

Okaloosa County, FL

County · FL · Florida

BALANCED MARKET

\$375K

MEDIAN SALE PRICE

+4.9%

1-YR CHANGE

4,516

SALES (12 MO)

\$343K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



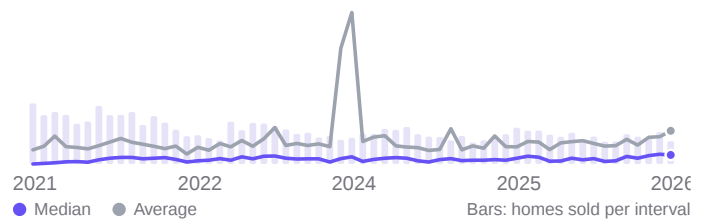
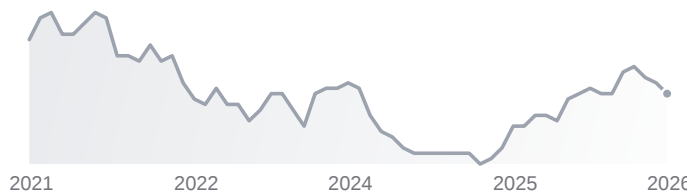
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$375K · Average \$562K

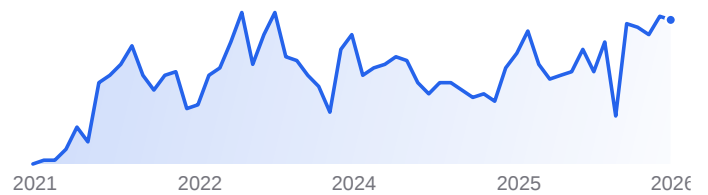
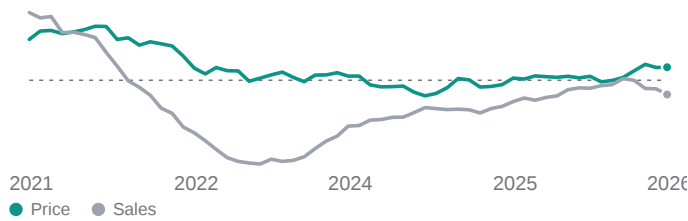


Growth (year over year)

Price +4.9% · Sales -5.2%

Price per square foot

\$220/ft²

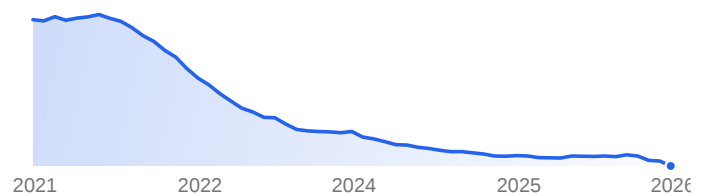


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

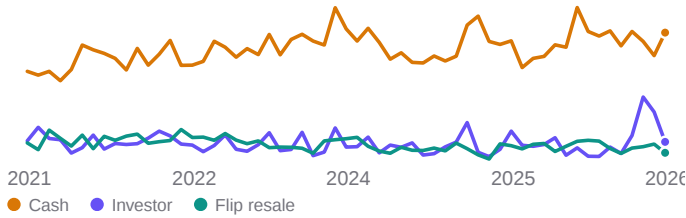
4.7%



BUYERS & OUTCOMES

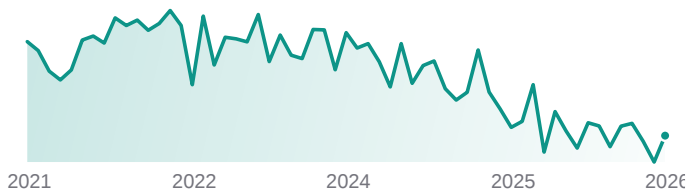
Buyer mix

Cash 32% · Investor 7.2% · Flip resale 4.7%



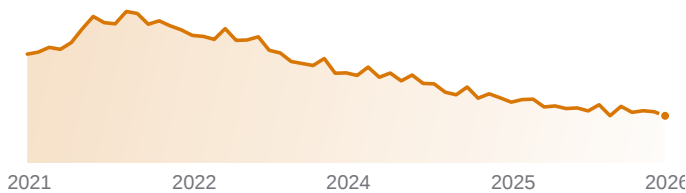
Sellers who sold at a gain

86%

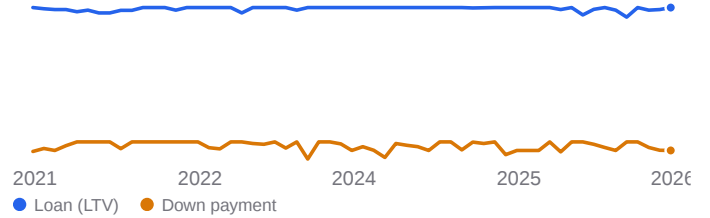


Median annualized return at resale

+3.9%

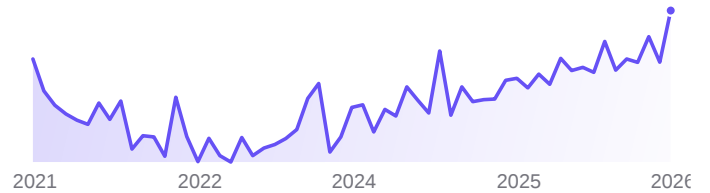


Financing (share of purchase price) Loan (LTV) 98% · Down payment 15%



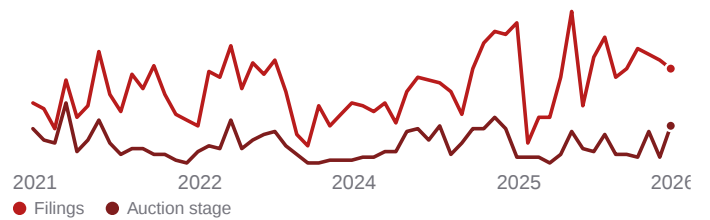
Typical hold before selling

6.5 yrs



Preforeclosure filings

Filings 33 · Auction stage 13



HOUSING STOCK

Homes	95,075
Median value (AVM)	\$343K
Median size	1,642 ft²
Median bedrooms	3
Median year built	1992
Single family	72%
Condos	14%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	1.7%
Owner occupied	67%
Company owned	17%
Median loan-to-value	53%

Typical ownership tenure

7.9 yrs

COMMUNITY

Population	221,115
Density	238 / mi²
Median household income	\$76K
Average household income	\$100K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	21
Homes occupied	85%
Bachelor's or higher	20%
Poverty rate	7.7%
Unemployment	0.9%
Average temp	67°F
Annual precip	67 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.