

Oceano 93445

ZIP code · CA · California > San Luis Obispo County > Oceano

BUYER'S MARKET

\$603K

MEDIAN SALE PRICE

-9.9%

1-YR CHANGE

59

SALES (12 MO)

\$610K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 28 / 100



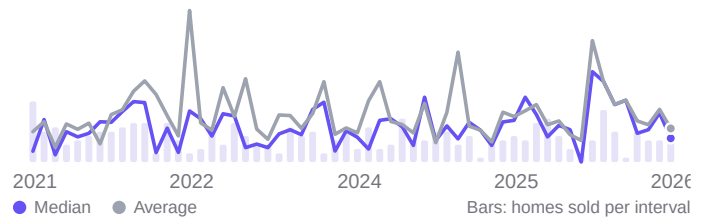
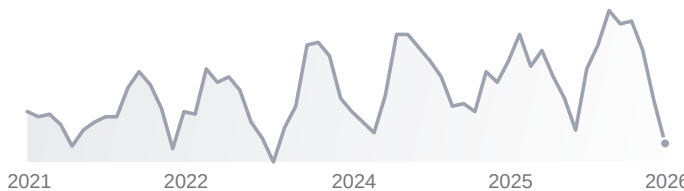
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

28 / 100

Sale prices

Median \$515K · Average \$583K

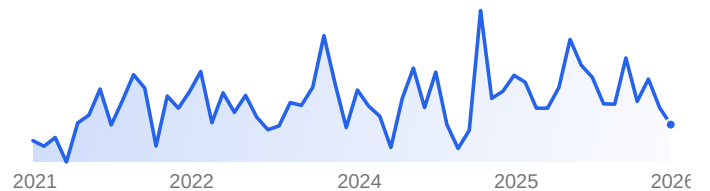
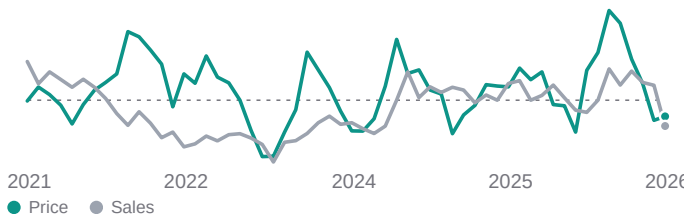


Growth (year over year)

Price -9.9% · Sales -15.7%

Price per square foot

\$434/ft²

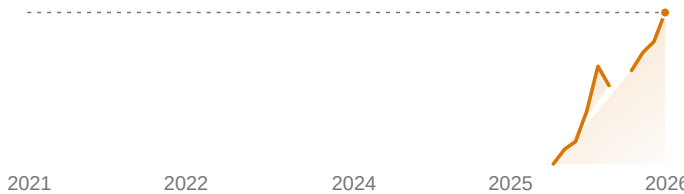


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

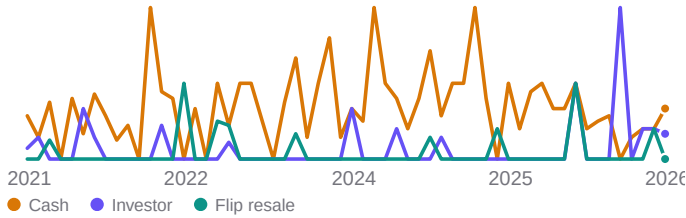
2.5%



BUYERS & OUTCOMES

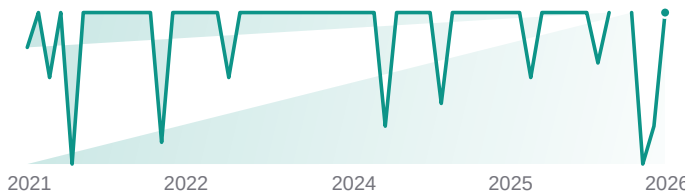
Buyer mix

Cash 33% · Investor 17% · Flip resale 0%



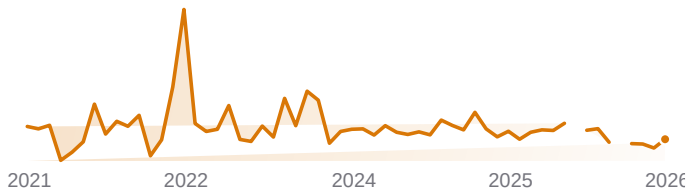
Sellers who sold at a gain

100%

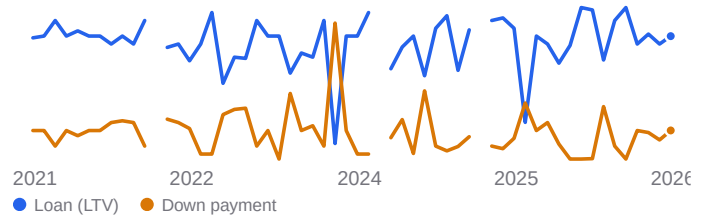


Median annualized return at resale

+4.4%

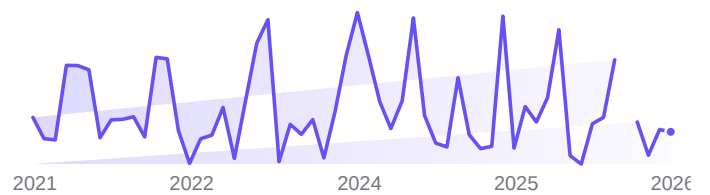


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



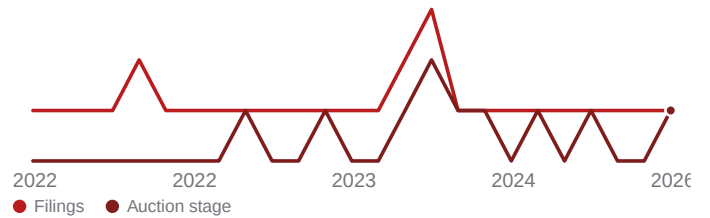
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,390
Median value (AVM)	\$610K
Median size	1,299 ft²
Median bedrooms	3
Median year built	1984
Single family	51%
Condos	8.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	0.9%
Owner occupied	49%
Company owned	49%
Median loan-to-value	37%

Typical ownership tenure

23.7 yrs

COMMUNITY

Population	6,776
Density	2,949 / mi ²
Median household income	\$74K
Average household income	\$104K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	304
Homes occupied	85%
Bachelor's or higher	15%
Poverty rate	15.6%
Unemployment	1.2%
Average temp	57°F
Annual precip	17 in
Sunshine	75%

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.