

Panama City 32405

ZIP code · FL · Florida > Bay County > Panama City

BALANCED MARKET

\$292K

MEDIAN SALE PRICE

+17.4%

1-YR CHANGE

429

SALES (12 MO)

\$273K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100



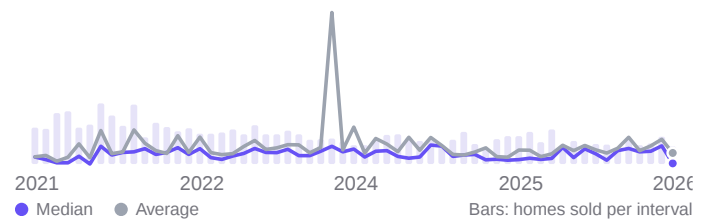
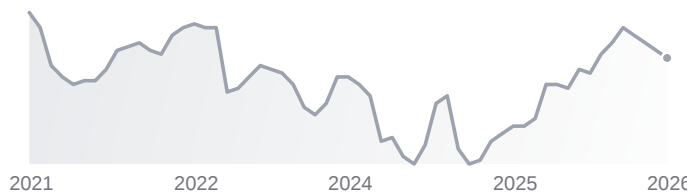
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

57 / 100

Sale prices

Median \$215K · Average \$296K

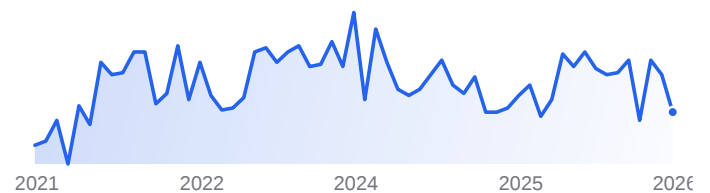
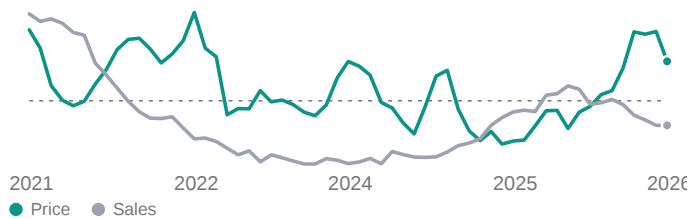


Growth (year over year)

Price +17.4% · Sales -10.8%

Price per square foot

\$164/ft²

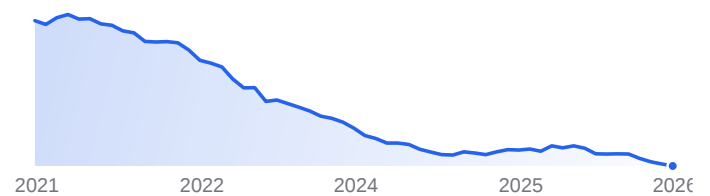


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

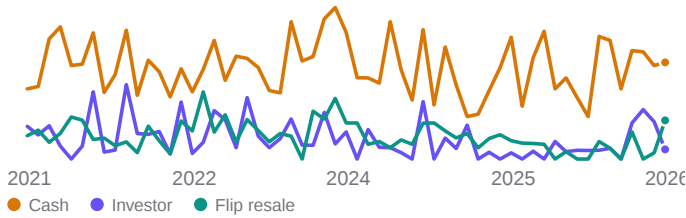
4.3%



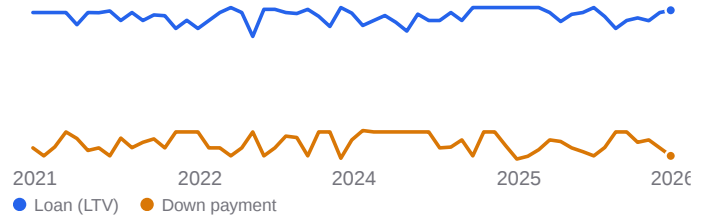
BUYERS & OUTCOMES

Buyer mix

Cash 34% · Investor 3.4% · Flip resale 14%



Financing (share of purchase price) Loan (LTV) 96% · Down payment 5.0%



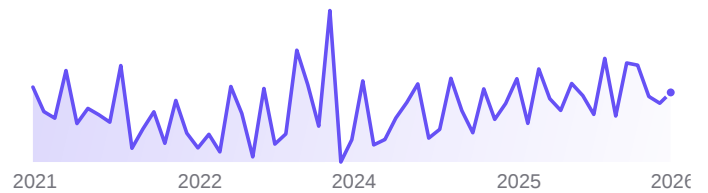
Sellers who sold at a gain

91%



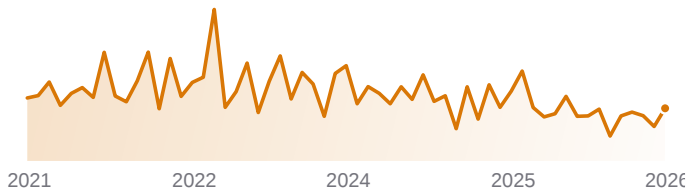
Typical hold before selling

5.6 yrs



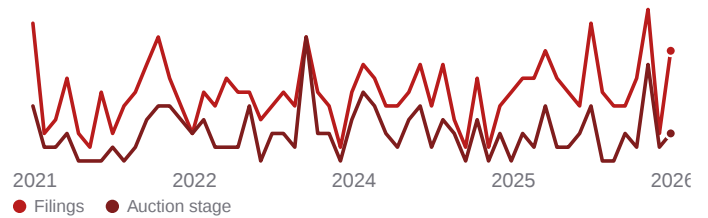
Median annualized return at resale

+4.9%



Preforeclosure filings

Filings 8 · Auction stage 2



HOUSING STOCK

Homes	9,982
Median value (AVM)	\$273K
Median size	1,632 ft²
Median bedrooms	3
Median year built	1984
Single family	84%
Condos	2.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	1.9%
Owner occupied	75%
Company owned	14%
Median loan-to-value	55%

Typical ownership tenure

7.9 yrs

COMMUNITY

Population	31,645
Density	1,575 / mi²
Median household income	\$69K
Average household income	\$87K
Crime index (US avg 100)	79
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	20
Homes occupied	87%
Bachelor's or higher	19%
Poverty rate	10.2%
Unemployment	0.9%
Average temp	68°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.