

# Modesto 95356

ZIP code · CA · California > Stanislaus County > Modesto

BALANCED MARKET

**\$513K**

MEDIAN SALE PRICE

**-15.6%**

1-YR CHANGE

**324**

SALES (12 MO)

**\$524K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



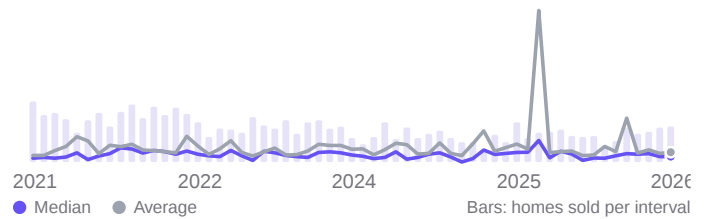
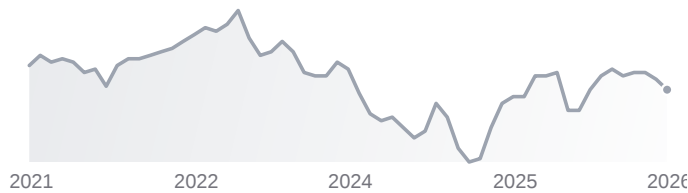
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$500K · Average \$557K

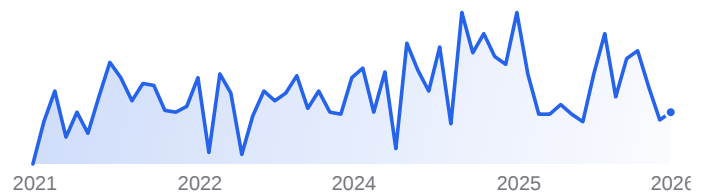
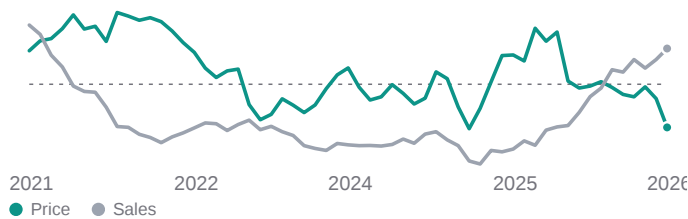


Growth (year over year)

Price -15.6% · Sales +12.9%

Price per square foot

\$273/ft²

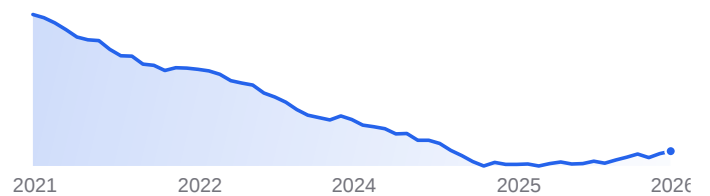


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

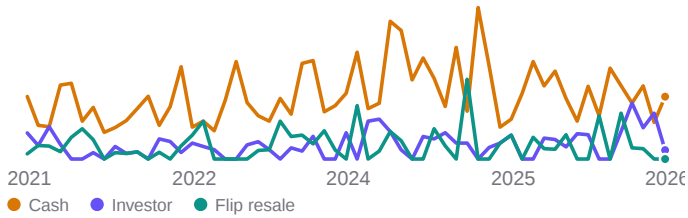
3.1%



## BUYERS & OUTCOMES

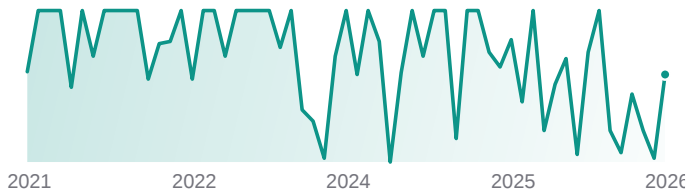
### Buyer mix

Cash 21% · Investor 2.9% · Flip resale 0%



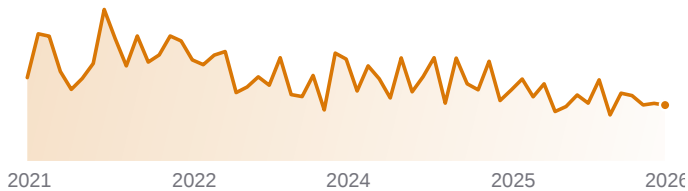
### Sellers who sold at a gain

93%

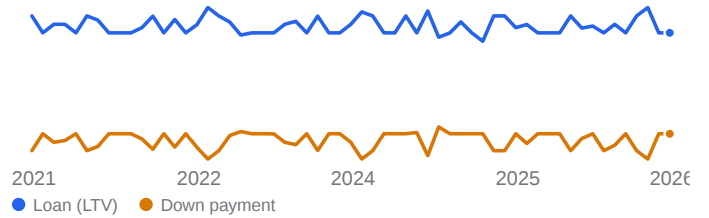


### Median annualized return at resale

+3.7%

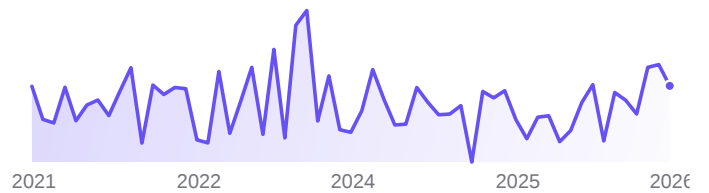


### Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



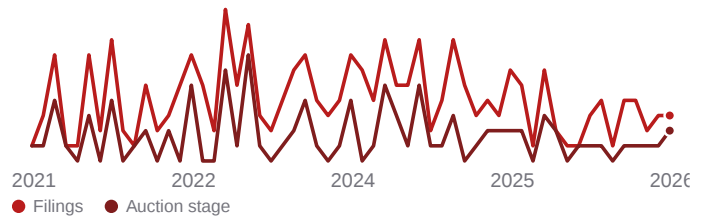
### Typical hold before selling

11.3 yrs



### Preforeclosure filings

Filings 3 · Auction stage 2



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 10,332    |
| Median value (AVM) | \$524K    |
| Median size        | 1,893 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1986      |
| Single family      | 74%       |
| Condos             | 9.3%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 54%  |
| Underwater (LTV 125% or more) | 1.4% |
| Owner occupied                | 78%  |
| Company owned                 | 27%  |
| Median loan-to-value          | 46%  |

Typical ownership tenure

**12.2 yrs**

## COMMUNITY

|                                  |                               |
|----------------------------------|-------------------------------|
| Population                       | <b>34,264</b>                 |
| Density                          | <b>1,547 / mi<sup>2</sup></b> |
| Median household income          | <b>\$92K</b>                  |
| Average household income         | <b>\$116K</b>                 |
| Crime index (US avg 100)         | <b>100</b>                    |
| Air pollution index (US avg 100) | <b>82</b>                     |
| Earthquake index (US avg 100)    | <b>141</b>                    |
| Homes occupied                   | <b>96%</b>                    |
| Bachelor's or higher             | <b>20%</b>                    |
| Poverty rate                     | <b>9.8%</b>                   |
| Unemployment                     | <b>2.1%</b>                   |
| Average temp                     | <b>61°F</b>                   |
| Annual precip                    | <b>13 in</b>                  |
| Sunshine                         | <b>78%</b>                    |

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.