

THE ULTIMATE SANTA CRUZ RELOCATION GUIDE

MOVING TO THE COAST MADE EFFORTLESS



IMAGINE THIS...

Waking up to ocean breezes. Surfing before your morning coffee. Trading Silicon Valley stress for redwood forest serenity, all while keeping your tech salary.

Sound impossible?

**WELCOME TO
SANTA CRUZ.**

YOUR GUIDE TO MOVING HERE

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WHAT YOU'LL DISCOVER IN THIS GUIDE

- WHY SANTA CRUZ IS CALIFORNIA'S BEST-KEPT RELOCATION SECRET
- REAL COST OF LIVING (SPOILER: LESS THAN YOU THINK)
- NEIGHBORHOOD PERSONALITY PROFILES FOR EVERY LIFESTYLE
- YOUR 90-DAY MOVE TIMELINE (STRESS-FREE)
- CURRENT MARKET REALITY (AND WHAT IT MEANS FOR YOU)
- HOW TO CHOOSE THE RIGHT AREA WITHOUT VISITING 47 TIMES

WHY SMART PEOPLE ARE MOVING TO SANTA CRUZ

Discover the lifestyle freedom, remote work paradise, family-focused living, and small-town opportunities that make Santa Cruz irresistible.



WHY SMART PEOPLE ARE MOVING TO SANTA CRUZ



LIFESTYLE FREEDOM

Surf in the morning. Hike redwoods by afternoon. Share sunsets with neighbors on the beach. Repeat daily.



REMOTE WORK PARADISE

Escape Silicon Valley pace without giving up proximity. Keep your tech salary. Reclaim your life. 90 minutes to San Jose when needed.



FAMILY-FOCUSED LIVING

Great schools. Safe neighborhoods. Tight communities. A slower coastal rhythm where kids still ride bikes to their friends' houses.



SMALL TOWN + BIG OPPORTUNITIES

Population 65,000. UC Santa Cruz innovation. Vibrant downtown. Farm-to-table culture. And you'll actually know your neighbors' names.

THE SANTA CRUZ ADVANTAGE IN NUMBERS

Santa Cruz blends small-town sincerity with California living without losing your peace.

65K

POPULATION

Perfect size

29

MILES OF COASTLINE

Beaches everywhere

300+

SUNSHINE DAYS

Annually

25

AVERAGE COMMUTE

Minutes

40

DISTANCE TO SAN JOSE

Miles

75

DISTANCE TO SAN

FRANCISCO

Miles

COST OF LIVING REALITY CHECK

| Category | Santa Cruz | San Francisco | San Jose |
|--------------------------|-----------------|----------------|---------------|
| Median Home Price | \$1.32M | \$1.61M | \$1.45M |
| Groceries | +4% above avg | +12% above avg | +8% above avg |
| Utilities | \$225/month avg | \$240/month | \$260/month |
| Avg Commute | 25 minutes | 40 minutes | 35 minutes |

WHAT THIS ACTUALLY MEANS

18% LESS

than San Francisco for a home

 **Translation:** You'll pay **18% less** than San Francisco for a home, enjoy **shorter commutes**, and actually have a life outside work.

Plus: Daily ocean views, no high-rise living, and you can walk to the beach in most neighborhoods.

That's the Santa Cruz advantage.

CAN YOU ACTUALLY WORK HERE?

REMOTE WORKERS: YOU'RE ALREADY HALFWAY MOVED

The Setup:

-  Gigabit fiber internet (Cruzio's local gem)
-  50+ coworking spaces (NextSpace, Cruzio Internet Cafe, local coffee shops)
-  Active Slack/Discord communities for tech professionals
-  90-minute proximity to SF/Silicon Valley when needed

Real Talk: Most new residents keep their Bay Area salaries and commute 1-2x weekly or work fully remote.

Best of both worlds = Santa Cruz.

LOCAL JOB MARKET SNAPSHOT

Major Employers & Growth Industries:

| | | |
|--|--|---|
|  UC SANTA CRUZ & EDUCATION Largest employer |  HEALTHCARE Dignity Health, Salud Para La Gente |  TOURISM & HOSPITALITY Always hiring |
|  GREEN TECH & LOCAL STARTUPS Growing scene |  CREATIVE INDUSTRIES Design, marketing, content | |

Bottom Line: If you're keeping a remote role, you're golden. If you need local work, opportunities exist, especially in healthcare, education, and hospitality.

CLIMATE & WHAT TO ACT



UALLY EXPECT

300+ DAYS OF SUNSHINE. COOL OCEAN BREEZES. CRISP COASTAL SEASONS.

CLIMATE & WHAT TO ACTUALLY EXPECT

WINTER

Mid-60s (what we call "cold")

SUMMER

Low 80s (comfortable, not scorching)

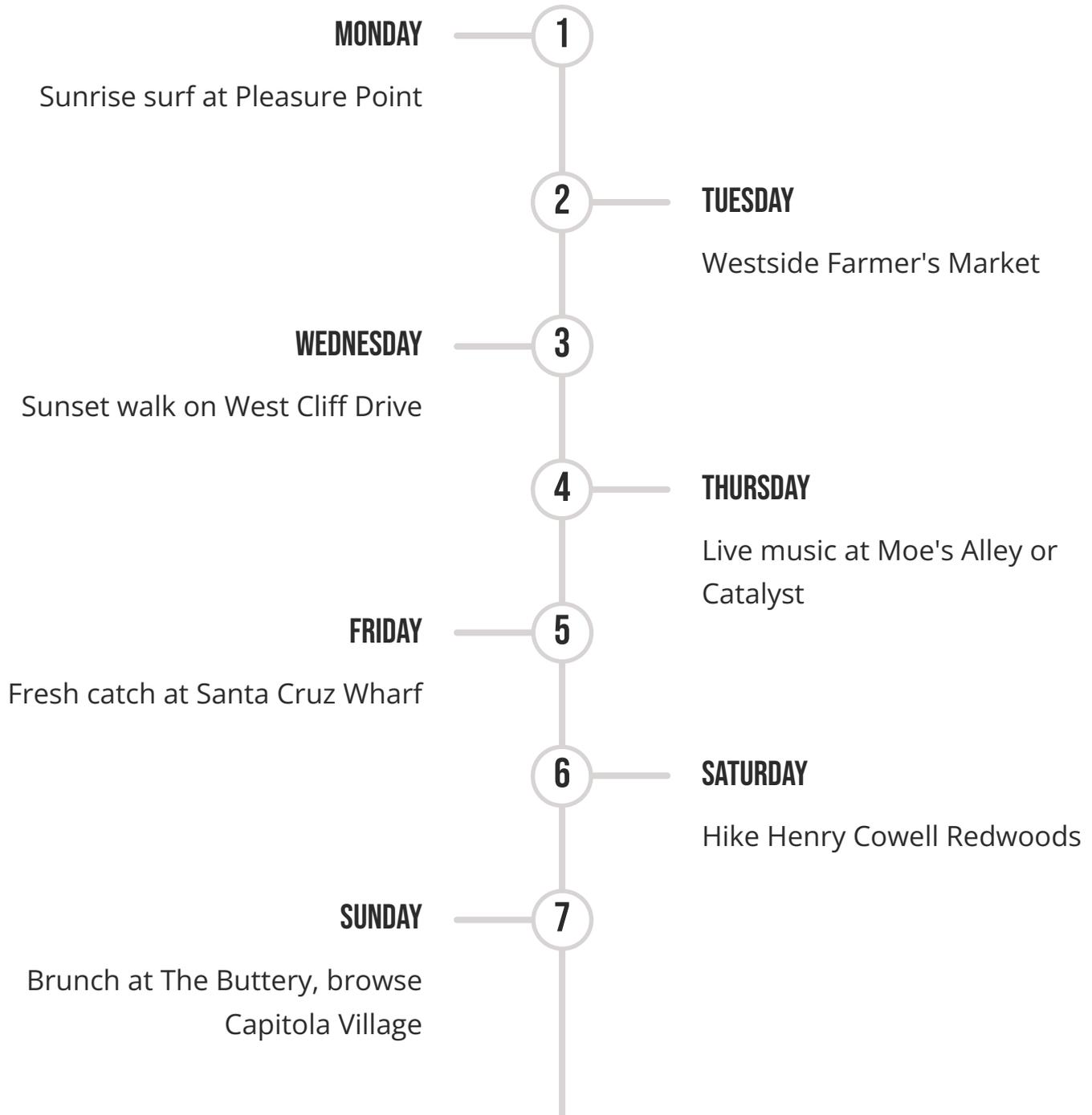
YEAR-ROUND

Outdoor living every single day

Translation: You'll forget what "real" winter feels like. Sweater weather = our winter. You'll wear flip-flops 10 months a year.

YOUR SANTA CRUZ WEEK

 **How locals actually spend their time:**



Repeat. Forever. Never get bored.

BEST NEIGHBORHOODS: FIND YOUR PERFECT FIT

EVERY NEIGHBORHOOD HAS

PERSONALITY. LET'S FIND YOURS.



"WHERE UC SANTA CRUZ MEETS COOL"



The Vibe: Intellectual bohemian with artisan coffee shops, bike culture, and Natural Bridges sunsets.

Walkability: 9/10

Median Price: \$1.4M

Perfect For: Professors, tech creatives, cyclists, anyone who wants "neighborhood feel"

Schools: Santa Cruz City Schools (good to excellent)

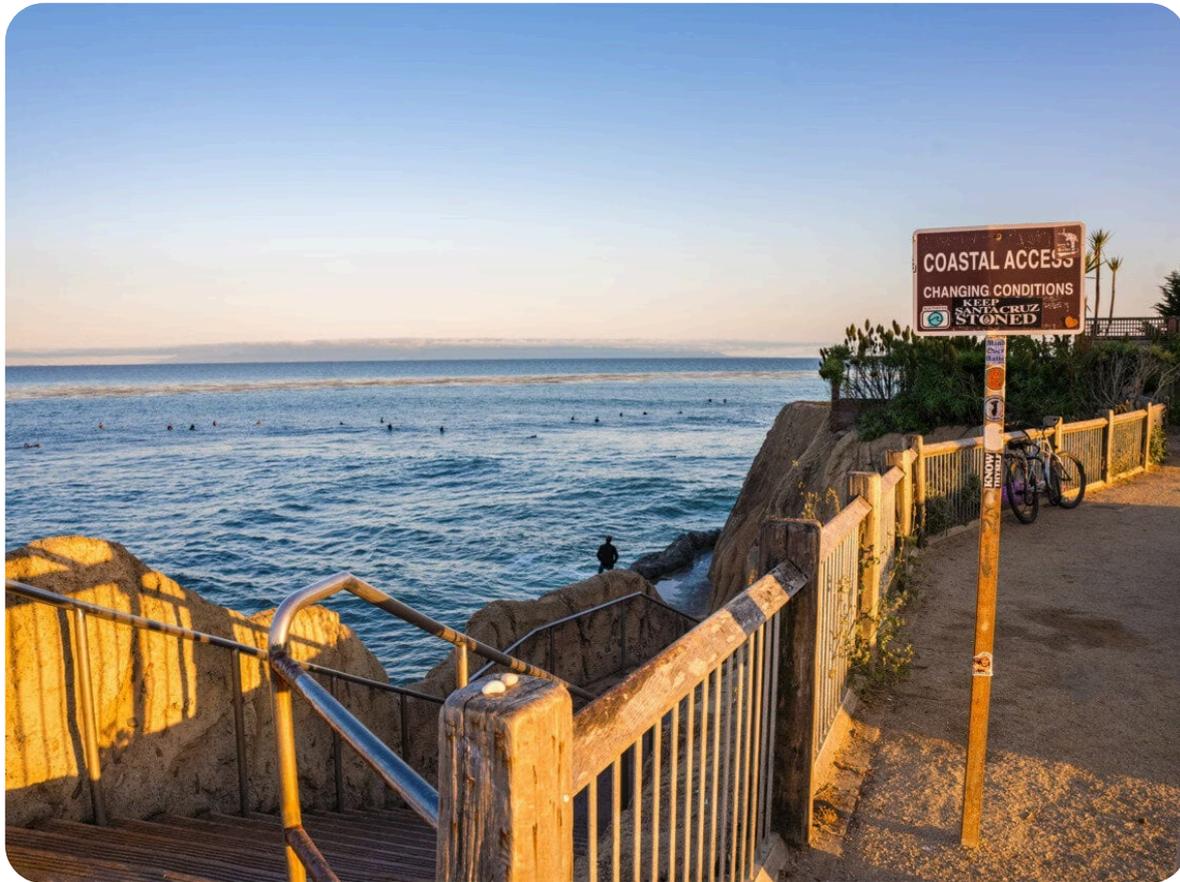
Local Secret: Swift Street Courtyard for hidden cafes and Natural Bridges sunset walks

You'll Love It If: You want walkable urban village vibes with ocean access



PLEASURE POINT

"SURF CULTURE CENTRAL"



The Vibe: Laid-back beach lifestyle. Wetsuit-wearing neighbors. World-famous surf breaks. Peak California coastal living.

Walkability: 7/10

Median Price: \$1.6M

Perfect For: Surfers, ocean lovers, active families, anyone who wants to wake up to waves

Schools: Shoreline Middle, Harbor High

Local Secret: "The Hook" is your new weekend ritual. Early morning surf sessions before the crowds.

You'll Love It If: The ocean isn't a weekend destination. It's your backyard.

LIVE OAK

"TRUE LOCAL LIVING"



The Vibe: Strong community feel. Local coffee culture. Family beaches. Real neighborhood where people actually talk to each other.

Walkability: 6/10 (car helpful)

Median Price: \$1.2M

Perfect For: Families, commuters, anyone wanting authentic Santa Cruz without tourist crowds

Schools: Gault Elementary, Shoreline Middle (both well-rated)

Local Secret: Twin Lakes Beach (locals-only vibe), Pleasure Pizza, and Akira for sushi

You'll Love It If: You want community over flash. This is where people actually live, not vacation.

 **SCOTTS VALLEY**
"FAMILY HQ"



The Vibe: Suburban convenience meets redwood forests. Top-rated schools. Safe streets. Family-first community.

Walkability: 5/10 (suburban layout)

Median Price: \$1.1M

Perfect For: Families with school-age kids, commuters to Silicon Valley, anyone prioritizing schools over beach proximity

Schools: Scotts Valley Unified (consistently top-rated in county)

Local Secret: Easy Highway 17 access = fastest commute to San Jose

You'll Love It If: Great schools and safety trump being steps from the beach



SAN LORENZO VALLEY

"MOUNTAIN SERENITY"



The Vibe: Tight-knit mountain community. Redwood living. Boulder Creek, Ben Lomond, Felton charm. Escape the coastal crowds entirely.

Walkability: 3/10 (mountain roads)

Median Price: \$850K to \$1.1M

Perfect For: Nature lovers, artists, introverts, families wanting space and privacy

Schools: SLV Unified (improving, community-focused)

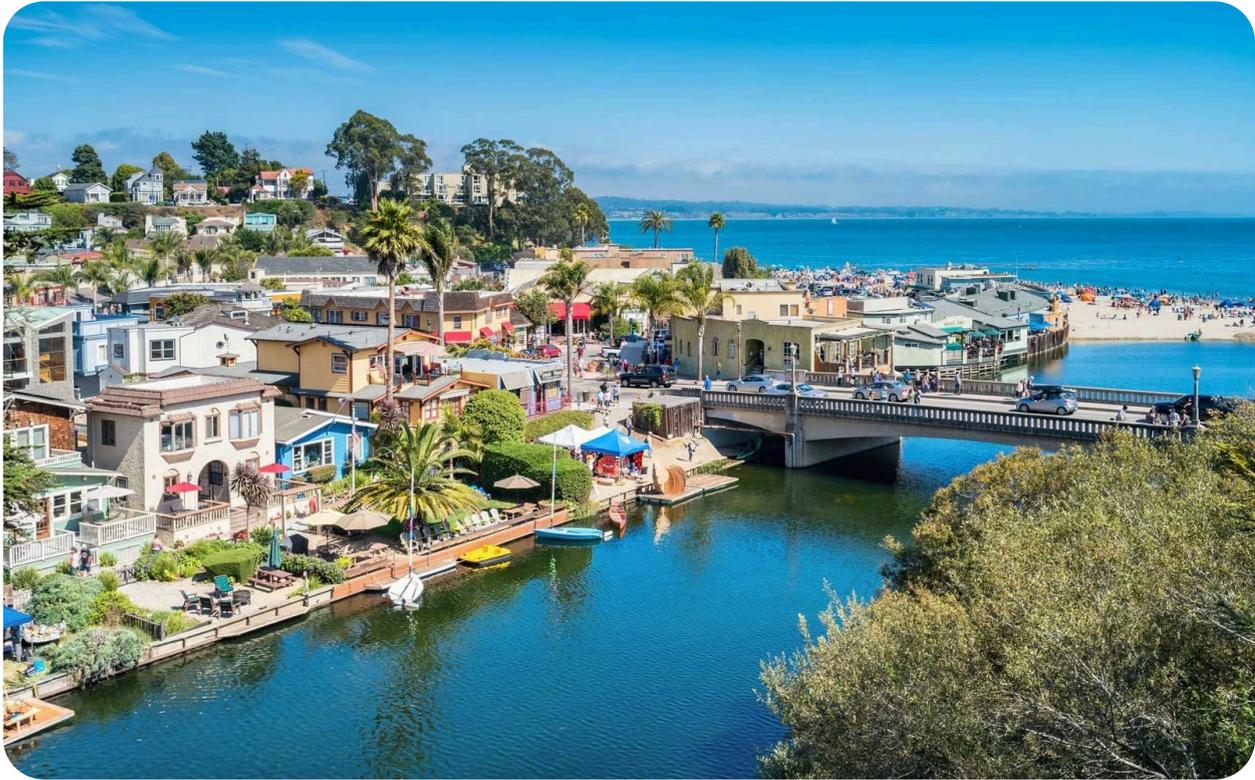
Local Secret: Henry Cowell State Park trails in your backyard. Locals-only swimming holes.

You'll Love It If: You want redwoods over ocean. Peace over proximity.



CAPITOLA VILLAGE

"POSTCARD PERFECT"



The Vibe: Charming seaside village. Boutique shops. Walkable streets. Mediterranean-style beauty. Most Instagrammed spot in Santa Cruz County.

Walkability: 10/10 (in the village)

Median Price: \$1.3M

Perfect For: Downsizers, retirees, couples, anyone wanting walkable coastal village life

Schools: Capitola schools (mixed ratings, but location dominates)

Local Secret: Zelda's on the Beach for breakfast. Walk the Esplanade at sunrise.

You'll Love It If: You want European village vibes in California. Charm over square footage.



"BALANCED COASTAL LIVING"



The Vibe: Best space-for-value in Santa Cruz County. Family-friendly. Easy Silicon Valley access. Rio Del Mar beaches.

Walkability: 5/10 (spread out)

Median Price: \$1.2M

Perfect For: Families, commuters, first-time buyers, anyone wanting more space for less money

Schools: Aptos schools (solid, community-focused)

Local Secret: Seacliff State Beach (locals dominate). Forest of Nisene Marks trails.

You'll Love It If: You want balance: space, value, beach access, and commutability all in one.

NEIGHBORHOOD COMPARISON AT A GLANCE

| Neighborhood | Vibe | Walkability | Price | Best For |
|---------------------------|------------------|-------------|---------------|------------------------|
| Westside | Urban village | 9/10 | \$1.4M | Creatives, cyclists |
| Pleasure Point | Surf culture | 7/10 | \$1.6M | Ocean lovers |
| Live Oak | True local | 6/10 | \$1.2M | Families, community |
| Scotts Valley | Suburban | 5/10 | \$1.1M | Schools, commuters |
| San Lorenzo Valley | Mountain retreat | 3/10 | \$850K-\$1.1M | Nature, privacy |
| Capitola Village | Coastal charm | 10/10 | \$1.3M | Walkability, lifestyle |
| Aptos | Balanced | 5/10 | \$1.2M | Space, value, access |

YOUR 90-DAY SANTA CRUZ MOVE TIMELINE

**ORGANIZED. STRATEGIC. STRESS-
FREE.**

DAYS 1-30: RESEARCH & PLANNING PHASE

- **DOWNLOAD THIS GUIDE (YOU'RE HERE!)**
- **SCHEDULE YOUR "SCOUT VISIT" WITH SHAYE**
We'll tour 3-4 target neighborhoods in one day. See lifestyle in action.
- **GET PRE-APPROVED WITH A LOCAL LENDER WHO UNDERSTANDS SANTA CRUZ MARKET QUIRKS**
- **JOIN LOCAL FACEBOOK GROUPS:**
 - "Santa Cruz Moms"
 - "SC Remote Workers"
 - Neighborhood-specific pages (Live Oak Community, Westside Santa Cruz, etc.)
- **START RESEARCHING SCHOOLS IF YOU HAVE KIDS (SCHOOL BOUNDARIES MATTER HERE)**
- **BEGIN FOLLOWING LOCAL NEWS: SANTA CRUZ SENTINEL, GOOD TIMES, LOOKOUT SANTA CRUZ**

DAYS 31-60: ACTIVE HOUSE HUNTING

01

WEEKLY NEW LISTING ALERTS

Customized to YOUR exact criteria. No spam.

03

NEIGHBORHOOD DEEP-DIVES WITH SHAYE

Coffee shop recommendations. School drop-off logistics. Commute test-drives.

05

CONNECT WITH LOCAL LENDERS, INSPECTORS, CONTRACTORS

Vetted referrals only

02

VIRTUAL TOURS + IN-PERSON VISITS

We accommodate your schedule

04

SCHOOL DISTRICT WALKTHROUGHS

Tour campuses, meet principals if desired

06

REFINE YOUR LIST BASED ON REAL-LIFE EXPOSURE TO AREAS

DAYS 61-90: OFFER, CLOSE, MOVE



COMPETITIVE OFFER STRATEGY

No bidding wars needed in this market. Room to negotiate!



HOME INSPECTION WITH TRUSTED LOCAL PROS

We know who's thorough



APPRAISAL & UNDERWRITING

Your lender guides this smoothly



FINAL WALKTHROUGH

We check everything twice



CLOSE ON YOUR HOME 🎉



MOVING LOGISTICS COORDINATION

We can recommend movers, cleaners, handymen



WELCOME BASKET WAITING AT YOUR NEW HOME

Coffee, local treats, our gift to you

FIRST 30 DAYS SETTLED: GETTING LOCAL

ADMINISTRATIVE TASKS

- Update address & forward mail (USPS, DMV)
- Transfer utilities:
 - **Pacific Gas & Electric** (gas/electric)
 - **City of Santa Cruz Water** (water/sewer/trash)
 - **Cruzio or Xfinity** (internet: we recommend Cruzio for local fiber)
- Update driver's license & vehicle registration (CA DMV)

GETTING SETTLED

- Find your local spots:
 - Coffee shop
 - Grocery store (New Leaf, Shoppers Corner, Trader Joe's)
 - Pharmacy
 - Favorite beach access
- Introduce yourself in neighborhood Facebook/Nextdoor groups
- Explore your new neighborhood on foot (best way to meet neighbors)

THE REAL ESTATE MARKET REALITY

Current snapshot as of Fall 2025

SANTA CRUZ MARKET STATS

\$1.32M

AVERAGE SALE PRICE

98.1%

SALE PRICE TO LIST
RATIO

29

AVERAGE DAYS ON
MARKET

6.4%

AVERAGE INTEREST
RATE

 **Inventory Status:** Moderate (buyers have options)

WHAT THIS ACTUALLY MEANS FOR YOU



YOU HAVE TIME TO THINK

No rushed offers, no bidding war pressure



SELLERS ARE REALISTIC

98% of list = room to negotiate



INSPECTION REPAIRS ARE NEGOTIABLE

Leverage in this market



MULTIPLE SHOWING OPPORTUNITIES BEFORE YOU DECIDE



TRANSPARENT BUYER AGREEMENTS

Since August 2024, buyer representation is clear and in your control

Translation: This is a **buyer-friendly market**. You have negotiating power. Don't let anyone pressure you.

HOUSING OPTIONS OVERVIEW

FIND THE RIGHT FIT FOR YOUR BUDGET AND LIFESTYLE

SINGLE-FAMILY HOMES

\$950K TO \$2M+



What You Get:

- Detached homes with yards
- More space and privacy
- Range from beach cottages to modern new builds

Price Drivers:

- Proximity to ocean
- School district quality
- Lot size and condition

Best For: Families, long-term residents, anyone wanting space and permanence

Average Days on Market: 32 days

CONDOS & TOWNHOMES

\$600K TO \$1.3M



What You Get:

- Perfect entry point for first-time buyers
- Low-maintenance lifestyle (HOA handles exterior)
- Often walkable to beaches, downtown, or village centers

Hot Spots:

- Capitola Village
- Seascape (Aptos)
- Downtown Santa Cruz

Best For: Downsizers, first-time buyers, anyone wanting coastal lifestyle without yard maintenance

Average Days on Market: 21 days (fastest turnover)

Monthly Cost: Around \$4,200 including HOA, taxes, insurance

MOBILE HOMES

\$329K+



What You Get:

- Affordable ownership entry point
- Well-maintained park communities
- Ownership flexibility

Locations:

- Live Oak
- Aptos
- Scotts Valley
- Watsonville

Best For: First-time buyers, retirees, investors, anyone maximizing value

Important: Research park rules, HOA fees, and age restrictions (some 55+)

COMMON QUESTIONS ANSWERED

REAL TALK ABOUT RELOCATING TO

SANTA CRUZ

"IS THE SANTA CRUZ MARKET COMPETITIVE RIGHT NOW?"

Short answer: No.

With 29 days on market and 98% sale-to-list ratio, you have negotiating power. This isn't the 2021 frenzy.

You can:

- Request repairs after inspection
- Negotiate price based on comps
- Take your time viewing multiple properties
- Walk away if something doesn't feel right

This is a balanced market leaning buyer-friendly.

"CAN I COMMUTE TO SILICON VALLEY IF NEEDED?"

Yes. Highway 17 gets you to San Jose in 40-50 minutes (off-peak).

Reality check:

- Morning commute (7-9am): 50-70 minutes
- Reverse commute or midday: 40 minutes
- Many residents hybrid commute 2-3x weekly
- Carpool options exist (check Waze Carpool, local Facebook groups)

Pro tip: Remote work + occasional commute = ideal Santa Cruz lifestyle

"WHAT ABOUT EARTHQUAKES?"

California standard. Same as anywhere in the Bay Area.

Reality:

- Modern building codes protect you
- Earthquake insurance available
- Honestly, you stop thinking about it after month one
- Locals are more concerned about traffic on Highway 17

Perspective: More people move here than leave. That tells you something.

"ARE THE SCHOOLS ACTUALLY GOOD?"

It depends on the district.

Top-rated:

- Scotts Valley Unified (consistently high scores)
- Some Santa Cruz City elementary schools (Westside, Gault)

Solid/Improving:

- San Lorenzo Valley
- Aptos schools

Our approach: We'll help you navigate school boundaries during your search. Many families prioritize location, knowing they can supplement with private options or involved parenting.

Bottom line: Good schools exist. We help you find them.

"HOW FAST CAN I REALISTICALLY MOVE?"



AGGRESSIVE TIMELINE?

45-60 days from first call to moving truck



PREFER SLOWER?

We can search for 6+ months until it's absolutely perfect



MOST COMMON

60-90 days (comfortable pace)

Your timeline = our timeline. No pressure. No rush. Just strategic planning.

"WHAT IF I CAN'T VISIT IN PERSON BEFORE BUYING?"

We've done this successfully dozens of times.

Our process:

- Video walkthrough tours (FaceTime, Zoom)
- Neighborhood virtual tours with live commentary
- Drone footage when possible
- Detailed written reports on each property
- Local contacts for second opinions

Reality: Many out-of-state buyers close sight-unseen (with inspection contingency, of course).

We make it work.

COMMUNITY & CULTURE

WHAT IT'S REALLY LIKE TO LIVE HERE

THE SANTA CRUZ SPIRIT

Santa Cruz balances **eco-conscious coastal living** with **rich local culture**.



WEEKLY FARMER'S MARKETS

Westside
Wednesday,
downtown
Saturday



LIVE MUSIC EVERYWHERE

Catalyst, Moe's
Alley, Kuumbwa
Jazz, Santa Cruz
Wharf



LOCAL FESTIVALS

Wharf to Wharf
Run, Open
Studios Art Tour,
Shakespeare
Santa Cruz



COFFEE CULTURE

Verve, Cat &
Cloud, Lúpulo,
The Penny Ice
Creamery



FARM-TO-TABLE DINING

Soif, Laili,
Oswald,
Assembly

It's big enough to have everything you need, but small enough that you'll start seeing familiar faces everywhere you go.

That's Santa Cruz magic.

WHAT LOCALS ACTUALLY DO

Beyond the beach:



WEST CLIFF BIKE PATH

Cruiser culture



REDWOOD HIKING

Henry Cowell, Big Basin (rebuilding), Forest of Nisene Marks



ARTS SCENE

Tannery Arts Center, Kuumbwa Jazz, local galleries



BOOKSHOPS

Bookshop Santa Cruz (iconic)



BREWERIES

Humble Sea, Sante Adairius, Santa Cruz Mountain Brewing

Weekend routine: Farmer's market. Beach walk. Local brunch. Done by noon. Best life.

WHO YOU'LL MEET HERE

TECH REFUGEES

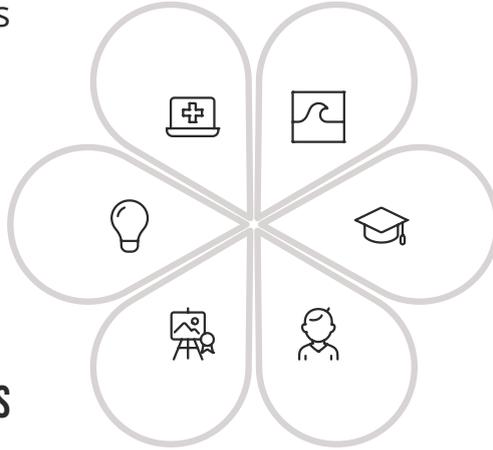
Keeping remote salaries

ENTREPRENEURS

Building lifestyle
businesses

ARTISTS & CREATIVES

Thriving local scene



SURFERS

Obviously

UC SANTA CRUZ FACULTY & STUDENTS

YOUNG FAMILIES

Escaping Bay Area
intensity

Common thread: People who chose quality of life over career climbing. You'll fit right in.

MEET SHAYE CARTER

**YOUR SANTA CRUZ RELOCATION
SPECIALIST**



WHY RELOCATORS CHOOSE ME

I don't just sell homes in Santa Cruz. I live the lifestyle I help my clients find.



LOCAL RESIDENT

Raising my family in Live Oak (I know the schools, coffee shops, and secret beach spots)



DUAL LICENSED

Real Estate + Mortgage Loan Officer (rare expertise = smarter deals for you)



MARKETING BACKGROUND

Strategic home search, not just MLS browsing



200+ RELOCATION TOURS HOSTED

From SF, LA, and out-of-state buyers



100% FIVE-STAR CLIENT REVIEWS

See testimonials at www.MoveToSantaCruz.com

MY PROMISE TO YOU

✗ YOU WON'T GET GHOSTED.

I answer texts at 8pm

✗ YOU WON'T GET PRESSURED.

Your timeline = my timeline

I value relationships over transactions. Always.

✓ YOU'LL GET A FRIEND IN SANTA CRUZ

Who knows which taco shop is worth the line and which beach has parking at 3pm on Saturday.

TEAM ADVANTAGE



LUCIO OURIQUE – TRANSACTION COORDINATOR EXTRAORDINAIRE

- 27 years experience
- 9,000+ deals managed
- Your behind-the-scenes contract guardian
- Ensures nothing falls through the cracks

Together = concierge-level relocation experience

You focus on packing. We handle everything else.

WHAT CLIENTS SAY

"Shaye helped us move from San Francisco in 60 days. Found us the perfect Westside home, connected us with movers, even recommended our now-favorite taco spot. Felt like we hired a friend, not just an agent."

**— Jennifer & Mike T.,
Relocated
from SF**

"We bought sight-unseen from Seattle. Shaye's video tours were so detailed we felt like we'd walked through the house ourselves. Closed smoothly, moved in stress-free. Can't recommend him enough."

**— David & Sarah K.,
Relocated
from Seattle**

"As a single mom relocating for work, I was overwhelmed. Shaye made it easy. He understood my school priorities, found the right neighborhood, and stayed patient through my million questions. True professional."

**— Amanda R.,
Relocated
from Los Angeles**

YOUR SANTA CRUZ BOOKMARK LIST

Essential resources for your relocation journey

OFFICIAL RESOURCES

1



CITY OF SANTA CRUZ

www.cityofsantacruz.com

Permits, services, city council meetings

2



SANTA CRUZ COUNTY

www.santacruzcounty.us

Unincorporated area info

3



VISIT SANTA CRUZ

www.visitsantacruz.org

Events calendar, tourist info

LIVING HERE

-  **SANTA CRUZ SCHOOLS GUIDE**
www.sccoe.org
District ratings, boundaries, enrollment
-  **MY PROPERTY SEARCH PORTAL**
www.MoveToSantaCruz.com
Real-time listings + saved searches
-  **SANTA CRUZ NEWCOMERS FACEBOOK GROUP**
Join 12K locals sharing tips

UTILITIES & SERVICES

| Service | Provider | Website |
|--|-----------------|--|
|  Gas & Electric | PG&E | www.pge.com |
|  Water/Trash | City Water | www.cityofsantacruz.com/water |
|  Internet | Cruzio Internet | www.cruzio.com (highly recommended) |

READY TO MAKE THE MOVE?

Whether you're moving next month or just exploring the idea, let's chat.

No pressure. Just straight answers, local insight, and a plan that fits your timeline.

LET'S START YOUR SANTA CRUZ STORY



CALL/TEXT

831-604-2044



EMAIL

Shaye@MoveToSantaCruz.com



WEBSITE

www.MoveToSantaCruz.com



SCHEDULE YOUR FREE STRATEGY CALL

[Book A Chat Here!](#)

NEXT STEPS

01

DOWNLOAD THIS GUIDE

Share with your partner/family

02

FOLLOW ME ON INSTAGRAM

[@ShayeSellsSantaCruz](#)
for daily Santa Cruz life

03

JOIN MY EMAIL LIST

For exclusive new listings and market updates

04

SCHEDULE YOUR SCOUT VISIT

Let's tour neighborhoods together

05

START YOUR HOME SEARCH

At MoveToSantaCruz.com

WELCOME TO SANTA CRUZ.

YOUR NEW LIFE STARTS HERE.

