

Tracy 95304

ZIP code · CA · California > San Joaquin County > Tracy

SELLER'S MARKET

\$910K

MEDIAN SALE PRICE

+22.8%

1-YR CHANGE

88

SALES (12 MO)

\$831K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100



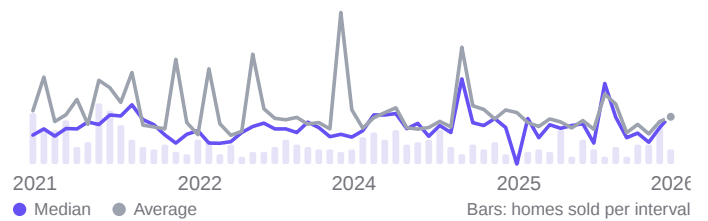
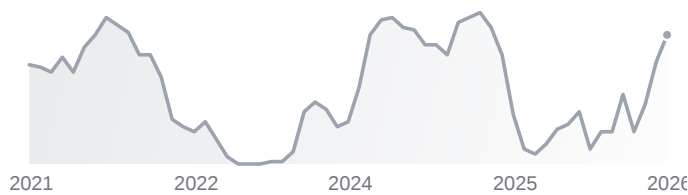
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$1.1M · Average \$1.1M

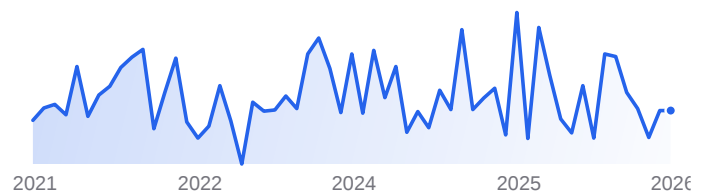
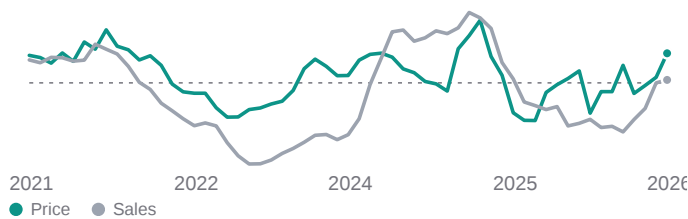


Growth (year over year)

Price +22.8% · Sales +2.3%

Price per square foot

\$340/ft²

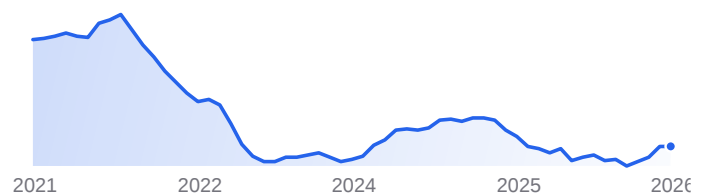


Sale premium vs estimated value

-2.0%

Annual turnover (share of homes sold)

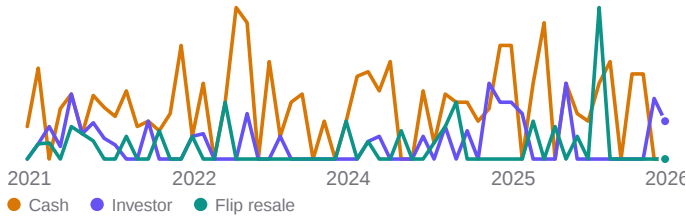
2.0%



BUYERS & OUTCOMES

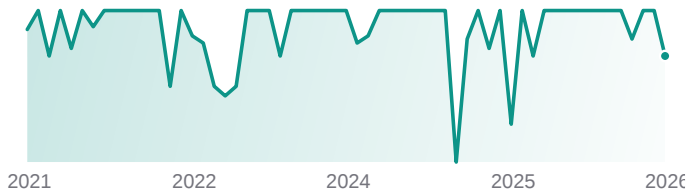
Buyer mix

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



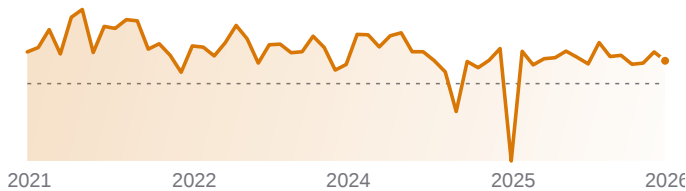
Sellers who sold at a gain

80%

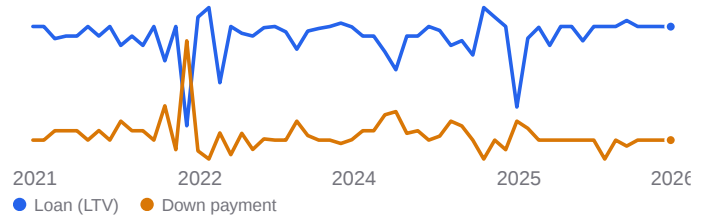


Median annualized return at resale

+3.8%

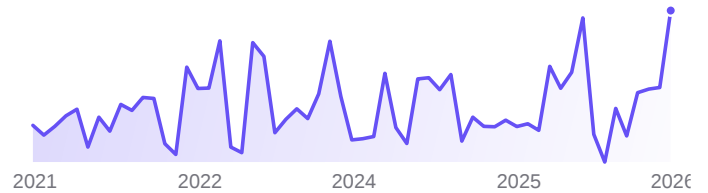


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



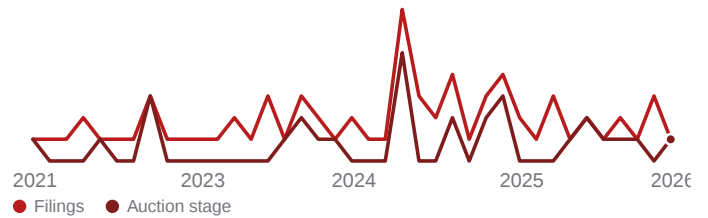
Typical hold before selling

26.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,377
Median value (AVM)	\$831K
Median size	2,368 ft²
Median bedrooms	4
Median year built	1990
Single family	69%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	2.4%
Owner occupied	72%
Company owned	28%
Median loan-to-value	49%
Typical ownership tenure	12.9 yrs

COMMUNITY

Population	21,412
Density	135 / mi²
Median household income	\$101K
Average household income	\$136K
Crime index (US avg 100)	80
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	279
Homes occupied	91%
Bachelor's or higher	18%
Poverty rate	5.0%
Unemployment	2.1%
Average temp	61°F
Annual precip	12 in
Sunshine	78%

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.