

Palatka 32177

ZIP code · FL · Florida > Putnam County > Palatka

BALANCED MARKET

\$182K

MEDIAN SALE PRICE

+6.0%

1-YR CHANGE

406

SALES (12 MO)

\$196K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100

Buyer's market

Balanced

Seller's market

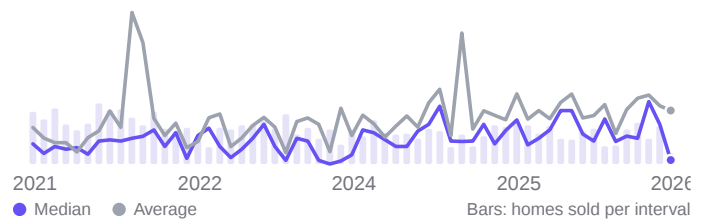
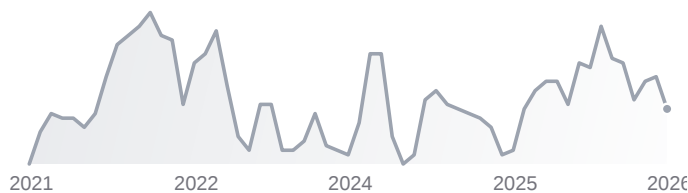
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

53 / 100

Sale prices

Median \$126K · Average \$215K

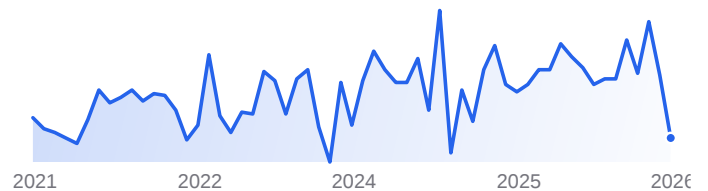
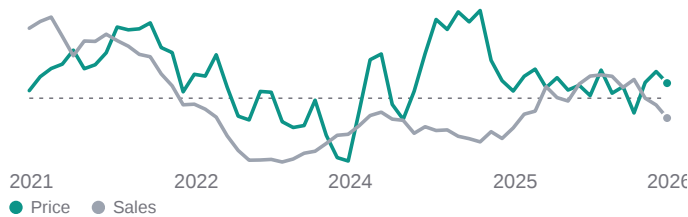


Growth (year over year)

Price +6.0% · Sales -7.9%

Price per square foot

\$93/ft²

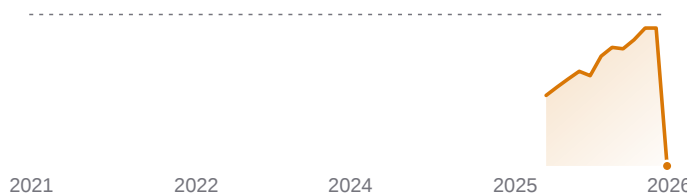


Sale premium vs estimated value

-3.0%

Annual turnover (share of homes sold)

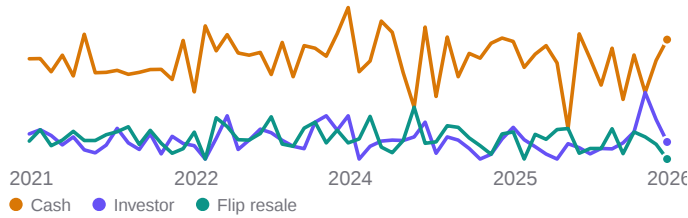
3.9%



BUYERS & OUTCOMES

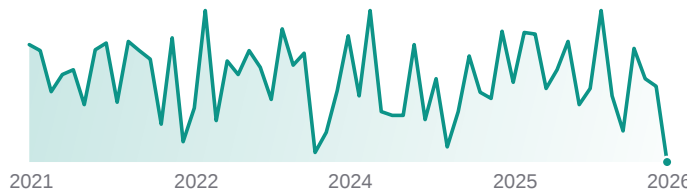
Buyer mix

Cash 54% · Investor 7.7% · Flip resale 0%



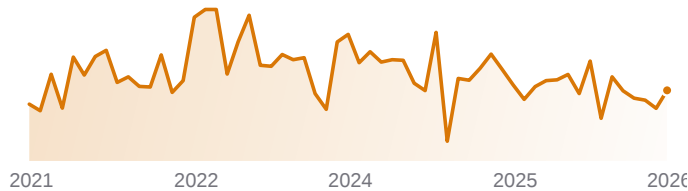
Sellers who sold at a gain

78%

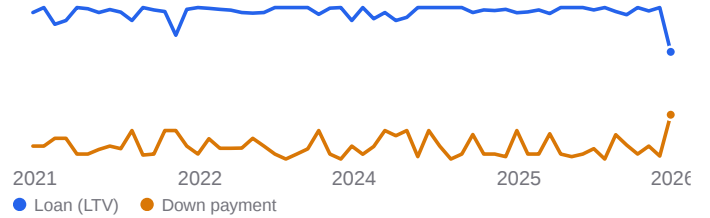


Median annualized return at resale

+7.6%

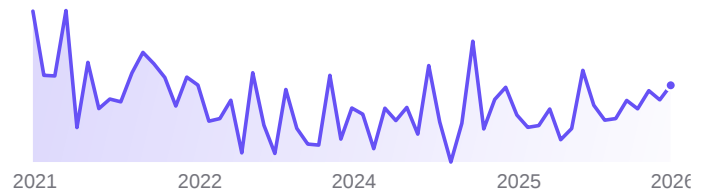


Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



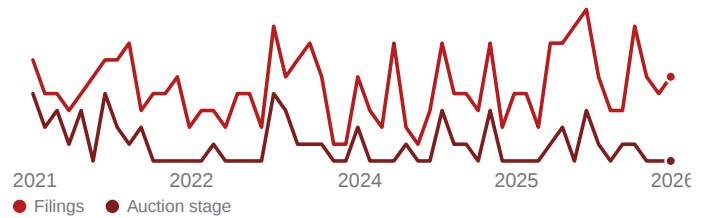
Typical hold before selling

6.6 yrs



Preforeclosure filings

Filings 5 · Auction stage 0



HOUSING STOCK

Homes	10,309
Median value (AVM)	\$196K
Median size	1,482 ft²
Median bedrooms	3
Median year built	1978
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	2.4%
Owner occupied	73%
Company owned	9.7%
Median loan-to-value	32%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	29,613
Density	106 / mi²
Median household income	\$49K
Average household income	\$68K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	112
Earthquake index (US avg 100)	26
Homes occupied	90%
Bachelor's or higher	9%
Poverty rate	21.1%
Unemployment	0.9%
Average temp	70°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.