

# Somerset 95684

ZIP code · CA · California > El Dorado County

BUYER'S MARKET

**\$475K**

MEDIAN SALE PRICE

**+5.9%**

1-YR CHANGE

**45**

SALES (12 MO)

**\$453K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



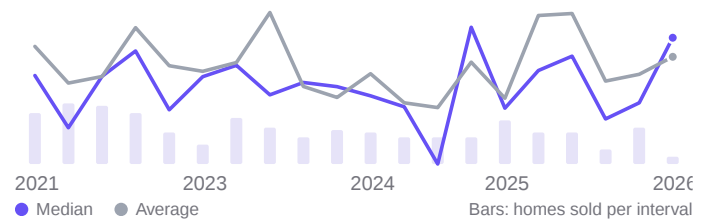
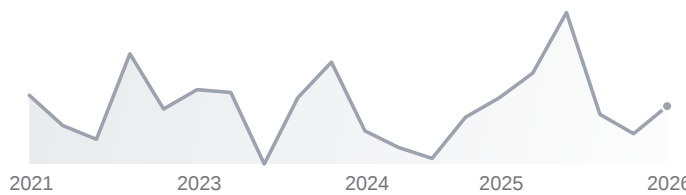
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$540K · Average \$496K

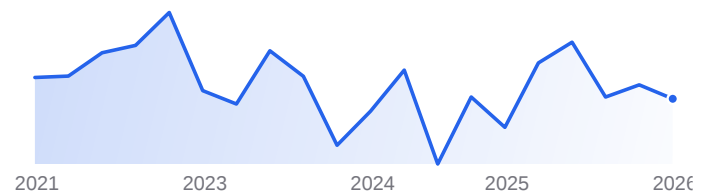
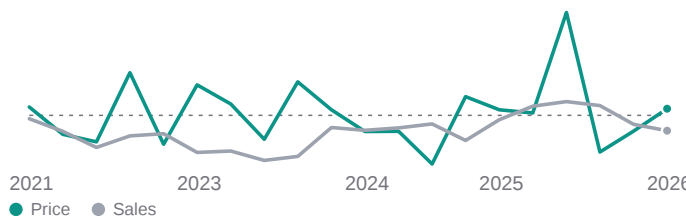


Growth (year over year)

Price +5.9% · Sales -13.5%

Price per square foot

\$257/ft²

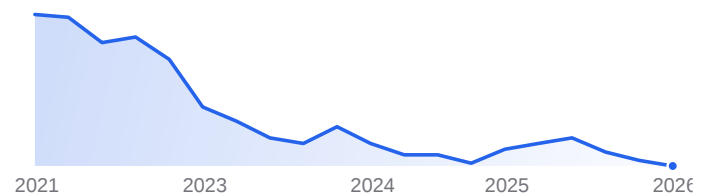


Sale premium vs estimated value

-1.6%

Annual turnover (share of homes sold)

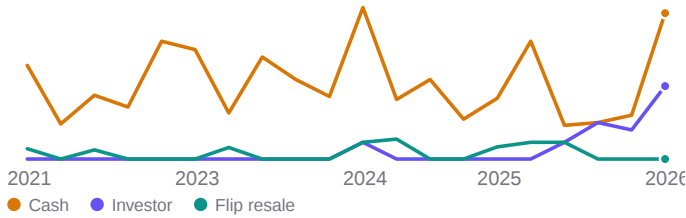
2.7%



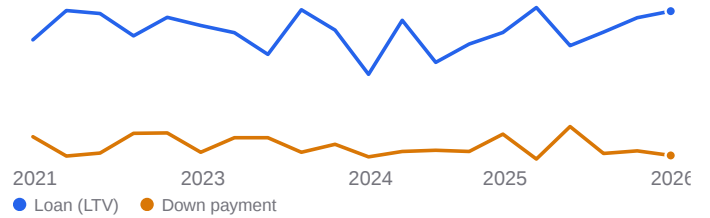
## BUYERS & OUTCOMES

### Buyer mix

Cash 67% · Investor 33% · Flip resale 0%

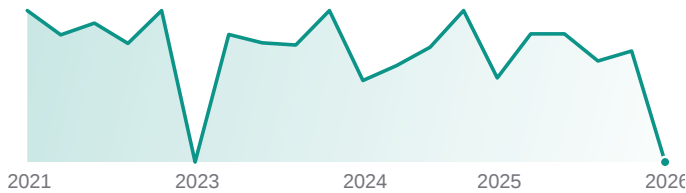


### Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



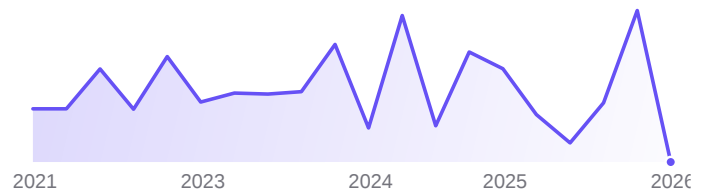
### Sellers who sold at a gain

50%



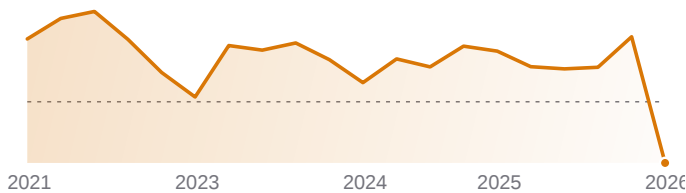
### Typical hold before selling

2.8 yrs



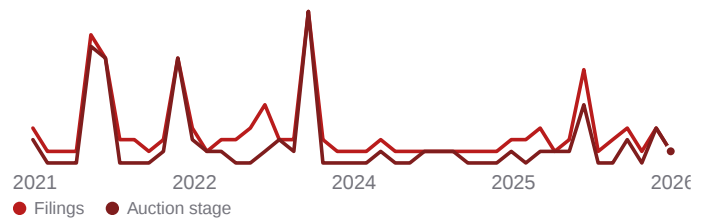
### Median annualized return at resale

-5.7%



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,649     |
| Median value (AVM) | \$453K    |
| Median size        | 1,560 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1986      |
| Single family      | 18%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 57%      |
| Underwater (LTV 125% or more) | 2.3%     |
| Owner occupied                | 74%      |
| Company owned                 | 29%      |
| Median loan-to-value          | 42%      |
| Typical ownership tenure      | 11.9 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 3,607    |
| Density                          | 22 / mi² |
| Median household income          | \$77K    |
| Average household income         | \$108K   |
| Crime index (US avg 100)         | 121      |
| Air pollution index (US avg 100) | 81       |
| Earthquake index (US avg 100)    | 102      |
| Homes occupied                   | 79%      |
| Bachelor's or higher             | 27%      |
| Poverty rate                     | 8.7%     |
| Unemployment                     | 1.5%     |
| Average temp                     | 54°F     |
| Annual precip                    | 46 in    |
| Sunshine                         | 78%      |

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.