

# Beach Town Sales Rise 12% as Balance Returns in Santa Cruz's Housing Market

*In late 2025, the Santa Cruz housing market stabilized as sales rose 12.2% and prices cooled by roughly 22%. This indicates renewed buyer confidence.*

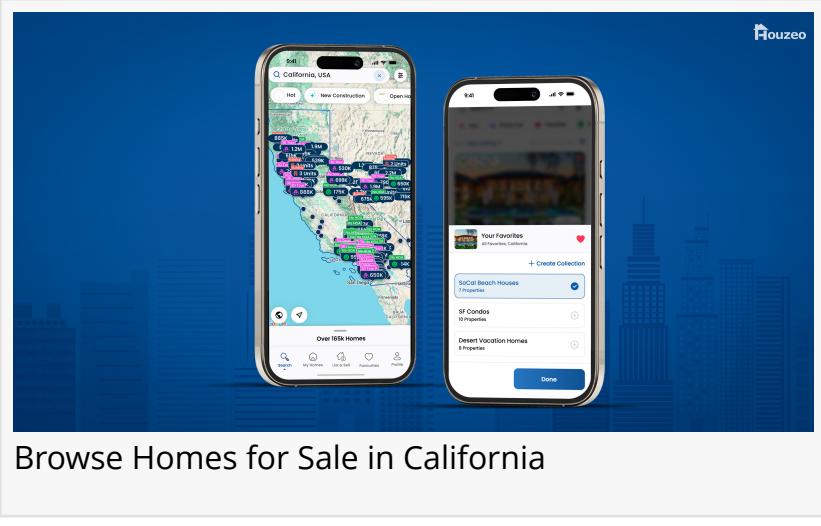
SANTA CRUZ, CA, UNITED STATES, January 9, 2026 /EINPresswire.com/ -- 55 homes sold across key Santa Cruz neighborhoods, including Westside, Midtown, Seabright, and Live Oak in November 2025. The median sale price reached \$1.35 million, down 1.82% from last year. The decline in home prices has made these neighborhoods more affordable.

Homes sold for about 99% of their asking price, but faster in late 2025. This behavior reflects realistic pricing, not aggressive bidding wars. Median days on market fell to 50 days, a 10.71% improvement from last year. This shift pushed the [Santa Cruz housing market](#) into a balanced one.

Inventory levels increased but remained controlled across the city. Active listings rose to 119 homes in November 2025, a 9.2% increase YoY. Months of supply climbed to 2.2 from 1.8 last year. New listings declined 27.5%, limiting excess supply growth and easing pressure without flooding the market.

Buyer behavior shifted toward negotiation over competition. About 33.3% of homes sold above asking price, while 51.5% of listings recorded price reductions. Mortgage rates averaged 6.23% for a 30-year fixed loan. Home shoppers actively searching for [homes for sale in Santa Cruz](#) are seeing clear differences by neighborhood. Buyer demand and pricing behavior vary sharply between coastal and residential areas.

Westside stays competitive due to the beaches and strong schools. Midtown attracts families seeking more space. Inventory remains limited in this coastal pocket, and [homes for sale in Seabright](#) continue to see steadier pricing compared to nearby Santa Cruz neighborhoods. Live



Oak homes average 62 days on market, offering negotiation flexibility.

Negotiation now defines Santa Cruz home deals. Buyers focus on well-priced homes and take time to decide. If you are one, use longer market times to negotiate price or terms. Sellers respond by pricing realistically and accepting offers closer to the price. If you are one, price accurately from day one to avoid cuts and delays.

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