

**C**harlots of fire seem to linger over San Diego County, warming the beaches, the towns, and the fields of flowers with the purest sunlight—all year long. Indeed, it is the sun, and the active lifestyle it affords, that draws so many to this wonderful area. World-class windsurfing, hot-air ballooning, hang-gliding, horseback riding, sport fishing, sailing, whale-watching, tennis, golf, swimming, snorkeling, and beach-combing—these are just a few of the activities enjoyed year-round by the fortunate residents of San Diego County.

Some residents are more fortunate than others. This captivating, Riviera-like land of coves, intimate villages, red-tile roofs, and gently swaying palm and pine trees is a haven for the accomplished. From movie stars, famous authors, and artists to leading scientists and physicians—and prize-winning thoroughbreds that race at Del Mar—San Diego County is home to a growing number of privileged souls who reside in one of the area's several caches of considerable affluence.

### *La Jolla*

Located about 15 minutes north of San Diego, the peninsula of La Jolla sits ever-shining in tribute to its original Spanish name: "The Jewel." From the sapphire-blue waters of the Pacific to the emerald-green lawns of the La Jolla Country Club and the brilliant sunsets that decorate the horizon at dusk, La Jolla is a live canvas with picturesque panoramas at every turn.

The city is primarily a residential community comprised of single-family homes and garden apartments. "The sense of community is strong here," points out Helen Illes of Grubb & Ellis's La Jolla office. "It's a heavy tennis town, and nearly everyone here swims." Illes, who has gone swimming all over the world, adds that she's never walked finer sands than those of the beaches in La Jolla.

Once considered primarily a resort town, La Jolla is now headquarters for a growing number of corporations and biomedical firms. But die-hard lovers of the town's resort ambience need not worry, as strong community planning ensures that new office buildings won't obscure the views of the beach access for which La Jolla is renowned.

Oceanfront property with uninterrupted views of surf and sea gulls is what every La Jolla resident, present or prospec-

tive, yearns for. Some are more determined than others, says a local realtor, recounting the time he told a client he could get a lot more house for his money a few streets inland. The client's response? "I'm moving 2,500 miles to be near the ocean, and I'm not going to stop two blocks short!"

Moving 2,500 miles—or much more, in some cases—to live in La Jolla has become more common as the town has grown in stature among academic circles. Home to the University of California, San Diego (the American university with the most Nobel Prize winners), Scripps Institute of Oceanography, and the Salk Institute for Biological Studies, La Jolla has become synonymous with quality higher education, and many scholars have gladly relocated.

Cultural attractions are another La Jolla asset of national repute. The La Jolla Playhouse, for example, presents traditional and avant-garde plays each summer. Five of the theater's productions have gone on to become Broadway hits. There are also 20 world-class art galleries here including the La Jolla Museum of Contemporary Art and the Mingei International Museum, which houses an extensive collection of

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folk art from around the world.

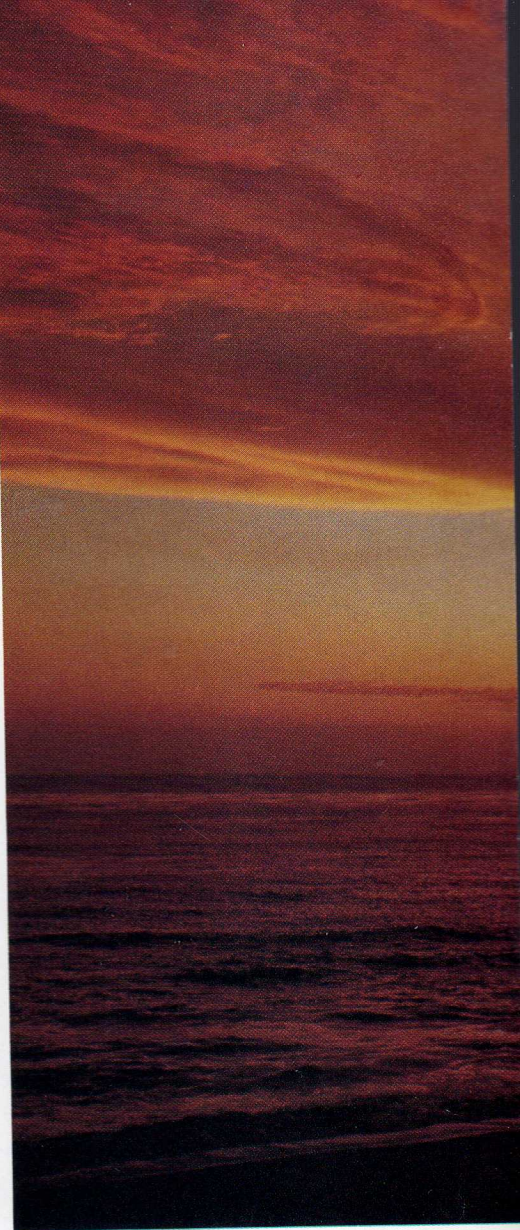
All these attributes and more make La Jolla a coveted address for San Diego County natives and newcomers alike. But with essentially no buildable land remaining and a limited number of homes for sale at any time, property here is at a premium. Last year, 43 percent of the homes sold were in the \$300,000-to-\$500,000 price range; 21 homes sold for over \$1 million.

"The supply has dipped as low as I can recall since 1972," says another local real estate professional, noting that even condominiums, which could hardly be given

away three years ago, are in short supply. "The condo market in La Jolla and Del Mar has picked up incredibly in the past 12 months," he says. "In a 234-unit development where there are normally five to ten condos for sale, right now there's just one."

When La Jolla homes do go on the market, it's usually because the owners are trading up, not moving out. In many cases, perfectly usable homes are sometimes razed or moved to make way for a more elaborate structure. In towns like La Jolla, a \$150,000 house can be a liability on a \$750,000 lot.

Helen Illes sees a tear-down trend—which is becoming more common in the luxury-home market everywhere—particularly active in La Jolla's beach areas, where older cottages and tract homes are brought down and remodeled in such current preferred local styles as French, English, and Mediterranean.







## SAN DIEGO COUNTY'S HIGH LIFE

### *La Jolla, Del Mar & Rancho Santa Fe*

*Above: Breathtaking sunsets are a priceless—and highly valued—facet of San Diego's coastal lifestyle. Inset: One of La Jolla's magnificent beaches*

#### **Del Mar**

Founded in the 1880s, Del Mar is one of the older towns in northern San Diego County, and the one with the most glamorous reputation. It's here that many a celebrity comes to play in the Pacific and play the horses. A sleepy town that catnaps most of the year, Del Mar comes alive each summer when the ponies come to town: first in May for the Del Mar National Horse Show—the largest show in the nation—and then in June when the Thoroughbred Club's racing season begins at the Del Mar Fairgrounds.

Some of the world's finest horses run here, stretching out against a backdrop of Spanish-style architecture, ocean waves, and blue sky. Those that cross the finish line first during the June-September meets take home a share of \$8 million in purse money.

It was Bing Crosby and Pat O'Brien,

two of Hollywood's top stars in the 1930s, who put up the money to bring thoroughbred horse racing to their beloved Del Mar. Already a second home at that time to such Hollywood notables as Bette Davis, Robert Taylor, Jimmy Durante, Barbara Stanwyk, and a host of others including Crosby and O'Brien, Del Mar continues to be a place where show-business types can take refuge. And many take refuge in high style, inhabiting expansive Old-World-style homes along the area's flat, inviting beaches.

With Del Mar's unequalled ocean views playing Muse to writers and artists, the community is also home to many creative persons. The sound of the waves, surfers dancing with whitecaps, riders and horses silhouetted against the sky—all fire the imagination. Many a talented soul has taken up residence in the contemporary glass-and-wood custom homes along the

winding roads that are etched from cliffs above Del Mar's never-crowded shores.

As in La Jolla, the idyllic climate in Del Mar sets the stage for outdoor entertaining casual or elaborate. The average summer high is 71 degrees and the winter low, 58 degrees. (Eighty degrees in summer is considered a heat wave.) The homes here may have fine formal dining rooms, but attention is more often focused outward, on decks and patios with aquamarine pools, romantic gazebos, and lush, colorful landscaping.

Del Mar offers plenty of substance to go along with its pretty looks. Its high schools, for example, repeatedly rank among the state's best. Many Del Mar residents, however, hesitate to sing such praises too loudly out of a desire for their haven to stay small. The current level of growth is already enough, they say, perhaps too much. The Del Mar Plaza, east of the





*Rancho Santa Fe's tranquility, pastoral beauty, and privacy create a luxurious setting.*

town's main thoroughfare, opened this spring. Across the street, the red carpet will soon roll out to welcome guests to the Château del Mar hotel now under construction. According to Grubb & Ellis's Helen Illes, new homes and condominiums are taking shape, too, both near the beach and inland.

Del Mar and neighboring Encinitas are two of the fastest-growing coastal areas in the county, says Sheila Harrington-Smith, corporate marketing director for Willis M. Allen Real Estate, who points out that more than 1,000 people are moving into San Diego County each month. "They're coming from Los Angeles and Orange County and heading for the [San Diego] north county area," she says, "because prices are still lower there."

### **Rancho Santa Fe**

Inland, away from the glittering beaches, is an enclave of rural sophistication. Here, secreted away among rolling hills, groves of tall eucalyptus trees stand sentinel over ranch- and Mediterranean-style homes; homes whose architecture must still meet stringent guidelines set down by the founders of Rancho Santa Fe more than 60 years ago. The homes here are a pleasant mix of old and new. Extensive landscaping, separation of houses, and lower-profile roofs that aren't steeply pitched all help maintain the aesthetics and

beauty. "Rancho Santa Fe was established in the 1920s with conditions, covenants, and restrictions that have protected the beauty of this rare community," says John McChristy of Rancho Santa Fe Acreage and Homes, Inc.

In the 6,200-acre Covenant of Rancho Santa Fe there are 1,500 homes, according to sisters Holly and Heather Manion of Rancho Santa Fe Realty. The average-size lot is 2.4 acres, with smaller lots in the center of town—know as "The Village"—and larger lots on the Ranch's outer edges. "There's a very private feeling here," agree the Manions. It's a town that's worldly yet quaint, they say. A town without neon lights. A true village, where the sidewalks are rolled up at 5:30 in the evening, and where all residents come to town to pick up their mail because there has never been home-delivery service.

Although Rancho Santa Fe has a large number of longtime residents, more young families are putting down roots here. "It's really a family place," says Heather. "There are ski trips, hay rides, riding clubs, tennis, and golf." Adds Holly, "We've become a bedroom community for San Diego and Orange Counties. The average age is younger now, 42."

Local realtors point out that when you buy in the Ranch, you're buying a superior way of life packaged in privacy plus a warm, dry climate. Central to that lifestyle is the gorgeous Rancho Santa Fe Golf

Course, the original home of the Bing Crosby Pro-Am golf tournament. "The golf course is one of the area's biggest draws," says Heather Manion. "Many people want to belong to the club so they can play on the course, but you have to live in the covenant to join the club and play golf here." That air of exclusiveness has made the Rancho Santa Fe real estate market very active. In 1988, for example, the average single-family home sold for around \$900,000, and those homes sold three-to-four times faster than they would have two years ago. According to Gary Driver, Sr., of Fairbanks Ranch Realty, the up-and-steady market is largely due to many San Diego County residents moving inland from high-priced coastal locations.

Kathleen Van Sant-Fisher of Rancho Santa Fe Properties agrees, commenting that "homes in the \$1 million-to-\$1.5 million range are selling in only two-to-three months, and sometimes in just a few weeks. And, since the first of the year, multiple offers have been coming in on many homes." Lots in the Ranch are few and far between, adds Van Sant-Fisher, and their prices have risen considerably. Typically, she says, a two-to-three-acre lot will command an asking price of about \$750,000.

On the outskirts of Rancho Santa Fe, to the west beyond pastures where foals gambol and paddocks where equestrians put sleek mounts through their paces, is Fairbanks Ranch. Once the private country hideaway of Douglas Fairbanks, Jr., and Mary Pickford, this ten-year-old, 1,200-acre development offers a more cosmopolitan aura than Rancho Santa Fe. The homes here, explains Van Sant-Fisher, are on smaller, 1.5-acre lots and are higher profile. Fairbanks Ranch homes also tend to be more dramatic, with many boasting such exquisite touches as backyard waterfalls. There are 600 homes ranging in price from \$1 million to \$10 million in this gate-guarded community. But, points out Van Sant-Fisher, there is only one currently available.

Always alluring, the magnificent communities of La Jolla, Del Mar, and Rancho Santa Fe are no longer just places to be enjoyed in one's dreams. They are very much real, places of incomparable luxury lifestyles that are becoming home to more and more people who have opted to find their place in the sun. □

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