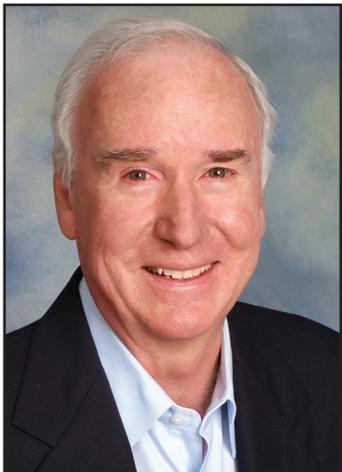


# “SELLER” OR “BUYER” MARKET? “MOVING LIVES FORWARD!” WHAT DOES THAT MEAN?



by Scott Peck



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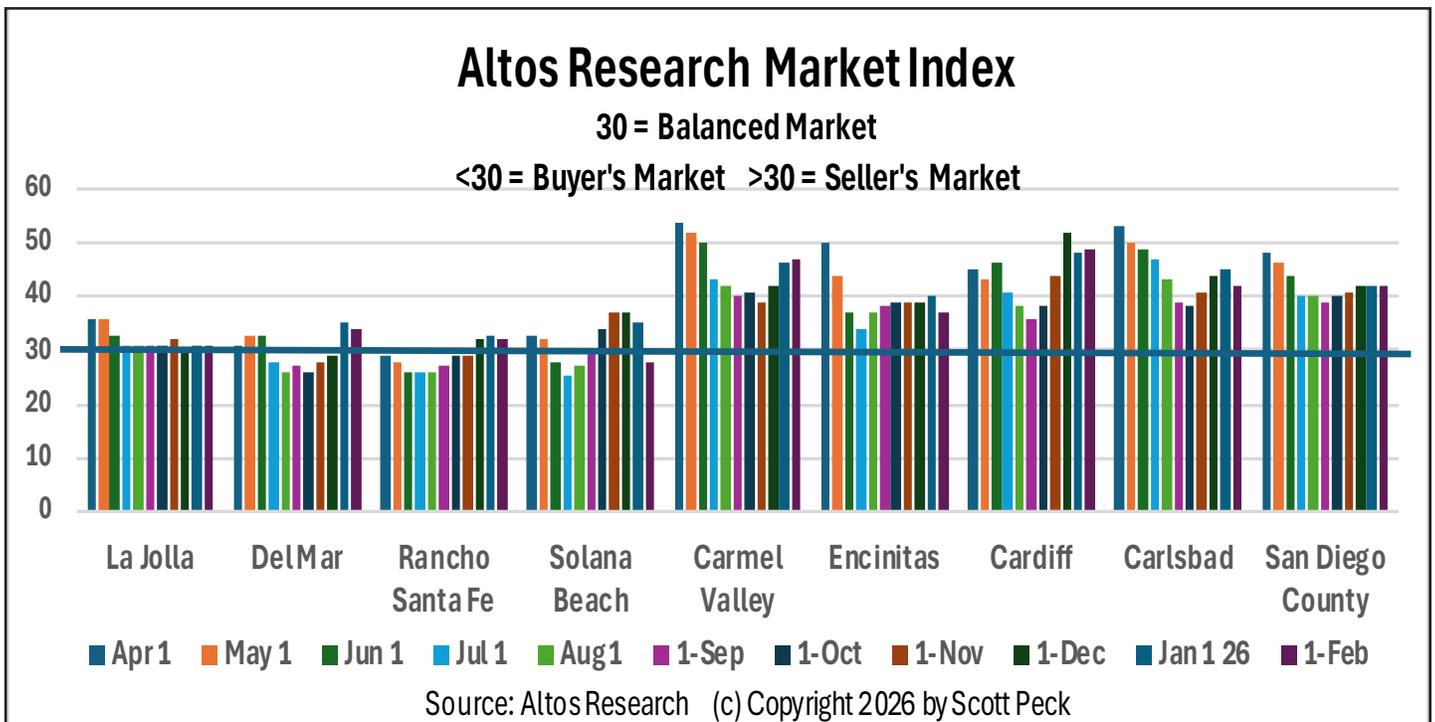


# SELLER OR BUYER MARKET?

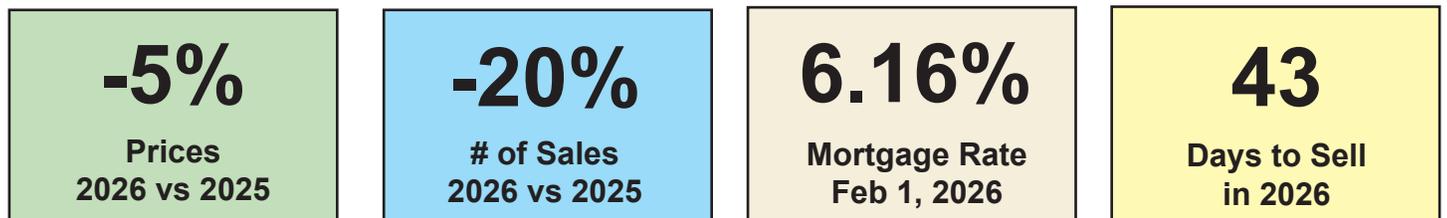
We like to stay fine-tuned to the market so we can be of maximum value to our sellers & buyers. That's one reason we study the Altos Market Index reports (below) which come out each Monday. What's surprising in real estate is how different things are from one community to another. Here's our interpretation of the chart below.

- **A market index - or score - of 30** represents a balanced market favoring neither sellers or buyers. A score below 30 is a Buyers Market. Above 30 is a Seller Market.
- **La Jolla, Del Mar, & RSF** are close to a Balanced Market, though edging slightly up. Note that these are the 3 most expensive communities in the graph.
- **Solana Beach** during 2025 dropped into a "Slight Buyers Market" (Jun, Jul, & Aug), then moved up to a "Slight Sellers Market," & now is back to a "Slight Buyers Market." If 2026 matches 2025, it could be smart to sell in the early part of this year.
- **Carmel Valley, Encinitas, Cardiff, & Carlsbad** remain in a "Sellers Market."

**Our professional experience:** Inventory remains low so buyers still don't have lots of choices, but they are more picky. A great catch however - priced right - will still go quickly. There are still many price reductions. So it's a good moment for sellers, but they need to price smart to sell - especially with slightly falling prices. It's still a tough market for buyers, even though interest rates are down a bit.



## Market at a Glance - Coastal North County Homes\*



\* Coastal North County includes Del Mar, Carmel Valley, Solana Beach, Encinitas, Cardiff, & Carlsbad. It does not include La Jolla or Rancho Santa Fe.

# MOVING LIVES FORWARD! WHAT DOES THAT MEAN?

BY SCOTT PECK

- At a listing meeting with a wife & husband, I asked, “Why are you selling?” She started crying. I asked, “Why are you crying?” “Because my husband has Parkinson’s & I don’t know how much time we have left together. We want to be closer to our grand kids in Texas.” A month later, their condo was sold – quickly & at a high price - & they were on the way to Texas.
- A woman & her husband were in my car looking at properties to buy. They had been renting forever. The wife had the funds to purchase but the husband said he didn’t want to until he had the funds. We looked at a condo. She loved it. She said, “I’m buying this. You can join me if you wish.” He didn’t! That was a huge life change for her 30 years ago when I was a rookie. She thanks me profusely every year as I deliver a new apple pie to her “snuggery.”
- A young professional women with two kids was about to give up after missing out on multiple offers because she couldn’t go higher in price. One evening, a realtor colleague called me. “Scott, I’m going to list my house in the morning, but thought, “Maybe Scott has a good buyer.” I sure did! He told me the price & I told him, “Honestly, you can get more.” He said, “I know Scotty, but there’s more to life than money.” We met at 9 am the next morning & my client LOVED it. We sealed the deal on the spot. She was – and is – ecstatic!
- A man had lost his wife after caring for her for several years. She had dementia. He couldn’t bear to stay in his home because it reminded him of their love. His kids didn’t seem to care a lot. We became friends. I sold his home at a great price & he moved to a retirement home in LA. We shopped together for furniture for his new place. We still talk regularly.
- A Mom & Dad bought a home 30 years ago with me. When they passed, their son, the trustee called me last year because of my reputation with their parents. He lived in New Hampshire. Molly and I orchestrated new floors, painting, & more & sold for about \$250,000 over the asking price. His words about us: “**Individually impressive. Together this duo is dynamite. We felt we were in the hands of real estate superstars!**”
- Becky called Molly & me. Her Mom had passed & had left instructions to call us to sell her home in West Solana Beach. We guided Becky & her husband Kenny through a successful sale & helped them buy a lovely home in San Marcos. “**You made our future seem possible. We love you two!**” See back.

**Yes**, we are the #1 agents in Solana Beach – by a landslide. And **yes**, we get the highest possible price for our listings. And **yes**, many clients outside Solana Beach – throughout the county - consider us the #1 reason for their success. And also Yes - this truth:

**Behind every sale & purchase is someone’s life unfolding.**

**“Moving Lives Forward!”** is not just our slogan. It’s our **Heart Song**.

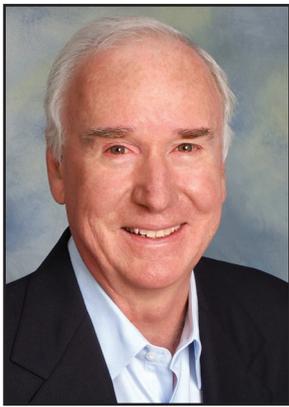


**OUR MISSION** is to act as advocates to support unhoused youth ages 17-24 & provide access to the resources they need to improve their quality of life.

We aim to get them off the streets into safe housing & help them attain self-sufficiency. We have helped thousands of youth find shelter and safe housing!

Please click the QR code to learn more & support these youth.





February, 2026

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## Exploration Talk

**W**e know that lots of you are pondering the possibility of selling - **but not yet!** Maybe in a year or two. Maybe! Still, there's a lot to think about & most people have lots of questions.

Our motto is "**Moving Lives Forward!**" so we love to meet with new friends way in advance. You get to ask all your questions, get an assessment of your value, get honest feedback on what you might do for top dollar, receive our best & candid advice as top agents, & enjoy lots of goodwill & laughter. All with zero pressure!

If this feels good, call for an **Exploration Talk**. We won't stay longer than you want us to stay!

**Scott 858.967.2604 Molly 760.994.9047**

## "You Made Our Future Seem Possible"

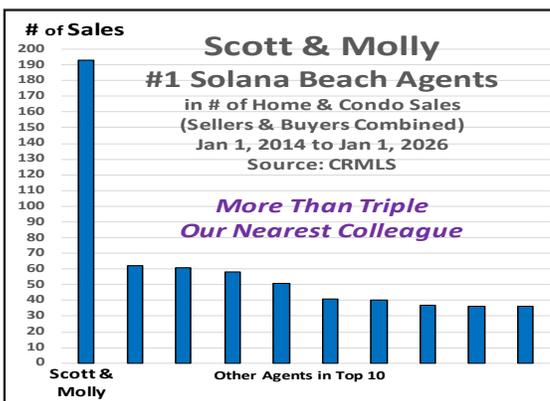
**"W**hen my mother died & I was just starting to grieve, I did what my mother told me to do - call Scott Peck & Molly Fleming - to sell my parents dream home in WSB.

I was so scared, I knew nothing about selling a home. Scott & Molly walked my husband & me through the entire selling process - holding our hands all the way, Then they helped us find a perfect new home in San Marcos.

We really appreciated that they treated us like family. Thank you for giving us everything you promised. You helped us grow into a new phase in our lives & you made our future seem possible. We love you two!

If you are looking for the best realtors ever, call Scott & Molly, They truly are exceptional!

**Becky Light & Kenny Notter, Sellers & Buyers**



**S**olana Beach is where we live & thrive. Scott lives in ESB & Molly in WSB. We are enormously grateful to be the **#1 agents in Solana Beach - by a landslide!** We also thrive in serving clients throughout San Diego. And we help clients find the **perfect agent when selling or buying outside San Diego** - anywhere in the world.

**Scott & Molly**  
***Moving Lives Forward!***