

Scotts Valley 95066

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

BALANCED MARKET

\$1.2M

MEDIAN SALE PRICE

+3.1%

1-YR CHANGE

166

SALES (12 MO)

\$1.2M

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 52 / 100



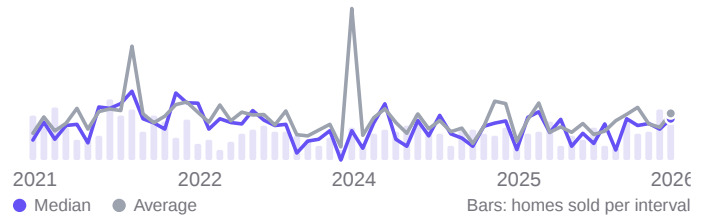
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

52 / 100

Sale prices

Median \$1.3M · Average \$1.4M

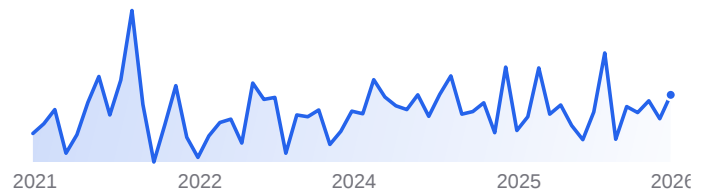
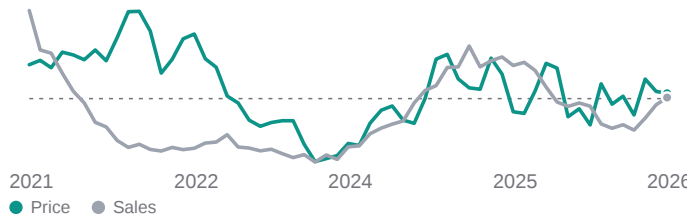


Growth (year over year)

Price +3.1% · Sales +0.6%

Price per square foot

\$649/ft²

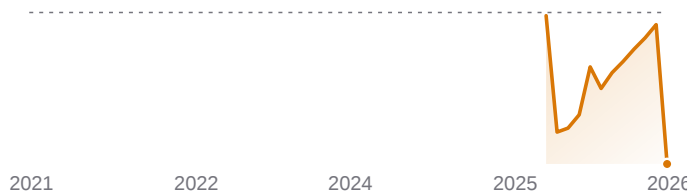


Sale premium vs estimated value

-0.9%

Annual turnover (share of homes sold)

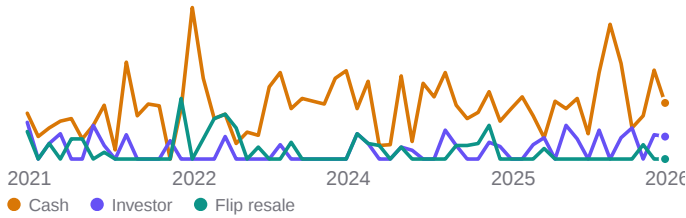
3.2%



BUYERS & OUTCOMES

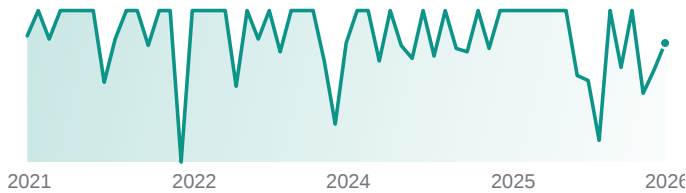
Buyer mix

Cash 28% · Investor 11% · Flip resale 0%



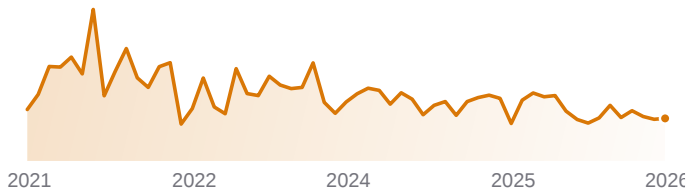
Sellers who sold at a gain

93%

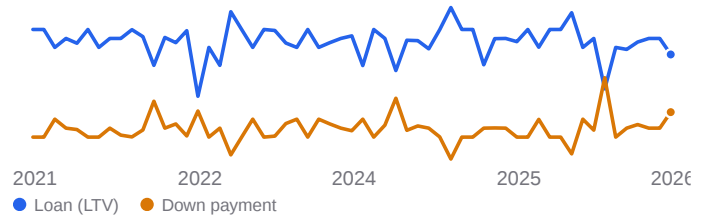


Median annualized return at resale

+3.4%

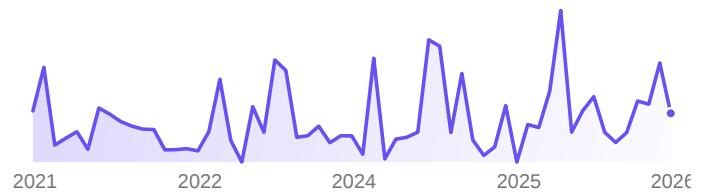


Financing (share of purchase price) Loan (LTV) 66% · Down payment 34%



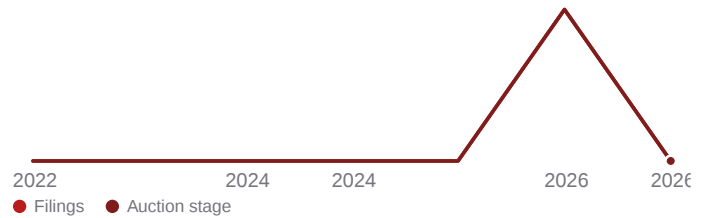
Typical hold before selling

10.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	5,176
Median value (AVM)	\$1.2M
Median size	1,803 ft²
Median bedrooms	3
Median year built	1981
Single family	58%
Condos	6.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	1.9%
Owner occupied	85%
Company owned	35%
Median loan-to-value	45%

Typical ownership tenure

12.9 yrs

COMMUNITY

Population	13,663
Density	817 / mi²
Median household income	\$137K
Average household income	\$175K
Crime index (US avg 100)	66
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	437
Homes occupied	93%
Bachelor's or higher	32%
Poverty rate	6.1%
Unemployment	1.9%
Average temp	58°F
Annual precip	41 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.