

# Aptos 95003

ZIP code · CA · California > Santa Cruz County > Aptos

BALANCED MARKET

**\$1.2M**

MEDIAN SALE PRICE

**-7.3%**

1-YR CHANGE

**345**

SALES (12 MO)

**\$1.3M**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



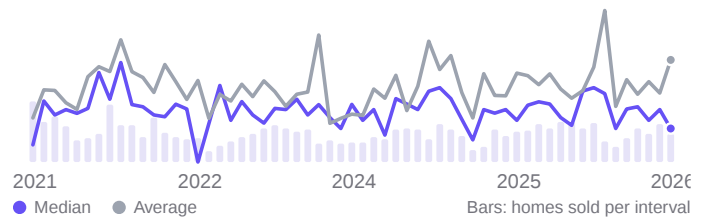
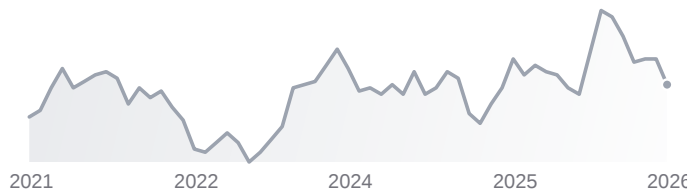
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$1.1M · Average \$1.8M

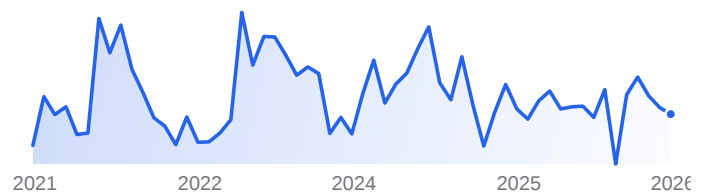
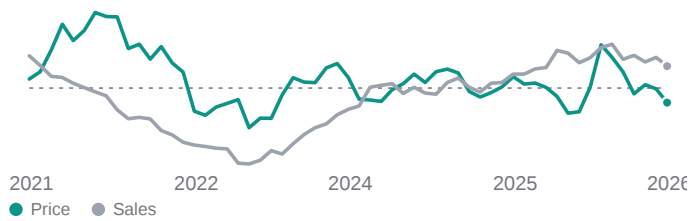


Growth (year over year)

Price -7.3% · Sales +10.9%

Price per square foot

\$747/ft²

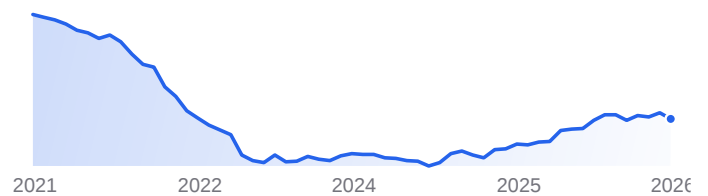


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

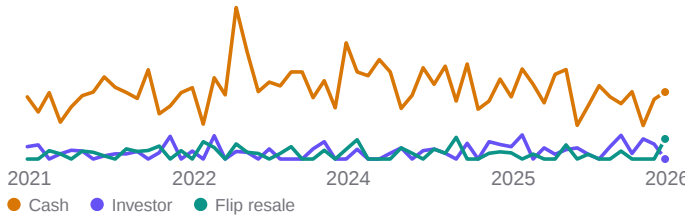
3.3%



## BUYERS & OUTCOMES

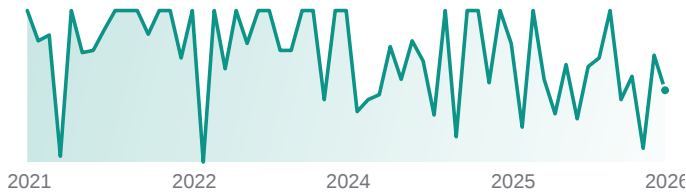
### Buyer mix

Cash 38% · Investor 0% · Flip resale 12%



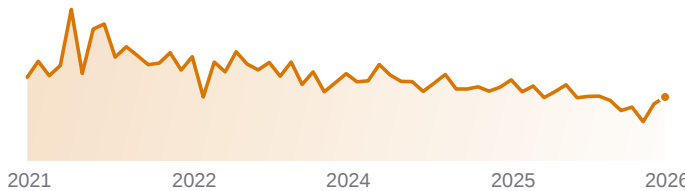
### Sellers who sold at a gain

89%

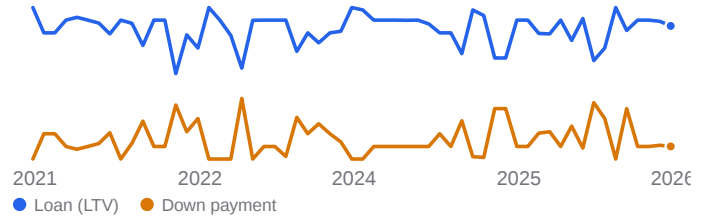


### Median annualized return at resale

+4.4%

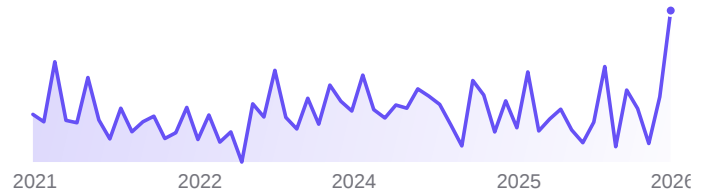


### Financing (share of purchase price) Loan (LTV) 73% · Down payment 25%



### Typical hold before selling

22.4 yrs



### Preforeclosure filings

Filings 2 · Auction stage 2



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 10,580    |
| Median value (AVM) | \$1.3M    |
| Median size        | 1,689 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1976      |
| Single family      | 65%       |
| Condos             | 10%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 69%  |
| Underwater (LTV 125% or more) | 1.5% |
| Owner occupied                | 69%  |
| Company owned                 | 41%  |
| Median loan-to-value          | 32%  |

Typical ownership tenure

**13.9 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>24,334</b>               |
| Density                          | <b>691 / mi<sup>2</sup></b> |
| Median household income          | <b>\$133K</b>               |
| Average household income         | <b>\$167K</b>               |
| Crime index (US avg 100)         | <b>108</b>                  |
| Air pollution index (US avg 100) | <b>84</b>                   |
| Earthquake index (US avg 100)    | <b>423</b>                  |
| Homes occupied                   | <b>83%</b>                  |
| Bachelor's or higher             | <b>31%</b>                  |
| Poverty rate                     | <b>4.3%</b>                 |
| Unemployment                     | <b>1.8%</b>                 |
| Average temp                     | <b>58°F</b>                 |
| Annual precip                    | <b>28 in</b>                |
| Sunshine                         | <b>73%</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.