

Monterey 93940

ZIP code · CA · California > Monterey County > Monterey

BALANCED MARKET

\$1.1M

MEDIAN SALE PRICE

-4.7%

1-YR CHANGE

273

SALES (12 MO)

\$1M

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



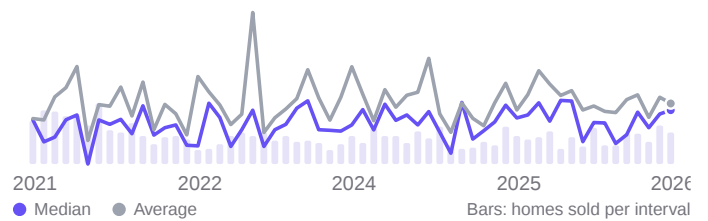
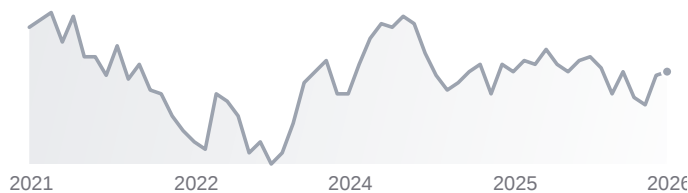
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$1.2M · Average \$1.3M

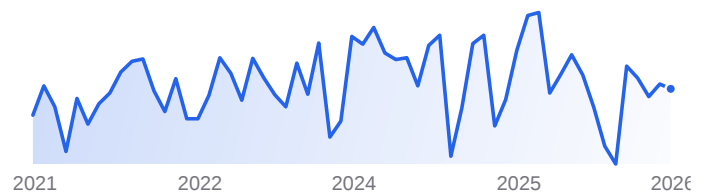
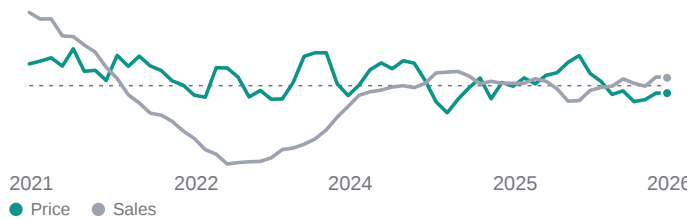


Growth (year over year)

Price -4.7% · Sales +5.0%

Price per square foot

\$694/ft²

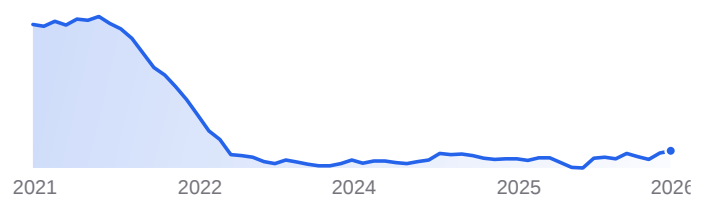
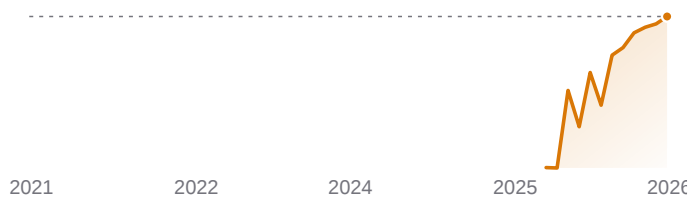


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

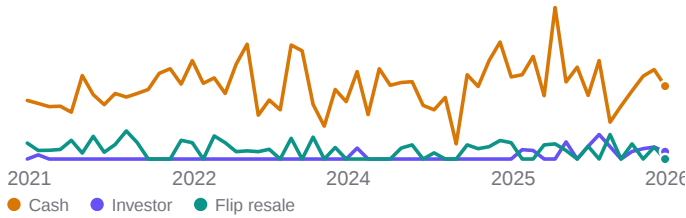
2.9%



BUYERS & OUTCOMES

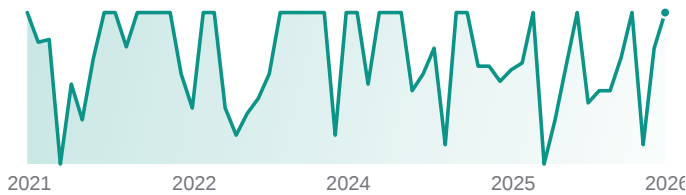
Buyer mix

Cash 37% · Investor 3.7% · Flip resale 0%



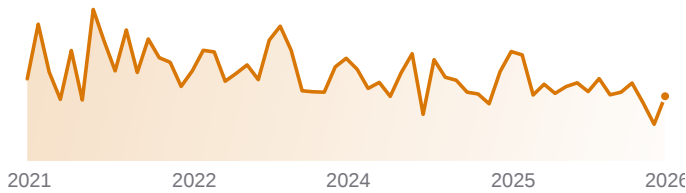
Sellers who sold at a gain

100%

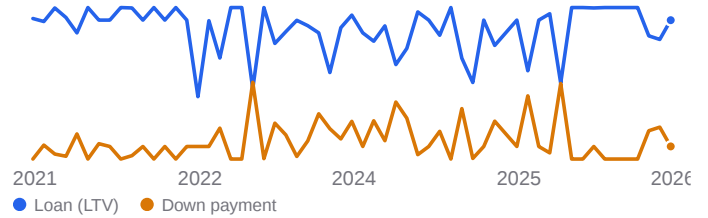


Median annualized return at resale

+4.5%

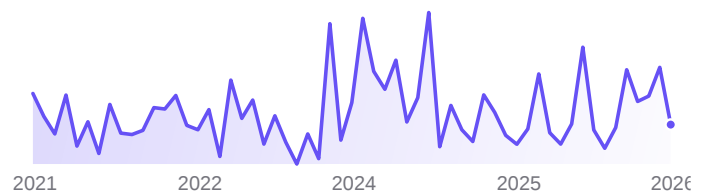


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



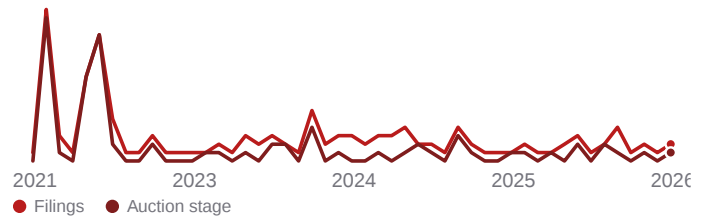
Typical hold before selling

7.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	9,321
Median value (AVM)	\$1M
Median size	1,586 ft²
Median bedrooms	3
Median year built	1963
Single family	71%
Condos	18%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	1.4%
Owner occupied	53%
Company owned	64%
Median loan-to-value	32%

Typical ownership tenure

19.7 yrs

COMMUNITY

Population	30,837
Density	1,156 / mi²
Median household income	\$110K
Average household income	\$138K
Crime index (US avg 100)	138
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	355
Homes occupied	91%
Bachelor's or higher	29%
Poverty rate	8.5%
Unemployment	1.8%
Average temp	57°F
Annual precip	19 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.