Palm Harbor 34683

ZIP code · FL · Florida › Pinellas County › Palm Harbor

BALANCED MARKET

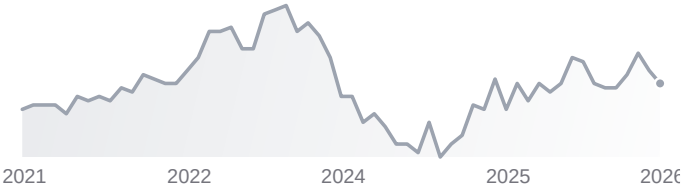
$470K	-6.2%	614	$499K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

Market temperature — Balanced market · 56 / 100

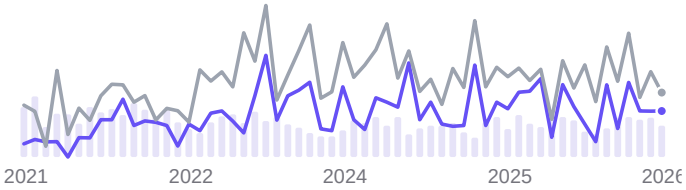
Buyer's market | Balanced | Seller's market

MARKET TRENDS (5 YEARS)

Market temperature (0–100) — 56 / 100

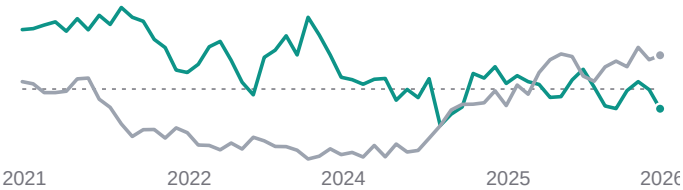


Sale prices — Median $470K · Average $512K



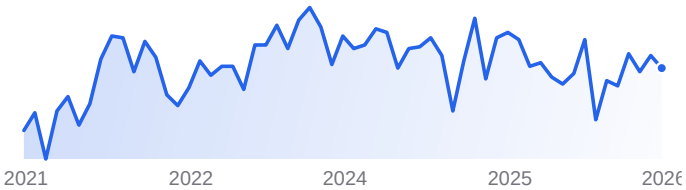
Median · Average — Bars: homes sold per interval

Growth (year over year) — Price -6.2% · Sales +10.6%

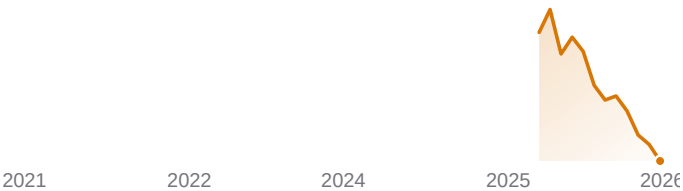


Price · Sales

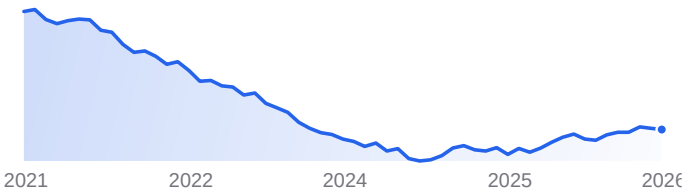
Price per square foot — $273/ft²



Sale premium vs estimated value — +0.0%

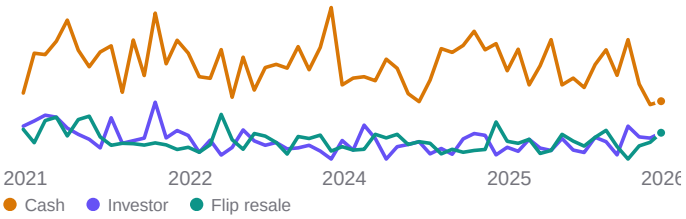


Annual turnover (share of homes sold) — 4.5%

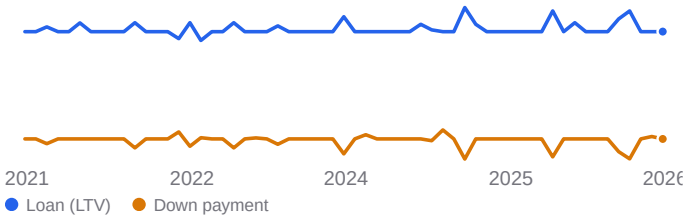


BUYERS & OUTCOMES

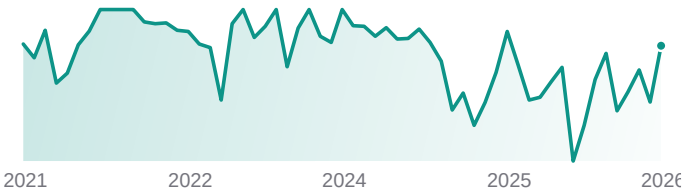
Buyer mix — Cash 23% · Investor 11% · Flip resale 11%



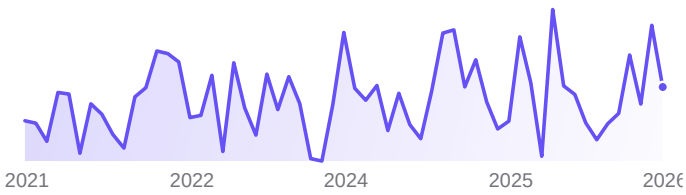
Financing (share of purchase price) — Loan (LTV) 80% · Down payment 20%



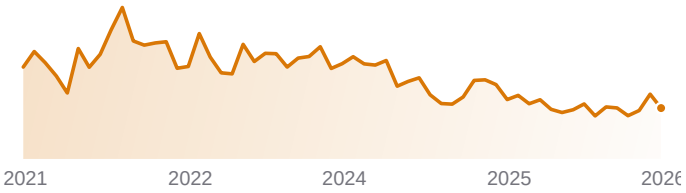
Sellers who sold at a gain — 95%



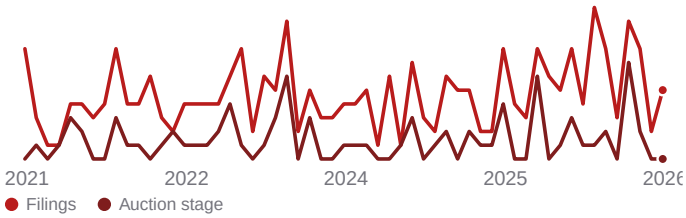
Typical hold before selling — 6.8 yrs



Median annualized return at resale — +5.4%



Preforeclosure filings — Filings 5 · Auction stage 0



HOUSING STOCK

Homes	**13,747**
Median value (AVM)	**$499K**
Median size	**1,689 ft²**
Median bedrooms	**4**
Median year built	**1985**
Single family	**73%**
Condos	**5.6%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**60%**
Underwater (LTV 125% or more)	**1.1%**
Owner occupied	**80%**
Company owned	**15%**
Median loan-to-value	**42%**

Typical ownership tenure	**9.8 yrs**

COMMUNITY

Population	**33,726**
Density	**2,585 / mi²**
Median household income	**$86K**
Average household income	**$103K**
Crime index (US avg 100)	**65**
Air pollution index (US avg 100)	**69**
Earthquake index (US avg 100)	**15**
Homes occupied	**88%**
Bachelor's or higher	**28%**
Poverty rate	**8.3%**
Unemployment	**1.0%**
Average temp	**72°F**
Annual precip	**52 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.