

Middleburg 32068

ZIP code · FL · Florida > Clay County > Middleburg

BUYER'S MARKET

\$271K

MEDIAN SALE PRICE

-8.8%

1-YR CHANGE

674

SALES (12 MO)

\$330K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 21 / 100



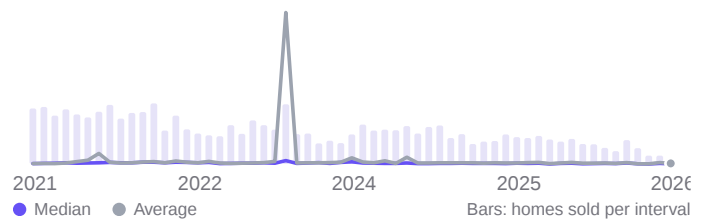
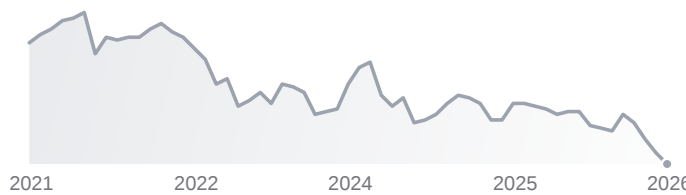
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

21 / 100

Sale prices

Median \$270K · Average \$290K

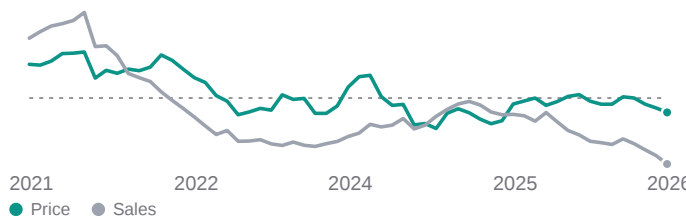


Growth (year over year)

Price -8.8% · Sales -40.4%

Price per square foot

\$159/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

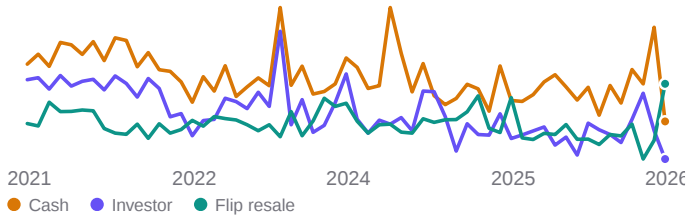
3.0%



BUYERS & OUTCOMES

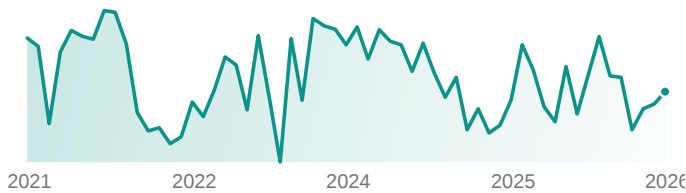
Buyer mix

Cash 14% · Investor 0% · Flip resale 29%



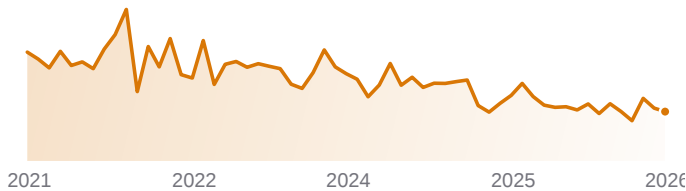
Sellers who sold at a gain

86%

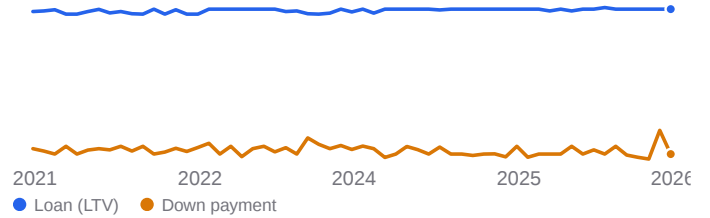


Median annualized return at resale

+4.4%

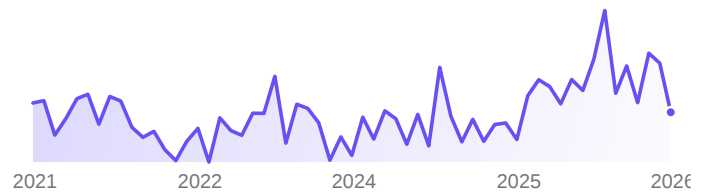


Financing (share of purchase price) Loan (LTV) 98% · Down payment 5.0%



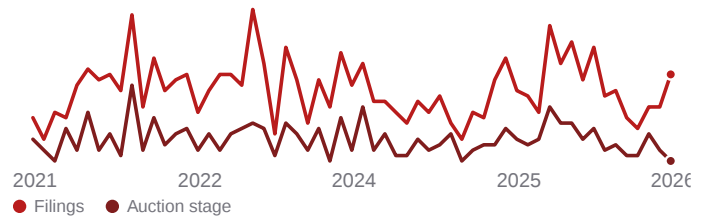
Typical hold before selling

4.8 yrs



Preforeclosure filings

Filings 16 · Auction stage 0



HOUSING STOCK

Homes	22,420
Median value (AVM)	\$330K
Median size	1,717 ft²
Median bedrooms	3
Median year built	2000
Single family	78%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	1.5%
Owner occupied	85%
Company owned	14%
Median loan-to-value	54%

Typical ownership tenure

8.2 yrs

COMMUNITY

Population	59,564
Density	515 / mi²
Median household income	\$85K
Average household income	\$97K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	28
Homes occupied	95%
Bachelor's or higher	17%
Poverty rate	9.3%
Unemployment	1.1%
Average temp	69°F
Annual precip	53 in
Sunshine	63%

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.