

Santa Cruz 95065

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

SELLER'S MARKET

\$1.4M

MEDIAN SALE PRICE

+18.5%

1-YR CHANGE

65

SALES (12 MO)

\$1.2M

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 62 / 100



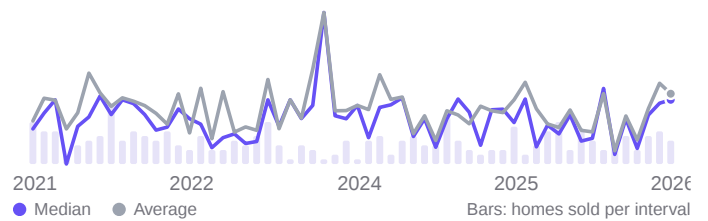
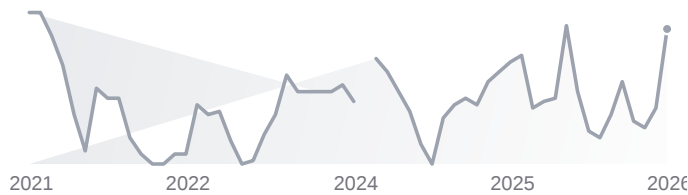
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

62 / 100

Sale prices

Median \$1.5M · Average \$1.6M

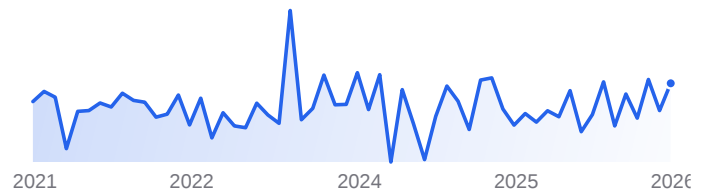
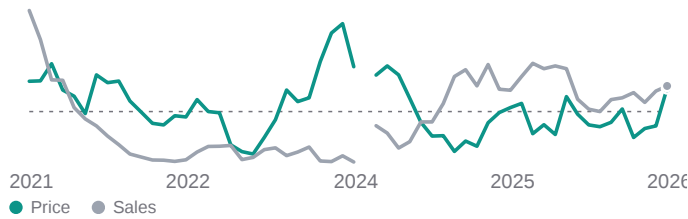


Growth (year over year)

Price +18.5% · Sales +20.4%

Price per square foot

\$873/ft²

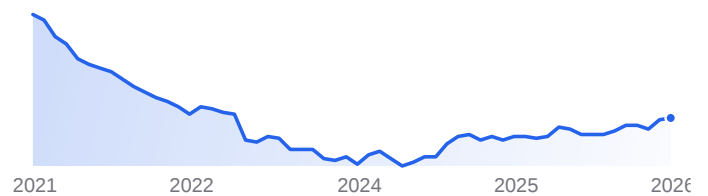
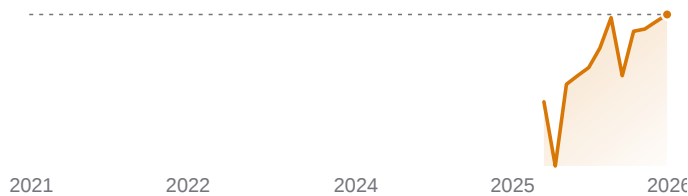


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

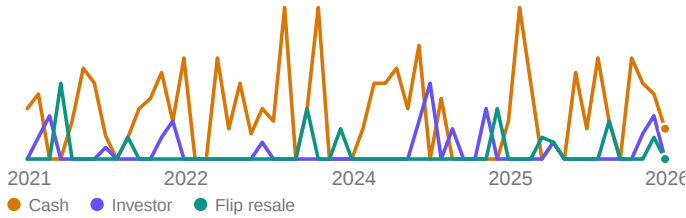
2.7%



BUYERS & OUTCOMES

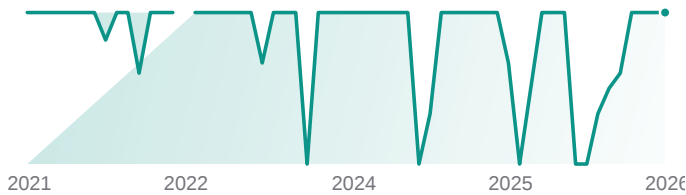
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



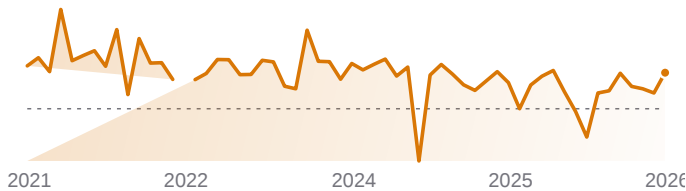
Sellers who sold at a gain

100%

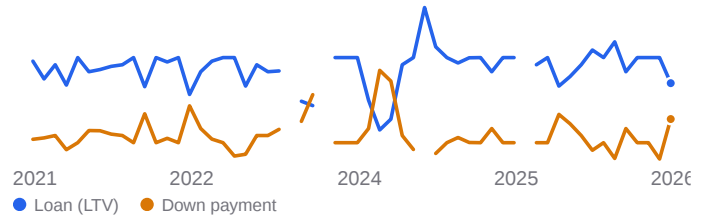


Median annualized return at resale

+4.8%

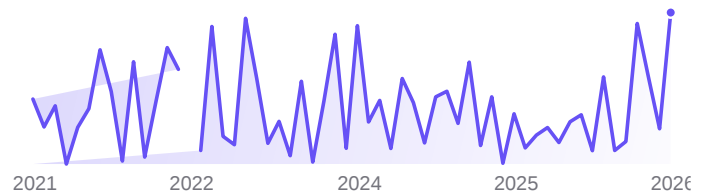


Financing (share of purchase price) Loan (LTV) 62% · Down payment 37%



Typical hold before selling

33.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,408
Median value (AVM)	\$1.2M
Median size	1,647 ft²
Median bedrooms	3
Median year built	1971
Single family	64%
Condos	5.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	1.5%
Owner occupied	85%
Company owned	34%
Median loan-to-value	38%

Typical ownership tenure

16.0 yrs

COMMUNITY

Population	9,368
Density	835 / mi²
Median household income	\$133K
Average household income	\$169K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	386
Homes occupied	94%
Bachelor's or higher	31%
Poverty rate	10.6%
Unemployment	1.8%
Average temp	58°F
Annual precip	34 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.