

Toccoa 30577

ZIP code · GA · Georgia · Stephens County · Toccoa

BALANCED MARKET

\$283K

MEDIAN SALE PRICE

+29.6%

1-YR CHANGE

328

SALES (12 MO)

\$215K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100

Buyer's market

Balanced

Seller's market

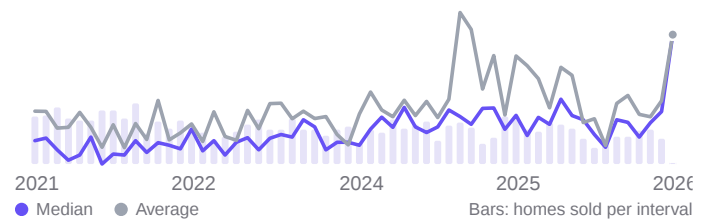
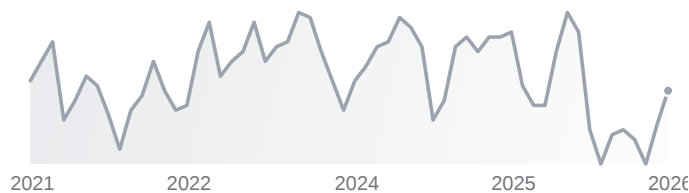
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$390K · Average \$390K

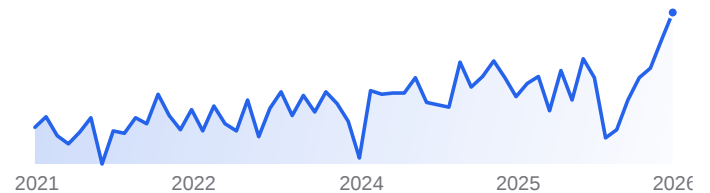
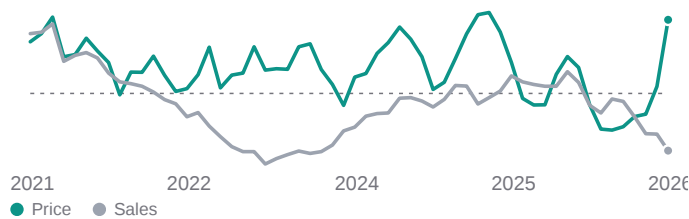


Growth (year over year)

Price +29.6% · Sales -23.0%

Price per square foot

\$212/ft²

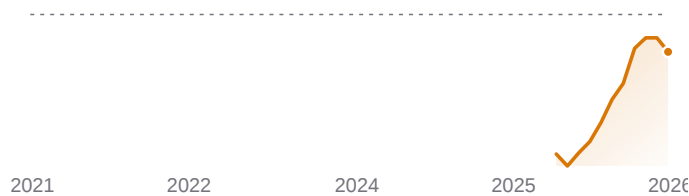


Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

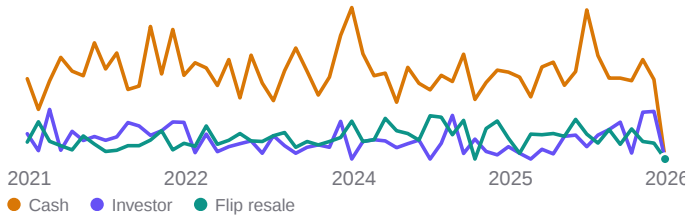
3.7%



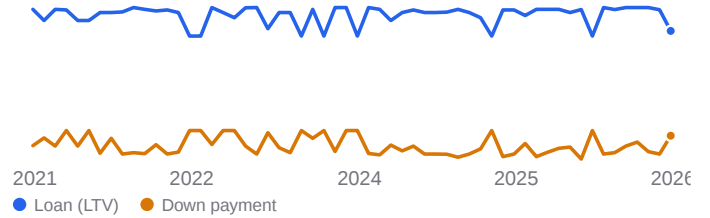
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 0% · Flip resale 0%

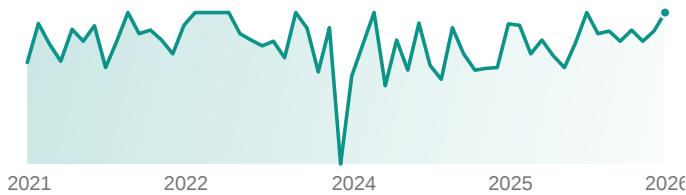


Financing (share of purchase price) Loan (LTV) 83% · Down payment 17%



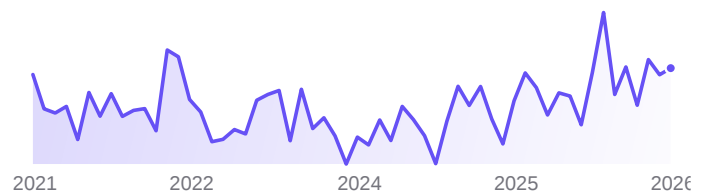
Sellers who sold at a gain

100%



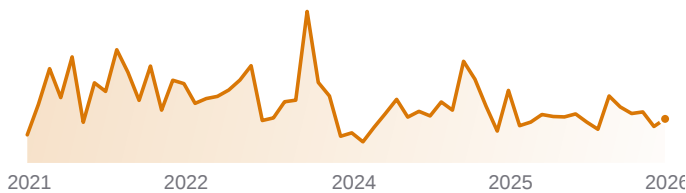
Typical hold before selling

4.8 yrs



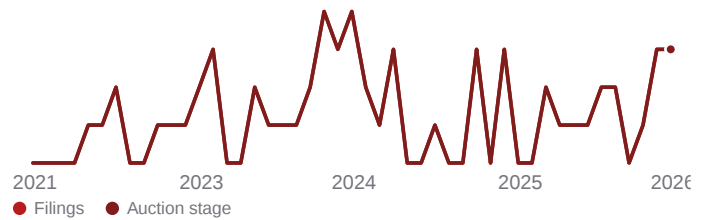
Median annualized return at resale

+9.3%



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	8,869
Median value (AVM)	\$215K
Median size	1,497 ft²
Median bedrooms	3
Median year built	1977
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	1.8%
Owner occupied	73%
Company owned	9.6%
Median loan-to-value	27%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	22,510
Density	144 / mi²
Median household income	\$58K
Average household income	\$71K
Crime index (US avg 100)	104
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	78
Homes occupied	90%
Bachelor's or higher	10%
Poverty rate	11.8%
Unemployment	0.9%
Average temp	61°F
Annual precip	58 in
Sunshine	61%

Market metrics are derived from recorded arms-length deeds through June 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.