

Keystone Heights 32656

ZIP code · FL · Florida > Clay County > Keystone Heights

BUYER'S MARKET

\$236K

MEDIAN SALE PRICE

-1.8%

1-YR CHANGE

174

SALES (12 MO)

\$281K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



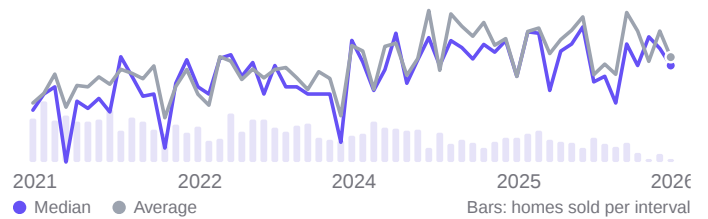
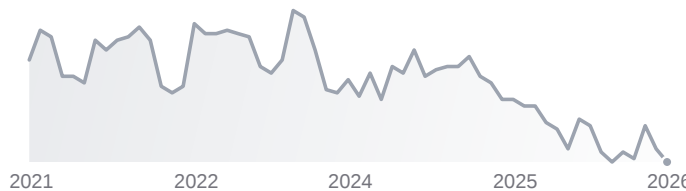
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

30 / 100

Sale prices

Median \$215K · Average \$227K

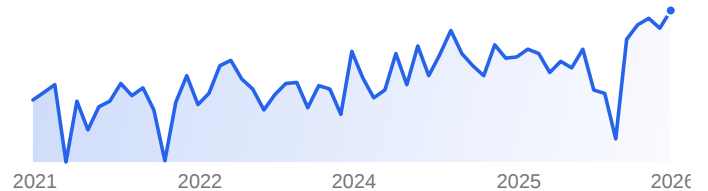
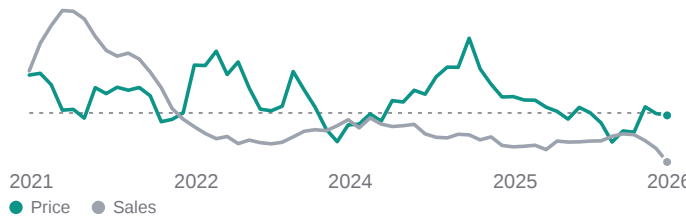


Growth (year over year)

Price -1.8% · Sales -36.7%

Price per square foot

\$204/ft²

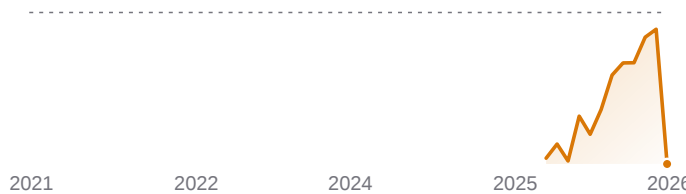


Sale premium vs estimated value

-3.3%

Annual turnover (share of homes sold)

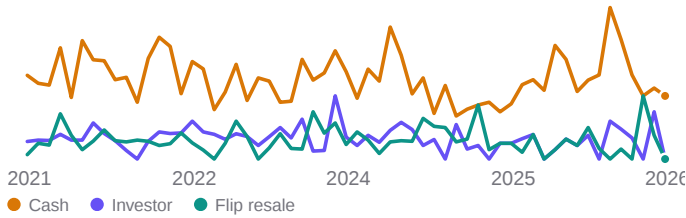
2.6%



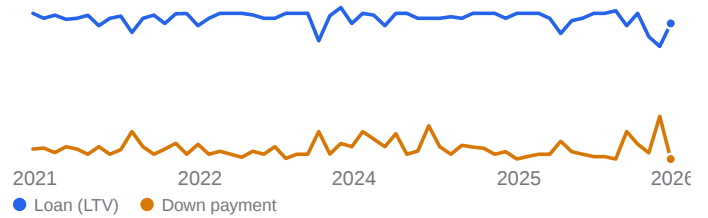
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 0% · Flip resale 0%

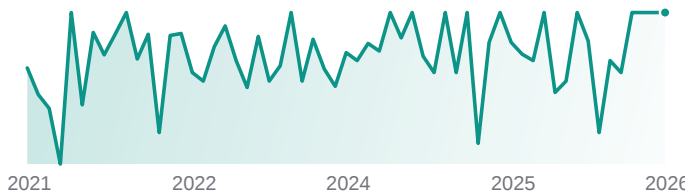


Financing (share of purchase price) Loan (LTV) 92% · Down payment 1.8%



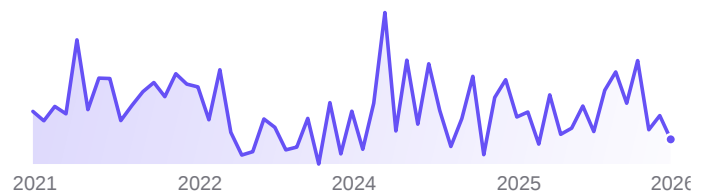
Sellers who sold at a gain

100%



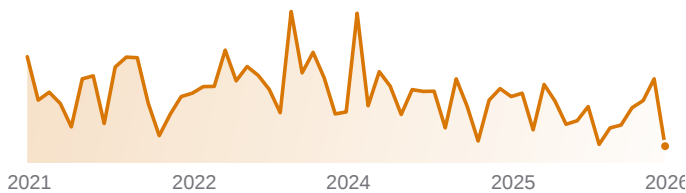
Typical hold before selling

3.4 yrs



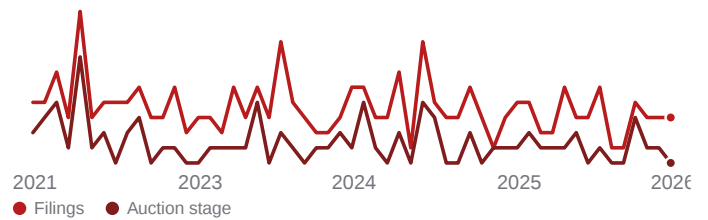
Median annualized return at resale

+2.1%



Preforeclosure filings

Filings 3 · Auction stage 0



HOUSING STOCK

Homes	6,641
Median value (AVM)	\$281K
Median size	1,450 ft²
Median bedrooms	3
Median year built	1987
Single family	60%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.2%
Owner occupied	80%
Company owned	9.6%
Median loan-to-value	41%
Typical ownership tenure	8.2 yrs

COMMUNITY

Population	13,903
Density	150 / mi²
Median household income	\$63K
Average household income	\$81K
Crime index (US avg 100)	139
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	24
Homes occupied	89%
Bachelor's or higher	11%
Poverty rate	10.6%
Unemployment	1.0%
Average temp	69°F
Annual precip	52 in
Sunshine	63%

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.