

Bay County, FL

County · FL · Florida

BALANCED MARKET

\$335K

MEDIAN SALE PRICE

+4.2%

1-YR CHANGE

4,600

SALES (12 MO)

\$341K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100



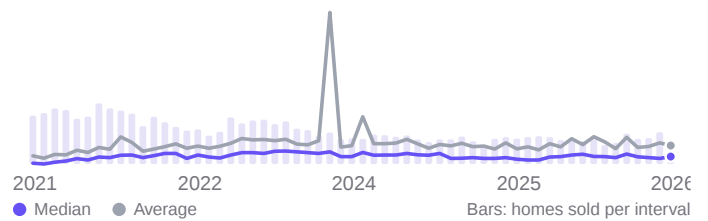
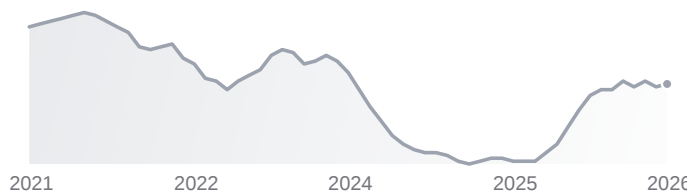
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

58 / 100

Sale prices

Median \$341K · Average \$409K

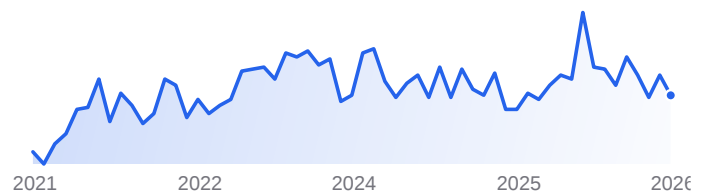
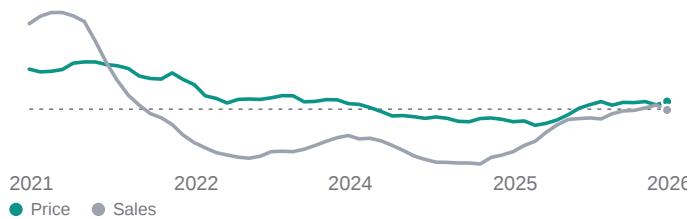


Growth (year over year)

Price +4.2% · Sales -0.5%

Price per square foot

\$221/ft²

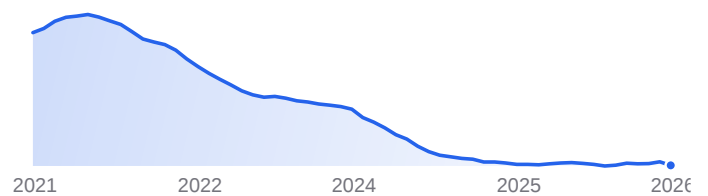


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

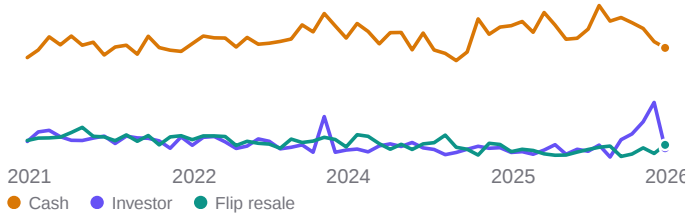
4.9%



BUYERS & OUTCOMES

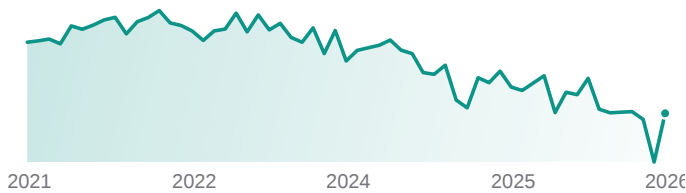
Buyer mix

Cash 36% · Investor 4.8% · Flip resale 5.9%



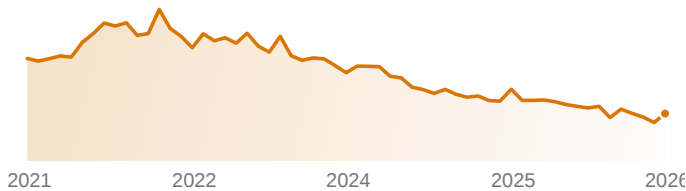
Sellers who sold at a gain

80%

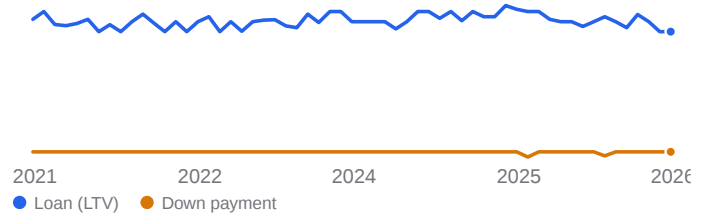


Median annualized return at resale

+4.2%

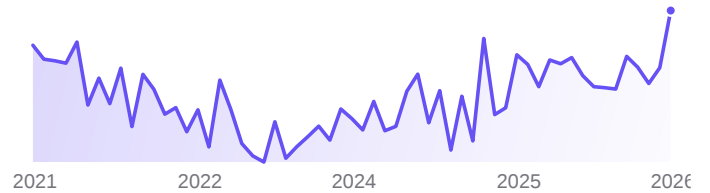


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



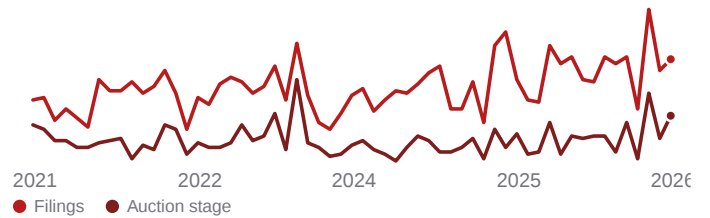
Typical hold before selling

6.1 yrs



Preforeclosure filings

Filings 49 · Auction stage 24



HOUSING STOCK

Homes	93,975
Median value (AVM)	\$341K
Median size	1,466 ft²
Median bedrooms	3
Median year built	1994
Single family	60%
Condos	21%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	1.6%
Owner occupied	59%
Company owned	17%
Median loan-to-value	45%

Typical ownership tenure

7.4 yrs

COMMUNITY

Population	201,664
Density	266 / mi²
Median household income	\$68K
Average household income	\$91K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	19
Homes occupied	73%
Bachelor's or higher	19%
Poverty rate	9.8%
Unemployment	1.1%
Average temp	68°F
Annual precip	66 in
Sunshine	60%

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.