

Santa Rosa County, FL

County · FL · Florida

BALANCED MARKET

\$353K

MEDIAN SALE PRICE

+0.4%

1-YR CHANGE

4,438

SALES (12 MO)

\$358K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



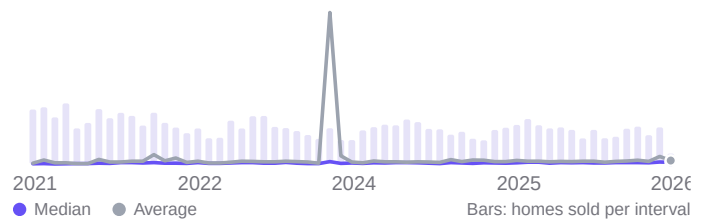
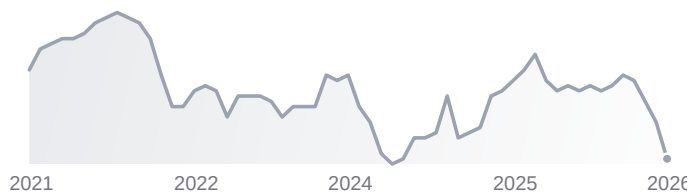
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$353K · Average \$412K

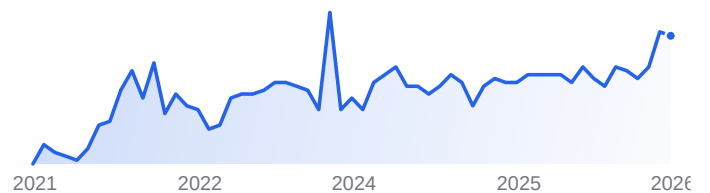
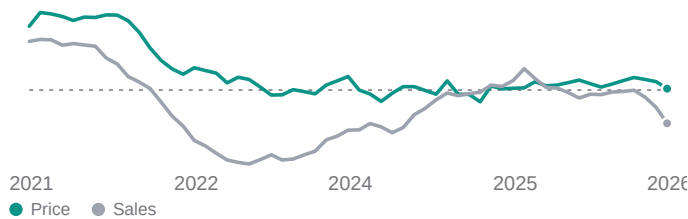


Growth (year over year)

Price +0.4% · Sales -11.5%

Price per square foot

\$198/ft²

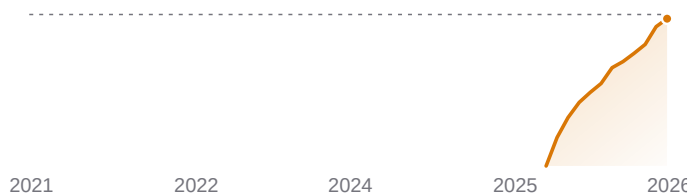


Sale premium vs estimated value

-0.0%

Annual turnover (share of homes sold)

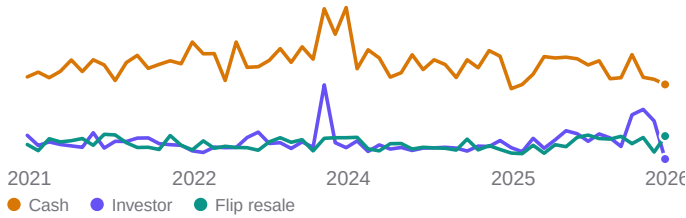
5.4%



BUYERS & OUTCOMES

Buyer mix

Cash 23% · Investor 2.4% · Flip resale 8.7%



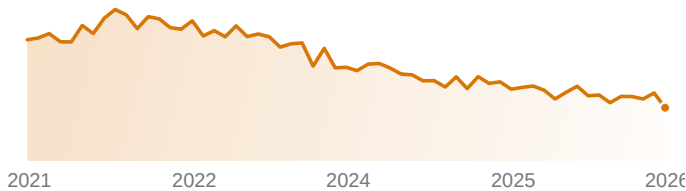
Sellers who sold at a gain

90%

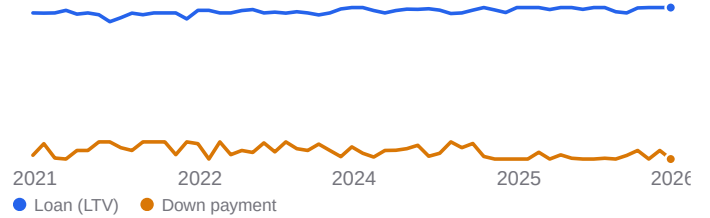


Median annualized return at resale

+4.4%

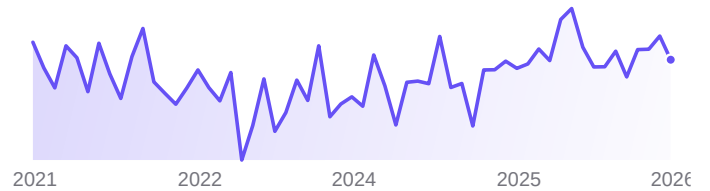


Financing (share of purchase price) Loan (LTV) 98% · Down payment 10%



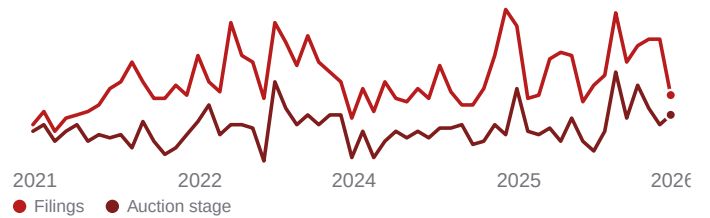
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 20 · Auction stage 14



HOUSING STOCK

Homes	82,347
Median value (AVM)	\$358K
Median size	1,805 ft²
Median bedrooms	3
Median year built	2000
Single family	86%
Condos	2.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	1.3%
Owner occupied	79%
Company owned	11%
Median loan-to-value	53%

Typical ownership tenure

7.7 yrs

COMMUNITY

Population	209,990
Density	207 / mi²
Median household income	\$85K
Average household income	\$105K
Crime index (US avg 100)	99
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	21
Homes occupied	93%
Bachelor's or higher	20%
Poverty rate	8.4%
Unemployment	1.0%
Average temp	67°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.