Florida Property Distress Score – Core Model (ATTOM-Only)

Purpose:
Compute a property distress score (0–100) for Florida residential real estate leads using only ATTOM APIs. All input addresses are pre-qualified as divorce-related, so no need to include a divorce flag. The model identifies financial, structural, and market-based seller distress using property-level and neighborhood-level data from ATTOM.

✅ Inputs

- Street address, city, state, zip

🔌 ATTOM API Endpoints Used

- `/property/detail` – basic property info (year built, property type)
- `/attomavm/detail` – estimated property value (AVM)
- `/mortgage/detail` – current mortgage amount
- `/sale/snapshot` – local market trends (median DOM, inventory, turnover)
- `/sale/comparable` – price change history, DOM
- `/neighborhood/detail` – income, education, vacancy
- `/neighborhood/crime` – crime index
- `/neighborhood/hazard` – environmental risk (flood, hurricane, wind)

📊 Distress Score Formula (Normalized 0–100)

Metric	Weight	Description
Loan-to-Value Ratio (LTV)	25%	Higher LTV = more financial pressure (Mortgage ÷ AVM)
DOM vs Median (DOM Index)	15%	Longer time-on-market signals trouble (Listing DOM ÷ Median DOM)
Price Reduction Index	15%	More/faster price drops = seller urgency (from comparable sales)
Foreclosure Indicator	10%	Presence of any pre-foreclosure/REO info
Neighborhood Hazard Risk	10%	High risk = fewer buyers, higher insurance, lower marketability
Year Built Risk	10%	Older buildings may face engineering/legal scrutiny in FL (e.g., >30 yrs)

Metric	Weight	Description
Crime Rate Index	5%	Higher crime = lower buyer demand, lower appraisal risk tolerance
Income & Vacancy Factors	10%	Low income + high vacancy area = market stress and fewer qualified buyers

📈 Output


```
{
  "address": "123 Ocean Dr, Miami Beach, FL",
  "distress_score": 78,
  "estimated_discount_range": "10–15%",
  "risk_breakdown": {
    "ltv": 23,
    "dom_index": 12,
    "price_cuts": 15,
    "foreclosure": 8,
    "hazard_risk": 7,
    "building_age": 5,
    "crime": 4,
    "income_vacancy": 4
  }
}
```


🧪 Best Used For:

- Quick distress analysis with zero 3rd-party setup
- Consistent results across all addresses using existing ATTOM access