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# Santa Cruz, CA eviction risk: Elevated

Santa Cruz County · Population 61,607 · Ranked #448 of 1594 in California · Nationally in the 86th percentile

**Santa Cruz, CA** scores **5.9/10** on the Eviction Risk Score — the elevated tier. The score blends nine independent sub-scores covering local, regional, and state political climate; economic stress; supply constraint; rent-control risk; eviction-process difficulty; tenant-organizing strength; and housing-court bias. Every input is sourced from public data — Census ACS, MIT Election Lab, BLS, and the state landlord-tenant statute — with no synthetic estimates.

EVICTON RISK SCORE · 2026
POLITICAL LEAN

5.9 / 10  
ELEVATED

Dem  
+54.4% margin

<b>Timeline</b> <span style="color: red;">288d</span> filing → judgment	<b>Cost range</b> <span style="color: red;">\$13.3-34.6k</span> legal + lost rent	<b>Average rent</b> \$2,452 33% stretched on rent	<b>Renters</b> 52% of households
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## The score in one paragraph

Santa Cruz is in the **elevated** tier at **5.9/10**. The legal framework has meaningful tenant protections but the courts are not actively hostile to landlords. Standard professional practices — rigorous screening, prompt rent-day communication, precise statutory notice, documented service — keep exposure manageable. Watch for local rent-control proposals; the political baseline supports near-term action in cities at this tier.

## 9-axis sub-score breakdown Higher = more tenant-protective conditions

SUB-SCORE	VALUE	DISTRIBUTION
Local political climate	8.2	
Regional political climate	8.2	
State political climate	6.8	
Economic stress	7.5	
Supply constraint	9.5	
Rent-control risk	7.6	
Eviction-process difficulty	6.1	
Tenant-organizing strength	9.3	
Housing-court bias	7.5	
Primary Eviction Risk Score	5.9	9-axis mean

## How Santa Cruz compares

Santa Cruz, CA **5.9**

Santa Cruz County **5.5**

California average **6.6**

US national average **5.3**

**Santa Cruz scores 5.9/10** — that's 0.6 points **above** the US national average (5.3) and ranks **#448 of 1594** covered places in California. Nationally, 85.9% of cities score lower than this one.

## Demographics & economic context

Population	61,607
Renter share of households	51.6%
Average gross rent	\$2,452 / month
Average household income	\$111,427 / year
Share of income spent on rent	32.5%
Poverty rate	17.6%
Unemployment rate	6.3%
2024 county presidential margin	+54.4%

Of every 100 households in Santa Cruz, roughly **52** rent. The typical renter household earns \$111,427 a year and pays \$2,452 a month in rent — equivalent to **33%** of average household income. HUD classifies any household spending more than 30% of income on housing as "cost-burdened" and more than 50% as "severely cost-burdened" — Santa Cruz sits **above the cost-burdened threshold**.

## Eviction cost & timeline detail

Estimated all-in eviction cost (low)	<b>\$13,282</b>
Estimated all-in eviction cost (high)	<b>\$34,581</b>
Lost-rent share of total (typical)	~60-75%
Court filing + summons service fees	\$385 - \$610
Sheriff lockout fee	\$145 - \$200
Attorney fees (contested cases)	\$1,500 - \$5,000+
Typical timeline (filing → judgment)	<b>288 days</b>
Post-eviction turnover (cleaning, repairs, re-leasing)	+30-60 days
Tenant-prevailing outcome rate	59.9%

In a typical eviction in Santa Cruz, **lost rent is the dominant cost driver** — accounting for 60-75% of total expense. At the city's average rent of \$2,452/month ( $\approx$  \$82/day), every day of vacancy during the eviction process costs the landlord roughly \$82. A 288-day filing-to-judgment timeline followed by a 30-day turnover means 318 days of vacancy — \$23,539 in lost rent alone, before any other cost.

## California statute snapshot

Governing statute	Cal. Civ. Code § 1947.12
Just-cause eviction required	<b>Yes</b> (statewide)
Rent cap formula	5%+CPI, max 10%
Rent cap statute	Cal. Civ. Code § 1947.12 (AB 1482)
Typical uncontested timeline (high)	60 days
Typical contested timeline (high)	180 days

## Per-axis detail — what each sub-score actually measures

The Eviction Risk Score is an arithmetic mean of nine independent 0-10 sub-scores. Each is measuring something different about the local landlord-side legal and political environment. Below is what each one is and what Santa Cruz's value reflects.

### Local political climate

8.2

2024 county presidential margin (MIT Election Lab, 2020 fallback). Reflects the local electorate's lean — strong-Dem counties tend to support stronger tenant ordinances; strong-Rep counties tend to favor faster, landlord-neutral eviction processes.

### Regional political climate

8.2

Population-weighted average of surrounding counties in the same metro area. Local rent-control fights almost always cluster regionally — adjacent counties with the same political lean produce coordinated policy waves.

### State political climate

6.8

Statewide presidential margin + legislative chamber composition. The state legislature controls preemption (whether cities CAN pass rent control), eviction notice periods, and just-cause requirements.

### Economic stress

7.5

Census ACS poverty rate combined with BLS LAUS unemployment. High economic stress correlates with higher eviction filing rates because rent-payment problems track joblessness more reliably than any other single signal.

### Supply constraint

9.5

Renter share × average gross rent. Constrained markets (low vacancy, high rent) produce both higher rent-burden and more aggressive tenant organizing, both of which raise eviction risk.

### Rent-control risk

7.6

National percentile of rent burden. Cities at the top of the rent-burden distribution are the most likely targets of new rent-stabilization ordinances within 1-2 legislative cycles.

### Eviction-process difficulty

6.1

Coded reading of state landlord-tenant statute: notice periods, response window, available defenses, just-cause coverage, mandatory mediation. Higher = longer, more procedural, more dismissal-prone.

### Tenant-organizing strength

9.3

Renter share weighted by political lean. Cities with majority-renter populations and tenant-friendly politics produce active tenant unions that escalate individual disputes and lobby for stronger protections.

### Housing-court bias

7.5

State-weighted disposition data + appellate posture. Some state housing courts apply procedural rules strictly against landlords (dismissals for minor notice defects); others apply them strictly against tenants.

## Quick answers

What is the eviction risk score for Santa Cruz?

**5.9/10** — Elevated tier. The score is the arithmetic mean of nine sub-axes covering political climate (local, regional, state), economic stress, supply constraint, rent-control risk, eviction-process difficulty, tenant-organizing strength, and housing-court bias. Inputs are public ACS 2023 5-year data, 2024 county presidential margins (MIT Election Lab; 2020 fallback), BLS LAUS unemployment, and a coded reading of the California landlord-tenant statute.

How long does an eviction take in Santa Cruz?

Filing to judgment runs roughly **288 days** for a standard case. All-in cost runs **\$13,282-\$34,581** per case — that's legal fees, lost rent, sheriff lockout, plus post-eviction turnover. Contested cases (where the tenant files an Answer) add another 30-60 days. Cases where a tenant raises a habitability defense or files an appeal can run 4-6 months total.

What share of Santa Cruz households rent?

**51.6%** of households are renter-occupied (ACS 2023 5-year, table B25008). About **33%** of average household income goes to rent at the city's average gross rent of **\$2,452/month** (ACS table B25064).

Is Santa Cruz a landlord-friendly market?

Lower-risk tier (**5.9/10**). Default-judgment frequency is high when notices are served properly. Tenant-side appeals are rare, and the statute provides a clear path from notice to lockout.

What does "stretched on rent" mean?

HUD defines a household as "cost-burdened" if it spends more than 30% of income on housing, and "severely cost-burdened" above 50%. Santa Cruz's value of **32.5%** measures the city-wide average from Census ACS 2023 5-year table B25071 (gross rent as a percentage of household income). The higher this number, the more financially fragile the average renter household, and the more likely a missed paycheck cascades into a rent default.

Who is this report for?

Landlords evaluating a market for an acquisition, property managers underwriting an existing portfolio, investors comparing submarkets, tenants researching their rights, and journalists/researchers covering local housing policy. Every number is reproducible from public sources cited at the back of this report. **No legal advice is provided** — consult a licensed attorney in California for guidance specific to a particular property or dispute.

## Methodology

The primary Eviction Risk Score is computed as the arithmetic mean of nine sub-scores, each independently normalized to a 0-1 national percentile against the universe of 31,828 covered US cities, then multiplied by 10. Each sub-score is capped at [1.0, 10.0] before averaging to keep the headline number from being dragged to extremes by a single outlier axis.

$$\text{score} = (S_{\text{local}} + S_{\text{regional}} + S_{\text{state}} + S_{\text{economic}} + S_{\text{supply}} + S_{\text{rent-control}} + S_{\text{eviction-process}} + S_{\text{tenant-org}} + S_{\text{court-bias}}) \div 9$$

## REPRODUCIBILITY

Every input is sourced from a public dataset cited in the source registry below. To reproduce Santa Cruz's score from scratch, pull the city's ACS variables from [data.census.gov](https://data.census.gov) (place GEOID), the county presidential margin from MIT Election Lab's CSV, and the state statute from the cited code section. The full computation lives at [evictionriskmap.com/methodology/](https://evictionriskmap.com/methodology/) and the per-city payload is available as JSON at [evictionriskmap.com/api/v1/cities/{id}.json](https://evictionriskmap.com/api/v1/cities/{id}.json).

## CONFIDENCE & UNCERTAINTY

ACS 5-year estimates for places with population under ~25,000 carry meaningful margins of error — we suppress the score entirely for places under 5,000 and add a wide confidence band for places 5,000–25,000. Presidential margins use county-level returns (the most granular level published consistently for every US county) so they uniformly under-represent within-county political variation in large metros. The eviction-process sub-score is a coded reading of statute text; it does not attempt to measure within-state judicial variation.

## Source registry

SOURCE	COVERAGE	VINTAGE
US Census ACS 5-year (B17001, B19013, B25008, B25064, B25071)	Poverty, income, renter share, rent, rent burden	2023
US Census Gazetteer	Place + county geometry, FIPS codes	2024
MIT Election Lab	County presidential margin	2024 (2020 fallback)
BLS Local Area Unemployment Statistics	City-level unemployment rate	Latest available
California landlord-tenant statute	Notice periods, just-cause, rent caps, timelines	2026 reading
HUD cost-burden thresholds	30% / 50% income-on-rent benchmarks	Codified
NGP-EvictStats scoring formula	9-axis Eviction Risk Score	Current production version

## Disclaimer

This report is informational only. The Eviction Risk Score is descriptive of measurable inputs (Census demographics, voting history, statute structure) — it is not a prediction for any individual property, tenant, or dispute. It does not constitute legal, financial, or investment advice. Eviction outcomes depend heavily on case-specific facts (notice service quality, tenant defenses, judicial assignment) that no aggregate score can capture. Before taking any action on a specific property or tenancy, consult a licensed California attorney.

All public-source citations above are non-exclusive: anyone can reproduce the Eviction Risk Score by pulling the same source data and applying the methodology published at [evictionriskmap.com/methodology/](https://evictionriskmap.com/methodology/). NextGen Properties publishes EvictionRiskMap.com as a free research tool; we do not sell the underlying data and we do not warrant the score's fitness for any particular purpose.

## ABOUT NEXTGEN PROPERTIES

NextGen Properties is a licensed real estate brokerage and full-service property-management firm. We own and operate a portfolio of single-family rentals and small multifamily buildings across the West and South, and we publish **EvictionRiskMap.com** as a free research tool for landlords, tenants, and investors evaluating local rental markets. Our team blends 20+ years of operational landlord experience with original data work — we ingest, validate, and combine public datasets (US Census ACS, BEA, Princeton Eviction Lab, CDC SVI, FRED) so customers can underwrite a market in minutes rather than weeks.

### WHAT WE DO

Full-service property management for landlords (leasing, maintenance, accounting, legal coordination) · Pre-purchase market diligence reports for investors · Free public risk data and methodology at [evictionriskmap.com](https://evictionriskmap.com)

### REACH US

**Web:** [nextgenproperties.com](https://nextgenproperties.com)  
**Research:** [evictionriskmap.com](https://evictionriskmap.com)  
**Phone:** (949) 392-8666  
**Office:** Costa Mesa, CA