

Valparaiso 32580

ZIP code · FL · Florida > Okaloosa County > Valparaiso

SELLER'S MARKET

\$413K

MEDIAN SALE PRICE

+53.7%

1-YR CHANGE

79

SALES (12 MO)

\$306K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 74 / 100

Buyer's market

Balanced

Seller's market

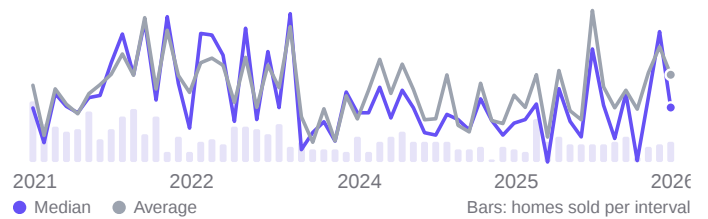
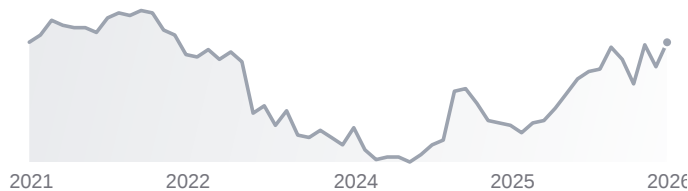
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

74 / 100

Sale prices

Median \$330K · Average \$425K

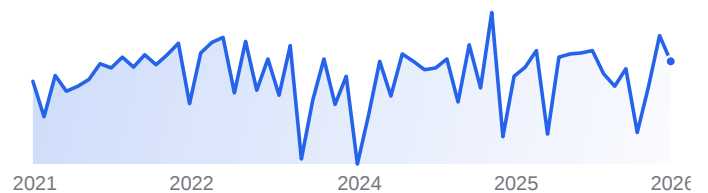
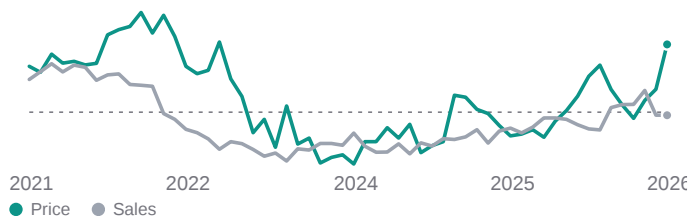


Growth (year over year)

Price +53.7% · Sales -2.5%

Price per square foot

\$230/ft²

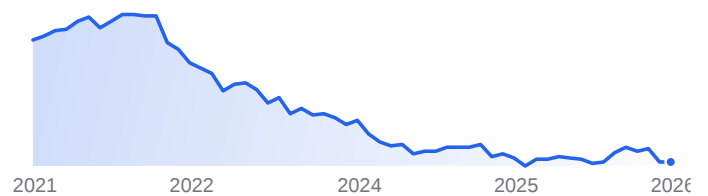
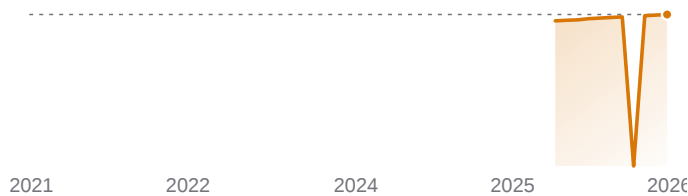


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

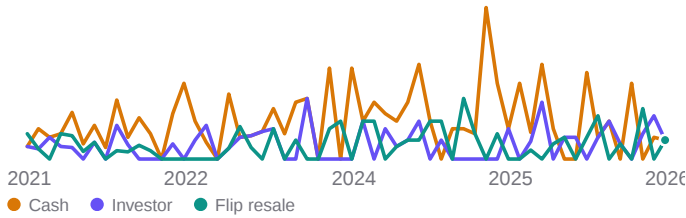
4.1%



BUYERS & OUTCOMES

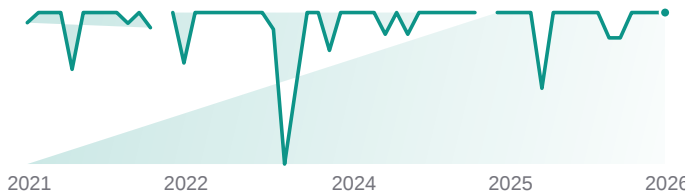
Buyer mix

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



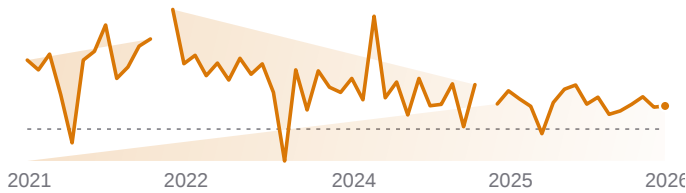
Sellers who sold at a gain

100%

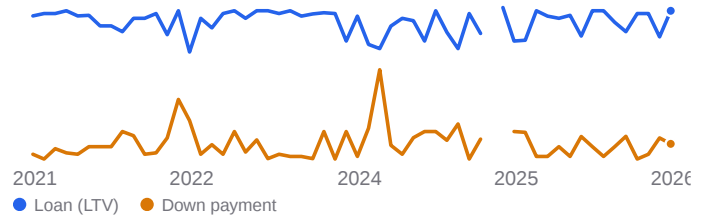


Median annualized return at resale

+3.8%

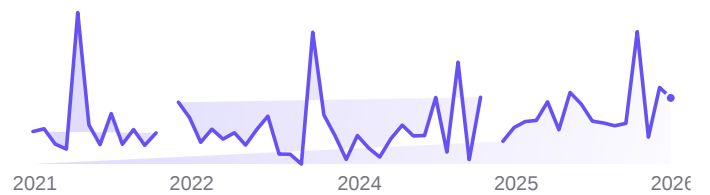


Financing (share of purchase price) Loan (LTV) 100% · Down payment 12%



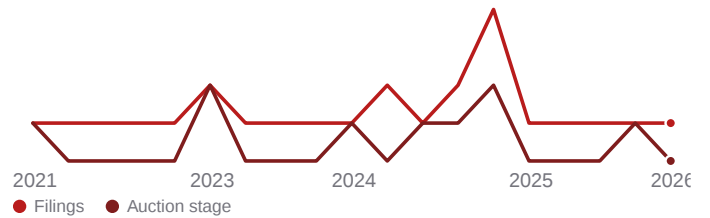
Typical hold before selling

6.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,913
Median value (AVM)	\$306K
Median size	1,648 ft²
Median bedrooms	3
Median year built	1976
Single family	88%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	45%
Underwater (LTV 125% or more)	2.1%
Owner occupied	74%
Company owned	14%
Median loan-to-value	56%
Typical ownership tenure	8.3 yrs

COMMUNITY

Population	4,994
Density	81 / mi²
Median household income	\$85K
Average household income	\$102K
Crime index (US avg 100)	117
Air pollution index (US avg 100)	74
Earthquake index (US avg 100)	17
Homes occupied	92%
Bachelor's or higher	23%
Poverty rate	6.3%
Unemployment	0.8%
Average temp	67°F
Annual precip	69 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.