

The Encinitas Neighborhood Guide

2026 Market Intelligence Edition

\$1.865M

Median Price

\$976/sf

Price Per Sqft

45 Days

Days on Market

66/100

Compete Score

TheEncinitasReport.com
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Why Encinitas?

Encinitas is one of San Diego's most sought-after coastal communities, stretching from the surf breaks of Leucadia to the equestrian estates of Olivenhain. With a population of roughly 63,000 across five distinct neighborhoods, it offers everything from \$800K family homes near top-rated schools to \$5M+ oceanfront estates.

This guide breaks down each neighborhood with real market data so you can make informed decisions whether you're buying, selling, or investing.

The Five Neighborhoods at a Glance

Neighborhood	Median	YoY Change	\$/Sqft	DOM	Compete	Vibe
Leucadia	\$2.99M	+19.6%	\$1,285	46d	52	Surf culture, eclectic
Old Encinitas	\$2.10M	+5.7%	\$1,120	42d	66	Downtown village walkability
New Encinitas	\$1.45M	+9.2%	\$780	17d	72	Families, top schools
Olivenhain	\$1.57M	+19.3%	\$690	11d	86	Equestrian, rural luxury
Cardiff	\$2.00M	-8.5%	\$1,050	39d	55	Beach village, dining

Leucadia

Surf-Town Soul Meets Coastal Cool

\$2,990,000	+19.6%	\$1,285	46 days	52/100
Median Price	YoY Change	Price/Sqft	Avg DOM	Compete Score

Market Overview

Leucadia is Encinitas's bohemian heart — a surf-centric community along the historic Coast Highway 101 corridor. Think independent coffee shops, plant nurseries, and taquerias alongside multimillion-dollar homes with ocean views. The Leucadia Streetscape project (\$25M+) is transforming the area with protected bike lanes, roundabouts, and utility undergrounding, expected to lift values 8-15% within a quarter mile.

Who's Buying Here

Remote tech workers aged 30-45, primarily relocating from LA and the Bay Area. Budget: \$1.8M-\$3.5M. They want surf proximity, ADU/income potential, and character over size. 65% conventional financing, 12% cash.

Micro-Neighborhoods

Sub-Area	\$/Sqft	YoY Trend	Character
Beacons/Grandview	\$1,420/sf	+8.2%	Oceanfront, walk to surf breaks
Coast Hwy Corridor	\$1,180/sf	+6.1%	Walkable to shops & restaurants
East of 101	\$985/sf	+4.3%	Quieter streets, larger lots

Old Encinitas

Downtown Village Charm, Steps to Moonlight Beach

\$2,100,000	+5.7%	\$1,120	42 days	66/100
Median Price	YoY Change	Price/Sqft	Avg DOM	Compete Score

Market Overview

Old Encinitas is the walkable downtown core — Moonlight Beach, the Self Realization Fellowship, and a growing village of restaurants and boutiques. The Pacific View School Site development (up to 120 townhomes) is the most significant development project here, adding inventory to an ultra-tight market. Community sentiment is divided, but the impact will be meaningful for this neighborhood's supply dynamics.

Who's Buying Here

Young professionals and downsizers. 55% local move-up buyers, 30% from LA. Budget: \$1.5M-\$2.5M. Top features: walkability to village, outdoor space, historic character. 60% conventional, 15% cash.

Micro-Neighborhoods

Sub-Area	\$/Sqft	YoY Trend	Character
Downtown Village	\$1,250/sf	+7.4%	Walk to Moonlight Beach & D St
West of 101	\$1,380/sf	+5.2%	Ocean views, coastal access
East Village	\$920/sf	+9.1%	Quieter, family-oriented — best value entry point

New Encinitas

Family-Friendly Living, Top-Rated Schools

\$1,452,500	+9.2%	\$780	17 days	72/100
Median Price	YoY Change	Price/Sqft	Avg DOM	Compete Score

Market Overview

New Encinitas is where families land. The Encinitas Union School District consistently ranks among San Diego County's best, and the neighborhood offers the most home per dollar in Encinitas. The Encinitas Blvd Specific Plan (380 residential units + 45K sf retail) will transform the El Camino Real corridor through 2028, increasing density and driving long-term value for adjacent homes.

Who's Buying Here

Families with school-age kids. 40% local, 35% LA/OC, 25% military/tech relocation. Budget: \$1.2M-\$1.8M. They want 4+ bedrooms, top schools, cul-de-sacs. 55% conventional, 20% FHA, 15% VA.

Micro-Neighborhoods

Sub-Area	\$/Sqft	YoY Trend	Character
Saxony/Park Dale	\$810/sf	+10.3%	Top schools, family-centric
Village Park	\$760/sf	+8.8%	Established neighborhood, large lots
El Camino Real Corridor	\$720/sf	+11.2%	Newest builds, best value per sqft

Olivenhain

Equestrian Estates & Rural Luxury

\$1,570,000	+19.3%	\$690	11 days	86/100
Median Price	YoY Change	Price/Sqft	Avg DOM	Compete Score

Market Overview

Olivenhain is Encinitas's hidden gem — a semi-rural enclave of 1+ acre lots, horse properties, and custom estates nestled against Elfin Forest and the San Elijo Lagoon. It's the hottest market in Encinitas right now with an 86/100 compete score and homes selling in 11 days on average. The Olivenhain Trails Expansion (12 new miles connecting to Elfin Forest) is enhancing the lifestyle brand that drives premium pricing here.

Who's Buying Here

Executives and equestrian enthusiasts. 45% local upgrade, 30% LA, 25% out-of-state. Budget: \$1.5M-\$3.5M. They want 1+ acre lots, horse facilities, privacy. 50% jumbo, 30% cash — this is a wealthy buyer pool.

Micro-Neighborhoods

Sub-Area	\$/Sqft	YoY Trend	Character
Rancho Santa Fe Rd Area	\$750/sf	+18.1%	Horse properties, 1+ acre lots
Lone Hill/Via de Caballo	\$680/sf	+15.4%	Custom estates, privacy
Elfin Forest Adjacent	\$620/sf	+22.3%	Trail access, secluded — fastest appreciating

Cardiff-by-the-Sea

Beach Village Life on Restaurant Row

\$2,000,000	-8.5%	\$1,050	39 days	55/100
Median Price	YoY Change	Price/Sqft	Avg DOM	Compete Score

Market Overview

Cardiff is the laid-back beach village anchored by Restaurant Row on San Elijo Avenue. It's currently the softest market in Encinitas — down 8.5% YoY — which creates opportunity for buyers. The Cardiff Town Center project (60 units + retail on San Elijo Ave) will boost walkability and align with the neighborhood's dining/lifestyle identity. For sellers, pricing strategy is critical right now.

Who's Buying Here

Retirees and lifestyle buyers. 50% local downsizers, 25% Northern CA, 25% East Coast. Budget: \$1.8M-\$3M. They want single-story homes, Restaurant Row proximity, low maintenance. 45% cash — the highest cash buyer percentage in Encinitas.

Micro-Neighborhoods

Sub-Area	\$/Sqft	YoY Trend	Character
Restaurant Row/Chesterfield	\$1,180/sf	-6.2%	Walk to dining & beach
Composer District	\$1,050/sf	-4.8%	Quiet residential streets
San Elijo Hills	\$880/sf	-2.1%	Views, newer construction — most affordable Cardiff entry

Current Mortgage Rates

As of February 10, 2026

Loan Type	Rate	On Encinitas Median (\$1.865M)	Monthly P&I
30-Year Fixed (20% down)	6.11%	\$1,492,000 loan	\$9,054
15-Year Fixed (20% down)	5.50%	\$1,492,000 loan	\$12,192
FHA 30-Year (3.5% down)	5.75%	\$1,799,725 loan	\$10,503
VA 30-Year (0% down)	5.375%	\$1,865,000 loan	\$10,443
Jumbo 30-Year	6.25%	Varies	Varies

Rates have dropped from 6.93% in January to 6.11% today. On a \$1.5M home with 20% down, that saves approximately \$500/month. This rate environment is creating buying opportunity that didn't exist 6 weeks ago.

Get Your Personalized Report

This guide shows neighborhood-level data. Want to know what YOUR specific home is worth? Get a custom property intelligence report with comp analysis, buyer profiles, and pricing strategy tailored to your address.

TheEncinitasReport.com

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Data sourced from Redfin, Zillow, MLS, City of Encinitas Development Services, and San Diego County Assessor. This report is for informational purposes only. Values are estimates based on comparable sales and market data. Consult a licensed appraiser for formal valuations.