

Merced 95348

ZIP code · CA · California > Merced County > Merced

BUYER'S MARKET

\$396K

MEDIAN SALE PRICE

-12.7%

1-YR CHANGE

304

SALES (12 MO)

\$396K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 21 / 100



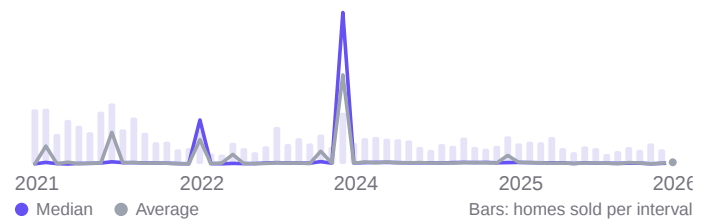
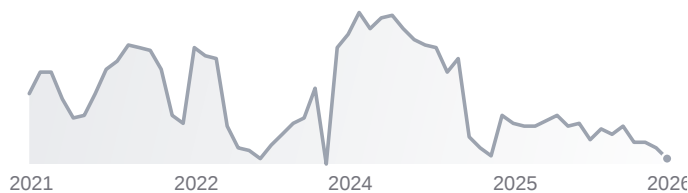
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

21 / 100

Sale prices

Median \$422K · Average \$476K

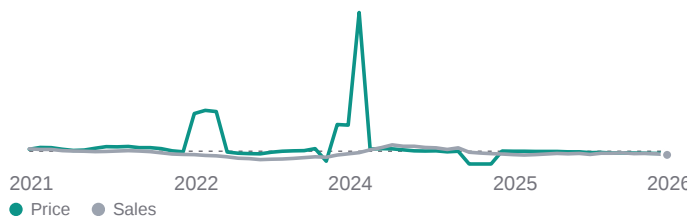


Growth (year over year)

Price -12.7% · Sales -25.1%

Price per square foot

\$136/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

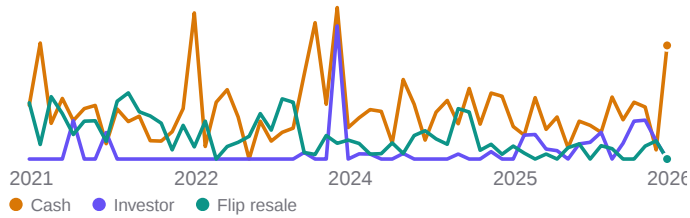
3.2%



BUYERS & OUTCOMES

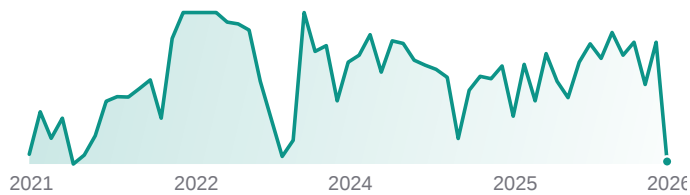
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



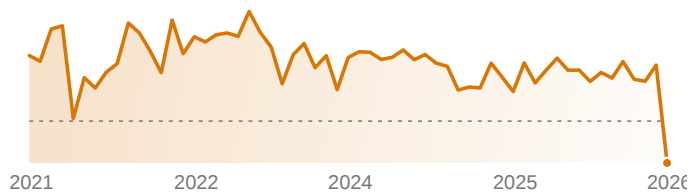
Sellers who sold at a gain

50%

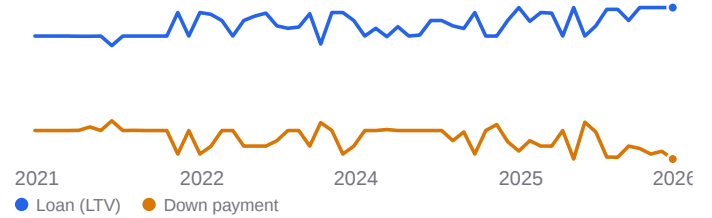


Median annualized return at resale

-4.2%

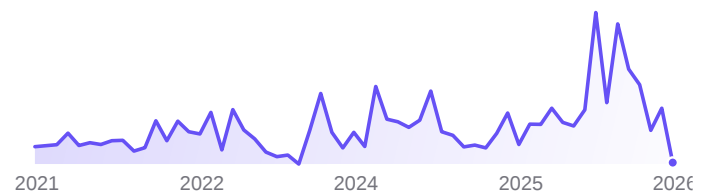


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



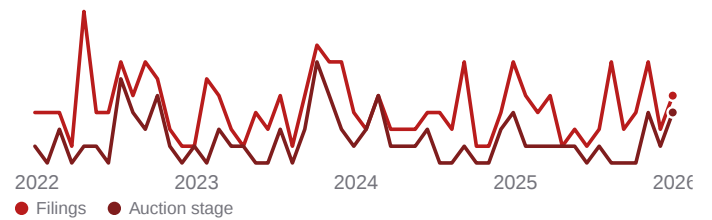
Typical hold before selling

1.5 yrs



Preforeclosure filings

Filings 4 · Auction stage 3



HOUSING STOCK

Homes	9,612
Median value (AVM)	\$396K
Median size	1,725 ft²
Median bedrooms	3
Median year built	2003
Single family	90%
Condos	1.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	1.1%
Owner occupied	63%
Company owned	23%
Median loan-to-value	51%

Typical ownership tenure

9.0 yrs

COMMUNITY

Population	36,148
Density	793 / mi²
Median household income	\$67K
Average household income	\$84K
Crime index (US avg 100)	113
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	114
Homes occupied	93%
Bachelor's or higher	13%
Poverty rate	17.0%
Unemployment	3.0%
Average temp	62°F
Annual precip	13 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.