

Defuniak Springs 32435

ZIP code · FL · Florida · Walton County · DeFuniak Springs

BUYER'S MARKET

\$171K

MEDIAN SALE PRICE

-7.8%

1-YR CHANGE

99

SALES (12 MO)

\$238K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



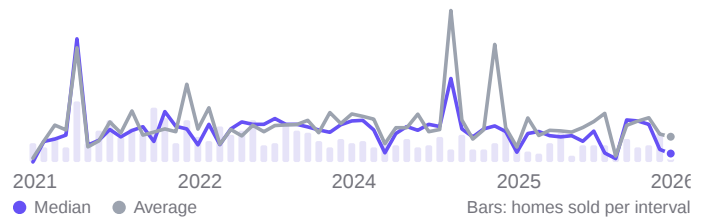
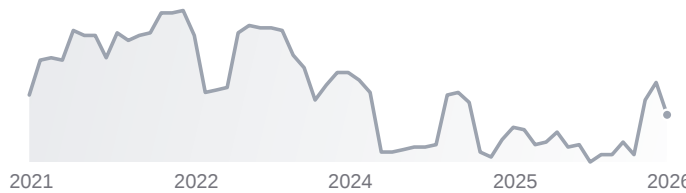
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$122K · Average \$196K

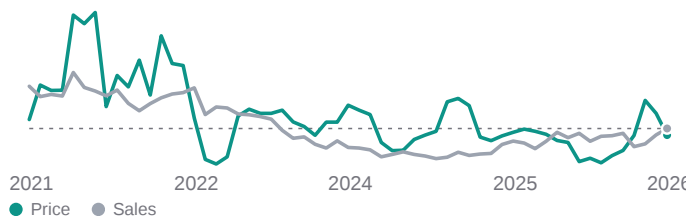


Growth (year over year)

Price -7.8% · Sales +0.0%

Price per square foot

\$74/ft²

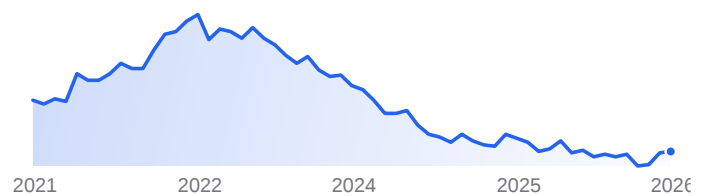
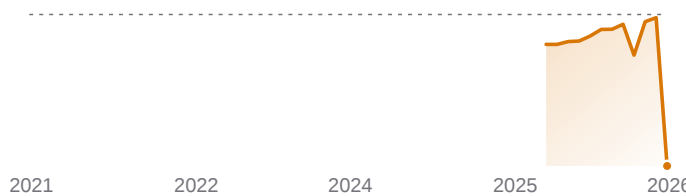


Sale premium vs estimated value

-7.2%

Annual turnover (share of homes sold)

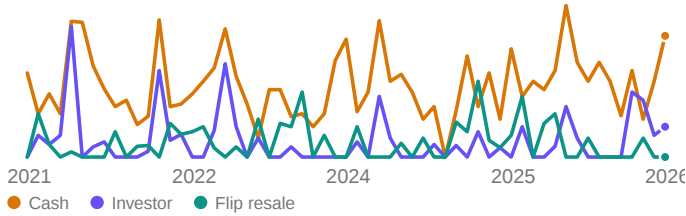
3.5%



BUYERS & OUTCOMES

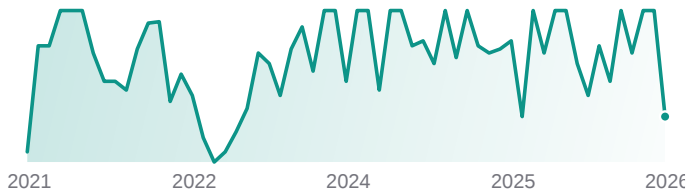
Buyer mix

Cash 80% · Investor 20% · Flip resale 0%



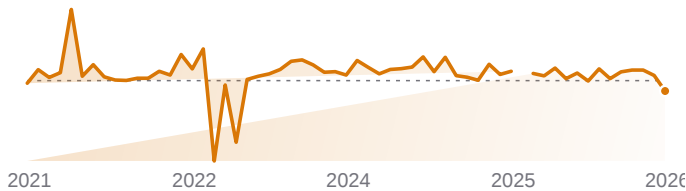
Sellers who sold at a gain

50%

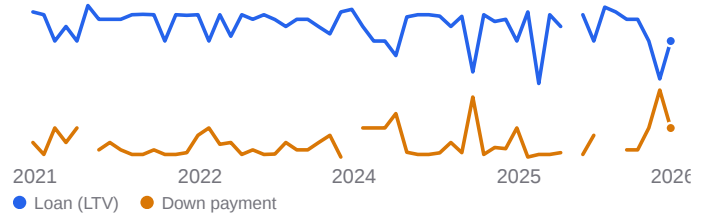


Median annualized return at resale

-6.9%

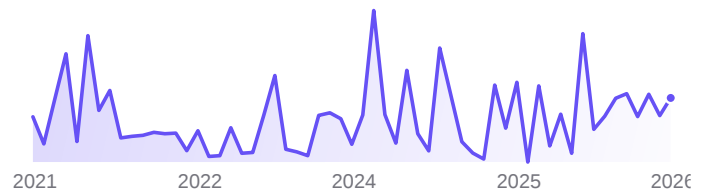


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



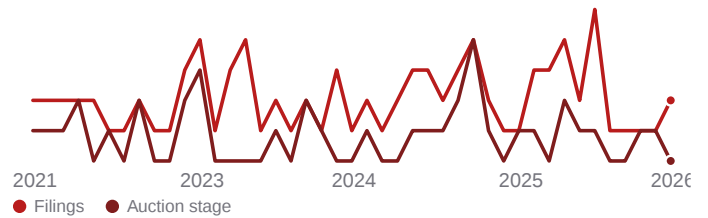
Typical hold before selling

6.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	2,838
Median value (AVM)	\$238K
Median size	1,520 ft²
Median bedrooms	3
Median year built	1980
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	2.1%
Owner occupied	71%
Company owned	14%
Median loan-to-value	25%
Typical ownership tenure	9.4 yrs

COMMUNITY

Population	7,821
Density	40 / mi²
Median household income	\$67K
Average household income	\$76K
Crime index (US avg 100)	100
Air pollution index (US avg 100)	70
Earthquake index (US avg 100)	18
Homes occupied	89%
Bachelor's or higher	17%
Poverty rate	10.3%
Unemployment	0.9%
Average temp	67°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.