

Panama City Beach 32413

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

BALANCED MARKET

\$427K

MEDIAN SALE PRICE

-8.7%

1-YR CHANGE

995

SALES (12 MO)

\$501K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



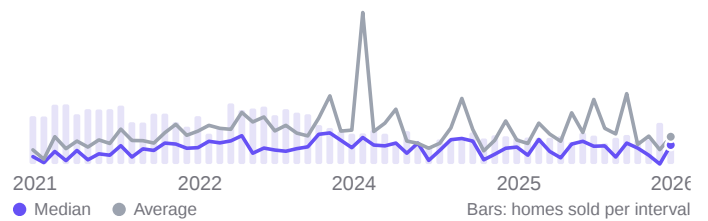
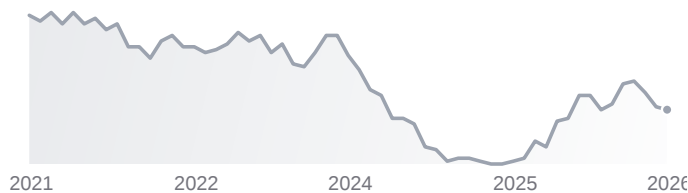
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

49 / 100

Sale prices

Median \$480K · Average \$525K

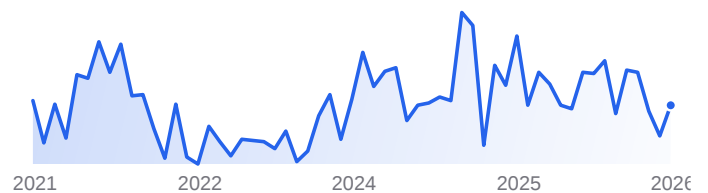
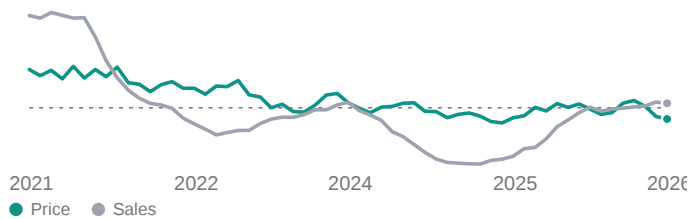


Growth (year over year)

Price -8.7% · Sales +3.5%

Price per square foot

\$338/ft²

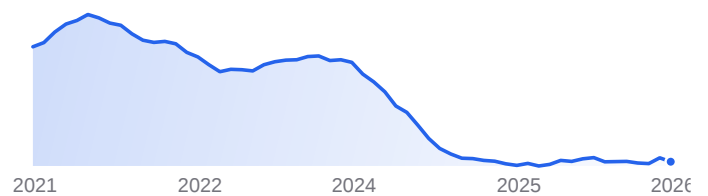


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

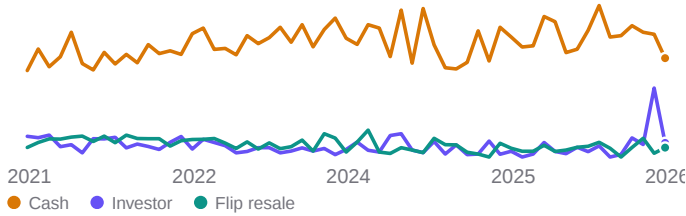
5.8%



BUYERS & OUTCOMES

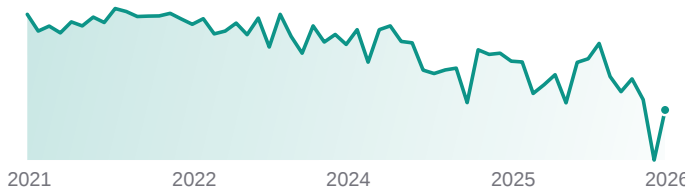
Buyer mix

Cash 41% · Investor 5.9% · Flip resale 3.9%



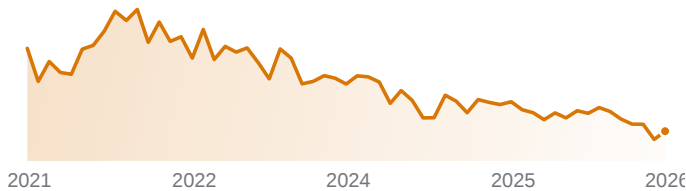
Sellers who sold at a gain

73%

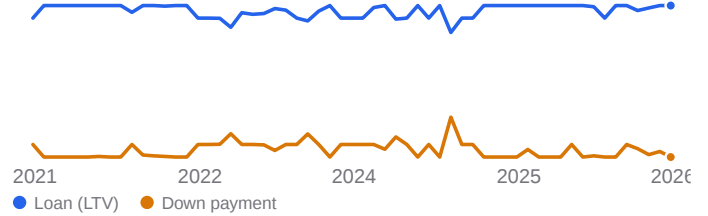


Median annualized return at resale

+3.5%



Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



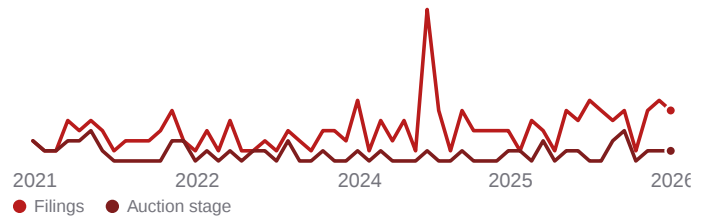
Typical hold before selling

4.5 yrs



Preforeclosure filings

Filings 5 · Auction stage 1



HOUSING STOCK

Homes	17,059
Median value (AVM)	\$501K
Median size	1,283 ft²
Median bedrooms	2
Median year built	2002
Single family	45%
Condos	39%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	0.9%
Owner occupied	37%
Company owned	25%
Median loan-to-value	29%

Typical ownership tenure

6.7 yrs

COMMUNITY

Population	21,134
Density	182 / mi²
Median household income	\$91K
Average household income	\$118K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	77
Earthquake index (US avg 100)	14
Homes occupied	44%
Bachelor's or higher	27%
Poverty rate	6.1%
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.