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What changed since last month: financing tightened again, while Blossom Valley's 95123 and 95136 market segments continued to show why one neighborhood-wide headline is not enough. 95123 single-family: \$1.427M median, 22 closings, 13 median days, 100% of list; 95136 single-family: \$1.55M median, 11 closings, 34 median days, 102% of list.

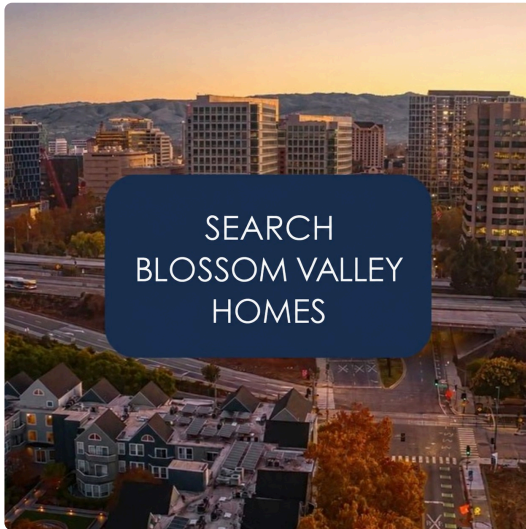
The \$1.427M primary benchmark is not a valuation for every home in Blossom Valley. Street setting, school assignment, lot utility, condition, permits, HOA structure, and the specific competing set can move an individual result materially. The decision-useful question is not whether the entire area is strong or weak. It is which homes are earning urgency, which have become alternatives, and whether the reported monthly sample actually resembles the property being evaluated.

What this means:

- **Homeowners and sellers:** Compare 95123, 95136, Communications Hill, and townhomes and condos separately, then narrow by street, condition, commute, and nearby retail or road exposure. One area-wide median can mislead.

- **Buyers:** 95123 homes closed in 13 days while 95136 took 34. That ZIP difference is context, not automatic leverage. Compare nearby active and pending homes, watch for a price change or missed offer date, and confirm the seller's timing before choosing speed, price, or terms.

- *Tim & Faye*



Search Blossom Valley Homes for Sale



Find Out What Your Blossom Valley Home Is Worth

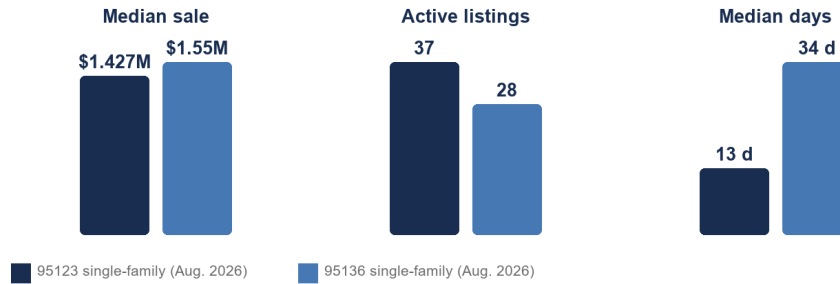
BLOSSOM VALLEY MARKET

The Local Pulse

AUGUST 2026 AT A GLANCE

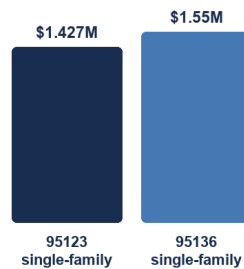
- **Primary benchmark:** 95123 single-family: \$1.427M median; 22 closings; 13 median days; 100% sale-to-list; 1.7 months of inventory.
- **Comparison signal:** 95136 single-family: \$1.55M median; 11 closings; 34 median days; 102% sale-to-list; 2.5 months of inventory.
- **Selection and pace:** Sample and selection: 33 closings across the shown market segments and 65 active listings; medians can be distorted when only a few homes sold or the mix of homes changed.
- **Financing:** the national 30-year fixed average was 7.28% on October 1. At that rate, 20% down on the \$1.427M benchmark implies roughly \$7,810 per month in principal and interest before taxes, insurance, and other costs. Pricing can differ by loan and borrower.

BLOSSOM VALLEY: LATEST PUBLIC MARKET BENCHMARKS



Source: MLSListings/Aculist, August 2026. ZIP and property-type segments are shown separately.

BLOSSOM VALLEY: HEADLINES NEED LOCAL CONTEXT



August 2026 medians are separate market segments; small samples and property mix can move a monthly reading materially.

FINANCING & AFFORDABILITY

What the October Rate Picture Means

Freddie Mac's national 30-year fixed average was **7.28% on October 1**. With 20% down on the \$1.427M benchmark, the illustrative principal-and-interest payment is about **\$7,810 per month**, before property tax, insurance or other obligations. This is a planning illustration rather than a loan quote; pricing, points and borrower profiles can differ materially. The Federal Reserve raised its target range by one-quarter point on September 16; mortgage rates do not move one-for-one with that policy rate, so buyers should compare the actual fixed-rate, adjustable-rate, and buydown quotes available for their loan size.

C.A.R.'s second-quarter affordability index found that 22% of Santa Clara County households could afford the county's \$2.05 million median single-family home. Its model required about \$510,800 in annual income at a 6.54% effective rate. Blossom Valley's townhomes, conventional houses, and luxury or custom homes attract buyers with different budgets, down payments, and financing options; one regional employment headline cannot explain demand for all of them.

Many buyers are using adjustable-rate mortgages or temporary buydowns to reduce the initial payment while preserving the opportunity to refinance if fixed rates improve. That can be practical for a buyer with strong liquidity, expected income growth, or a defined holding period, but the adjustment schedule, rate caps, and future payment range should be compared with a fixed-rate option before offer day.

A targeted seller credit can sometimes address payment pressure more efficiently than a broad price reduction. Buyers should compare that benefit with the property's immediate repair, insurance, and ownership costs.

MARKET BEHAVIOR

What Is Moving

Entry-priced condo — 5696 Makati Circle, No. D. The two-bedroom, two-bath, 989-square-foot condo closed August 28 for \$589,000. It shows a Blossom Valley ownership entry point well below the single-family headline, but property type, HOA obligations, size, and condition remain essential to the comparison.

Near the single-family median — 469 Royale Park Drive. The three-bedroom, two-and-one-half-bath, 1,903-square-foot home closed August 25 for \$1.445 million, close to August's \$1.427 million 95123 single-family median. It is a useful benchmark, not a substitute for comparing lot, condition, micro-location, and immediate competition.

Upper-market sale — 6223 Valroy Drive. The five-bedroom, three-bath, 2,325-square-foot home closed August 4 for \$2.15 million. The result shows that larger, well-located Blossom Valley homes can attract buyers with different budgets and priorities than a typical resale.

MARKET BEHAVIOR

Where Activity Stalls

Homes affected by road, retail, or transit noise without a price adjustment.

Convenience and exposure must be valued together.

Townhome and condo listings with incomplete HOA information. Wider selection in 95136 makes governance and insurance questions decisive.

Project homes without a quantified scope. Buyers discount roofs, HVAC, electrical, windows, and additions when the work is uncertain.

BLOSSOM VALLEY: SUPPLY AND CLOSING DEPTH



REGIONAL COMPARISON

AI Wealth: Relevant, Not the Whole Story

Blossom Valley's primary regional advantage is access: a broad range of ownership options with connections to Highway 85, light rail, retail, and South San Jose employment.

AI wealth may support move-up demand elsewhere in the valley, but Blossom Valley is more directly influenced by monthly-payment affordability, household utility, and comparison shopping across San Jose.

Our read: Blossom Valley should stay active, but 95123 and 95136 will not move in lockstep; property type, condition and immediate competition will decide leverage.

WHAT CHANGES NEXT

Local Community Watch

Blossom Hill Road has a near-term transportation change. San José lists the short bikeway upgrade between Indian Avenue and Blossom Avenue as in progress for summer 2026, continuing corridor safety work.

The larger station-area change remains long-term. The approved Blossom Hill Station plan includes 239 market-rate homes, 89 affordable homes, commercial space and trail and station improvements. The City page does not post a current construction start.

Why residents should care. Road work can affect daily travel now; the station project could add housing and amenities later. Watch construction timing and delivery of the public improvements rather than treating the plan as current resale inventory.

SIX-MONTH OUTLOOK

Our Base-Case View

Segment	Expected direction	Why
95123 single-family homes	Firm	Lower inventory supports well-positioned homes.
95136 selection	Buyer choice	Active inventory is higher year over year.
Townhomes and condos	Selective	HOA quality and total cost drive results.
Station area	Long-term change	Large mixed-use project adds future supply.

Prediction: Blossom Valley should remain active but uneven through early 2027. Well-priced single-family homes will benefit from relative value, while higher-selection 95136 and townhomes and condos segments give buyers more room to negotiate. The home's exact location and whether it is a single-family home, townhome, or condo will matter more than the broad area headline.

This is a market outlook, not a guarantee of future value. Property condition, micro-location, school assignment, lot, architecture, insurance, and financing can materially change an individual result.

RECOMMENDATIONS

What Matters Now

For homeowners:

- separate 95123, 95136, Communications Hill, and townhomes and condos before drawing a value conclusion.
- monitor station-area development and corridor work for future amenity, traffic, and competing-supply effects.
- Track 95123 and 95136 separately: August showed 13 versus 34 median days, so a value update should use the home's ZIP, street exposure, condition, and competing listings rather than one area trend.

For sellers:

- price road, retail, transit, and noise exposure honestly; buyers can compare alternatives quickly.
- For Communications Hill or another HOA property, publish reserves, insurance, assessments and permits before launch so buyers can compare the true monthly cost.
- For road-, retail-, or transit-exposed homes, pair the price with noise, access, permit, and systems evidence before launch; buyers can compare 95123 and 95136 alternatives quickly.

For buyers:

- Use 95123's 13-day pace versus 95136's 34 days to decide where speed matters and where commute, condition and monthly cost justify more comparison.
- In slower 95136 or HOA inventory, negotiate only after pricing systems, reserves, insurance and assessments; extra market time is useful only when a specific cost supports the offer.
- For Communications Hill or HOA property, verify reserves, assessments, insurance, parking, and future construction before setting the offer; monthly cost and resale competition can outweigh the lower entry price.

Contact Us

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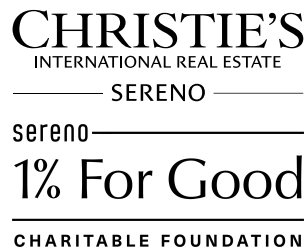
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All information is deemed reliable but not guaranteed. This is a general market analysis, not an appraisal, financial advice, tax advice, or legal advice.

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Sources: [MLSListings/Aculist - 95123 August 2026](#); [MLSListings/Aculist - 95136 August 2026](#); [City of San Jose — Blossom Hill Station Mixed-Use Project](#); [City of San Jose — 2026 bikeway projects](#); [SCCAOR - August 2026 county and city statistics](#); [SCCAOR - Q2 2026 city statistics](#); [Freddie Mac - Primary Mortgage Market Survey, October 1, 2026](#); [C.A.R. - Q2 2026 Housing Affordability](#); [BLS - San Jose metropolitan employment](#); [Federal Reserve - September 16, 2026 FOMC statement](#).

Market figures use MLSListings/Aculist August 2026 ZIP-level property-type market segments; ZIPs are transparent proxies and not exact neighborhood or MLS-area exports. Source windows and property-type definitions vary. Predictions are informed opinions based on current conditions and may change.