

# Your Santa Cruz Home Buying Adventure Starts Here!

Welcome to your comprehensive guide to buying a home in one of California's most desirable coastal communities. I'm Shaye Carter, and I'm excited to help you navigate this incredible journey to homeownership in Santa Cruz.



# Meet Shaye Carter

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"I value relationships over transactions." That's not just a motto, it's how I roll!



# Why This Guide is Different

## Actually About Santa Cruz

Not generic advice, but real, practical guidance for our unique coastal community market.

## Current & Honest

Updated with 2024 industry changes and honest insights about challenges and opportunities.

## Plain English

No confusing jargon - just straightforward explanations you can actually understand and use.

# My Journey to Real Estate

My path wasn't traditional - I started in marketing and became Director of Marketing for a local brokerage. But I discovered my true calling was working directly with buyers like you.

I love the detective work of finding the perfect property, the strategy of crafting winning offers, and honestly? I get a little emotional every time I hand over keys to a new homeowner.



# What Makes Me Different



## I Actually Live Here

Santa Cruz isn't just where I work - it's where my family and I have chosen to build our life. I know the best coffee shops, family beaches, and friendliest neighborhoods.



## I Speak Human

You'll never hear confusing real estate jargon from me. Instead of "optimal square footage utilization," I'll tell you "the kitchen is big enough that you won't bump into each other."



## Long-Term Relationships

My goal isn't to sell you any house and disappear. I want to help you find a home where you'll be happy for years to come.

# Meet Your Dream Team

## Lucio Ourique - The Secret Weapon

While I'm finding your perfect home and negotiating the best deal, Lucio is behind the scenes making sure every detail gets handled perfectly.

- **27+ years** in real estate
- **9,000+** transactions managed
- Licensed real estate agent
- Expert problem solver



# How We Work Together



## Shaye: Your Quarterback

Finding properties, understanding your needs, negotiating deals, and being your advocate throughout the process.

## Lucio: Your Protection

Coordinating with lenders, title companies, inspectors, and handling all transaction details to keep you protected.

This tag-team approach means you get personalized attention AND professional transaction management from someone who's seen it all.

# Santa Cruz Market Reality

## Current Market Snapshot

**\$1.32M**

Average Sale Price

September 2025 MLS data

**98.1%**

Sale Price vs. List

Room to negotiate!

**29**

Days on Market

Time to think and decide

**6.4%**

Current Interest Rate

As of September 22, 2025



# What This Market Means for You

## 1 You Have Time to Breathe

With 29 days median market time, the crazy 24-hour bidding wars are behind us. You can think, inspect, and negotiate properly.

## 2 Sellers Are Being Realistic

98.1% sale-to-list ratio means homes are selling slightly below asking price - a significant shift from spring market conditions.

## 3 You Have Real Negotiating Power

For the first time in years, buyers have genuine leverage on price, repairs, closing costs, and move-in dates.

# Pricing Across Santa Cruz

## Coastal Areas

**\$1.4M - \$2.0M+**

Walk to beach, hear ocean from bedroom. Premium pricing for premium location.

## Central Santa Cruz

**\$1.1M - \$1.8M**

Best of both worlds - downtown access, reasonable commute, Santa Cruz vibe.

## Mountain Communities

**\$800K- \$1.2M**

Live among redwoods in San Lorenzo Valley. Most affordable entry point.

## Scotts Valley

**\$950K - \$1.8M**

Great schools, newer homes, easy access to beach and Silicon Valley.

# The New Real Estate Rules

## Changes That Actually Help You

As of August 2024, new industry guidelines give buyers more control, transparency, and negotiating power. Don't worry - I've got you covered on every detail.

### **What Changed:**

- Buyer representation agreements required
- Negotiable agent compensation
- Complete transparency on all costs
- Better legal protection for buyers



# Why These Changes Help You



## Better Service

When you're directly involved in agent compensation, you get even more incentive for exceptional service.



## More Negotiating Power

Agent compensation can be part of your overall negotiation strategy for better deals.



## Crystal Clear Process

No hidden costs or unclear arrangements - you know exactly what you're getting.



## Legal Protection

Buyer representation agreements ensure I'm working solely in your best interests.

# Your Home Buying Journey

## Step-by-Step Process

### Get Financial Pre-Approval

Determine buying power and get official lender confirmation. Shows sellers you're serious and can close.



### House Hunting

Active property search using MLS, network connections, and pocket listings. Keep open mind!



### Define Your Needs

Deep conversation about wants, needs, lifestyle, and budget. Sign buyer representation agreement.



### Craft Winning Offer

Strategic offer including price, timeline, contingencies, and terms to win while protecting you.

# After Your Offer is Accepted

1

## Professional Inspections

Thorough property examination to discover any issues. Negotiate repairs or credits before you own problems.

2

## Finalize Your Loan

Lender completes final review, orders appraisal, prepares documents. Avoid major financial changes!

3

## Final Walk-Through

Verify agreed repairs completed, property condition unchanged, all systems working properly.

4

## Closing Day

Sign documents, transfer funds, get keys to your new Santa Cruz home!



# Timeline Reality Check

## Typical Process: 2-4 Months

From serious house hunting to keys in hand, but every situation is different. Some clients find their home in week one, others take six months.

Some close in 30 days, others need 60. The key is staying flexible and trusting the process.



**Days to Close**

After offer acceptance



**Months Total**

Start to finish



# Why Santa Cruz is Worth Every Penny

Santa Cruz has this magical ability to make you feel like you're on vacation even

when you're just living your regular life. Grabbing coffee while watching surfers, hiking redwood forests during lunch breaks - this becomes your normal.

My kids think it's totally normal to have the beach as their backyard and ancient redwood trees as their playground. They don't realize how special that is yet, but they will someday!

# Beach Life Without Tourist Traps

Yes, we have the famous Boardwalk, and yes, it gets crowded in summer. But we also have dozens of other beaches that locals know about.

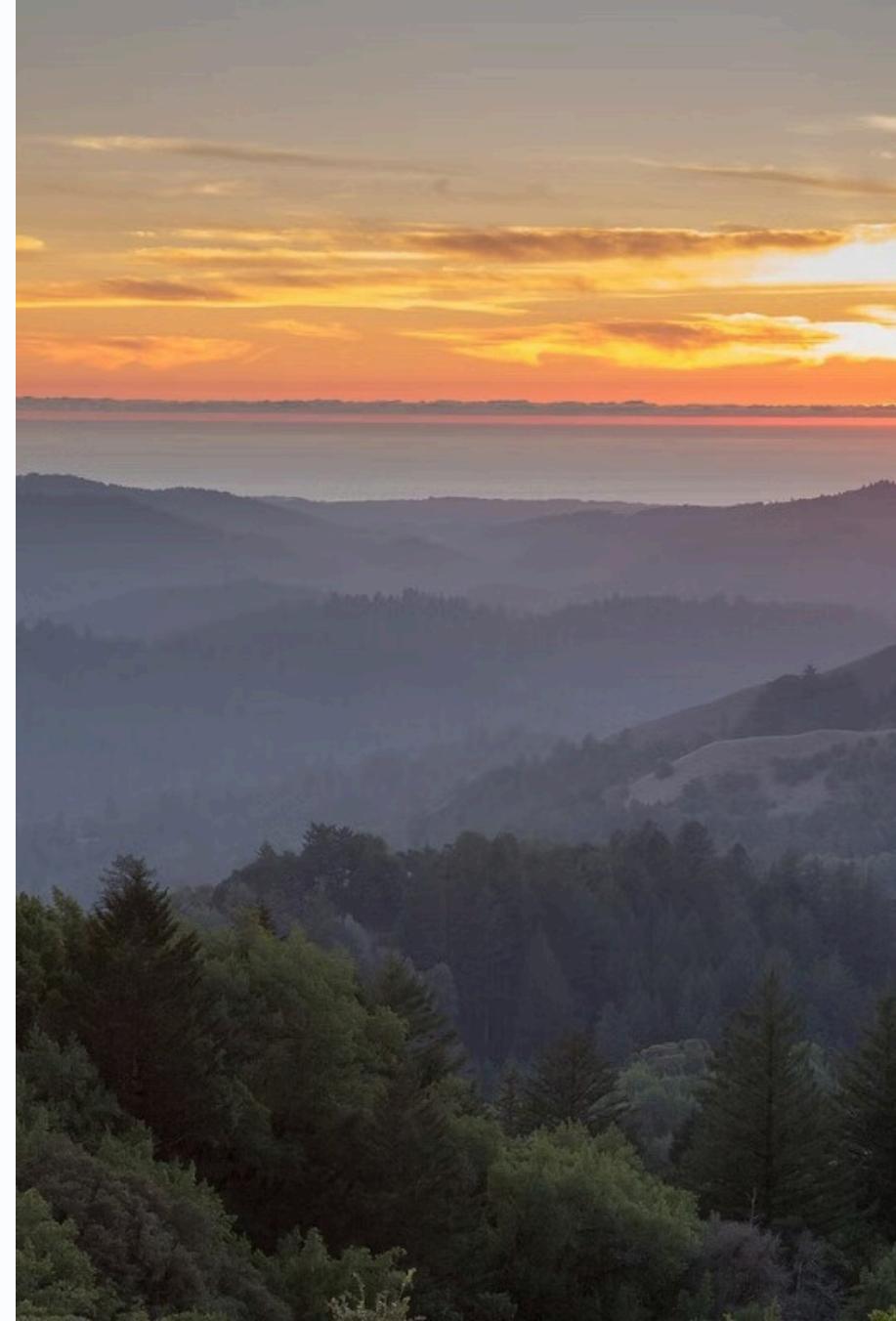
- Quiet coves for morning walks
- Family-friendly gentle wave spots
- World-class surf breaks
- Year-round ocean access



# The Mountains (Yes, We Have Those Too!)

Within 20 minutes of downtown Santa Cruz, you can be hiking through some of the most beautiful redwood forests in California. We're talking about trees that were here when the Roman Empire was still a thing. It puts life in perspective, you know?

The San Lorenzo Valley communities like Felton and Ben Lomond offer mountain living with strong community and some of the most beautiful properties you'll ever see.



# Westside: Where the Cool Kids Live

**Price Range: \$1.2M - \$2.5M+**

## The Vibe

Universitytown meets surf culture. Professors, tech workers, artists, and families all mixed together in this really cool community.

## Why You'll Love It

- Walking distance to Natural Bridges State Beach
- Close to UC Santa Cruz
- Amazing restaurants on Mission Street
- Beautiful Victorian homes



- Real talk: Parking can be challenging near the university, and summer brings more tourists, but the community feel and location make it worth it.

# Pleasure Point: Surf City USA



## Price Range: \$1.4M - \$3M+

**TheVibe:** Laid-backsurf culture with million-dollar views. Check the waves from your kitchen window.

**Perfect for:** World-class surfing, beachfront dining, small beach town community feel despite high property values.

Real talk: It's expensive, and some older beach cottages need work, but waking up to ocean views every day? Priceless.



# Scotts Valley: Family Central

## Price Range

**\$950K- \$1.8M**

Suburban family life with a Santa Cruz address

## Perfect For Families

Top-rated schools, family parks, convenient shopping, 15 minutes to beach

## The Reality

Can feel suburban compared to other Santa Cruz areas, but unbeatable for families wanting great schools

# San Lorenzo Valley: Mountain Living

**Price Range:** \$750K - \$1.5M

**The Vibe:** Small-town mountain communities with strong local pride. Farmers markets, community festivals, neighbors who actually know each other.

## Why You'll Love It

- Most affordable entry point
- Incredible natural beauty
- Strong community connections
- Unique properties among redwoods



Real talk: You're further from the beach and some amenities, and fire risk is something to consider, but the lifestyle and value are hard to beat.



# Capitola Village: Storybook by the Sea

## Price Range: \$1.1M - \$2.8M

Picture-perfect seaside village with colorful houses, boutique shops, and vacation feel that never gets old.

## Village Atmosphere

Walkable community, beachfront restaurants, unique architecture, quirky character celebration.

## Consider This

Tourist crowds in summer, limited parking, older homes needing updates, but charm factor is off the charts.

# Aptos: The Best Kept Secret

## Price Range: \$1.0M - \$2.2M

Sophisticated beach town with village feel that's managed to stay under the radar. Perfect blend of rural charm and coastal convenience.

### What Makes It Special

- Minutes from beautiful Seacliff State Beach
- Historic Aptos Village shops and restaurants
- More space for your money
- Reasonable Silicon Valley commute



# Live Oak: The Local's Choice

## Where I CallHome!



### Authentic Santa Cruz

Where locals go for more bang for their buck. Unpretentious feel that's harder to find in other coastal areas.



### Great Beaches

Twin Lakes, Sunny Cove, Seabright - gorgeous beaches that feel like local hangouts, not tourist destinations.



### Real Community

Strong community feel with local coffee shops, family restaurants, neighbors who know each other's names.

**Price Range: \$1.1M - \$2.0M** - This is where I chose to raise my family for all these reasons!



## Townhomes & Condos: Your Smart Entry Point

### The Real Deal on Alternative Housing

**\$825K**

Median Sale Price

September 2025 MLS data

**\$355K**

Savings vs Single Family

30% less expensive!

**21**

Days on Market  
Moves fast - be ready!

**98.8%**

Sale vs List Price

Room to negotiate

# Types of Townhomes & Condos

## Townhomes

**\$750K-\$1.2M**

Multi-level living with private garages, small yards or patios, more privacy than traditional condos.

## Condominiums

**\$600K-\$1M**

Apartment-style ownership with amenities like pools, gyms, common areas.

## Waterfront Condos

**\$900K-\$2M+**

Ocean or bay views, premium locations, resort-like amenities.

# Popular Condo & Townhome Areas



## Santa Cruz Beach Area

Beachfront condos, downtown lofts, Boardwalk-adjacent properties (\$700K-\$1.5M)



## Capitola

Village condos, hillside townhomes, creek-side properties (\$800K-\$1.3M)



## Aptos

Newer developments, golf course communities, forest settings (\$650K-\$1.1M)



## Scotts Valley

Family-oriented townhome communities, newer construction (\$700K-\$1M)



# Pros and Cons of Condo Living

## Why It Makes Sense

- \$355,000 savings vs single-family homes
- Same Santa Cruz County access
- Lower maintenance responsibilities
- Community amenities included
- Strong rental demand
- Great investment potential

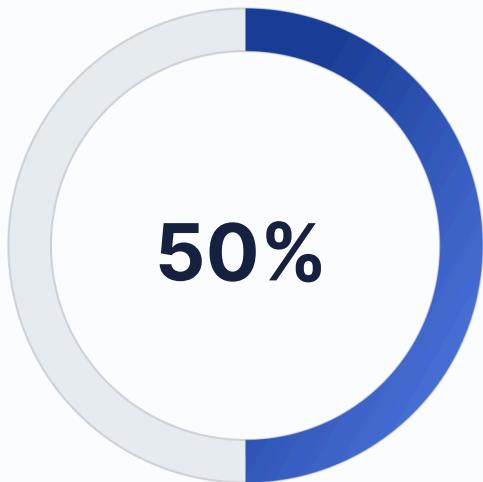
## Challenges to Consider

- HOA fees: \$200-\$800+ monthly
- Less privacy with shared walls
- HOA rules and restrictions
- Faster market pace (21 days)
- Some financing restrictions
- HOA approval for resale

# Mobile Homes: Affordable Santa Cruz Living

## Your Secret Weapon for Market Entry

These aren't your grandparents' mobile homes. Many communities here are beautifully maintained with amenities rivaling traditional neighborhoods, and homes that are surprisingly spacious and modern.



**Price Savings**

Vs traditional homes



**Park Communities**

In Santa Cruz area



**Starting Price**

Entry point available

# Mobile Home Community Locations

1

## Santa Cruz/Live Oak Area

\$349K - \$475K | 25+ parks

Shangri La Estates, Live Oak Park, Villa Santa Cruz - all ages welcome, great community integration.

2

## Aptos: Coastal Budget Living

\$349K-\$495K | 5 parks

Blue Pacific with ocean views - minutes from Seacliff State Beach and Aptos Village.

3

## Scotts Valley: Family Schools

\$459K - \$585K | 6 parks

Vista del Lago with resort amenities - access to top-rated schools without \$1.5M+ price tag.

4

## Watsonville: Most Affordable

\$427K-\$499K | 8 parks

Budget-friendly entry point into Santa Cruz County living.



# Mobile Home Ownership Types

## Land Owned

You own both home and land. No space rent, just property taxes.  
Examples: Aptos Pines, Tradewinds Capitola.

## Cooperative (Co-Op)

Buy shares in park, community input. Buy-in: \$0-\$85K. Lower monthly fees, more stability.

## Monthly Rental

Own home, rent land. Space rent: \$200-\$1,200+. Most common option with rent control protections.

# Mobile Home Financing Reality

## Local Lenders Who Specialize

- BayFederal CreditUnion
- Santa Cruz Community Credit Union
- Murphy Bank - Fresno
- Revest Loans - Us!

## Whatto Expect

- Higher down payments (10-20%)
- Higher interest rates
- Shorter loan terms
- Still hundreds of thousands less!

Getting a mobile home loan is trickier than traditional homes, but absolutely doable. You're still getting into homeownership for significantly less money.

# Is Mobile Home Living Right for You?



## You Might Love It If

Want Santa Cruz living but traditional prices are out of reach, value community, okay with smaller space, want amenities without cost.



## Might Not Be For You If

Need complete privacy, want large yard, can't handle HOA rules, need guaranteed appreciation, have multiple large pets.





## The Santa Cruz Community Spirit

Here's what I love most about Santa Cruz: it's big enough to have everything you need, but small enough that you'll start recognizing faces at the grocery store. People here care about the environment, support local businesses, and actually show up for community events.

We have an incredible food scene, thriving arts community, and enough outdoor activities to keep you busy for a lifetime. Plus, when you need big-city amenities, San Francisco and Silicon Valley are just over the hill.

# Ready to Make This Happen?

## Your Next Steps



### Let's Have a Real Conversation

Call, text, or email me. I want to hear about your situation, timeline, and dreams for your Santa Cruz home.



### Get Your Finances Sorted

Connect with a great lender for a clear picture of your buying power. Pre-approval is essential for competitive offers.



### Start Exploring

Drive around neighborhoods, grab lunch in different areas, check out beaches and parks. Get a feel for where you want to live.

# What Working With Me Looks Like



## Available When You Need Me

Homebuying doesn't happen 9-to-5. Questions at 8 PM or Saturday morning showings? I'm there.



## Long-Term Focus

My goal isn't selling you any house - it's helping you find the RIGHT house, even if it takes longer.



## Honest Communication

I tell you the truth even when it's not what you want to hear. Problems with houses, budget adjustments, wrong neighborhoods - I'll have those conversations.



## Making Complex Simple

Real estate has moving parts, but you don't need to be an expert. I handle details, you focus on the big picture.

# Helpful Resources



## My Website

[www.MoveToSantaCruz.com](http://www.MoveToSantaCruz.com)

Property searches, neighborhood guides, market updates



## City of Santa Cruz

[www.cityofsantacruz.com](http://www.cityofsantacruz.com)

Local government services and community information



## Santa Cruz County

[www.santacruzcounty.us](http://www.santacruzcounty.us)

County services and unincorporated area information



## Visit Santa Cruz

[www.visitsantacruz.org](http://www.visitsantacruz.org)

Events, attractions, local business directory

# Let's Connect!

## Ready to Start Your Journey?

Whatever questions, concerns, or excitement you have about buying in Santa Cruz, I'm here to help. No pressure, no sales pitch, just honest advice from someone who genuinely cares.

[Call Now](#)[Email Me](#)

**Call or Text:** 831-900-8023

**Email:** Shaye@MoveToSantaCruz.com

**Website:** www.MoveToSantaCruz.com

## Welcome to Santa Cruz!

# Your home buying adventure starts here.

"I value relationships over transactions." <sup>4</sup>Shaye Carter

Buying a home in Santa Cruz isn't just about finding a place to live; it's about joining a community, investing in a lifestyle, and creating a foundation for your family's future. It's a big decision, and it deserves to be made with someone who understands both the market and what matters to you.

I've helped dozens of families find their perfect Santa Cruz homes, and I'd love to help you find yours. Whether you're ready to start looking tomorrow or just beginning to think about the possibility, I'm here when you're ready.

CA DRE #02105568 | Revest Homes, Inc.

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This guide was created in January 2025. Market conditions and regulations may change. Always consult with a qualified real estate professional for current information.