

Panama City Beach 32407

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

BALANCED MARKET

\$324K

MEDIAN SALE PRICE

-5.1%

1-YR CHANGE

547

SALES (12 MO)

\$420K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 51 / 100



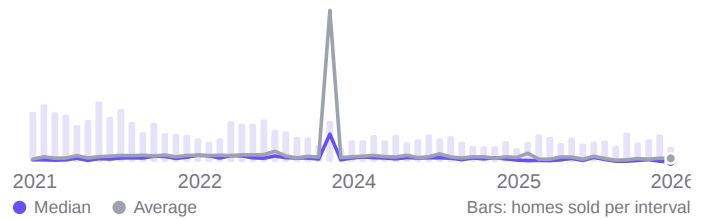
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

51 / 100

Sale prices

Median \$295K · Average \$393K

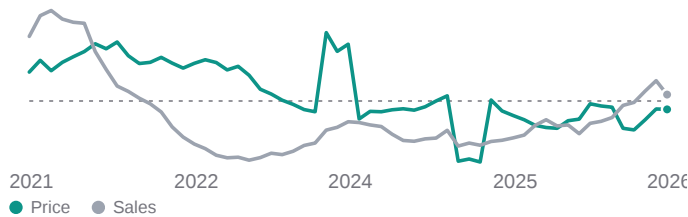


Growth (year over year)

Price -5.1% · Sales +3.8%

Price per square foot

\$234/ft²



Sale premium vs estimated value

-3.0%

Annual turnover (share of homes sold)

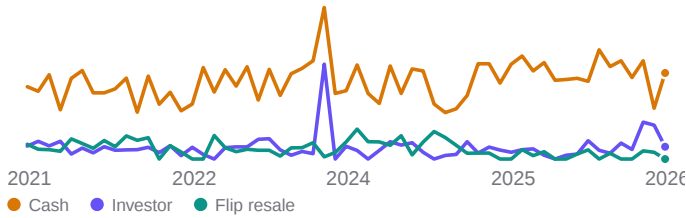
6.1%



BUYERS & OUTCOMES

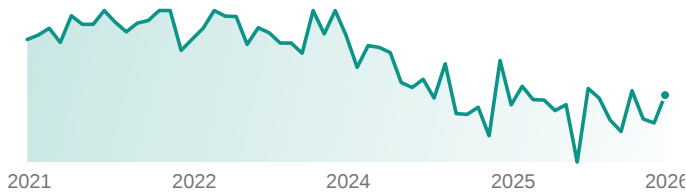
Buyer mix

Cash 44% · Investor 6.3% · Flip resale 0%



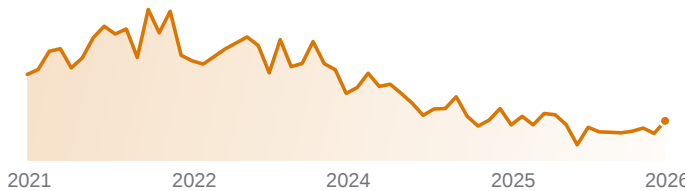
Sellers who sold at a gain

76%

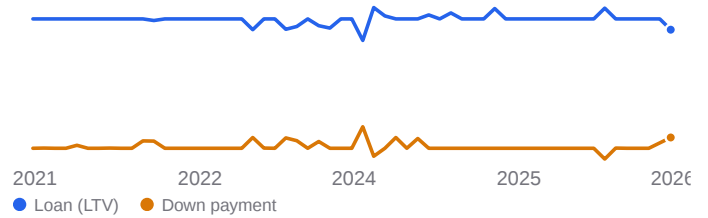


Median annualized return at resale

+4.2%

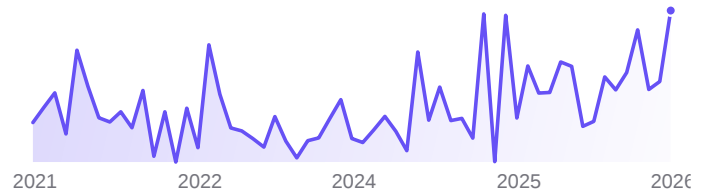


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



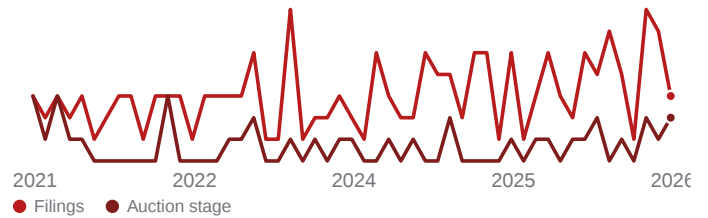
Typical hold before selling

7.5 yrs



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	8,931
Median value (AVM)	\$420K
Median size	1,394 ft²
Median bedrooms	3
Median year built	2003
Single family	40%
Condos	41%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	1.0%
Owner occupied	44%
Company owned	20%
Median loan-to-value	43%

Typical ownership tenure

6.5 yrs

COMMUNITY

Population	14,943
Density	707 / mi²
Median household income	\$77K
Average household income	\$104K
Crime index (US avg 100)	97
Air pollution index (US avg 100)	73
Earthquake index (US avg 100)	17
Homes occupied	61%
Bachelor's or higher	24%
Poverty rate	6.6%
Unemployment	1.1%
Average temp	68°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.