

Tracy 95376

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

BALANCED MARKET

\$569K

MEDIAN SALE PRICE

-0.6%

1-YR CHANGE

381

SALES (12 MO)

\$580K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



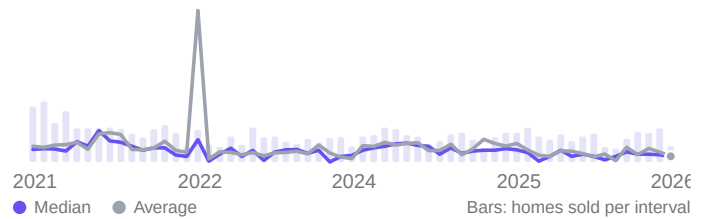
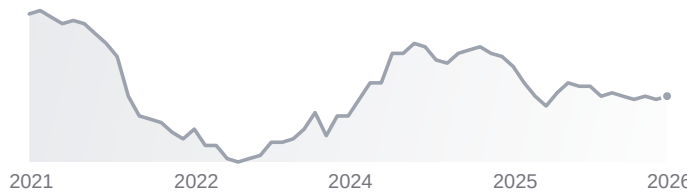
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

42 / 100

Sale prices

Median \$560K · Average \$561K

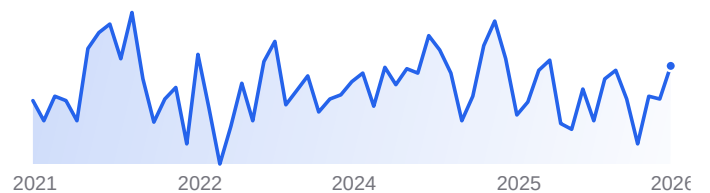
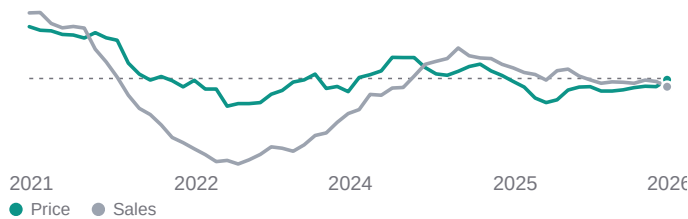


Growth (year over year)

Price -0.6% · Sales -4.3%

Price per square foot

\$383/ft²

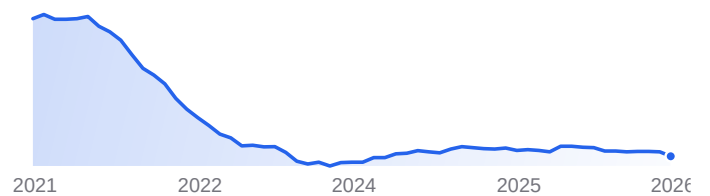


Sale premium vs estimated value

-0.8%

Annual turnover (share of homes sold)

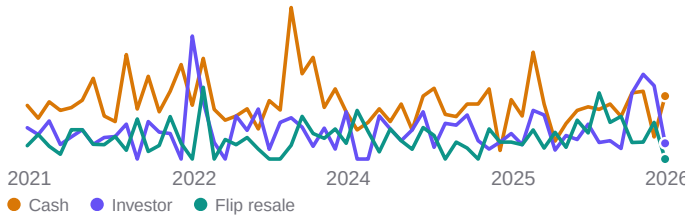
2.7%



BUYERS & OUTCOMES

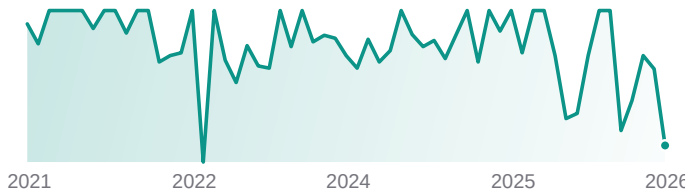
Buyer mix

Cash 19% · Investor 4.8% · Flip resale 0%



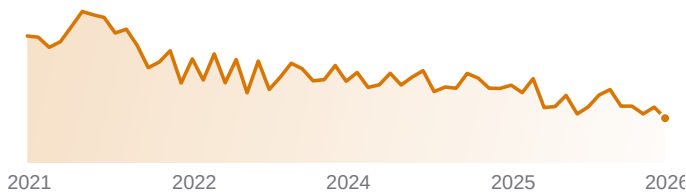
Sellers who sold at a gain

81%

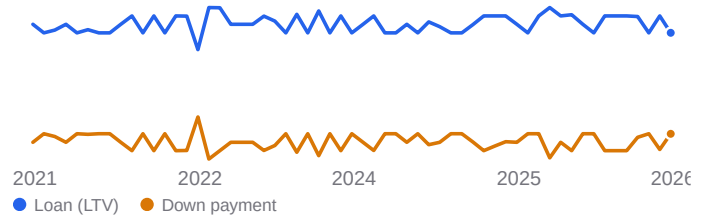


Median annualized return at resale

+3.3%

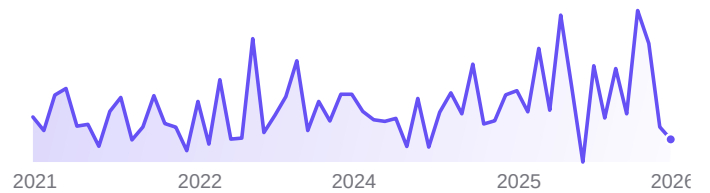


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



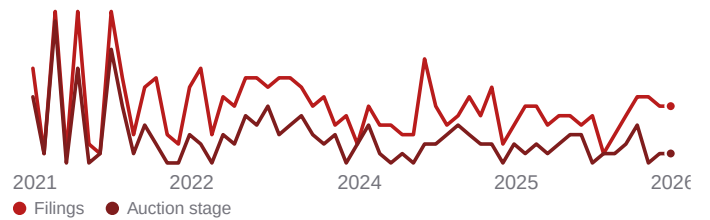
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 6 · Auction stage 1



HOUSING STOCK

Homes	13,951
Median value (AVM)	\$580K
Median size	1,617 ft²
Median bedrooms	3
Median year built	1989
Single family	90%
Condos	2.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	50%
Underwater (LTV 125% or more)	1.2%
Owner occupied	75%
Company owned	23%
Median loan-to-value	51%

Typical ownership tenure

13.5 yrs

COMMUNITY

Population	56,829
Density	7,048 / mi²
Median household income	\$95K
Average household income	\$122K
Crime index (US avg 100)	78
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	327
Homes occupied	97%
Bachelor's or higher	16%
Poverty rate	7.6%
Unemployment	2.2%
Average temp	61°F
Annual precip	11 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.