

# Putnam County, FL

County · FL · Florida

BUYER'S MARKET

**\$167K**

MEDIAN SALE PRICE

**-4.2%**

1-YR CHANGE

**1,361**

SALES (12 MO)

**\$216K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



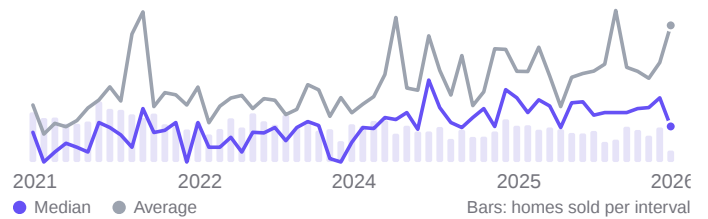
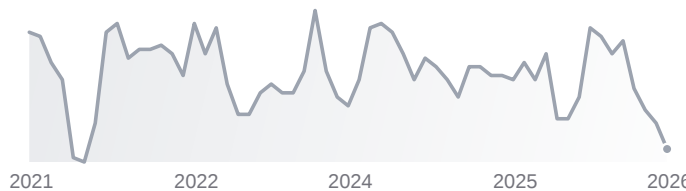
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

37 / 100

Sale prices

Median \$151K · Average \$253K

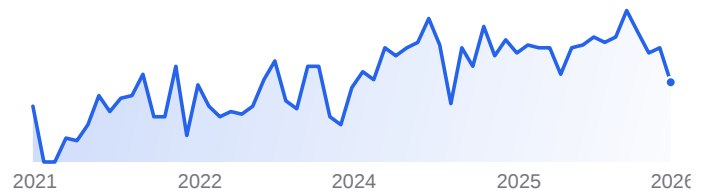
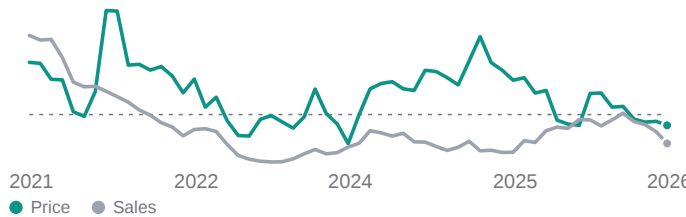


Growth (year over year)

Price -4.2% · Sales -11.2%

Price per square foot

\$117/ft²

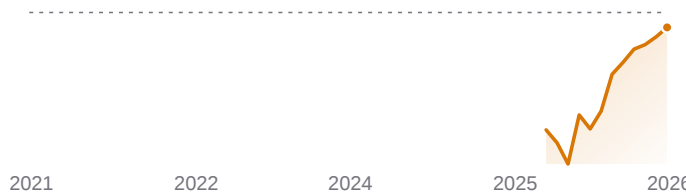


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

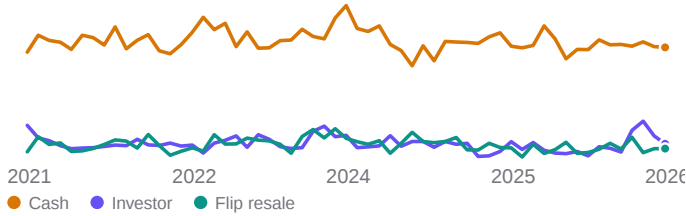
3.7%



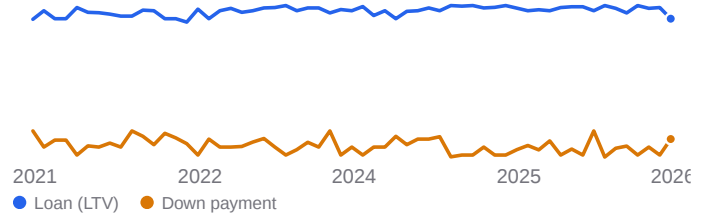
## BUYERS & OUTCOMES

### Buyer mix

Cash 52% · Investor 8.7% · Flip resale 6.5%

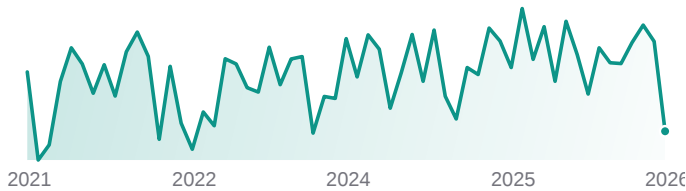


### Financing (share of purchase price) Loan (LTV) 90% · Down payment 15%



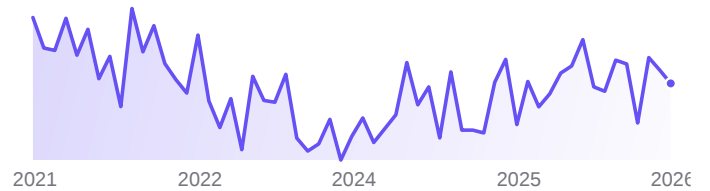
### Sellers who sold at a gain

80%



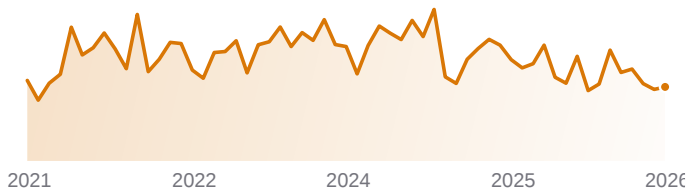
### Typical hold before selling

6.1 yrs



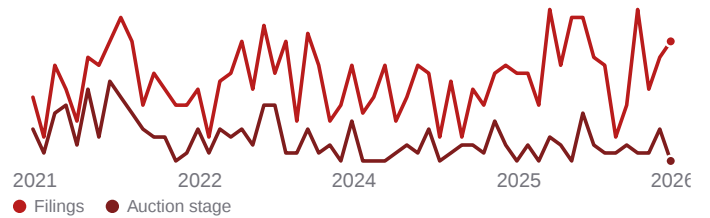
### Median annualized return at resale

+6.3%



### Preforeclosure filings

Filings 15 · Auction stage 0



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 37,142    |
| Median value (AVM) | \$216K    |
| Median size        | 1,344 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1984      |
| Single family      | 56%       |
| Condos             | 0.5%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 71%  |
| Underwater (LTV 125% or more) | 2.0% |
| Owner occupied                | 67%  |
| Company owned                 | 9.7% |
| Median loan-to-value          | 19%  |

Typical ownership tenure

**8.2 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>78,093</b>               |
| Density                          | <b>107 / mi<sup>2</sup></b> |
| Median household income          | <b>\$45K</b>                |
| Average household income         | <b>\$65K</b>                |
| Crime index (US avg 100)         | <b>111</b>                  |
| Air pollution index (US avg 100) | <b>110</b>                  |
| Earthquake index (US avg 100)    | <b>26</b>                   |
| Homes occupied                   | <b>85%</b>                  |
| Bachelor's or higher             | <b>10%</b>                  |
| Poverty rate                     | <b>20.3%</b>                |
| Unemployment                     | <b>0.9%</b>                 |
| Average temp                     | <b>70°F</b>                 |
| Annual precip                    | <b>52 in</b>                |
| Sunshine                         | <b>66%</b>                  |

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.