

Monterey County, CA

County · CA · California

BUYER'S MARKET

\$865K

MEDIAN SALE PRICE

-9.4%

1-YR CHANGE

2,723

SALES (12 MO)

\$789K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



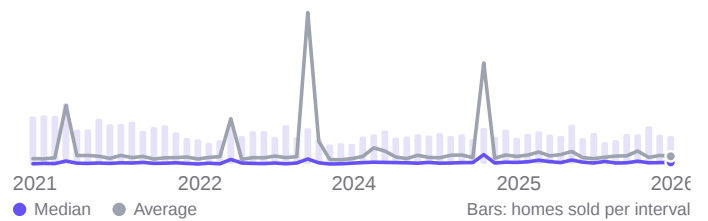
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$885K · Average \$1.4M

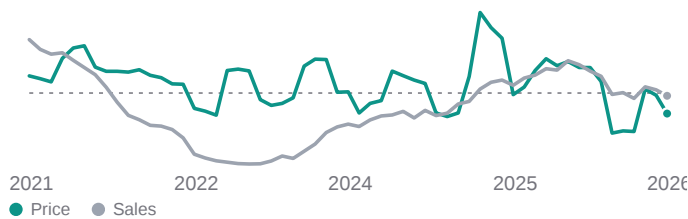


Growth (year over year)

Price -9.4% · Sales -1.3%

Price per square foot

\$584/ft²

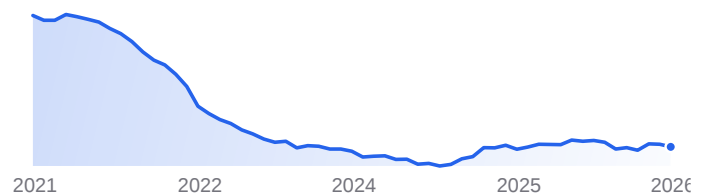
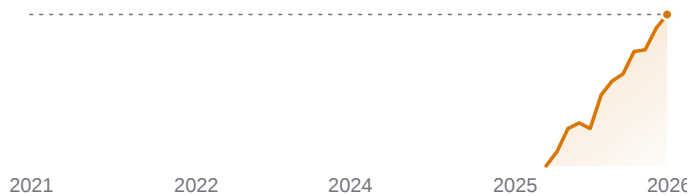


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

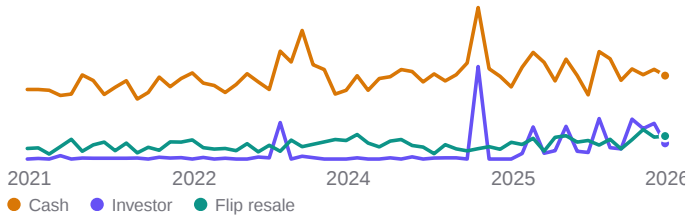
2.5%



BUYERS & OUTCOMES

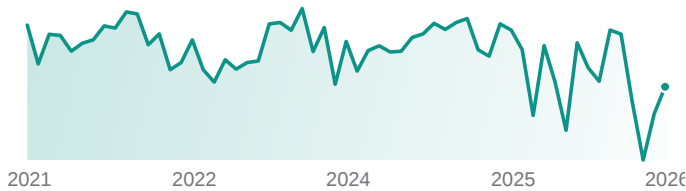
Buyer mix

Cash 32% · Investor 6.0% · Flip resale 8.8%



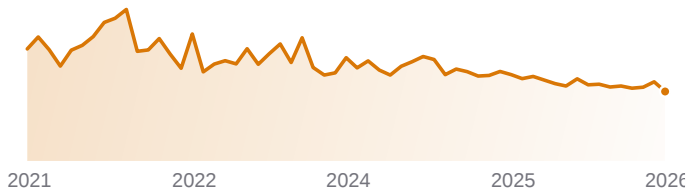
Sellers who sold at a gain

87%

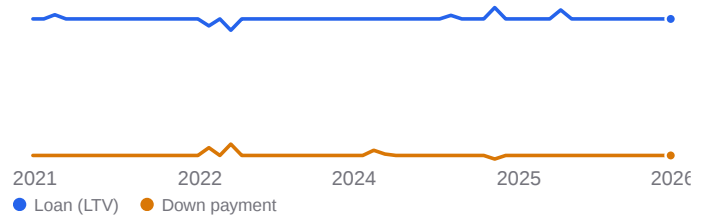


Median annualized return at resale

+4.6%

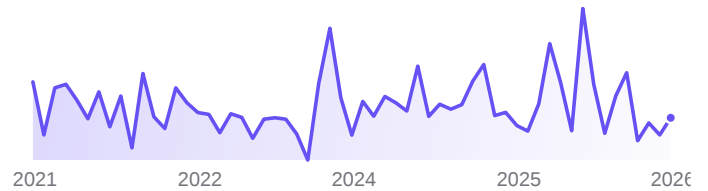


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



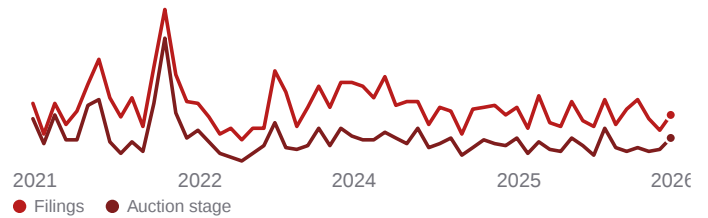
Typical hold before selling

7.8 yrs



Preforeclosure filings

Filings 26 · Auction stage 14



HOUSING STOCK

Homes	107,308
Median value (AVM)	\$789K
Median size	1,599 ft²
Median bedrooms	3
Median year built	1973
Single family	77%
Condos	7.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	1.3%
Owner occupied	57%
Company owned	47%
Median loan-to-value	36%

Typical ownership tenure

19.9 yrs

COMMUNITY

Population	434,450
Density	132 / mi²
Median household income	\$84K
Average household income	\$120K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	342
Homes occupied	93%
Bachelor's or higher	17%
Poverty rate	12.0%
Unemployment	1.9%
Average temp	57°F
Annual precip	17 in
Sunshine	79%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.