

# Bay City 77414

ZIP code · TX · Texas > Matagorda County > Bay City

SELLER'S MARKET

\$196K

MEDIAN SALE PRICE

+552.8%

1-YR CHANGE

74

SALES (12 MO)

\$225K

MEDIAN VALUE (AVM)



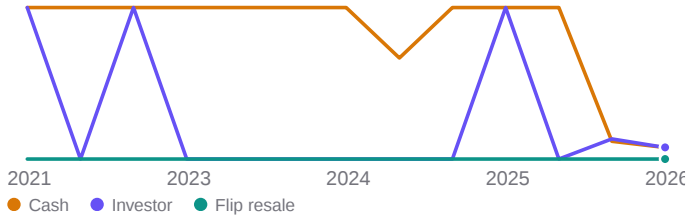
## MARKET TRENDS (5 YEARS)



## BUYERS & OUTCOMES

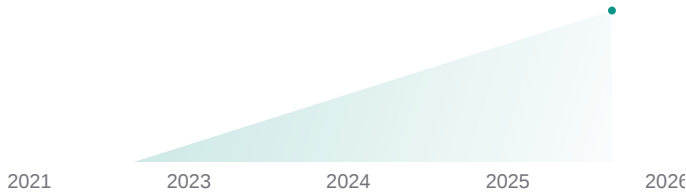
### Buyer mix

Cash 7.7% · Investor 7.7% · Flip resale 0%



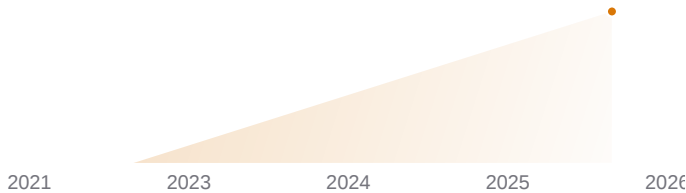
### Sellers who sold at a gain

100%



### Median annualized return at resale

+107.8%

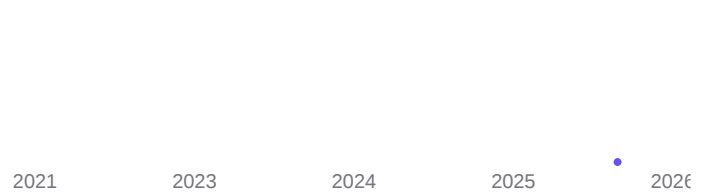


### Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



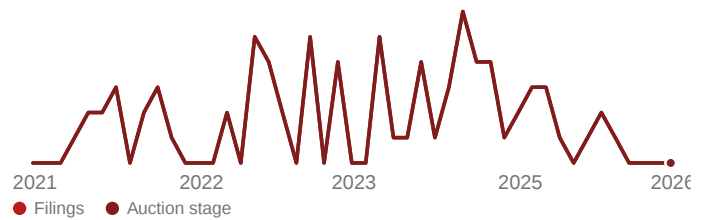
### Typical hold before selling

1.4 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 10,541    |
| Median value (AVM) | \$225K    |
| Median size        | 1,356 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1980      |
| Single family      | 71%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 64%     |
| Underwater (LTV 125% or more) | 1.3%    |
| Owner occupied                | 61%     |
| Company owned                 | 8.9%    |
| Median loan-to-value          | 32%     |
| Typical ownership tenure      | 9.8 yrs |

## COMMUNITY

|                                  |                 |
|----------------------------------|-----------------|
| Population                       | <b>25,328</b>   |
| Density                          | <b>39 / mi²</b> |
| Median household income          | <b>\$59K</b>    |
| Average household income         | <b>\$79K</b>    |
| Crime index (US avg 100)         | <b>105</b>      |
| Air pollution index (US avg 100) | <b>89</b>       |
| Earthquake index (US avg 100)    | <b>18</b>       |
| Homes occupied                   | <b>77%</b>      |
| Bachelor's or higher             | <b>15%</b>      |
| Poverty rate                     | <b>25.5%</b>    |
| Unemployment                     | <b>1.7%</b>     |
| Average temp                     | <b>70°F</b>     |
| Annual precip                    | <b>47 in</b>    |
| Sunshine                         | <b>58%</b>      |

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