

Palm Harbor 34684

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

SELLER'S MARKET

\$337K

MEDIAN SALE PRICE

+3.8%

1-YR CHANGE

635

SALES (12 MO)

\$335K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 67 / 100

Buyer's market

Balanced

Seller's market

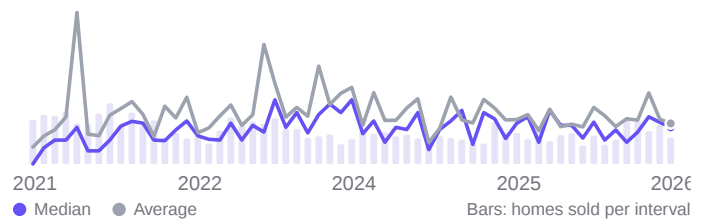
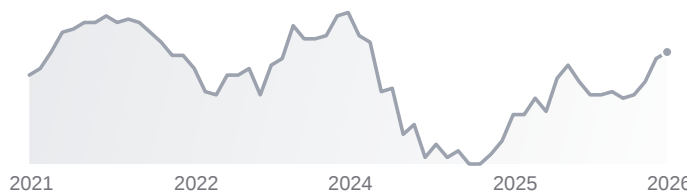
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

67 / 100

Sale prices

Median \$325K · Average \$334K

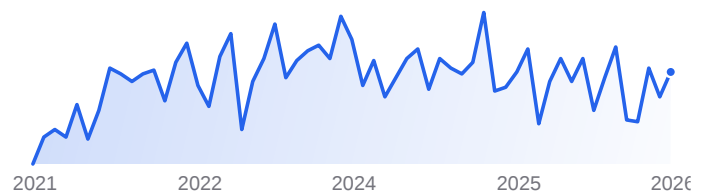
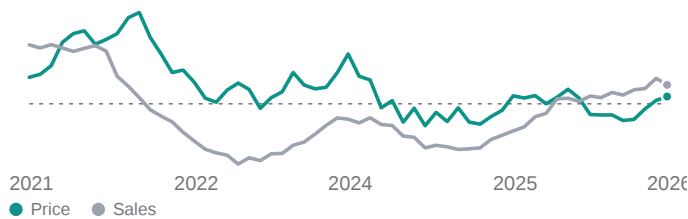


Growth (year over year)

Price +3.8% · Sales +9.9%

Price per square foot

\$253/ft²

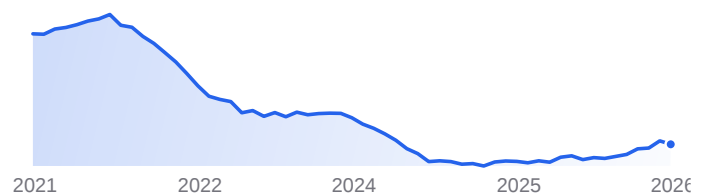
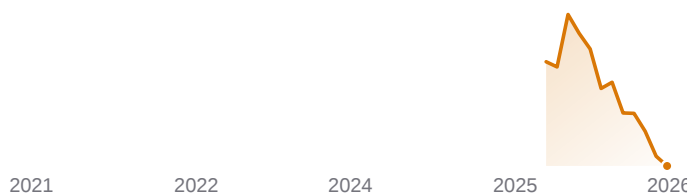


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

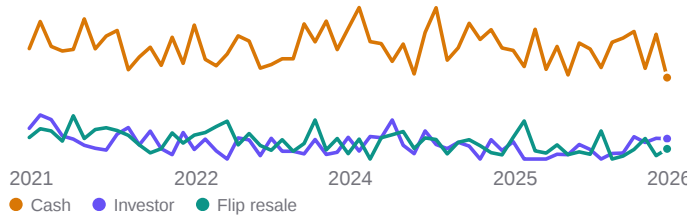
5.0%



BUYERS & OUTCOMES

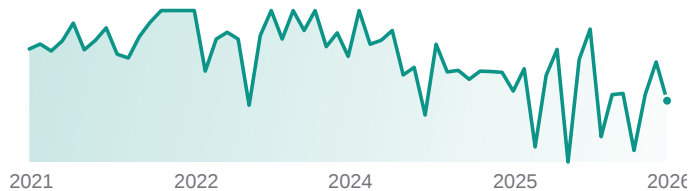
Buyer mix

Cash 34% · Investor 8.5% · Flip resale 4.3%



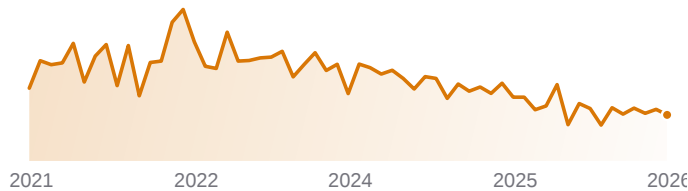
Sellers who sold at a gain

88%

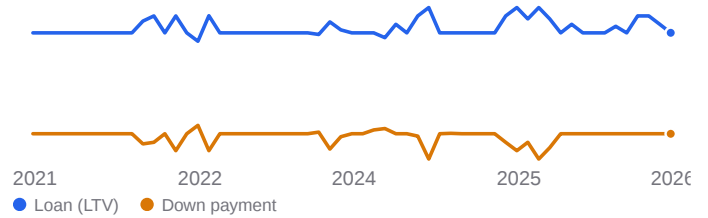


Median annualized return at resale

+4.6%

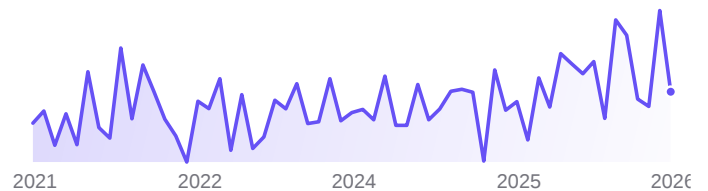


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



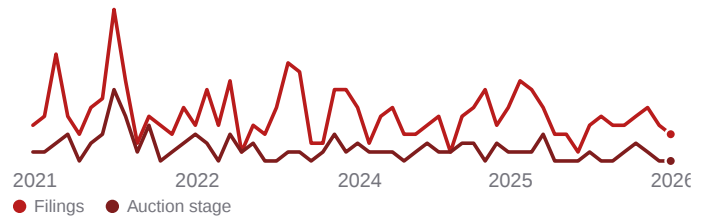
Typical hold before selling

7.7 yrs



Preforeclosure filings

Filings 3 · Auction stage 0



HOUSING STOCK

Homes	12,634
Median value (AVM)	\$335K
Median size	1,324 ft²
Median bedrooms	4
Median year built	1984
Single family	50%
Condos	25%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	1.1%
Owner occupied	75%
Company owned	17%
Median loan-to-value	36%

Typical ownership tenure

9.0 yrs

COMMUNITY

Population	27,227
Density	3,495 / mi²
Median household income	\$72K
Average household income	\$91K
Crime index (US avg 100)	76
Air pollution index (US avg 100)	74
Earthquake index (US avg 100)	14
Homes occupied	92%
Bachelor's or higher	25%
Poverty rate	9.5%
Unemployment	0.8%
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.