

Niceville 32578

ZIP code · FL · Florida > Okaloosa County > Niceville

BALANCED MARKET

\$497K

MEDIAN SALE PRICE

-6.3%

1-YR CHANGE

716

SALES (12 MO)

\$421K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



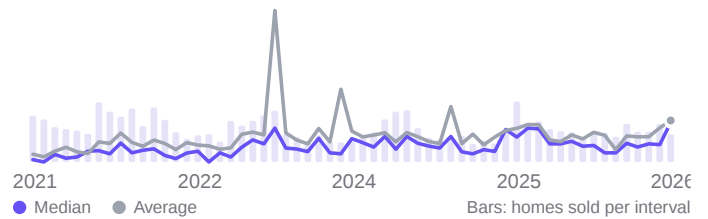
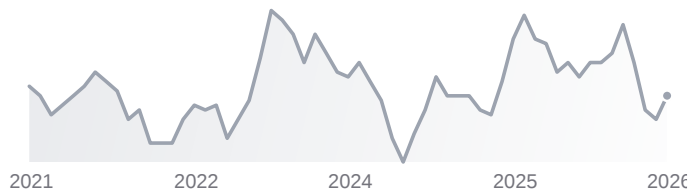
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$585K · Average \$596K

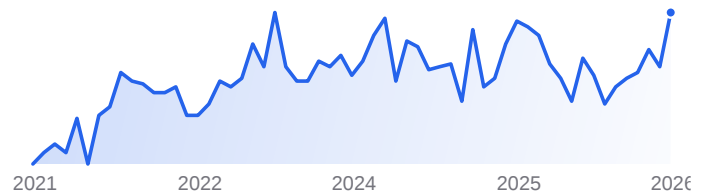
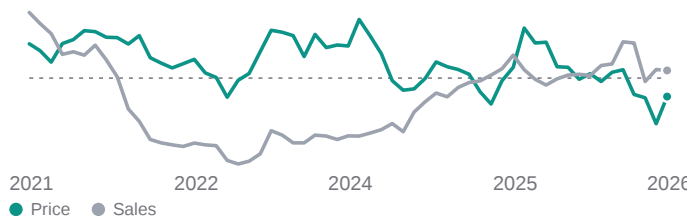


Growth (year over year)

Price -6.3% · Sales +2.6%

Price per square foot

\$261/ft²

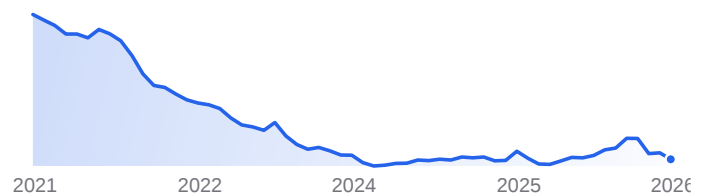
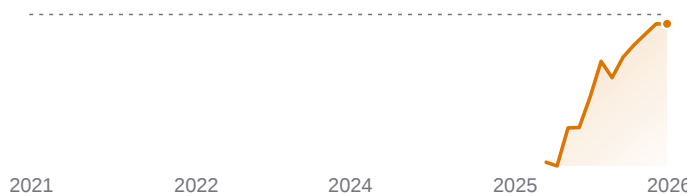


Sale premium vs estimated value

-0.0%

Annual turnover (share of homes sold)

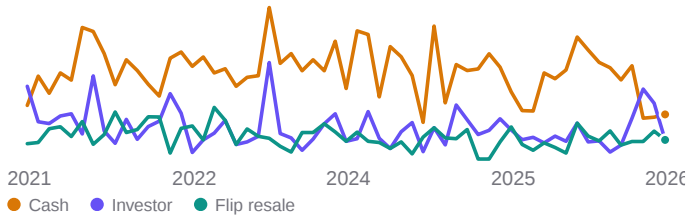
4.9%



BUYERS & OUTCOMES

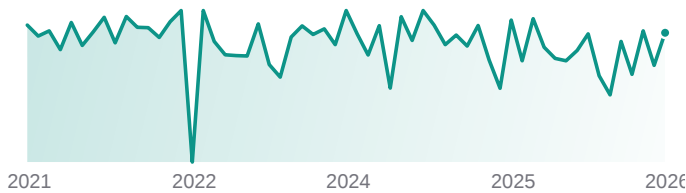
Buyer mix

Cash 13% · Investor 5.6% · Flip resale 5.6%



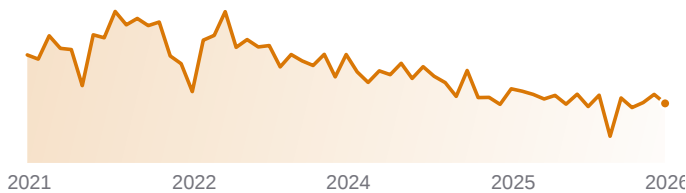
Sellers who sold at a gain

95%

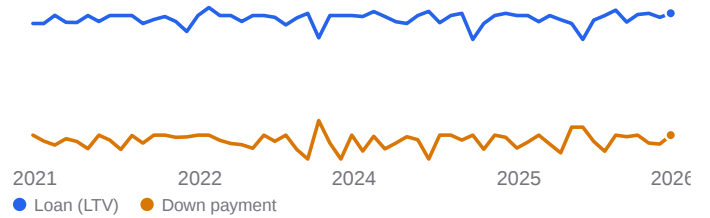


Median annualized return at resale

+4.5%

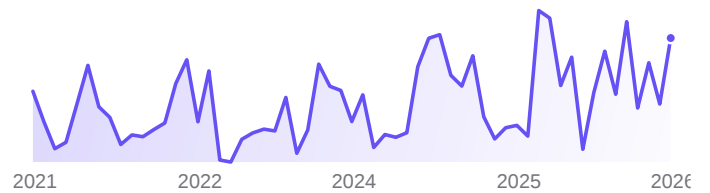


Financing (share of purchase price) Loan (LTV) 96% · Down payment 20%



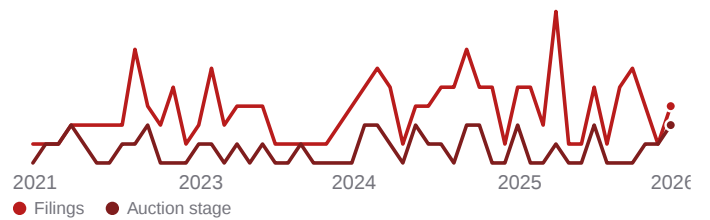
Typical hold before selling

7.2 yrs



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	14,571
Median value (AVM)	\$421K
Median size	1,914 ft²
Median bedrooms	3
Median year built	1991
Single family	89%
Condos	3.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	45%
Underwater (LTV 125% or more)	1.7%
Owner occupied	79%
Company owned	15%
Median loan-to-value	55%

Typical ownership tenure

9.1 yrs

COMMUNITY

Population	35,697
Density	373 / mi²
Median household income	\$108K
Average household income	\$119K
Crime index (US avg 100)	54
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	22
Homes occupied	95%
Bachelor's or higher	22%
Poverty rate	6.3%
Unemployment	0.9%
Average temp	67°F
Annual precip	68 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.