

Palm Harbor 34685

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

BALANCED MARKET

\$432K

MEDIAN SALE PRICE

-7.3%

1-YR CHANGE

269

SALES (12 MO)

\$469K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



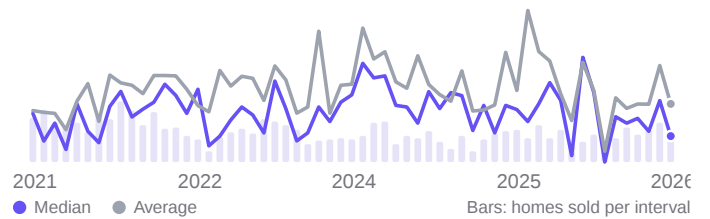
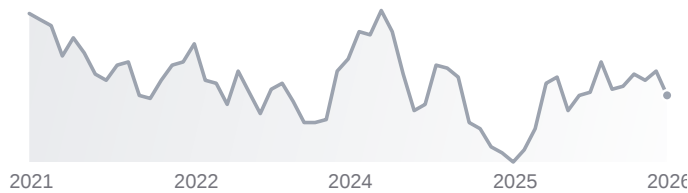
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$390K · Average \$489K

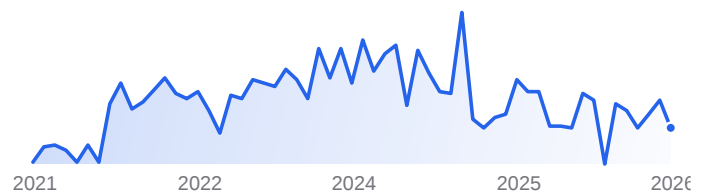
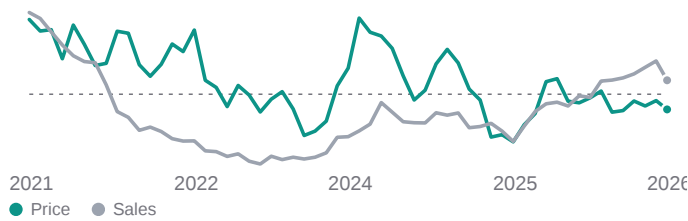


Growth (year over year)

Price -7.3% · Sales +6.7%

Price per square foot

\$233/ft²

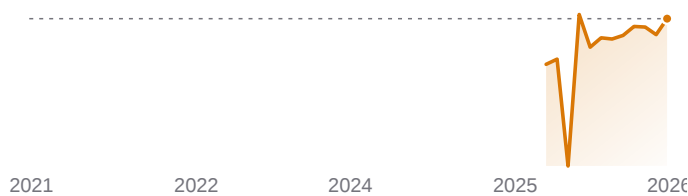


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

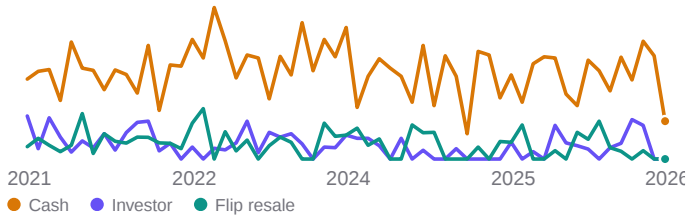
3.9%



BUYERS & OUTCOMES

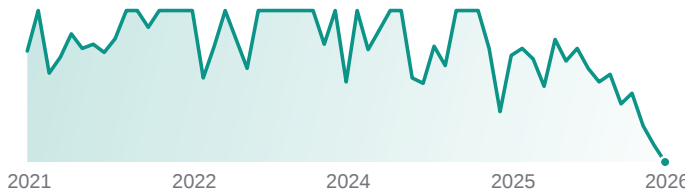
Buyer mix

Cash 17% · Investor 0% · Flip resale 0%



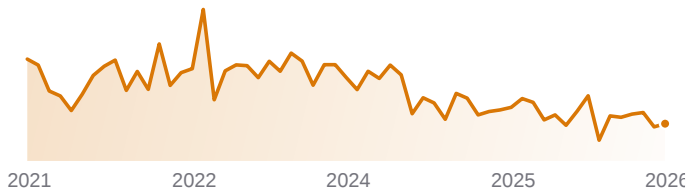
Sellers who sold at a gain

75%

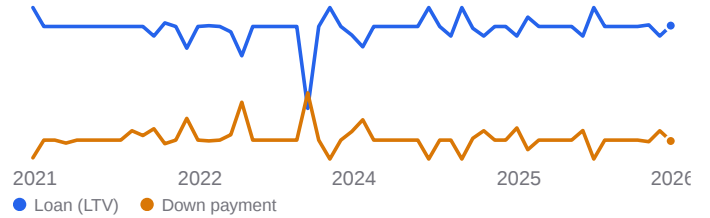


Median annualized return at resale

+3.7%

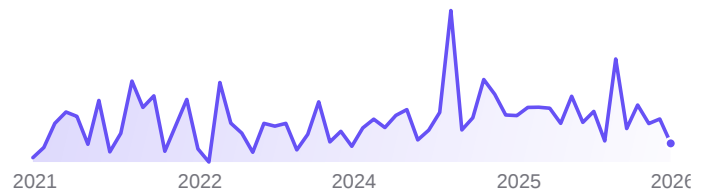


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



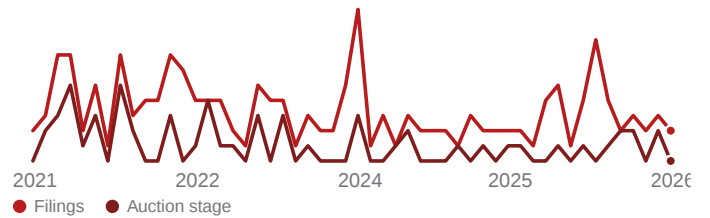
Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	6,972
Median value (AVM)	\$469K
Median size	1,938 ft²
Median bedrooms	5
Median year built	1993
Single family	61%
Condos	12%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	1.4%
Owner occupied	80%
Company owned	23%
Median loan-to-value	42%

Typical ownership tenure

8.7 yrs

COMMUNITY

Population	16,301
Density	1,351 / mi²
Median household income	\$104K
Average household income	\$135K
Crime index (US avg 100)	53
Air pollution index (US avg 100)	73
Earthquake index (US avg 100)	20
Homes occupied	94%
Bachelor's or higher	32%
Poverty rate	5.9%
Unemployment	0.9%
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.