

Capitola 95010

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

BALANCED MARKET

\$932K

MEDIAN SALE PRICE

-16.2%

1-YR CHANGE

132

SALES (12 MO)

\$1.2M

MEDIAN VALUE (AVM)

Market temperature

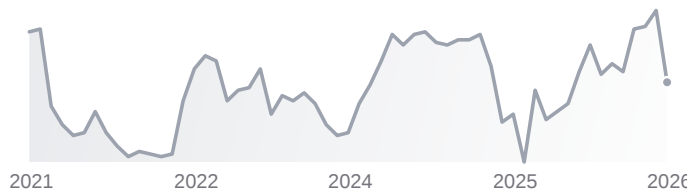
Balanced market · 48 / 100



MARKET TRENDS (5 YEARS)

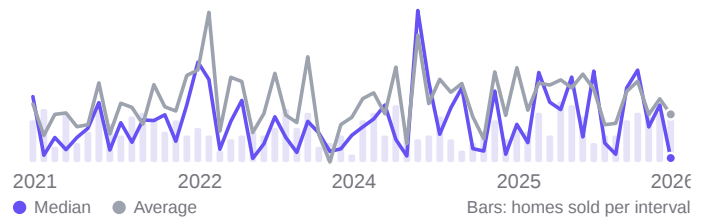
Market temperature (0–100)

48 / 100



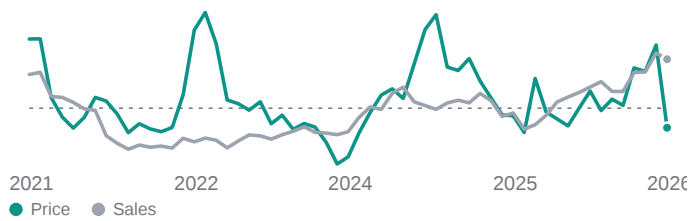
Sale prices

Median \$630K · Average \$1.1M



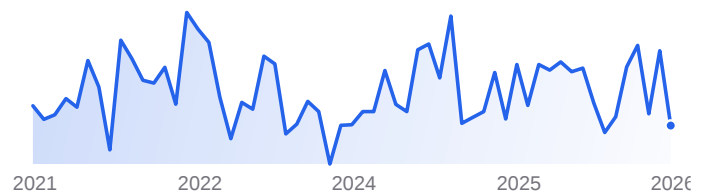
Growth (year over year)

Price -16.2% · Sales +40.4%



Price per square foot

\$702/ft²



Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

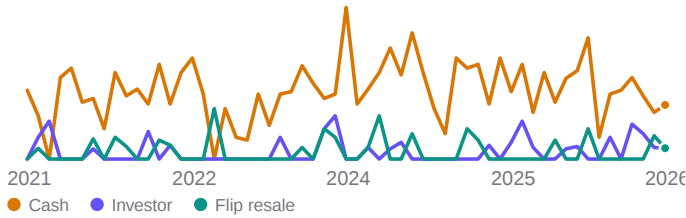
3.5%



BUYERS & OUTCOMES

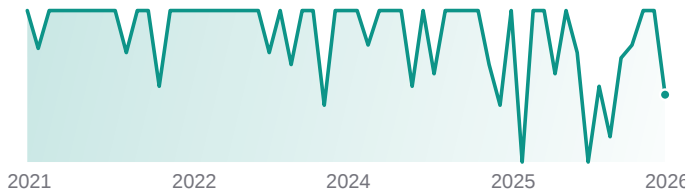
Buyer mix

Cash 36% · Investor 7.1% · Flip resale 7.1%



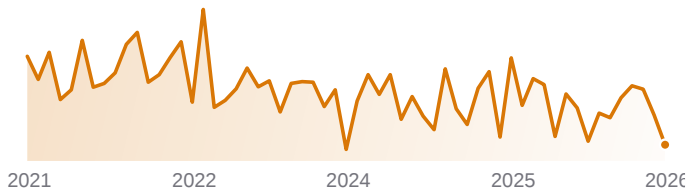
Sellers who sold at a gain

78%

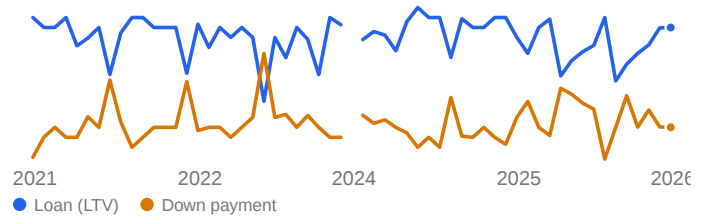


Median annualized return at resale

+1.4%

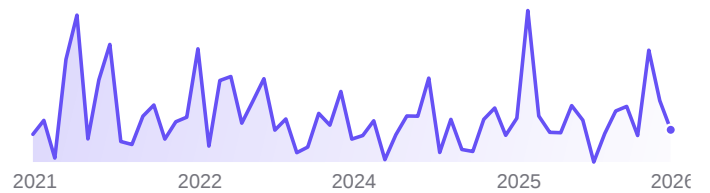


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



Typical hold before selling

6.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,758
Median value (AVM)	\$1.2M
Median size	1,197 ft²
Median bedrooms	2
Median year built	1973
Single family	48%
Condos	32%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.2%
Owner occupied	56%
Company owned	43%
Median loan-to-value	27%

Typical ownership tenure

14.0 yrs

COMMUNITY

Population	9,755
Density	5,595 / mi²
Median household income	\$90K
Average household income	\$131K
Crime index (US avg 100)	130
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	401
Homes occupied	83%
Bachelor's or higher	33%
Poverty rate	14.8%
Unemployment	1.8%
Average temp	57°F
Annual precip	28 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.