

Gilroy 95020

ZIP code · CA · California > Santa Clara County > Gilroy

BUYER'S MARKET

\$1.1M

MEDIAN SALE PRICE

-1.7%

1-YR CHANGE

444

SALES (12 MO)

\$1.1M

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



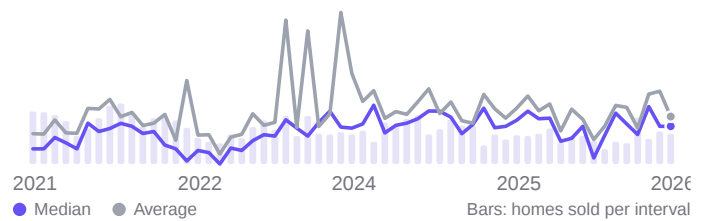
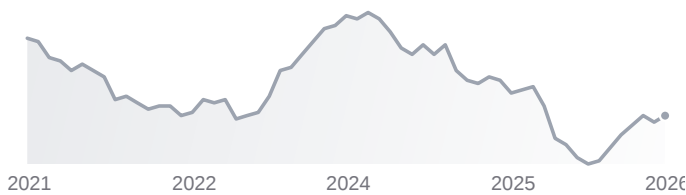
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

34 / 100

Sale prices

Median \$1.1M · Average \$1.2M

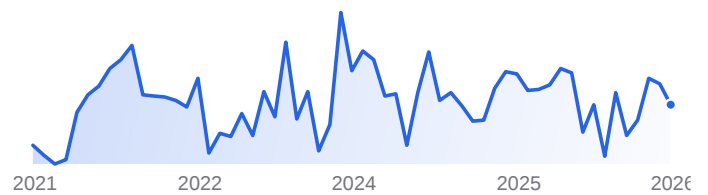
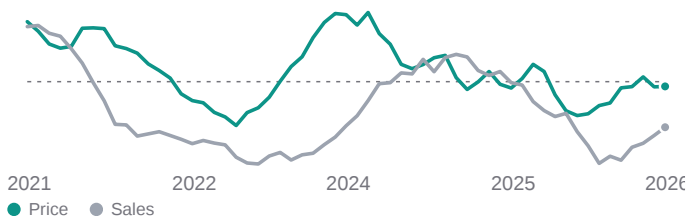


Growth (year over year)

Price -1.7% · Sales -16.7%

Price per square foot

\$512/ft²

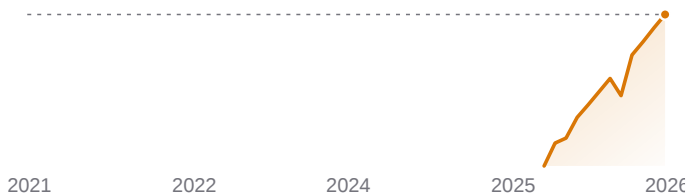


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

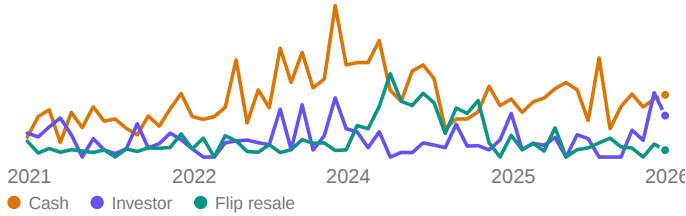
2.8%



BUYERS & OUTCOMES

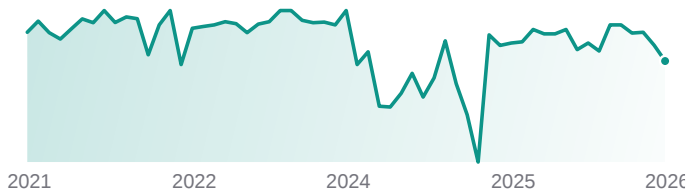
Buyer mix

Cash 22% · Investor 15% · Flip resale 2.4%



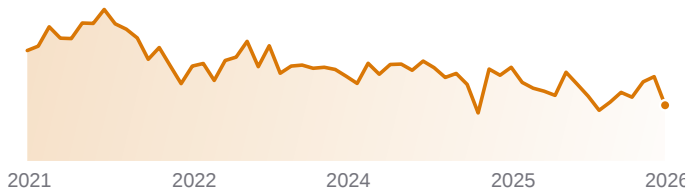
Sellers who sold at a gain

83%

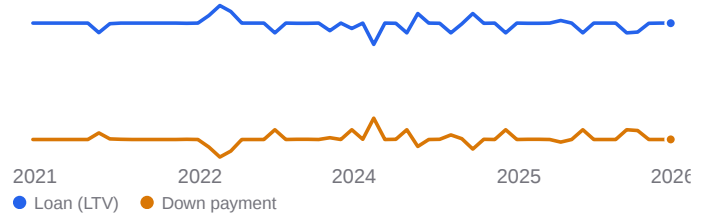


Median annualized return at resale

+3.4%

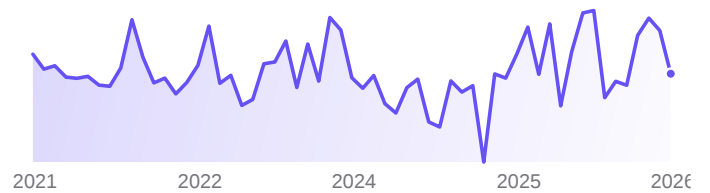


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



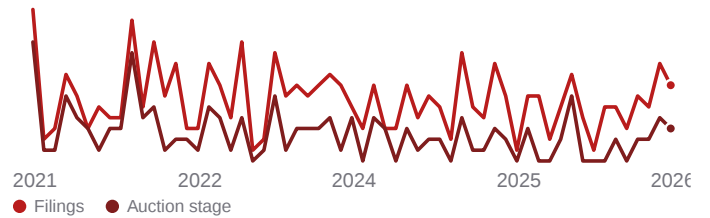
Typical hold before selling

7.7 yrs



Preforeclosure filings

Filings 7 · Auction stage 3



HOUSING STOCK

Homes	15,688
Median value (AVM)	\$1.1M
Median size	2,027 ft²
Median bedrooms	4
Median year built	1988
Single family	90%
Condos	5.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	1.0%
Owner occupied	77%
Company owned	39%
Median loan-to-value	47%

Typical ownership tenure

13.8 yrs

COMMUNITY

Population	66,394
Density	438 / mi²
Median household income	\$114K
Average household income	\$153K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	486
Homes occupied	96%
Bachelor's or higher	19%
Poverty rate	9.6%
Unemployment	1.3%
Average temp	59°F
Annual precip	24 in
Sunshine	73%

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.