

Mary Esther 32569

ZIP code · FL · Florida > Okaloosa County > Mary Esther

SELLER'S MARKET

\$325K

MEDIAN SALE PRICE

+2.7%

1-YR CHANGE

275

SALES (12 MO)

\$341K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 66 / 100

Buyer's market

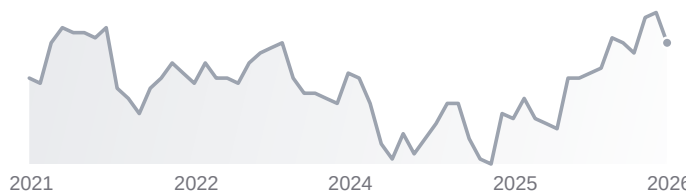
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

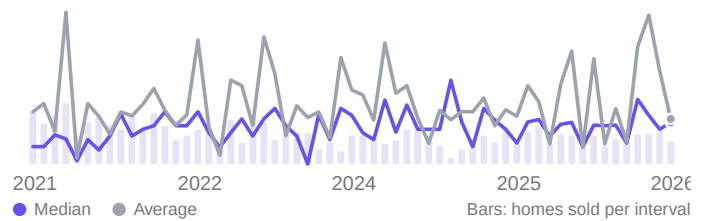
Market temperature (0–100)

66 / 100



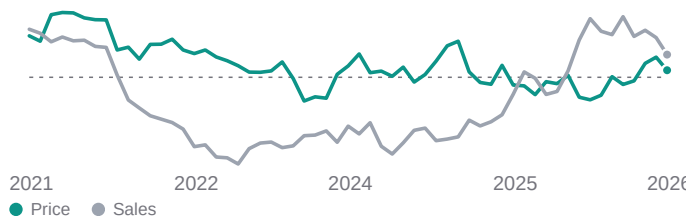
Sale prices

Median \$325K · Average \$330K



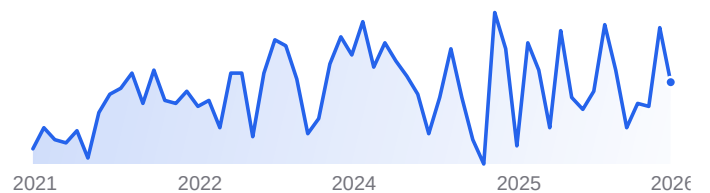
Growth (year over year)

Price +2.7% · Sales +8.7%



Price per square foot

\$211/ft²



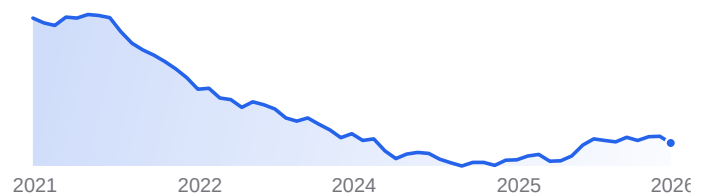
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

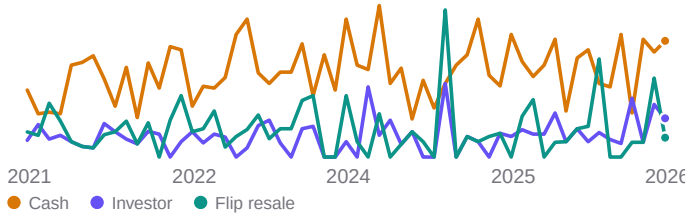
5.4%



BUYERS & OUTCOMES

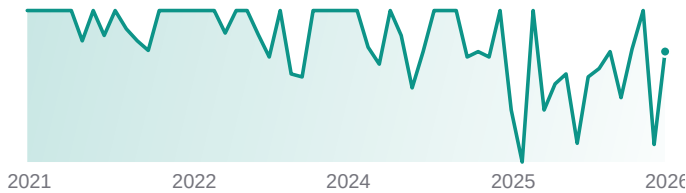
Buyer mix

Cash 32% · Investor 11% · Flip resale 5.3%



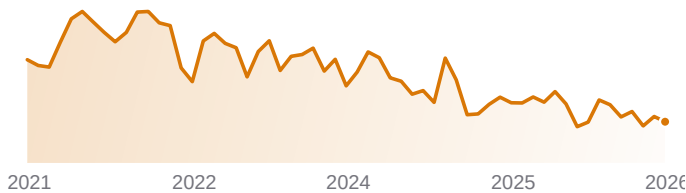
Sellers who sold at a gain

94%



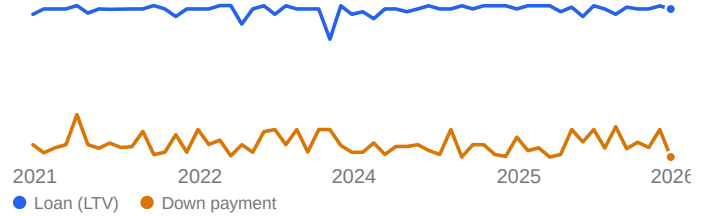
Median annualized return at resale

+3.6%



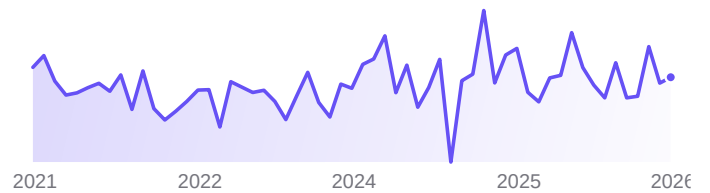
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 1.8%



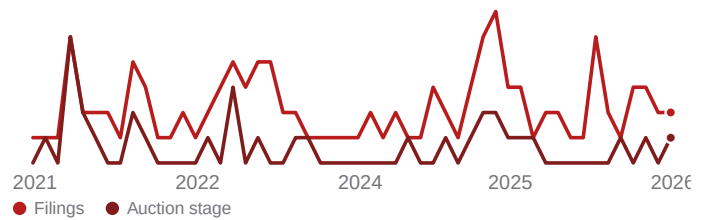
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	5,107
Median value (AVM)	\$341K
Median size	1,541 ft²
Median bedrooms	3
Median year built	1986
Single family	85%
Condos	5.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	50%
Underwater (LTV 125% or more)	1.3%
Owner occupied	72%
Company owned	12%
Median loan-to-value	50%

Typical ownership tenure

8.0 yrs

COMMUNITY

Population	12,480
Density	1,114 / mi²
Median household income	\$72K
Average household income	\$101K
Crime index (US avg 100)	95
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	20
Homes occupied	93%
Bachelor's or higher	29%
Poverty rate	4.1%
Unemployment	1.0%
Average temp	67°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.