

Polk County, FL

County · FL · Florida

BUYER'S MARKET

\$287K

MEDIAN SALE PRICE

-6.7%

1-YR CHANGE

15,788

SALES (12 MO)

\$298K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 32 / 100



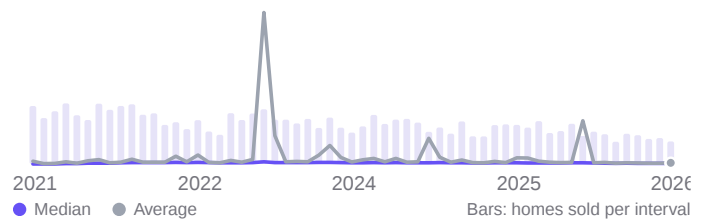
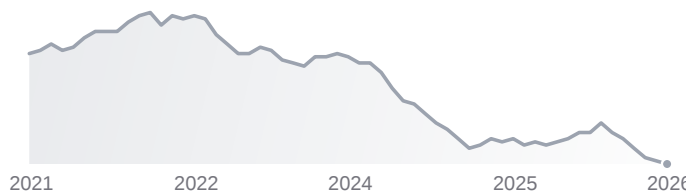
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

32 / 100

Sale prices

Median \$285K · Average \$312K

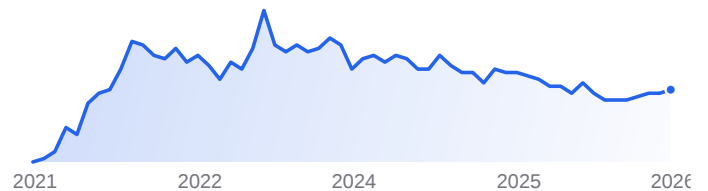
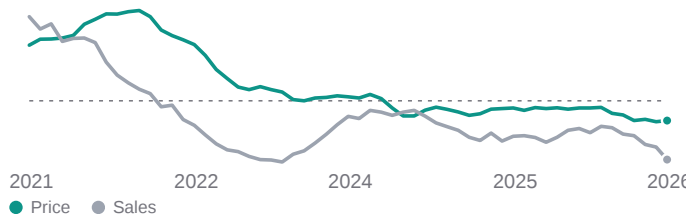


Growth (year over year)

Price -6.7% · Sales -19.8%

Price per square foot

\$174/ft²

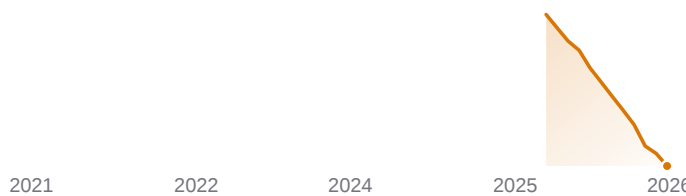


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

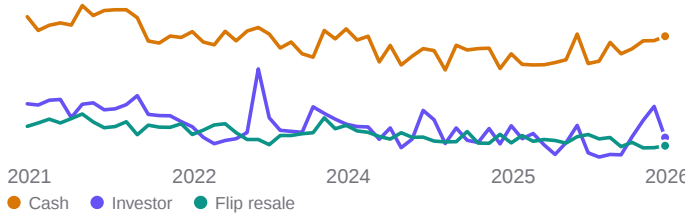
5.4%



BUYERS & OUTCOMES

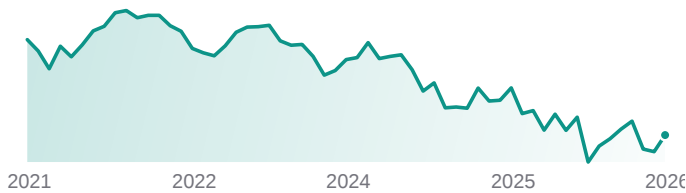
Buyer mix

Cash 34% · Investor 9.5% · Flip resale 7.5%



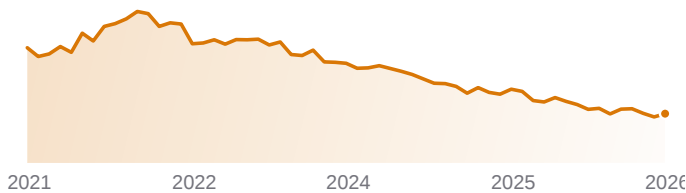
Sellers who sold at a gain

80%

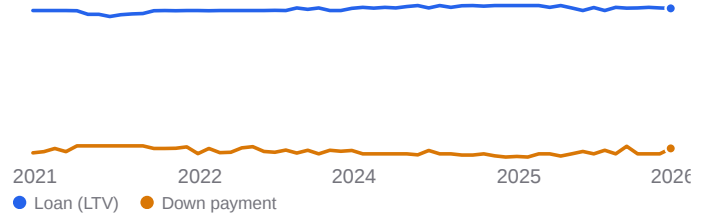


Median annualized return at resale

+4.4%

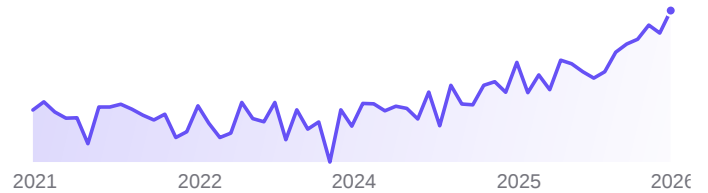


Financing (share of purchase price) Loan (LTV) 96% · Down payment 8.4%



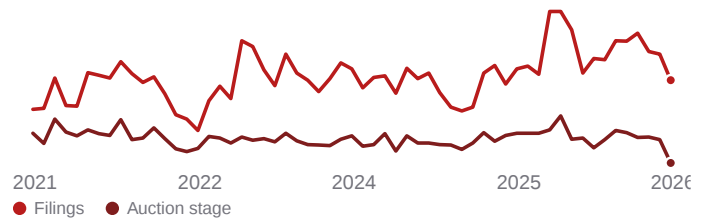
Typical hold before selling

6.5 yrs



Preforeclosure filings

Filings 153 · Auction stage 0



HOUSING STOCK

Homes	291,064
Median value (AVM)	\$298K
Median size	1,638 ft²
Median bedrooms	3
Median year built	1999
Single family	78%
Condos	3.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	1.6%
Owner occupied	69%
Company owned	15%
Median loan-to-value	56%

Typical ownership tenure

8.2 yrs

COMMUNITY

Population	863,289
Density	480 / mi²
Median household income	\$61K
Average household income	\$80K
Crime index (US avg 100)	102
Air pollution index (US avg 100)	226
Earthquake index (US avg 100)	21
Homes occupied	89%
Bachelor's or higher	15%
Poverty rate	14.4%
Unemployment	1.2%
Average temp	72°F
Annual precip	51 in
Sunshine	66%

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.