North County is known for its luxury real estate market, with home prices varying by location. The median home prices as of 2025 are:

- Encinitas: \$1.8M+
- Carlsbad: \$1.5M+
- Del Mar: \$3M+
- Solana Beach: \$2M+
- Cardiff-by-the-Sea: \$1.7M+
- Oceanside: \$900K+

Renting? Expect to pay between \$3,500 - \$6,000+ per month for a single-family home in most areas, with oceanfront properties commanding even higher prices.



ADDIE SPAHR

SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home! I'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing..:)



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the TIMELINE

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YOU'RE UNDER CONTRACT...

Now what?

Once we have an accepted contract, we will open escrow with the Escrow Company who will facilitate the closing documents. The Escrow Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close but the seller will ultimately choose who the Escrow Company is we will use.

01

EARNEST
DEPOSIT

02

INSPECTION

03

APPRAISAL

THE DETAILS...

01

EARNEST DEPOSIT: Your earnest deposit is typically 3% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.

02

INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. We have many referrals for you.

03

APPRAISAL: Once the inspection is complete, the next contingency to remove is the appraisal contingency. Normally this is within 21 days. Most loans require an appraisal prior to funding.

17-DAY INSPECTION PERIOD



This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, it is not customary to ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money.

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APPRAISAL

Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive a full refund of their earnest money, or buyer and seller can renegotiate on the price, or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the buyer's earnest money is typically what we call, 'hard.' This means that should you decide to cancel the contract, you will not receive a refund of your earnest money deposit as that will go to the seller.





OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled before your earnest money goes hard. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the utmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car, or boat, or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.





CLOSING DAY

Closing day is usually a collection of a few days. The Escrow + Title Company will receive loan documents 3-5 days prior to close and you'll have two options: you can make an appointment to sign at the Escrow Company OR they'll send the documents to you with a notary to sign in the comfort of your own home. Either way is just fine, but you'll need to be sure if you're signing at home that there is time for documents to get back to the Escrow Company in a timely manner (this only comes into play if you're signing out-of-state). Both buyers and sellers usually sign all the documents a few days prior to close, so that on closing day, all that is left to do is send the title to record at the County Recorder's Office.

Your property is officially closed once the title has been recorded, then funding will follow. Depending on which day of the week and the time of day, sometimes funding doesn't happen until the next day. Banks often work on Eastern Time, so if you've recorded late in the day on a Friday, you can expect it to fund on Monday.

Good news? Once it's funded we can release the keys to your new home to you!!!

ADDIE SPAHR

LOCAL HOTSPOTS AND THINGS TO DO

Each of the North County San Diego communities offers its own unique charm, and you can find me bouncing around between all six coastal towns discovering both old and new gems. Whether you're a foodie, outdoor enthusiast, or someone who loves local events, there's always something new to explore and you'll also find your staples that you return to over and over.

HERE ARE A FEW OF MY FAVORITE NOCO SPOTS!

Coastal Vibe Coffee Shops



Lofty Coffee (Encinitas & Solana Beach), Ironsmith Coffee Roasters (Encinitas), Pannikin Coffee & Tea (Oceanside & Encinitas), Revolution Roasters (Carlsbad & Oceanside), Communal Coffee (Oceanside)

Foodie Favorited Restaurants



Jeune et Jolie (Carlsbad), Herb & Sea (Encinitas), Campfire (Carlsbad), Market Del Mar (Del Mar), Valle (Oceanside), The Waverly (Cardiff-by-the-Sea).

Outdoor Adventures & Scenic Activities



Surfing at Swami's (Encinitas), hiking at Torrey Pines (Del Mar), e-biking along the 101 (Carlsbad & Cardiff), exploring the Oceanside Pier, tide pooling at Seaside Beach (Solana Beach).

Fun Local Events



Encinitas Street Fair (Encinitas), Carlsbad Flower Fields (Carlsbad), Del Mar Fair (Del Mar), Cardiff Kook Run (Cardiff-by-the-Sea), Fiesta del Sol (Solana Beach), Oceanside Harbor Days (Oceanside).

A Day in the Life IN NORTH COUNTY

Whether you are looking for great quality of life for your years raising a family or your retirement years - North County has so much to offer.

When I'm not scouting the latest new listings for buyers, prepping a home to hit the market, or sharing home organizing tips - a day in my life might look like this:

Drop kids at school (when they aren't e-biking themselves) -> grab a matcha latte at local coffee shop and meet a friend for a coast walk with my 3 year old pup -> work for several hours -> pop into a yoga or pilates class or meet friends to play pickleball -> drive the kids to golf course -> stop by Seaside Market for an easy healthy dinner or grab burritos and fish tacos at our favorite Mexican joint -> work a little more after dinner or -> in the Spring and Summer months, head to the beach or sit on our deck and watch the sunset! There is not a day that goes by that I don't have gratitude for this little slice of paradise.

Ready to make this your reality?

Let's connect!

Addie

WANT TO LEARN MORE?

Start a FREE Home Search



<https://adriennespahr.exprealty.com>

Schedule your FREE 30 minute Buyer Consultation to discuss options that work best for you!

SCAN ME



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LET'S CONNECT!



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