



TODAY'S SAN DIEGO

REALTOR[®]

SAN DIEGO HOUSING UPDATE

Key Market Stats at a Glance

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Connect. Lead. Grow

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MEMBER BENEFITS

Store Sale,
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and More

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LEADERSHIP MESSAGE

2026 PRESIDENT KAREN VAN NESS



At SDAR, our focus remains clear: Members First.

Every initiative we undertake is designed to strengthen your success, support your business, and elevate the value you bring to the communities you serve.

As we move into the fall season, I continue to be inspired by the dedication, professionalism, and commitment demonstrated by our REALTOR® community. Every day, our members help individuals and families achieve the dream of homeownership while strengthening neighborhoods and communities throughout San Diego.

At SDAR, our focus remains clear: Members First. Every initiative we undertake is designed to strengthen your success, support your business, and elevate the value you bring to the communities you serve. Whether through education, advocacy, networking opportunities, or community outreach, our goal is to provide the resources and support that help you thrive in an ever-changing industry.

A significant milestone for SDAR last quarter was the launch of our new Member Portal. Designed to make it easier, faster, and more convenient for members to access the resources they need, the

new portal will provide streamlined access to benefits, education, event registration, account management, and more.

This quarter demonstrated the many ways SDAR advances its mission through education, advancement, and community engagement. Throughout the quarter, we hosted several impactful programs that reflect the many ways REALTORS® create opportunities both locally and globally.

Thank you for your continued support and involvement of SDAR, I look forward to all we will accomplish together in the months ahead.

Karen Van Ness

2026 SDAR President
San Diego Association of Realtors®

MARKET OUTLOOK

San Diego Housing Market

A closer look at local home prices,
market activity, and the trends
shaping our region.



SAN DIEGO HOUSING MARKET AT A GLANCE

EXISTING SINGLE-FAMILY DETACHED HOMES
| AUGUST 2026



MEDIAN HOME PRICE

\$1.09M

▲ **+6.3%**

YEAR OVER YEAR

AUGUST 2025: \$1.025M

MEDIAN TIME ON MARKET

19 DAYS

8 Days Faster

THAN AUGUST 2025

AUGUST 2025: 27 DAYS

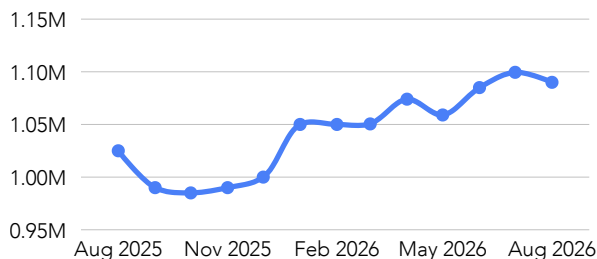
HOME SALES

-8.4%

YEAR OVER YEAR

FEWER HOMES SOLD
COMPARED TO LAST YEAR

MEDIAN HOME PRICE TREND



PRICES REMAIN STRONG IN SAN DIEGO

San Diego's median price for an existing detached home increased 6.3% from August 2025, while homes moved more quickly than they did a year earlier. Sales activity, however, was lower year over year.

SAN DIEGO COUNTY | AUGUST 2025 – AUGUST 2026

SAN DIEGO

\$1.09M

MEDIAN HOME PRICE

▲ **+2.9%**

YEAR OVER YEAR

SOUTHERN CALIFORNIA

\$900K

MEDIAN HOME PRICE

▼ **-4.8%**

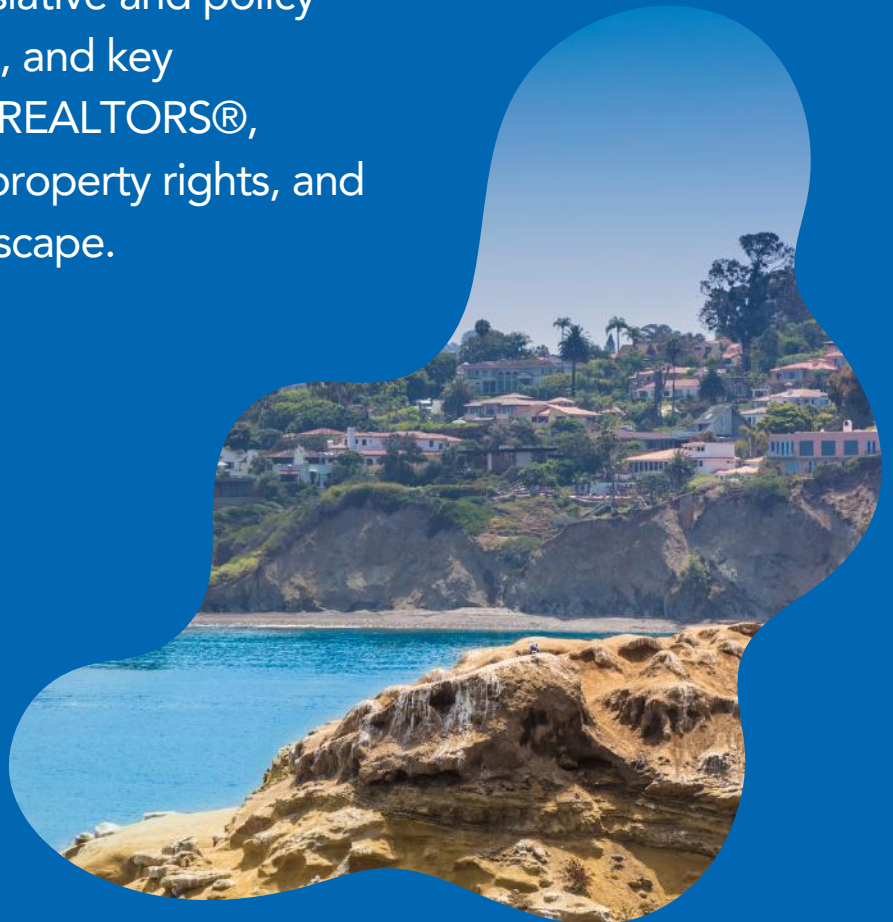
YEAR OVER YEAR

VS.

San Diego prices posted stronger annual growth than the broader Southern California market, even as sales activity softened.

INDUSTRY & ADVOCACY UPDATES

Staying informed and having a voice on the issues shaping real estate are essential benefits of SDAR membership. Explore timely industry news, legislative and policy updates, advocacy efforts, and key developments impacting REALTORS®, homeownership, private property rights, and San Diego's housing landscape.



SDAR IN THE NEWS

LOCAL INSIGHT. TRUSTED PERSPECTIVE.



RISING FORECLOSURE ACTIVITY

Foreclosure activity is rising nationwide, but SDAR President Karen Van Ness says the numbers should be viewed in context. While filings have increased, overall foreclosure levels remain relatively low and may signal a return toward more typical market conditions following historically low levels in recent years.

For homeowners facing financial challenges, acting early is key. SDAR encourages those struggling with mortgage payments to contact their lender as soon as possible to explore available options.

[Read More >](#)



SAN DIEGO'S CHANGING HOUSING MARKET

San Diego's housing market is beginning to show signs of a shift, giving buyers more time and flexibility than they've had in recent years. Homes are taking longer to sell, inventory has increased and buyers are becoming more selective when evaluating price and value.

“BUYERS HAVE DECIDED PRICES WENT UP TOO MUCH TOO FAST.”

SDAR President Karen Van Ness noted that today's buyers are paying closer attention to affordability and are less willing to stretch their budgets simply to secure a home. As the market continues to adjust, realistic pricing and local market expertise are becoming increasingly important for both buyers and sellers.

[Read More >](#)

Proposition 37

California Middle-Class Homeownership Act

Prop 37 would establish a homebuyer assistance program for eligible middle-income Californians purchasing qualifying newly constructed homes. The program would provide financing to help reduce the upfront cost of purchasing a new home.

[LEARN MORE ABOUT PROP 37](#) →



REALTORS! WIN MORE MILITARY CLIENTS

Help Active Duty & Veterans get
up to **\$10,000** toward their new home!



Scan to Learn More
& Reserve Funds
for Your Military Clients!

- ✓ Attract More Military Buyers
- ✓ Close More Deals Faster
- ✓ Earn More Commissions



Eligible on VA Purchase loans in select states only

ADVOCACY WINS

A WIN FOR SAN DIEGO HOMEOWNERS

Earlier this year, SDAR joined a broad coalition of housing advocates, homeowners, taxpayers, small businesses, and housing providers in opposing Measure A, the City of San Diego's proposed residential vacancy tax.

Throughout the campaign, SDAR worked to educate members and the community about concerns surrounding increased costs, regulatory burdens and potential impacts on housing.

San Diego voters ultimately rejected Measure A by a significant margin, marking an important victory for homeowners, private property rights and sound housing policy.



REALTOR® ADVOCACY AT WORK

The defeat of Measure A demonstrates the impact of a strong REALTOR® voice on policies affecting housing and property rights.

[READ MORE](#)



Thank you to our RAF contributors whose support helps make this advocacy possible.



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of El Cajon



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GIFT

Mercedes-Benz of El Cajon



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California

FOR NEXT CLOSING
IT FOR YOURSELF!



HERE FOR YOUR
DAR INCENTIVES



QUARTER IN REVIEW

Quarter in Review looks back at the events, milestones, and memorable moments that brought SDAR members together throughout the quarter. Explore highlights and photos showcasing member engagement across SDAR.



EVENT RECAP

MEMBER Appreciation Day!

A DAY DEDICATED TO OUR MEMBERS

SDAR's 2026 Member Appreciation Day brought our REALTOR® community together for a full day of connection, education, and fun at SDAR Headquarters.

Members took part in educational sessions throughout the day, connected with SDAR Affiliate Partners, enjoyed lunch and sweet treats, and joined in games and activities for the chance to take home prizes and SDAR swag.

Most importantly, it was a chance to celebrate the members at the heart of SDAR. Thank you to everyone who joined us and made the day so memorable.

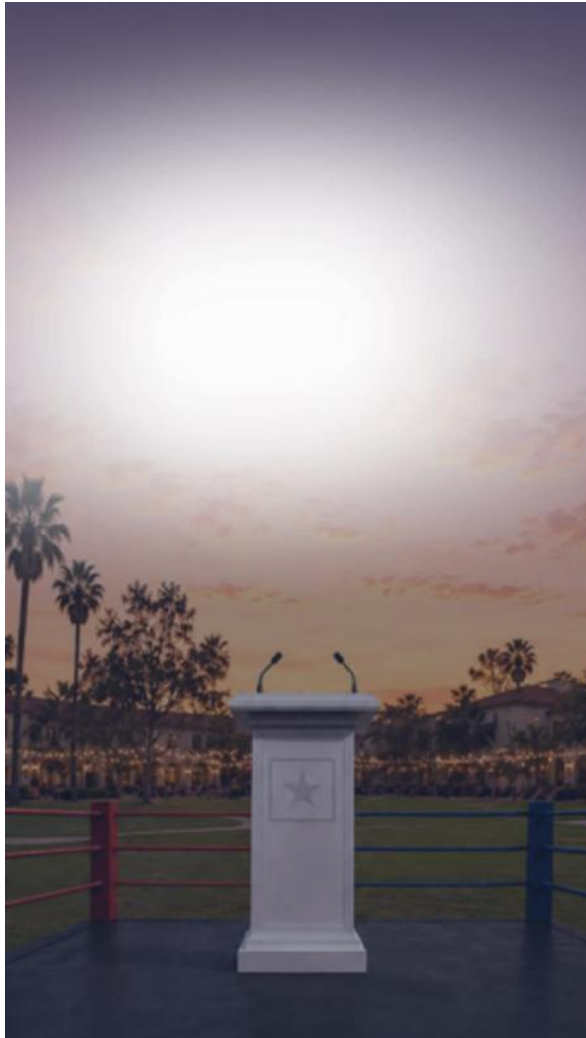


EVENT RECAP



Reds, Whites, & Brews

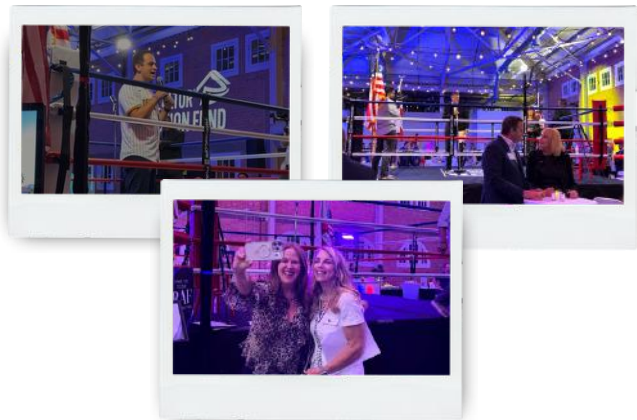
THE ADVOCACY MAIN EVENT



A Night of Advocacy, Appreciation & Connection

Reds, Whites, & Brews brought REALTOR® Action Fund contributors together with elected officials, community leaders, and industry professionals for an evening of conversation, connection, and appreciation.

Guests had the opportunity to engage with local and state leaders, including State Senator Brian Jones, San Diego City Councilmember Raul Campillo, and others from across the region while celebrating the impact of REALTOR® advocacy.



EVENT RECAP



LUNCH & LEARN RECAP



The Counselors of Real Estate (CRE®)

SDAR and CRASD welcomed The Counselors of Real Estate® for a Lunch & Learn highlighting the CRE® designation and opportunities for growth in commercial real estate.



Commercial Real Estate: Markets, Data & Opportunities

SDAR members explored regional and cross-border commercial real estate trends, market data, and emerging opportunities with insights from JLL and CoStar.

JOIN CRASD

Build relationships, expand your expertise and stay connected to opportunities that shape commercial real estate across San Diego.

JOIN TODAY →





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FOR THE LISTINGS PEOPLE REMEMBER

Make the first impression count.

Curated vacant and occupied staging for San Diego homes. We turn spaces into photo-ready rooms that help buyers picture themselves at home.

YOUR SDAR MEMBER BENEFIT Preferred pricing on staging services

Let's stage your next listing.

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PAYMENT THROUGH ESCROW AVAILABLE



COMING UP

Explore what's ahead at SDAR, with upcoming events and opportunities to connect, get involved, and make the most of your membership in the quarter ahead.



UPCOMING EVENT

ENVISION CONNECTIONS

NORTH COUNTY



Date & Time

Thursday

October 22, 2026

5:00 p.m. - 8:00 p.m.

Location

Vintana Wine + Dine
1205 Auto Park Way,
Escondido, CA 92029

COMMERCIAL REAL ESTATE • DEVELOPMENT • ECONOMIC OUTLOOK

Join the Commercial Real Estate Alliance of San Diego (CRASD) for an evening focused on the trends, projects, and opportunities shaping the future of North County San Diego.

PROGRAM HIGHLIGHTS



Welcome & Opening Remarks

Chris Sohaey

CRASD President



North County Leadership Perspective

Mayor Dane White

Special Remarks from an Elected Official



North County Economic Update

Erik Bruvold

CEO | North County Economic Development Council



Commercial Real Estate Market Update

Joshua Ohl

Senior Director of Market Analytics | CoStar



Envision North County: Project Spotlights

An inside look at two significant projects shaping development and investment across North County.

REGISTER TODAY →

UPCOMING EVENT

A promotional banner for the SDAR Rebuilding Together event. The background features a wooden fence and a blue sky with clouds. On the left, the SDAR logo is above the text "REBUILDING TOGETHER" in large, bold letters. Below this, it says "Brought to you by the Housing Opportunities Committee of the San Diego Association of REALTORS®". On the right, there are three inset photos: a woman painting a fence labeled "Painting", a man gardening labeled "Gardening", and a group of people smiling labeled "Teamwork". A hammer and a trowel are also visible as tools.

SDAR

REBUILDING TOGETHER

Brought to you by the **Housing Opportunities Committee** of the San Diego Association of REALTORS®

 **Friday, October 30th 2026** |  **9:00 AM - 12:00 PM**

MAKE AN IMPACT CLOSE TO HOME

Join SDAR and Rebuilding Together San Diego for a meaningful day of giving back and helping a local family improve their home and community.



GIVE BACK

Make a difference in our local community.



LEND A HAND

Help with hands-on home improvement projects.



JUST BRING YOU

Tools, materials, lunch and refreshments are provided.



Choose the volunteer time slot that works best for you.

[REGISTER NOW](#)





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Director Of Relocation Services

847-789-6110

SCAN ME



COMMITTEE CORNER

Committee Corner highlights the work of select SDAR committees, giving members a closer look at their purpose, priorities, and impact. Learn more about the people behind each committee and discover how you can get involved.





MEMBERSHIP

Your Membership Update

Stay up to date on the latest membership news, important reminders and upcoming opportunities at SDAR.



MEMBERSHIP DUES



STORE SALE



LOCKBOX EXCHANGE



HELP YOUR CLIENTS GET MORE FROM THEIR INVESTMENT

Vacation Rental Property Management You Can Trust



- Referral bonus program
- Free rental income projections
- Local vacation rental expertise
- Revenue-focused management
- Exceptional guest care
- Proactive property oversight

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PROPERTY MANAGER

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ari@itrip.net
858-800-2534
sandiego.itrip.co



JOIN YPN

Young Professionals Network

YOU BELONG HERE.

JOIN TODAY!

WHO SHOULD JOIN?

ANYONE WHO WANTS TO . . .

GROW

Connect with San Diego's top real estate pros, industry mentors, and future leaders. Grow your circle — and your opportunities

LEAD

Unlock exclusive access to leadership opportunities, professional development events, and real-world insights that elevate your career.

CONNECT

From networking opportunities to volunteer projects and career-building workshops — YPN helps members build relationships, stay engaged, and grow within the real estate community.

COMMITTEE MEETINGS
**FIRST FRIDAY OF
EVERY MONTH
STARTING JAN. 2027!**

 **10:00 AM**
SDAR Headquarters

**Your next
opportunity could
start with one
meeting.**





Longbridge
Financial, LLC¹

More Ways to Serve Your 55+ Clients

Today's homebuyers have more possibilities.
Understanding their needs can
help you open the door
to what's next.

BABY BOOMERS ARE ON THE MOVE

Baby Boomers account for:



42%
of home
buyers



55%
of home
sellers

Source: 2026 NAR Home Buyers and Sellers Generational Trends Report.

¹ You must still meet your loan obligations, such as keeping current on property taxes, insurance, and maintenance.

Branch NMLS#: 2369412; Office Phone #: 949-409-4104 | Branch Address: 229 E Badillo St, Covina, CA 91724

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Help Buyers Purchase Their Next Home with a Reverse Mortgage

Reverse for Purchase financing gives older homebuyers another way to **purchase a new primary residence — without required monthly mortgage payments**. Of course, borrowers must continue to meet loan obligations such as keeping current with property taxes, insurance, and maintenance.

That means your buyers may be able to:

- ✓ **Preserve more available cash** instead of putting it all toward an all-cash purchase
- ✓ **Expand their purchasing power** to find a home that better fits what they want or need
- ✓ **Enjoy greater monthly cash flow** with no required monthly mortgage payments¹

And for you? Another way to help buyers get home.

Give your older buyers another financing option to consider — and open the door to more possibilities when “right sizing” or buying their next home.

Additional Flexibility for Their Needs

HELOC For Seniors® offers eligible homeowners another way to access available home equity — providing flexibility for home updates, expenses, and more.

HELOC
For Seniors®
by Longbridge Financial

Ed Badrak

Reverse Mortgage Consultant
NMLS #302807

Phone: 949-409-4104

Email: ebadrak@longbridge-financial.com



LET'S CONNECT



government agency.

bridge licensing and disclosures, please visit: <https://longbridge-financial.com/licensing>. Not all products and options are available in all states. Terms subject to change without notice. Certain conditions of the Reverse Mortgage Lending Act; Loans made or arranged pursuant to a California Financing Law license. For California and Texas consumers: For information about our privacy practices, please visit <https://longbridge-financial.com/privacy>. Origination fee, mortgage insurance premiums, closing costs and/or servicing fees, if applicable, may be assessed and will be added to the loan balance. As long as you comply with the terms of the loan, the loan is not subject to a tax lien, other encumbrance or foreclosure. The loan balance grows over time, and interest is added to that balance. Interest on a reverse mortgage is not tax deductible. Your heirs may need to sell the property in order to repay the loan, or use other assets to repay the loan in order to retain the property.

SAN DIEGO | MLS

Stay up to date with the latest from San Diego MLS, including new tools, resources, platform updates, and services designed to support members and their business.





GET PAID BEFORE CLOSING

Access your earned commission before the transaction closes.

Cosient gives SDMLS subscribers the option to access earned commission before a transaction closes, helping bridge the gap between closings and everyday business expenses. It's a commission advance, not a loan, so there's no credit check, monthly payment, or added debt.



Who Qualifies?

Advances are available for eligible transactions under contract and scheduled to close within 60 days, as well as active listings that have been on the market for less than 30 days.



How it Works

Once approved, funds are typically delivered the same day by wire transfer. Repayment is handled at closing, and if a transaction is delayed or cancelled, there are no late fees or penalties.



Put Your Commission to Work Sooner

Use your funds for marketing, lead generation, business expenses, or your next opportunity without waiting for escrow to close.



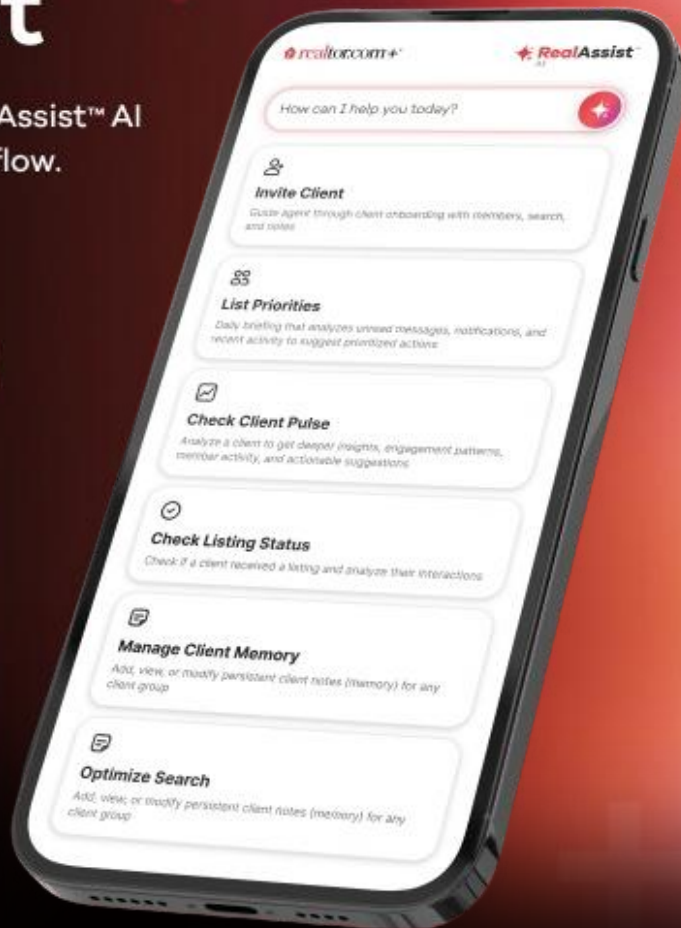
Questions? Contact SDAR Member Services for help navigating the Cosient program at 858-715-8000.

Get Paid Sooner

Every agent's got an agent

Realtor.com®+™ with RealAssist™ AI supercharges your workflow. It does the work, while you take the credit.

See it in action



Instant onboarding

A guided workflow adds your client, their co-buyer, and generates their search automatically, so nothing's missed on day one.



Daily digest

One digest surfaces priority notifications, messages, and search changes across all your clients, so you always know what's next.



Smart suggestions

RealAssist™ AI drafts the follow-up, tightens the search, and waits for your approval before anything happens.

realtor.com+

Connect. Collaborate. Close

RealAssist™ AI is currently available as web for Realtor.com users in participating markets, including San Diego MLS. Some capabilities shown are in development and subject to change.



SAN DIEGO | MLS

THE MLS INSIDER

Rules. Updates. What You Need to Know.

NEW REGULATION Coming Soon Status Rules Have Changed.

Feature / Policy	SDMLS — Past (April 2026)	SDMLS — New (Effective July 2026)
Max Duration	Unlimited (within listing agreement term)	30 days MAX — cannot exceed 30 days
Showings Allowed?	1:1 showings with brokers & clients allowed	No in-person showings of any kind
Status Auto-Converts?	No	Yes — auto-converts on day 31 or Start Showing Date, whichever is earlier
Offers & Status Options	Offers presented; must go Active before Pending/Sold	May be presented/accepted during Coming Soon if no showings occur; can move directly to Pending
IDX & 3rd Party Syndication	IDX is set to Yes for dissemination	Same as current — syndicated unless Agent opts out of Publish to Internet
Public Marketing	Allowed if listing is in MLS (aligns with NAR)	Allowed if in MLS; Start Showing Date should align with auto-conversion rule

[Explore the Full MLS Insider](#) →



**TURN INFORMATION
INTO OPPORTUNITY.**



FRESH MLS DATA
Updated several times a month directly from the MLS.



CUSTOMIZABLE REPORTS
Choose from five templates and six report types to fit your clients' needs.

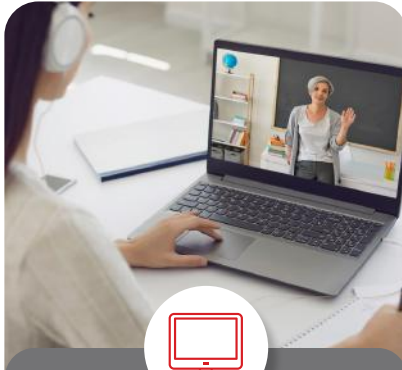


AGENT BRANDING
Your photo and contact are automatically added to each report.

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SDMLS TRAINING CLASSES

Get more from your MLS with training that fits the way you work.



VIRTUAL

Train from anywhere.

One-on-one sessions

15-30 MINUTES



OFFICE

Bring training to your team.

Customized group training.



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Learn alongside your peers.

Instructor-led classes

WALK-INS WELCOME

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- Paragon Connect
- Listing Input & Maintenance
- Searches, CMAs & Client Collaboration
- MLS Rules & Compliance
- MLS Router / Data Tools
- New Subscriber Orientation

READY TO BUILD YOUR MLS SKILLS?

Find a class that fits your schedule and goals.

VIEW UPCOMING CLASSES →



NEED HELP CHOOSING A CLASS?

Contact SDMLS Training Support | training@sdmls.com | (858) 373-4013

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MEMBER RESOURCES

Make the Most of
Your Membership.

Explore essential membership information, valuable savings, professional development opportunities, and resources designed to help you get more from your [SDAR membership](#).



BILLING CALENDAR

Q4 2026 BILLING DATES

October

15
Oct

MLS Q4 Fees Due

27
Oct

MLS Q4 Late Fee Billed
\$20 Late Fee

November

3
Nov

MLS Q4 Shutoff + Reinstatement Fee Billed
\$28 MLS Reinstatement Fee Inactivation for non-payment



CARAVAN CONNECTIONS

TUESDAY



MISSION BAY CARAVAN TOUR #G12

9:00AM PITCH SESSION

MISSION BAY YACHT CLUB
1215 EL CARMEL PLACE
SAN DIEGO, CA 92109



COLLEGE AREA - EL CAJON CARAVAN TOUR #G18

9:00AM PITCH SESSION

MARIE CALLENDER'S
6950 ALVARADO ROAD,
SAN DIEGO, 92120



COASTAL DEL MAR CARAVAN TOUR #G701

11:00AM PITCH SESSION

HOTEL INDIGO DEL MAR
710 CAMINO DEL MAR
DEL MAR, 92014



SCRIPPS RANCH CARAVAN TOUR #G10

9:00AM PITCH SESSION

SRCA COMMUNITY CENTER
11885 CYPRESS CANYON
ROAD, SAN DIEGO, 92131

WEDNESDAY



CARLSBAD CARAVAN TOUR #G701

9:30 AM PITCH SESSION

MIGUEL'S COCINA
5980 AVENIDA ENCINAS,
CARLSBAD, 92008



RANCHO PENASQUITOS CARAVAN TOUR #G129

10:00 AM PITCH SESSION

PITCHERS SPORTS BAR
9920 CARMEL MOUNTAIN
ROAD, SAN DIEGO, 92129



CORONADO CARAVAN TOUR #G118

9:00 AM PITCH SESSION

CORONADO YACHT CLUB
1631 STRAND WAY,
CORONADO, 92118



SOUTH COUNTY CARAVAN TOUR #G7

11:00 AM PITCH SESSION

GALLEY AT THE MARINA
550 MARINA PARKWAY
CHULA VISTA, 91910

THURSDAY



DOWNTOWN CARAVAN CODE #G8

9:00 AM PITCH SESSION

SMOKING GUN
555 MARKET STREET
SAN DIEGO, CA 92101



MIRA MESA CARAVAN TOUR #G126

10:00 AM PITCH SESSION

TOM CAT BAR & GRILL
9388 MIRA MESA BLVD
SAN DIEGO, CA 92126



PREA CARAVAN TOUR #G16

9:00 AM PITCH SESSION

PORTUGUESE HALL
2818 AVENIDA DE PORTUGAL
SAN DIEGO, 92106



RAMONA CARAVAN TOUR #G24/G25

1ST/3RD THURSDAYS
9:30 AM - 12:00 AM

FOR MORE INFO:
WWW.RREA.ORG/CARAVAN

FRIDAY



BAY MESA CARAVAN TOUR #G6

9:00 AM PITCH SESSION

ELIJAH'S RESTAURANT
7061 CLAIREMONT MESA BLVD
SAN DIEGO, CA 92111



METRO CARAVAN TOUR #G14

8:30 AM PITCH SESSION

BANKERS HILL CLUB
3030 FRONT ST.,
SAN DIEGO, 92103



POWAY CARAVAN TOUR #G64

9:00 AM PITCH SESSION

ST. BARTHOLOMEW'S
16275 POMERADO ROAD,
SAN DIEGO, 92064



House Owl

Protect Your Agents. Save Their Time.

Every hour your agents spend combing through disclosure packets is an hour they're not prospecting or closing. And the one inconsistency they miss could be the one that ends up in a lawsuit.



Independent Second Look

We flag red flags and inconsistencies across the entire disclosure package.



Recorded Walkthrough

A recorded Zoom walkthrough explains every finding directly to your client.



Time Back, Risk Down

Your agents stay protected and get their time back for revenue-generating work.

Meet Jason, Our Founder

"We give your transactions an independent second look — so your agents stay protected and get their time back."



CLICK TO WATCH • MYHOUSEOWL.COM



House Owl

Wisdom that watches over every deal.

MyHouseOwl.com

@houseowldocs on TikTok



The banner features a dark brown background with a pattern of small orange dots in the top left and bottom right corners. A large, brown, leather-like tag with white dashed stitching and a black cord is the central focus, displaying "80% OFF" in large white letters. Below the tag, the text "REALTOR® STORE" is in a smaller, dark brown font, followed by "FALL SALE" in a very large, bold, dark brown font. A small orange maple leaf is positioned between two horizontal lines below "FALL SALE". At the bottom, a dark brown ribbon banner contains the text "Now through November 25, 2026" in orange. Below this, the text "Select items, while supplies last." is written in a small, dark brown font. The entire graphic is framed by several autumn leaves in shades of orange and brown.

SDAR

80% OFF

REALTOR® STORE

FALL SALE

Now through November 25, 2026

Select items, while supplies last.



LOCKBOX EXCHANGE

— OCTOBER 1 - DECEMBER 31, 2026 —



ACCEPTED LOCKBOXES



SCAN TO SEE COMMON
QUESTIONS ANSWERED



Older lockboxes may continue to work, but once out of warranty, they are no longer eligible for time updates, technical support, servicing, or transfers to another agent or association.

COMING SOON



MEMBERSHIP

ADVANTAGE



Complimentary Subscriptions

San Diego Business Journal
San Diego Union-Tribune
Inman News



Local Attractions

San Diego Zoo · SeaWorld
La Jolla Playhouse · and more!



Business Resources

Marketing · CRM · Printing
SDAR REALTOR® Essentials



Everyday Savings

Soapy Joes · Local lifestyle and service offers
New benefits added all year

EXCLUSIVELY FOR
SDAR MEMBERS

MORE RESOURCES. MORE VALUE.

UNLOCK MORE OF
YOUR MEMBERSHIP

 No automatic renewal. No Pressure.
Join anytime during the year.



ALICCUS
ARCHITECTURAL CONSTRUCTION

FREE **ADU** SUPPORT FOR REAL ESTATE AGENTS

— SUPPORT YOUR CLIENTS. GROW YOUR BUSINESS. —



FREE

On-Site
Consultation



FREE

ADU Feasibility
Analysis



FREE

Concept Design
& Estimate



GENEROUS

Referral
Rewards

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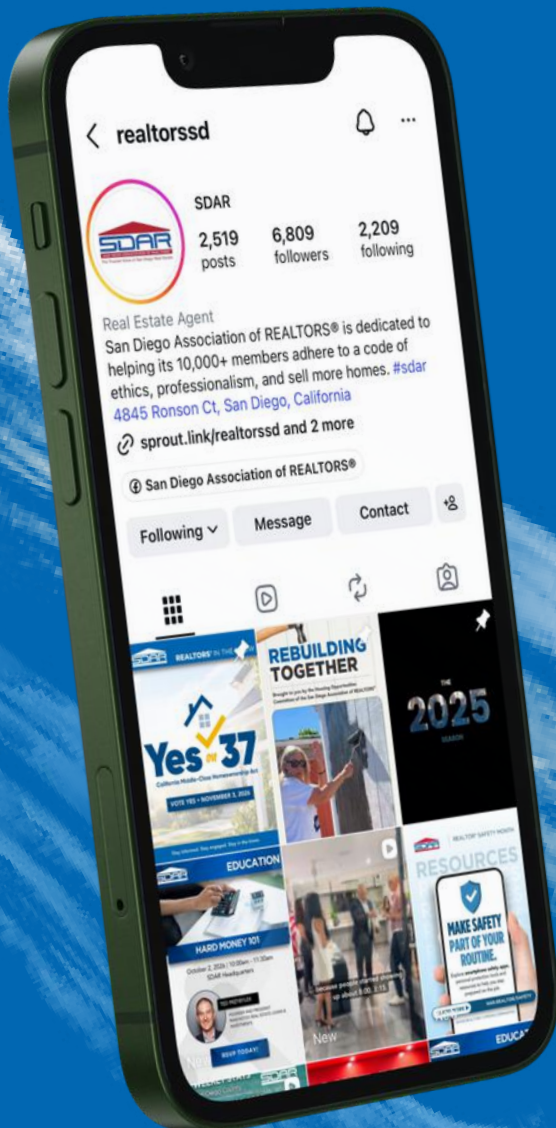
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