

Modesto 95357

ZIP code · CA · California > Stanislaus County > Modesto

BALANCED MARKET

\$512K

MEDIAN SALE PRICE

+0.9%

1-YR CHANGE

94

SALES (12 MO)

\$494K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

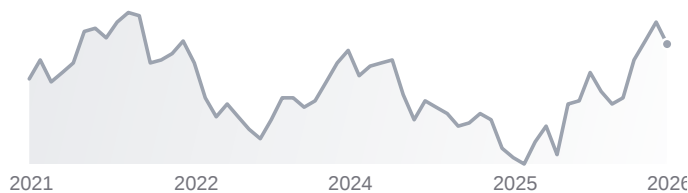
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

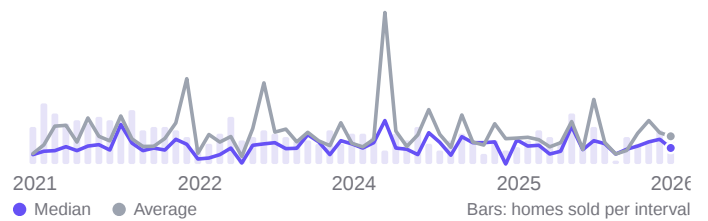
Market temperature (0–100)

58 / 100



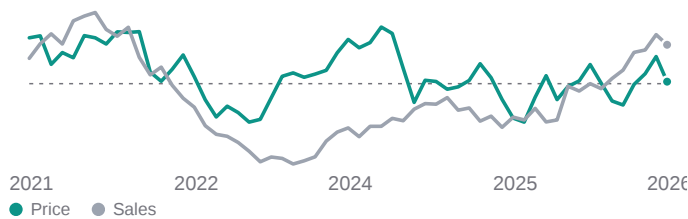
Sale prices

Median \$475K · Average \$563K



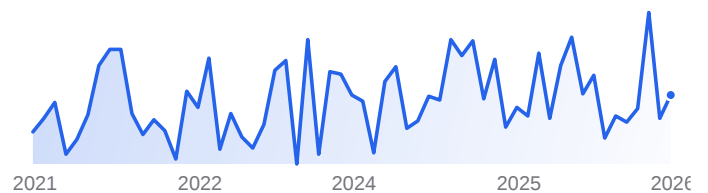
Growth (year over year)

Price +0.9% · Sales +17.5%



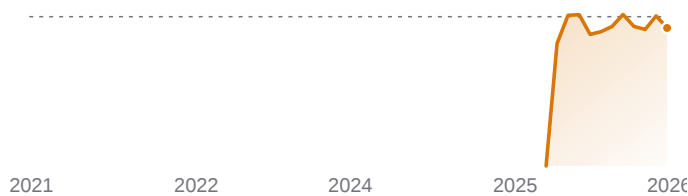
Price per square foot

\$282/ft²



Sale premium vs estimated value

-0.1%



Annual turnover (share of homes sold)

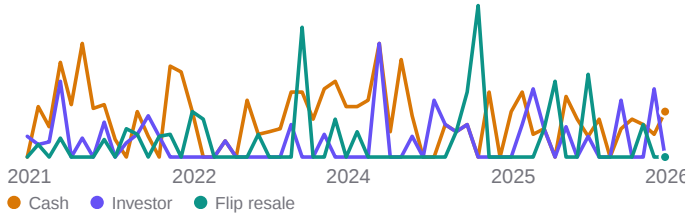
2.6%



BUYERS & OUTCOMES

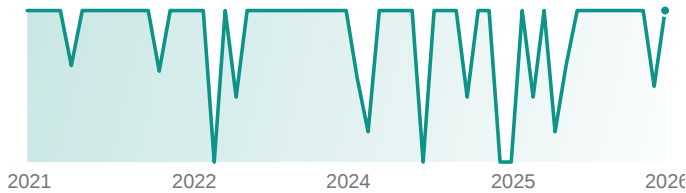
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



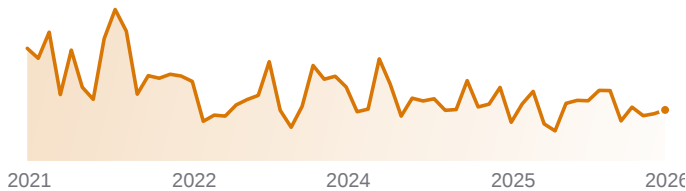
Sellers who sold at a gain

100%

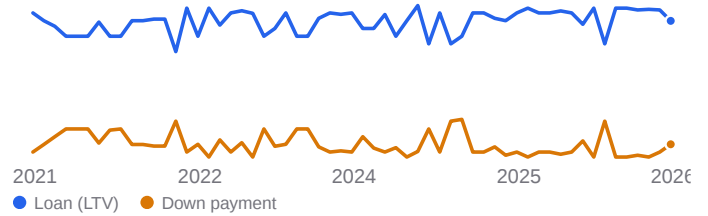


Median annualized return at resale

+4.5%

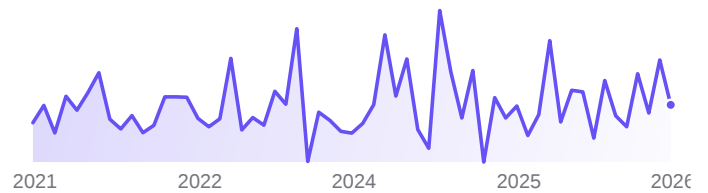


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



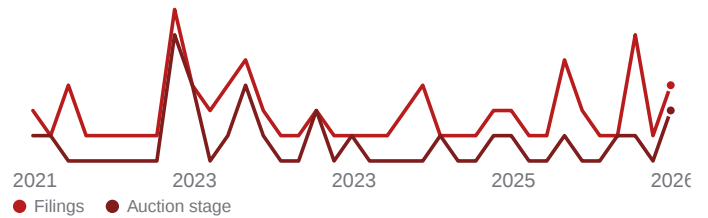
Typical hold before selling

9.9 yrs



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	3,631
Median value (AVM)	\$494K
Median size	1,725 ft²
Median bedrooms	3
Median year built	1991
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	1.6%
Owner occupied	82%
Company owned	23%
Median loan-to-value	46%
Typical ownership tenure	13.3 yrs

COMMUNITY

Population	16,891
Density	458 / mi²
Median household income	\$87K
Average household income	\$122K
Crime index (US avg 100)	65
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	124
Homes occupied	97%
Bachelor's or higher	14%
Poverty rate	11.9%
Unemployment	2.1%
Average temp	61°F
Annual precip	14 in
Sunshine	78%

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.