

Ben Lomond 95005

ZIP code · CA · California > Santa Cruz County > Ben Lomond

BALANCED MARKET

\$928K

MEDIAN SALE PRICE

+10.3%

1-YR CHANGE

58

SALES (12 MO)

\$870K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



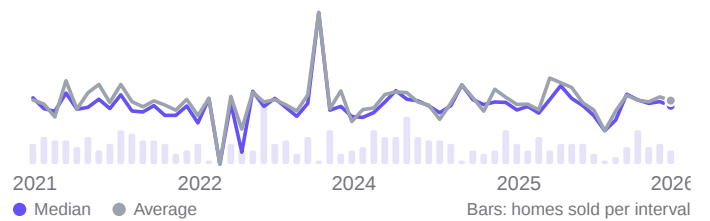
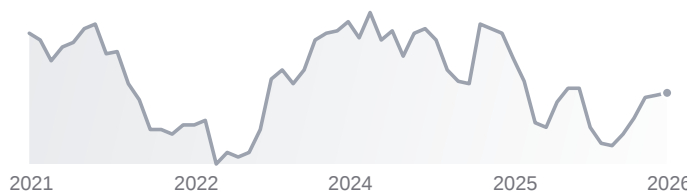
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$898K · Average \$970K

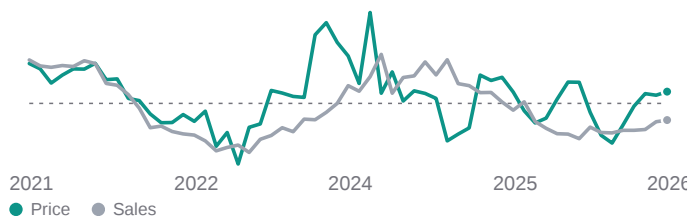


Growth (year over year)

Price +10.3% · Sales -14.7%

Price per square foot

\$688/ft²

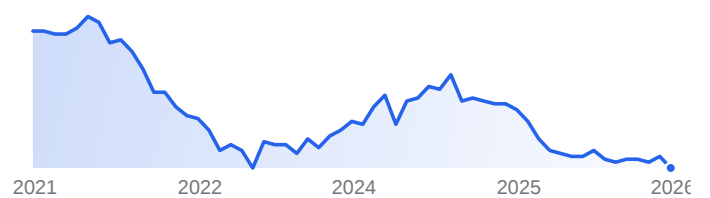
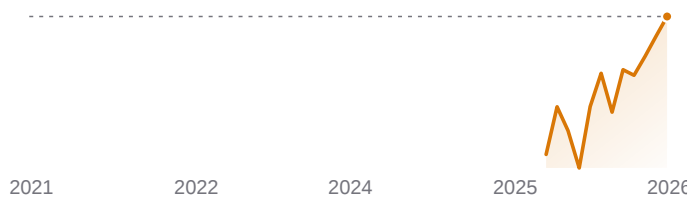


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

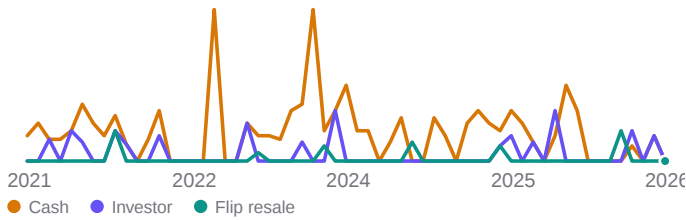
2.7%



BUYERS & OUTCOMES

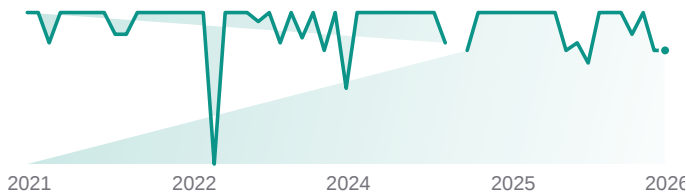
Buyer mix

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



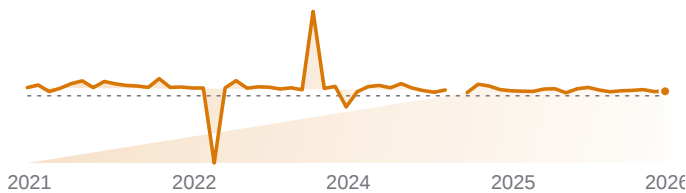
Sellers who sold at a gain

75%

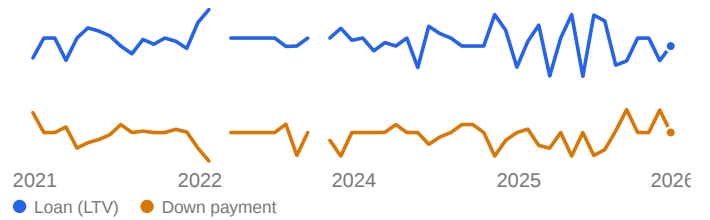


Median annualized return at resale

+3.0%

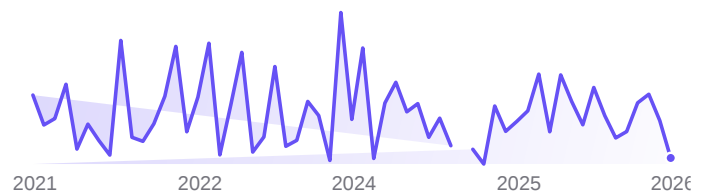


Financing (share of purchase price) Loan (LTV) 75% · Down payment 20%



Typical hold before selling

3.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,122
Median value (AVM)	\$870K
Median size	1,564 ft²
Median bedrooms	3
Median year built	1963
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	1.9%
Owner occupied	85%
Company owned	32%
Median loan-to-value	50%
Typical ownership tenure	13.1 yrs

COMMUNITY

Population	5,732
Density	435 / mi²
Median household income	\$114K
Average household income	\$155K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	408
Homes occupied	93%
Bachelor's or higher	33%
Poverty rate	5.0%
Unemployment	1.9%
Average temp	59°F
Annual precip	52 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.