

Saratoga 95070

ZIP code · CA · California > Santa Clara County > Saratoga

BUYER'S MARKET

\$3.8M

MEDIAN SALE PRICE

-8.8%

1-YR CHANGE

297

SALES (12 MO)

\$3.9M

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



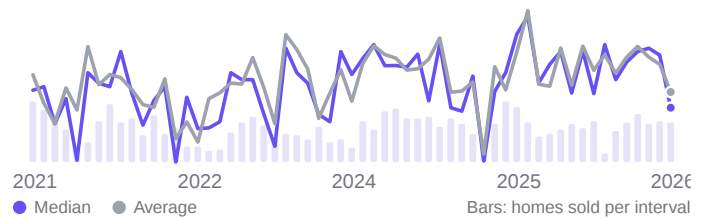
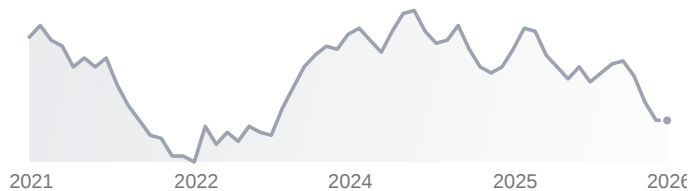
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$3.3M · Average \$3.5M

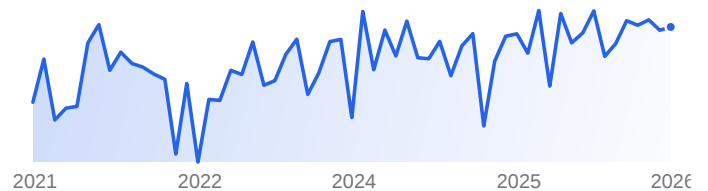
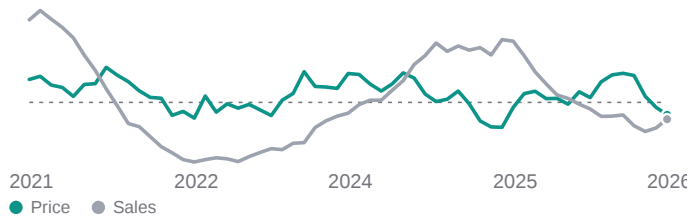


Growth (year over year)

Price -8.8% · Sales -11.9%

Price per square foot

\$1532/ft²



Sale premium vs estimated value

+2.6%

Annual turnover (share of homes sold)

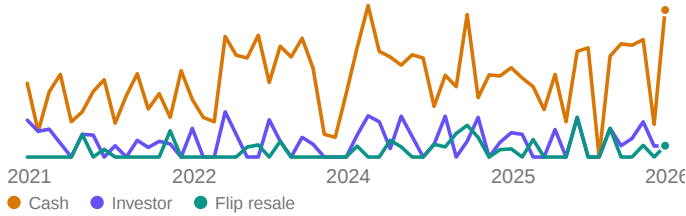
2.7%



BUYERS & OUTCOMES

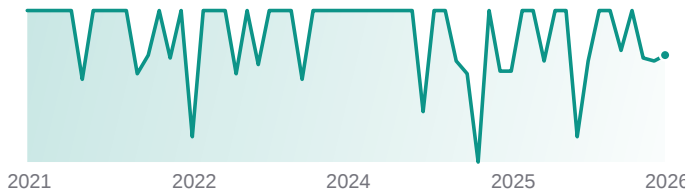
Buyer mix

Cash 46% · Investor 3.6% · Flip resale 3.6%



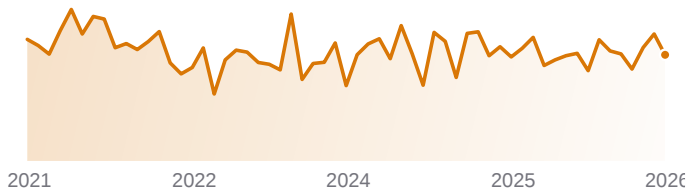
Sellers who sold at a gain

94%

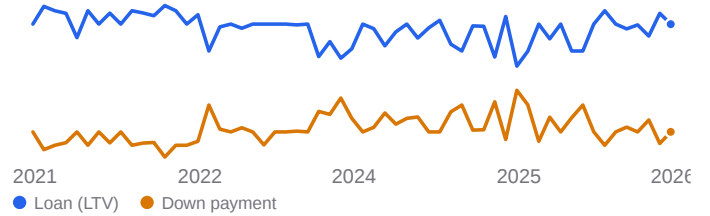


Median annualized return at resale

+5.9%

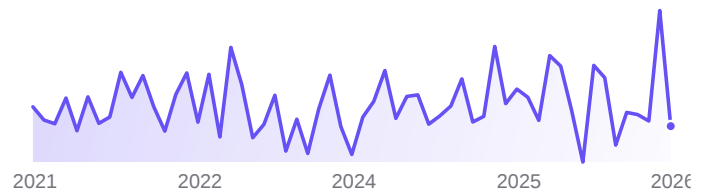


Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



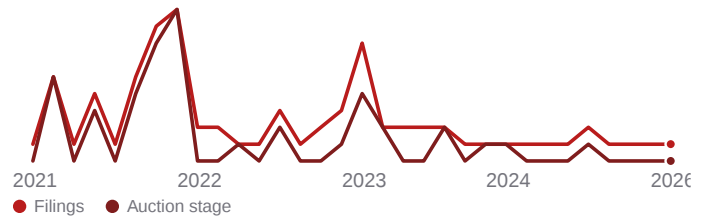
Typical hold before selling

10.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	11,086
Median value (AVM)	\$3.9M
Median size	2,592 ft²
Median bedrooms	4
Median year built	1966
Single family	92%
Condos	8.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	76%
Underwater (LTV 125% or more)	0.7%
Owner occupied	82%
Company owned	65%
Median loan-to-value	28%

Typical ownership tenure

20.9 yrs

COMMUNITY

Population	31,244
Density	1,201 / mi²
Median household income	\$218K
Average household income	\$296K
Crime index (US avg 100)	42
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	547
Homes occupied	96%
Bachelor's or higher	33%
Poverty rate	3.5%
Unemployment	1.1%
Average temp	58°F
Annual precip	32 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.