Jay 32565

ZIP code · FL · Florida › Santa Rosa County › Jay

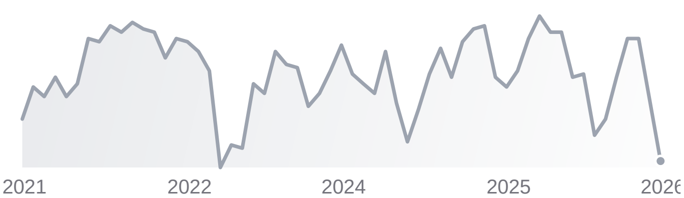
BUYER'S MARKET

$224K	-16.3%	136	$245K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

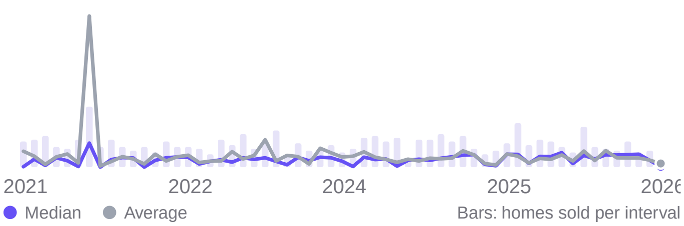
Market temperature — Buyer's market · 31 / 100

MARKET TRENDS (5 YEARS)

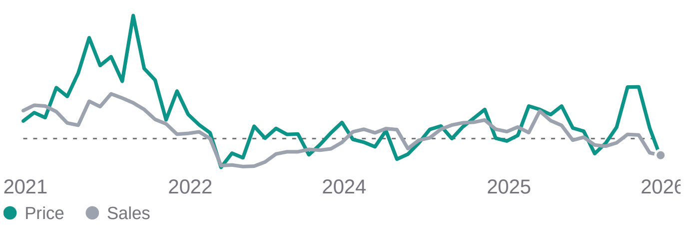
Market temperature (0–100) — 31 / 100



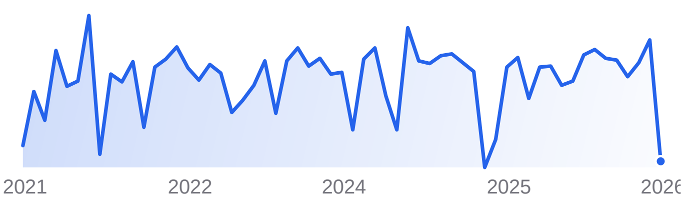
Sale prices — Median $135K · Average $182K



Growth (year over year) — Price -16.3% · Sales -14.5%



Price per square foot — $49/ft²

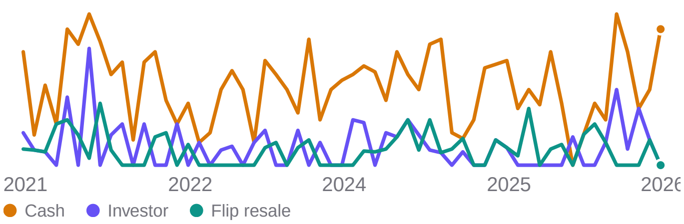


Sale premium vs estimated value — -0.6%

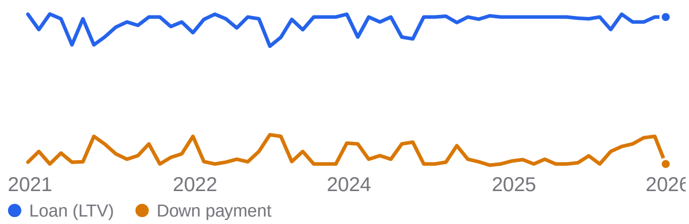
Annual turnover (share of homes sold) — 4.4%

BUYERS & OUTCOMES

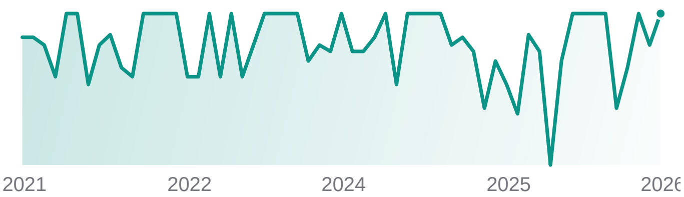
Buyer mix Cash 60% · Investor 0% · Flip resale 0%



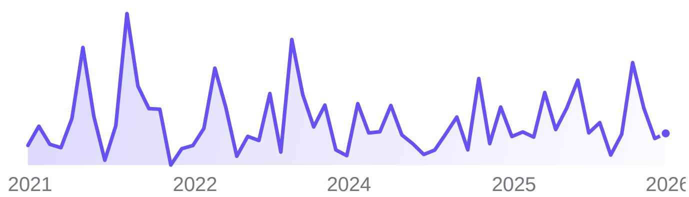
Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



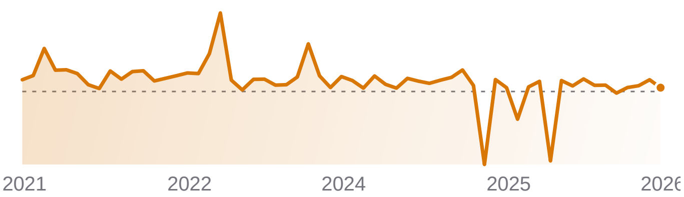
Sellers who sold at a gain 100%



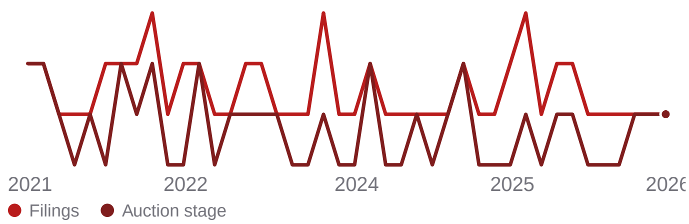
Typical hold before selling 3.1 yrs



Median annualized return at resale +2.9%



Preforeclosure filings Filings 1 · Auction stage 1



HOUSING STOCK

Homes	**3,113**
Median value (AVM)	**$245K**
Median size	**1,624 ft²**
Median bedrooms	**3**
Median year built	**1991**
Single family	**82%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**56%**
Underwater (LTV 125% or more)	**2.8%**
Owner occupied	**75%**
Company owned	**8.6%**
Median loan-to-value	**44%**
Typical ownership tenure	**9.0 yrs**

COMMUNITY

Population	7,571
Density	32 / mi²
Median household income	$72K
Average household income	$87K
Crime index (US avg 100)	138
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	21
Homes occupied	91%
Bachelor's or higher	15%
Poverty rate	13.5%
Unemployment	1.0%
Average temp	66°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.