

Arcata 95521

ZIP code · CA · California > Humboldt County > Arcata

BUYER'S MARKET

\$394K

MEDIAN SALE PRICE

-20.2%

1-YR CHANGE

122

SALES (12 MO)

\$464K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 24 / 100



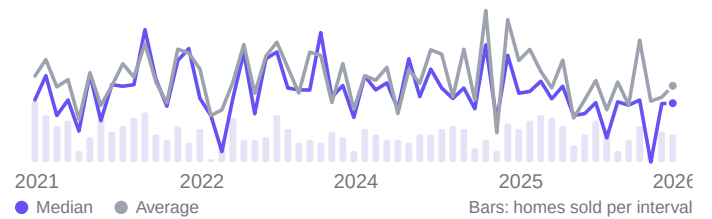
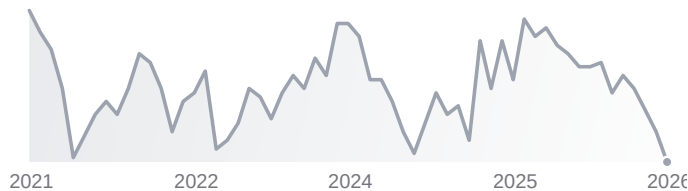
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

24 / 100

Sale prices

Median \$451K · Average \$502K

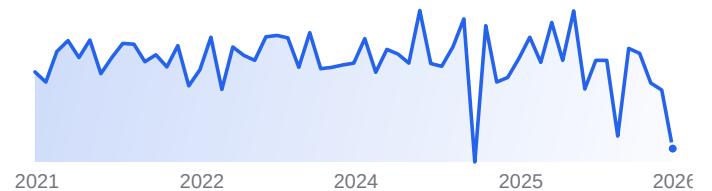
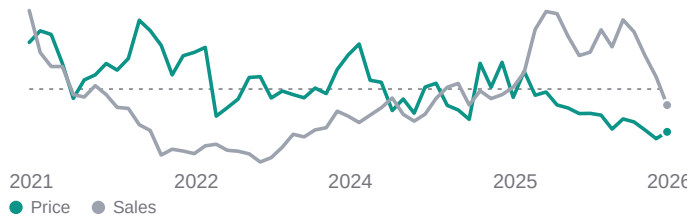


Growth (year over year)

Price -20.2% · Sales -7.6%

Price per square foot

\$153/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

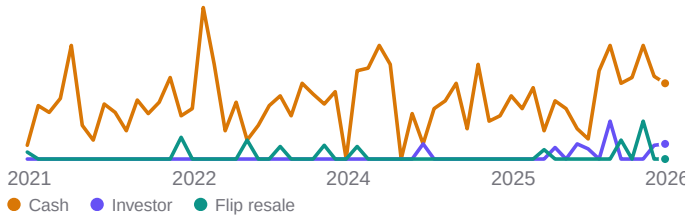
2.3%



BUYERS & OUTCOMES

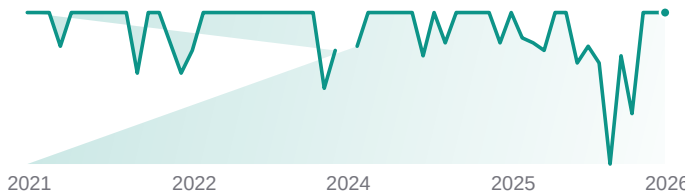
Buyer mix

Cash 50% · Investor 10% · Flip resale 0%



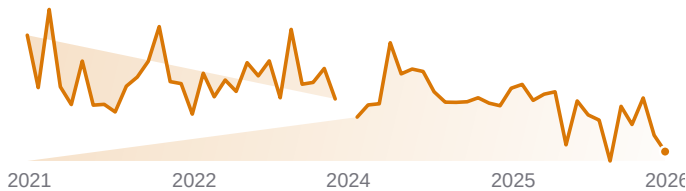
Sellers who sold at a gain

100%

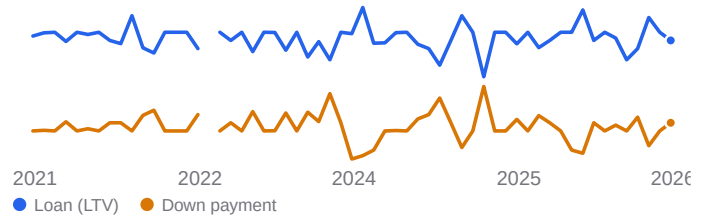


Median annualized return at resale

+0.7%

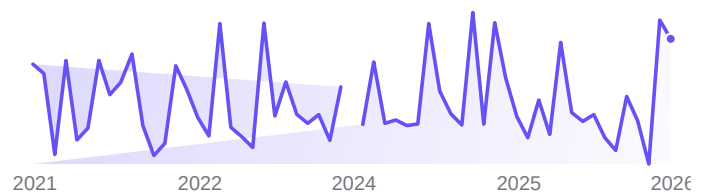


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



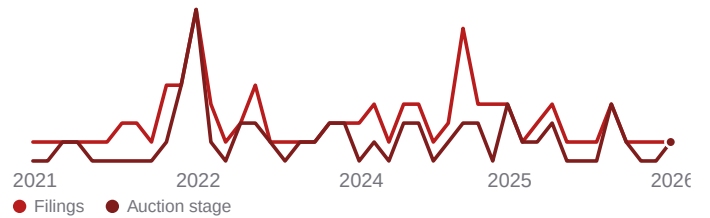
Typical hold before selling

21.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	5,321
Median value (AVM)	\$464K
Median size	1,408 ft²
Median bedrooms	3
Median year built	1959
Single family	62%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	1.4%
Owner occupied	68%
Company owned	32%
Median loan-to-value	34%
Typical ownership tenure	12.1 yrs

COMMUNITY

Population	20,920
Density	271 / mi²
Median household income	\$48K
Average household income	\$67K
Crime index (US avg 100)	113
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	641
Homes occupied	94%
Bachelor's or higher	25%
Poverty rate	26.2%
Unemployment	1.7%
Average temp	51°F
Annual precip	76 in
Sunshine	51%

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.