



MARKET UPDATE

SELLER'S MARKET

92054

April 2026

Oceanside, California

KEY INSIGHT

"Low-but-rising inventory and mid-6% mortgage rates are keeping 92054 competitive — prices edging up, sellers still holding most of the leverage."

KEY METRICS — YEAR-OVER-YEAR

MEDIAN SALE PRICE
\$1.20M
↑ ~1.5–2% YoY

DAYS ON MARKET
27–31
↑ from ~24 days

ACTIVE LISTINGS
~120
↑ low double-digits YTD

SALE-TO-LIST
98.5–100%
Near full ask

30-YR RATE
6.2–6.3%
National avg

MONTHS SUPPLY
~2.5 mo
Seller territory (<3)

WHERE WE WERE

Low inventory, high rates, choppy pricing

Mid-2024 to early 2025, Oceanside saw flat-to-slightly-negative price movement — 92054 hovering in the low \$1.1M–\$1.2M range. Mortgage rates ran mid-to-high 6% and into low 7%, suppressing transaction volume. Homes still moved fast (low-20-day DOM) and drew multiple offers, but affordability was strained across the board.

WHERE WE ARE

Seller-leaning, but more balanced than before

Prices are up modestly at ~\$1.2M, mirroring 1–3% annual appreciation across North County. Well-priced turnkey coastal homes move in 1–2 weeks; overpriced listings sit. Buyers have slightly more selection and negotiation room on terms vs. 2022–23 — fewer auction-like scenarios. Sellers with correct pricing still see strong first-two-week interest

WHERE WE'RE GOING

More inventory, steady demand, slow appreciation

Inventory is building — national listings forecast to rise ~9% in 2026. Rates expected to average 6.3–6.7% through the year, so no big relief incoming. Oceanside remains a relative value in SoCal coastal, supporting moderate 2–3% price growth. Bottom line: not a crash, not a boom — flat-to-modest gains with gradual market normalization.