

Santa Cruz 95060

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

BUYER'S MARKET

\$1.4M

MEDIAN SALE PRICE

+4.2%

1-YR CHANGE

282

SALES (12 MO)

\$1.3M

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



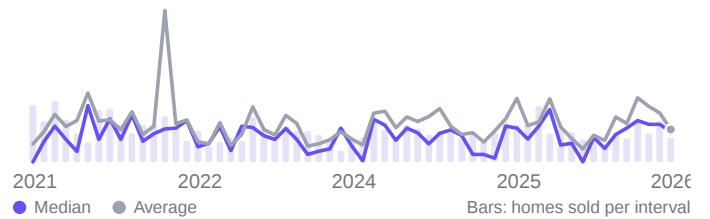
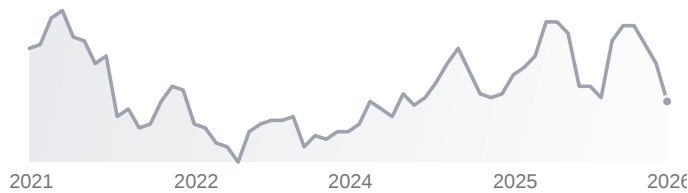
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

37 / 100

Sale prices

Median \$1.4M · Average \$1.4M

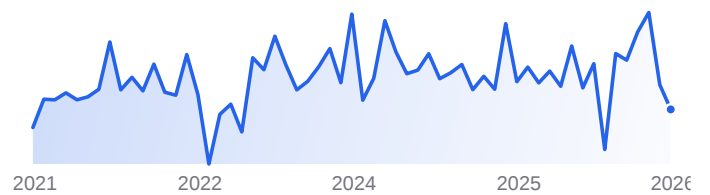
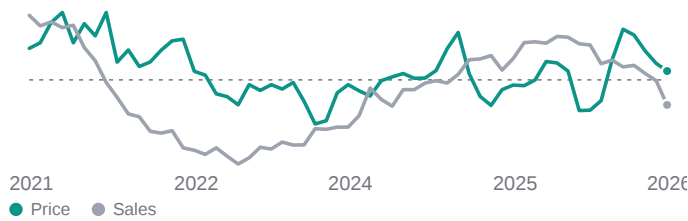


Growth (year over year)

Price +4.2% · Sales -11.9%

Price per square foot

\$717/ft²

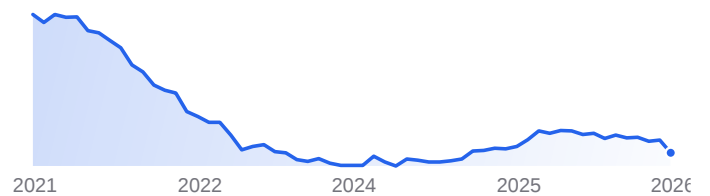
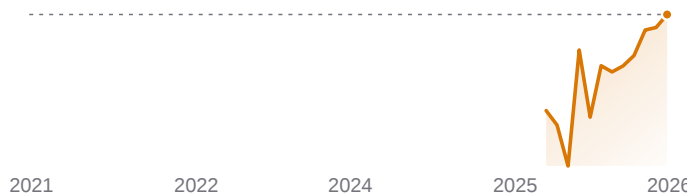


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

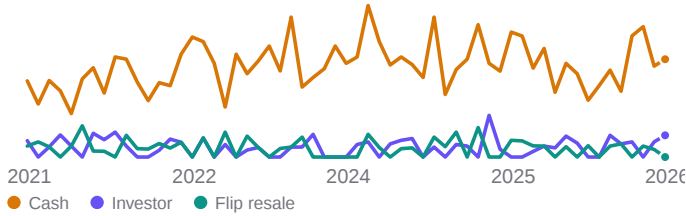
2.2%



BUYERS & OUTCOMES

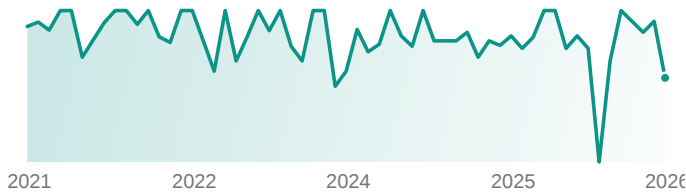
Buyer mix

Cash 39% · Investor 8.7% · Flip resale 0%



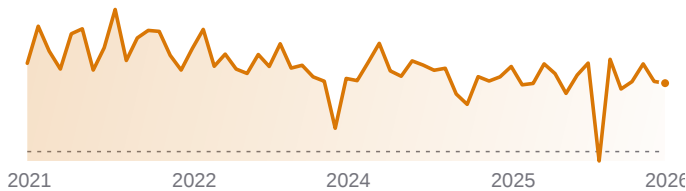
Sellers who sold at a gain

78%

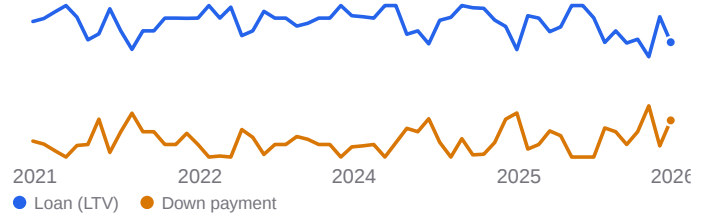


Median annualized return at resale

+4.4%

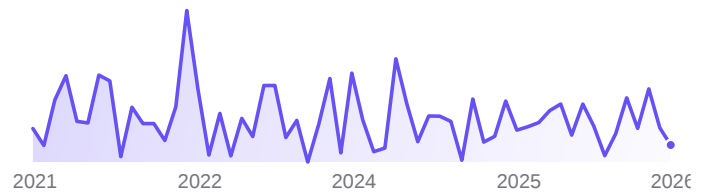


Financing (share of purchase price) Loan (LTV) 65% · Down payment 35%



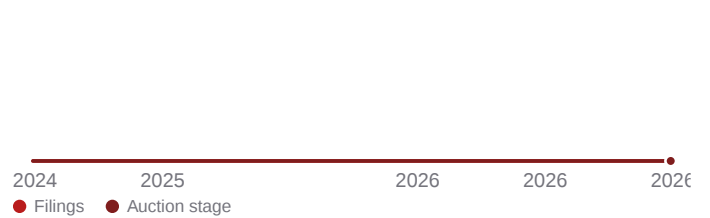
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	12,739
Median value (AVM)	\$1.3M
Median size	1,536 ft²
Median bedrooms	3
Median year built	1967
Single family	66%
Condos	8.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	1.2%
Owner occupied	70%
Company owned	38%
Median loan-to-value	31%

Typical ownership tenure

15.2 yrs

COMMUNITY

Population	47,339
Density	600 / mi²
Median household income	\$105K
Average household income	\$145K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	359
Homes occupied	89%
Bachelor's or higher	30%
Poverty rate	18.8%
Unemployment	1.7%
Average temp	57°F
Annual precip	43 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.