

Mountain Ranch 95246

ZIP code · CA · California > Calaveras County > Mountain Ranch

BALANCED MARKET

\$244K

MEDIAN SALE PRICE

-16.2%

1-YR CHANGE

10

SALES (12 MO)

\$288K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100

Buyer's market

Balanced

Seller's market

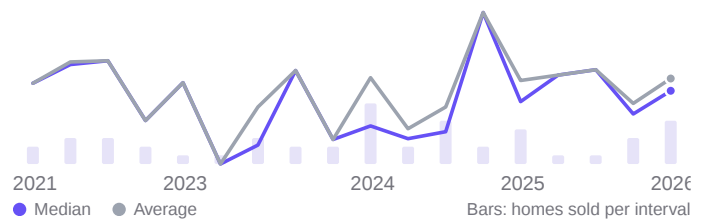
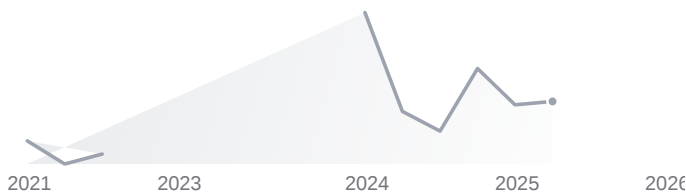
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

59 / 100

Sale prices

Median \$267K · Average \$301K

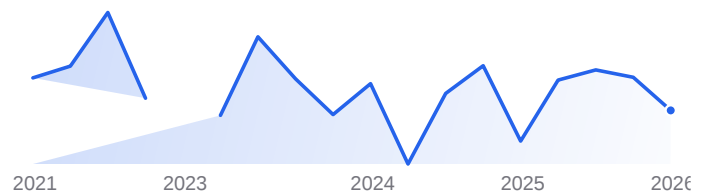
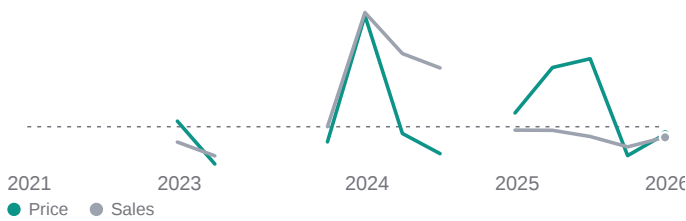


Growth (year over year)

Price -16.2% · Sales -23.1%

Price per square foot

\$174/ft²

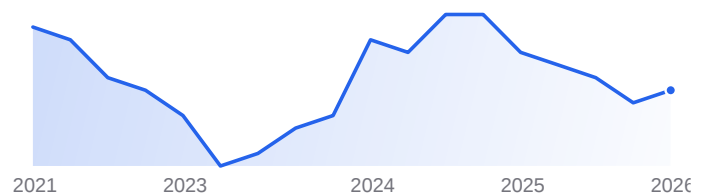
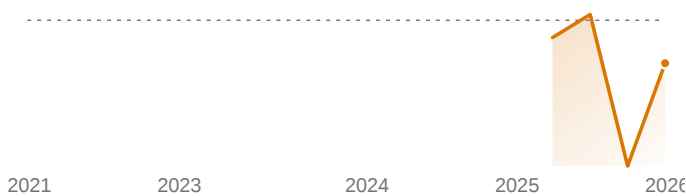


Sale premium vs estimated value

-3.2%

Annual turnover (share of homes sold)

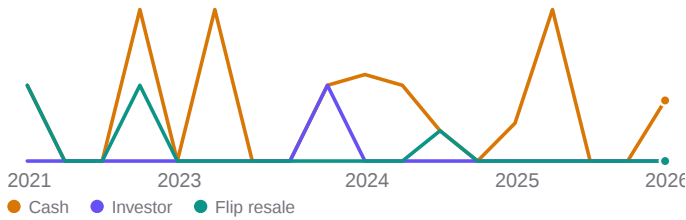
3.6%



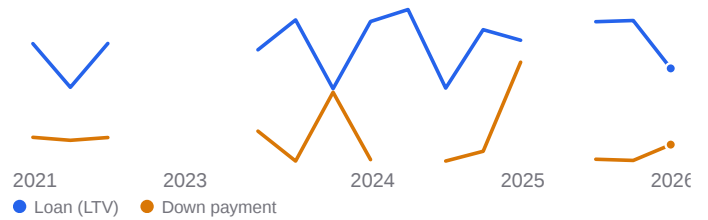
BUYERS & OUTCOMES

Buyer mix

Cash 40% · Investor 0% · Flip resale 0%

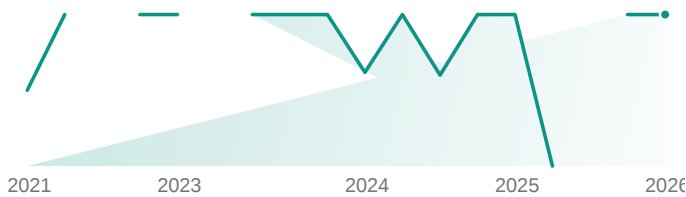


Financing (share of purchase price) Loan (LTV) 65% · Down payment 13%



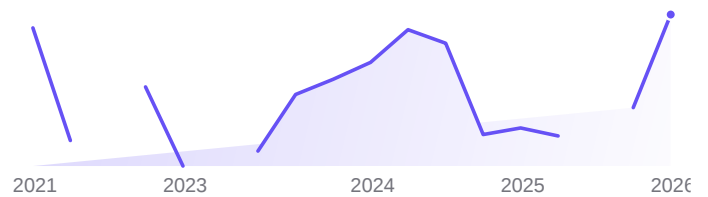
Sellers who sold at a gain

100%



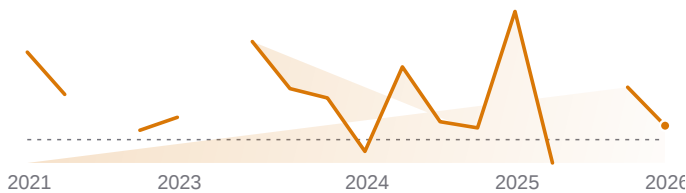
Typical hold before selling

13.6 yrs



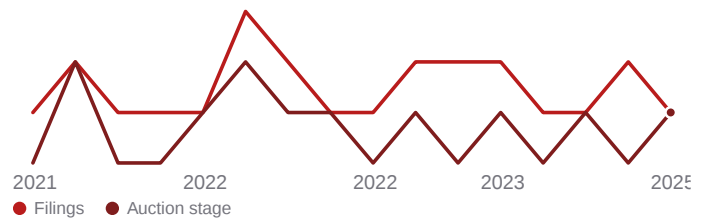
Median annualized return at resale

+1.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	275
Median value (AVM)	\$288K
Median size	1,225 ft²
Median bedrooms	2
Median year built	1976
Single family	88%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	2.6%
Owner occupied	51%
Company owned	8.4%
Median loan-to-value	26%
Typical ownership tenure	18.6 yrs

COMMUNITY

Population	1,962
Density	23 / mi²
Median household income	\$70K
Average household income	\$95K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	84
Homes occupied	65%
Bachelor's or higher	23%
Poverty rate	16.4%
Unemployment	1.1%
Average temp	58°F
Annual precip	36 in
Sunshine	78%

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