

Chipley 32428

ZIP code · FL · Florida > Washington County > Chipley

BALANCED MARKET

\$249K

MEDIAN SALE PRICE

+33.0%

1-YR CHANGE

221

SALES (12 MO)

\$199K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



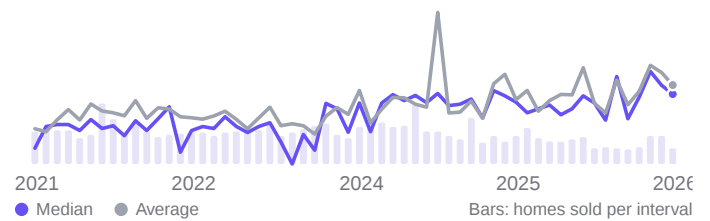
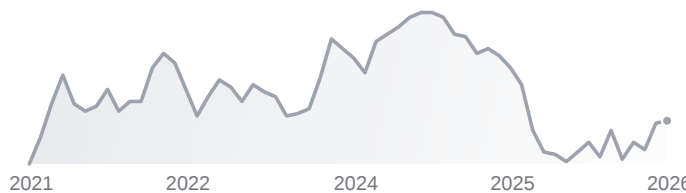
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

40 / 100

Sale prices

Median \$223K · Average \$245K

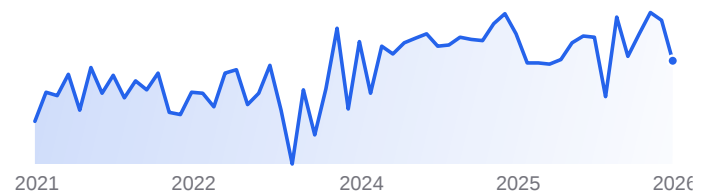
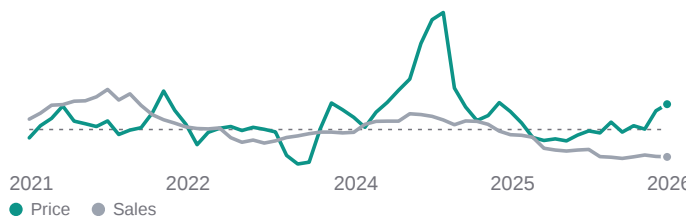


Growth (year over year)

Price +33.0% · Sales -35.6%

Price per square foot

\$129/ft²

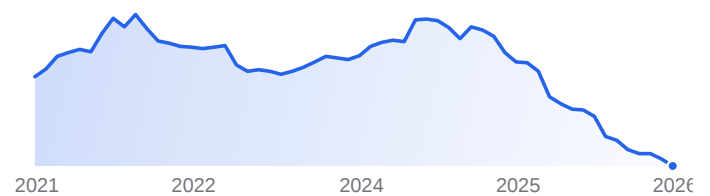
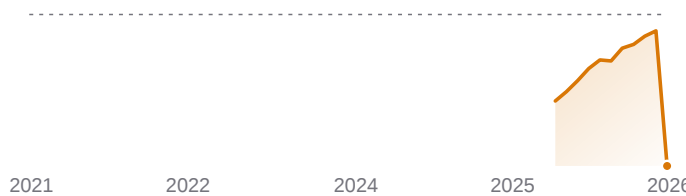


Sale premium vs estimated value

-9.5%

Annual turnover (share of homes sold)

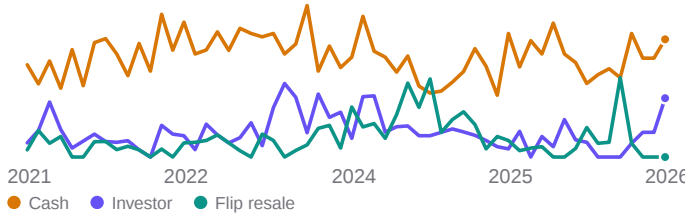
2.8%



BUYERS & OUTCOMES

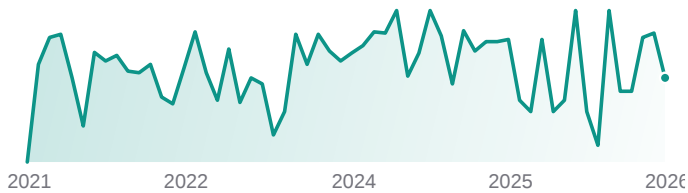
Buyer mix

Cash 57% · Investor 29% · Flip resale 0%



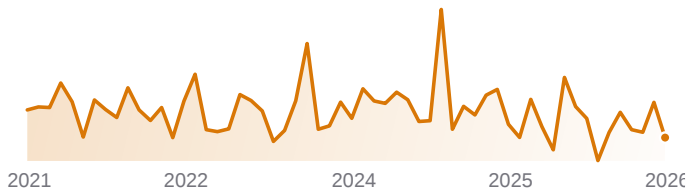
Sellers who sold at a gain

83%

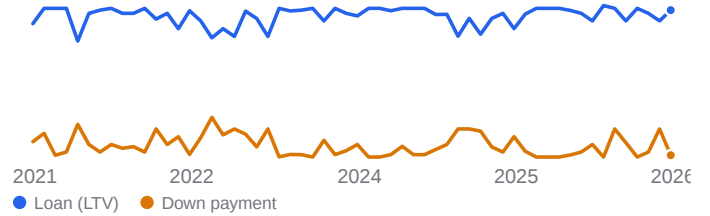


Median annualized return at resale

+4.3%

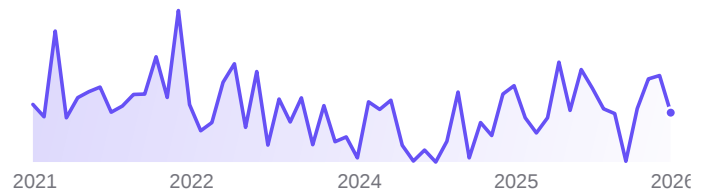


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



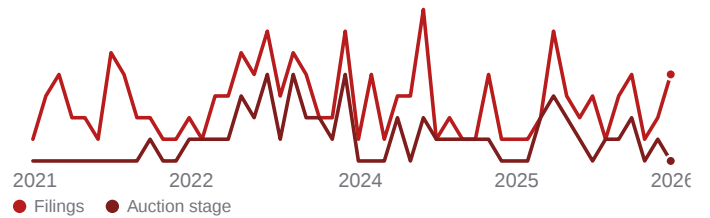
Typical hold before selling

4.4 yrs



Preforeclosure filings

Filings 4 · Auction stage 0



HOUSING STOCK

Homes	7,795
Median value (AVM)	\$199K
Median size	1,488 ft²
Median bedrooms	3
Median year built	1991
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	3.1%
Owner occupied	70%
Company owned	7.0%
Median loan-to-value	35%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	17,198
Density	56 / mi²
Median household income	\$54K
Average household income	\$69K
Crime index (US avg 100)	109
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	25
Homes occupied	88%
Bachelor's or higher	7%
Poverty rate	18.1%
Unemployment	0.8%
Average temp	67°F
Annual precip	62 in
Sunshine	60%

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.