

Merced 95340

ZIP code · CA · California > Merced County > Merced

BALANCED MARKET

\$389K

MEDIAN SALE PRICE

-5.2%

1-YR CHANGE

369

SALES (12 MO)

\$376K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



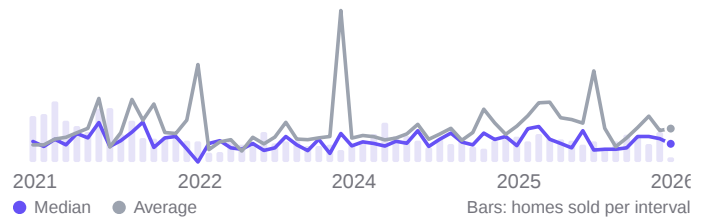
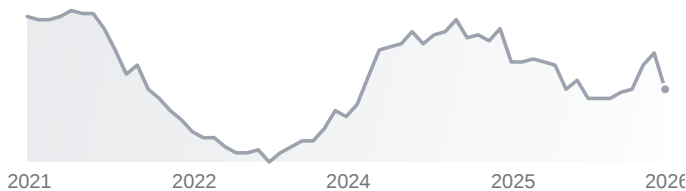
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$374K · Average \$428K

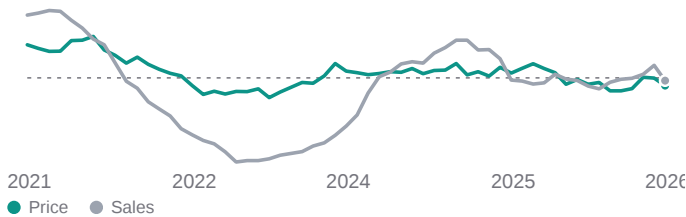


Growth (year over year)

Price -5.2% · Sales -1.9%

Price per square foot

\$266/ft²

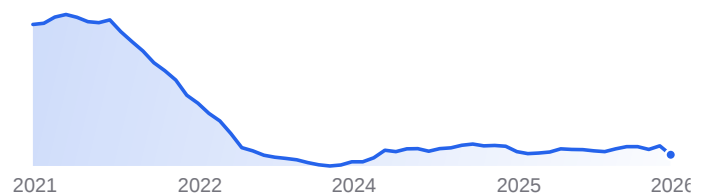
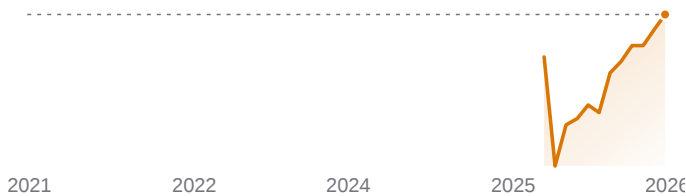


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

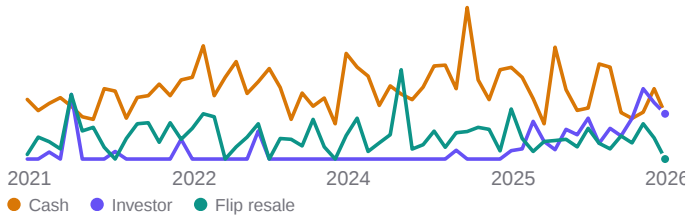
3.4%



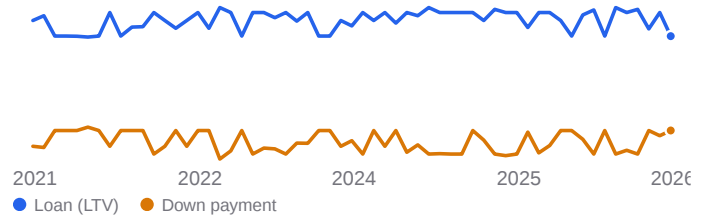
BUYERS & OUTCOMES

Buyer mix

Cash 14% · Investor 14% · Flip resale 0%

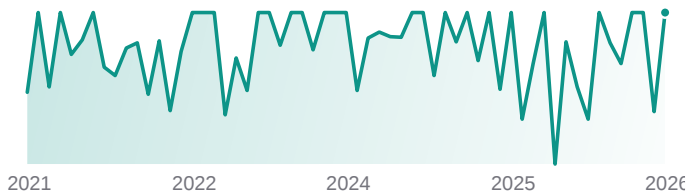


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Sellers who sold at a gain

100%



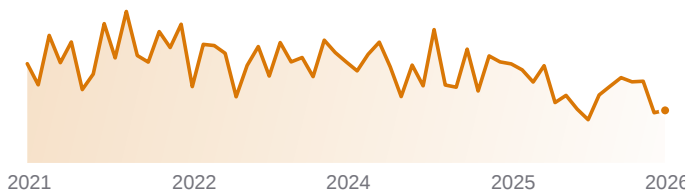
Typical hold before selling

10.8 yrs



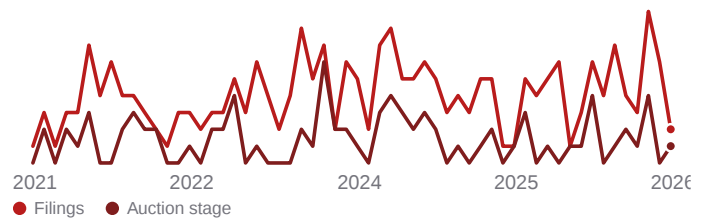
Median annualized return at resale

+3.6%



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	10,863
Median value (AVM)	\$376K
Median size	1,664 ft²
Median bedrooms	3
Median year built	1973
Single family	91%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	1.8%
Owner occupied	68%
Company owned	27%
Median loan-to-value	48%
Typical ownership tenure	10.2 yrs

COMMUNITY

Population	38,692
Density	575 / mi²
Median household income	\$65K
Average household income	\$92K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	106
Homes occupied	95%
Bachelor's or higher	17%
Poverty rate	17.0%
Unemployment	2.6%
Average temp	62°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.