

Winter Haven 33884

ZIP code · FL · Florida > Polk County > Winter Haven

BUYER'S MARKET

\$284K

MEDIAN SALE PRICE

-5.4%

1-YR CHANGE

988

SALES (12 MO)

\$295K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 36 / 100



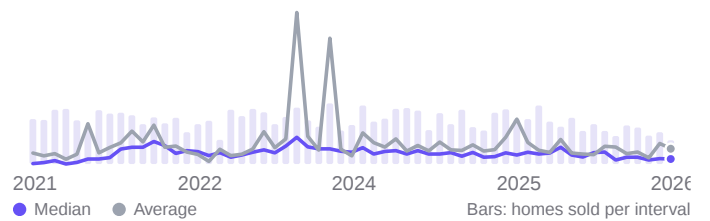
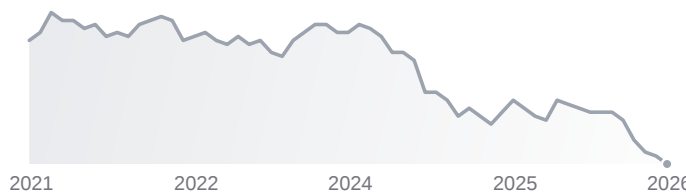
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

36 / 100

Sale prices

Median \$285K · Average \$316K

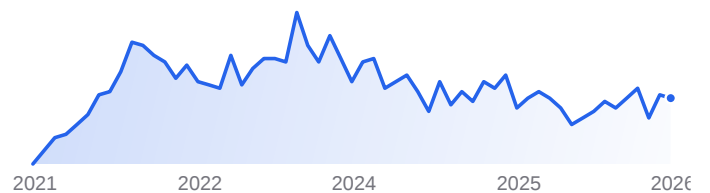
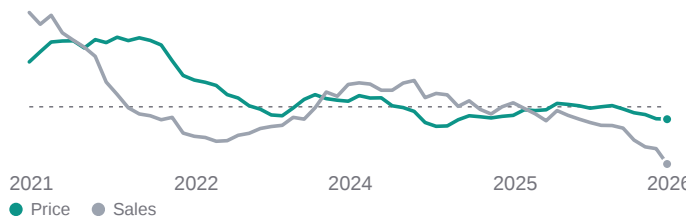


Growth (year over year)

Price -5.4% · Sales -24.8%

Price per square foot

\$166/ft²

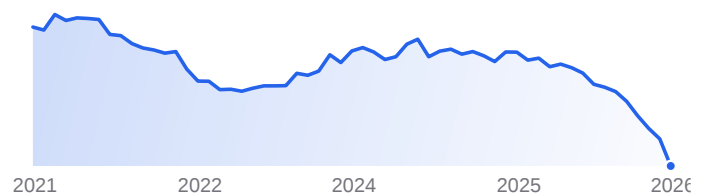
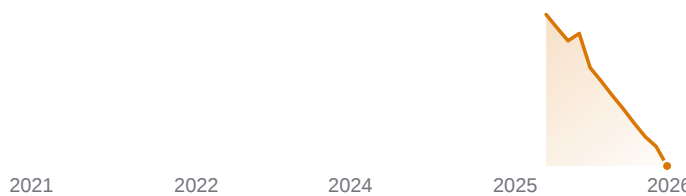


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

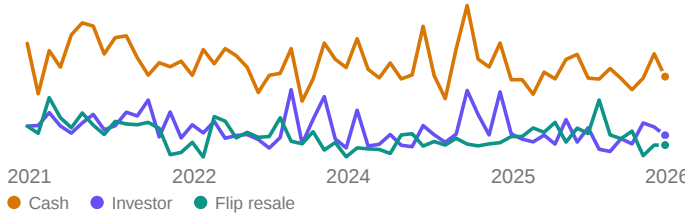
6.3%



BUYERS & OUTCOMES

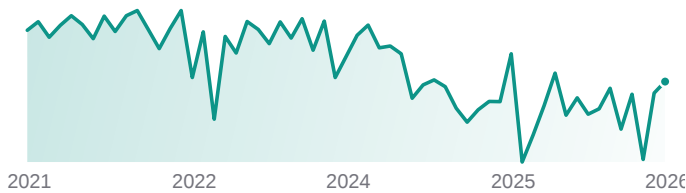
Buyer mix

Cash 30% · Investor 8.9% · Flip resale 5.4%



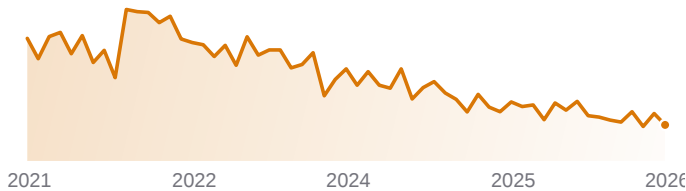
Sellers who sold at a gain

84%

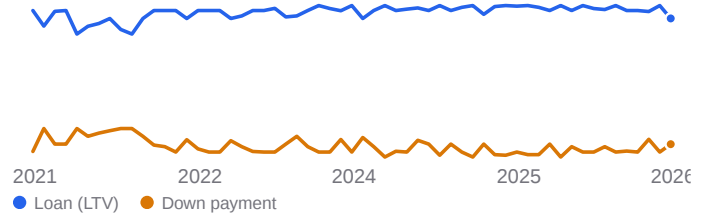


Median annualized return at resale

+3.1%

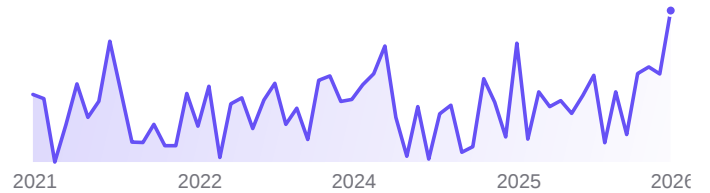


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



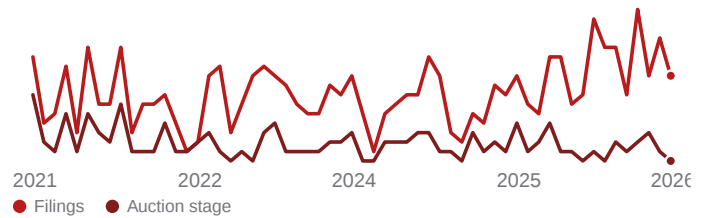
Typical hold before selling

7.9 yrs



Preforeclosure filings

Filings 9 · Auction stage 0



HOUSING STOCK

Homes	15,692
Median value (AVM)	\$295K
Median size	1,756 ft²
Median bedrooms	3
Median year built	1999
Single family	83%
Condos	4.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	45%
Underwater (LTV 125% or more)	2.1%
Owner occupied	75%
Company owned	15%
Median loan-to-value	56%

Typical ownership tenure

8.2 yrs

COMMUNITY

Population	39,447
Density	1,510 / mi²
Median household income	\$68K
Average household income	\$86K
Crime index (US avg 100)	95
Air pollution index (US avg 100)	220
Earthquake index (US avg 100)	21
Homes occupied	90%
Bachelor's or higher	19%
Poverty rate	11.8%
Unemployment	1.1%
Average temp	73°F
Annual precip	50 in
Sunshine	66%

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.