

Santa Cruz 95062

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

BUYER'S MARKET

\$1.4M

MEDIAN SALE PRICE

+0.5%

1-YR CHANGE

247

SALES (12 MO)

\$1.2M

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 36 / 100



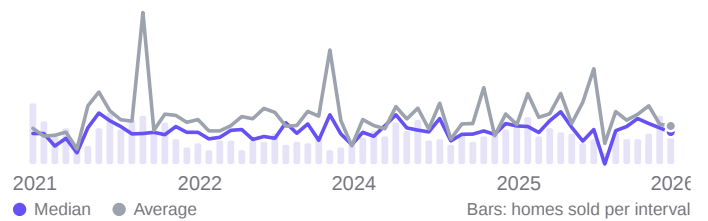
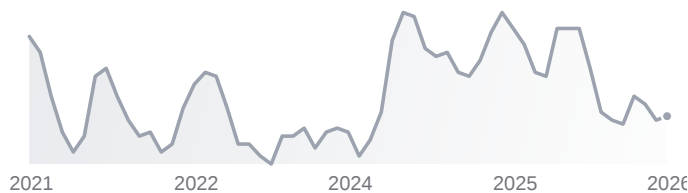
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

36 / 100

Sale prices

Median \$1.3M · Average \$1.4M

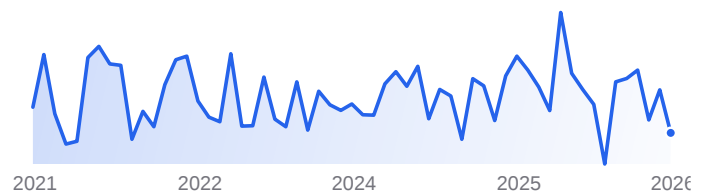
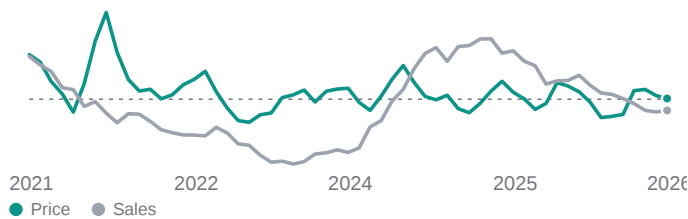


Growth (year over year)

Price +0.5% · Sales -7.1%

Price per square foot

\$737/ft²

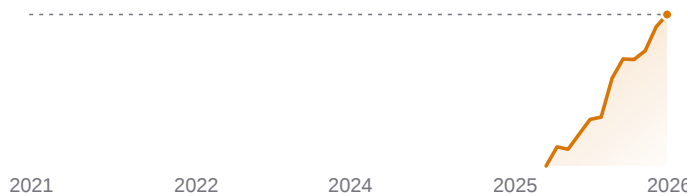


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

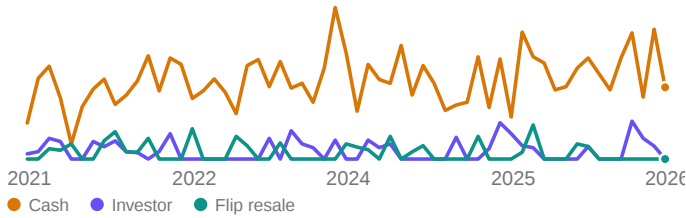
2.2%



BUYERS & OUTCOMES

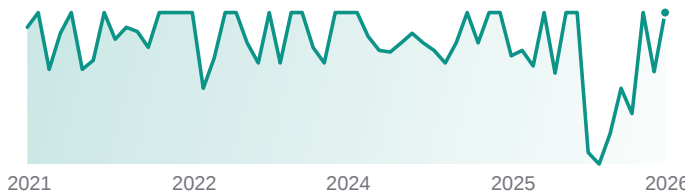
Buyer mix

Cash 32% · Investor 0% · Flip resale 0%



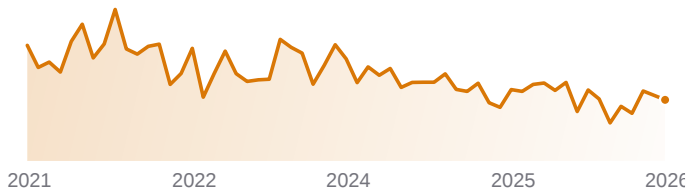
Sellers who sold at a gain

100%

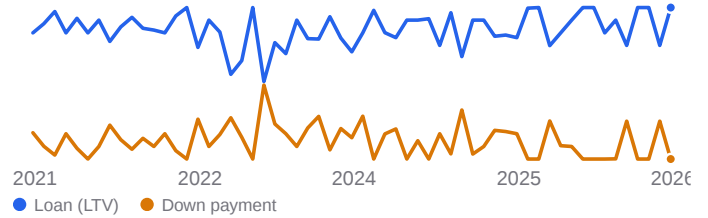


Median annualized return at resale

+4.5%

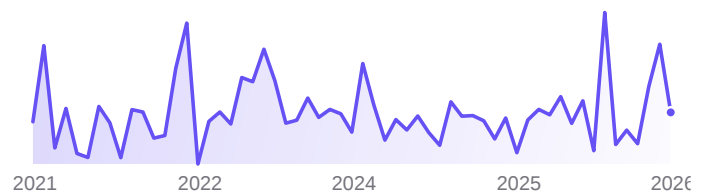


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



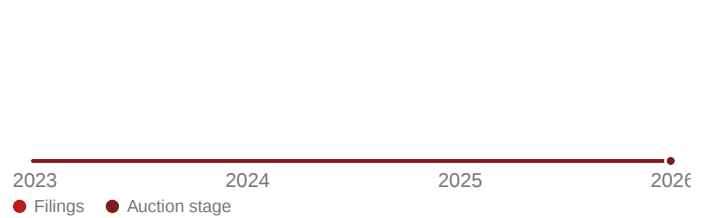
Typical hold before selling

10.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	11,224
Median value (AVM)	\$1.2M
Median size	1,373 ft²
Median bedrooms	3
Median year built	1965
Single family	63%
Condos	6.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.3%
Owner occupied	68%
Company owned	38%
Median loan-to-value	30%

Typical ownership tenure

16.4 yrs

COMMUNITY

Population	34,295
Density	5,441 / mi²
Median household income	\$102K
Average household income	\$136K
Crime index (US avg 100)	139
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	358
Homes occupied	87%
Bachelor's or higher	31%
Poverty rate	15.4%
Unemployment	1.8%
Average temp	57°F
Annual precip	27 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.