

Monticello 32344

ZIP code · FL · Florida > Jefferson County > Monticello

SELLER'S MARKET

\$411K

MEDIAN SALE PRICE

+31.4%

1-YR CHANGE

151

SALES (12 MO)

\$314K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100



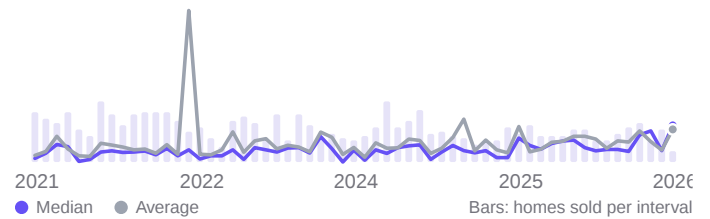
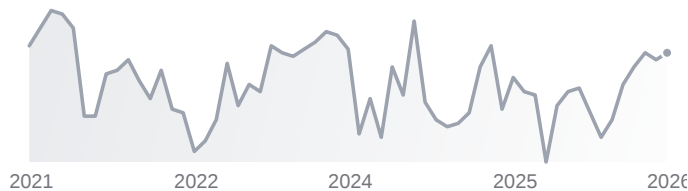
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$529K · Average \$483K

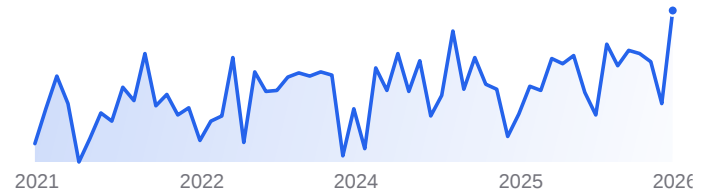
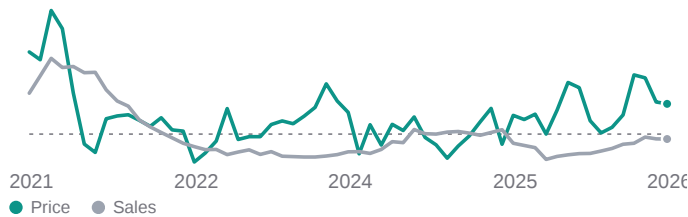


Growth (year over year)

Price +31.4% · Sales -5.0%

Price per square foot

\$225/ft²

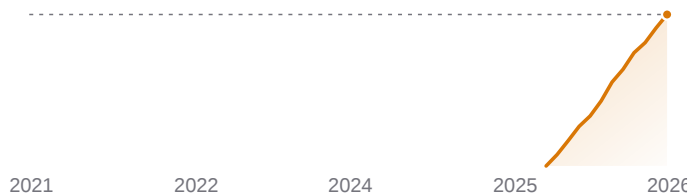


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

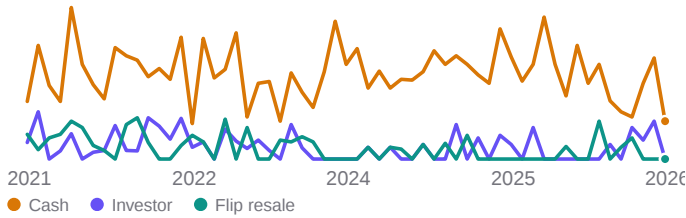
3.0%



BUYERS & OUTCOMES

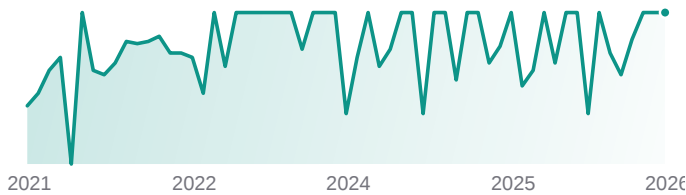
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



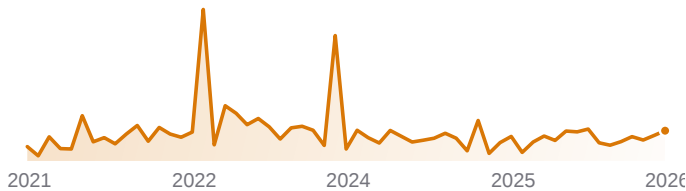
Sellers who sold at a gain

100%

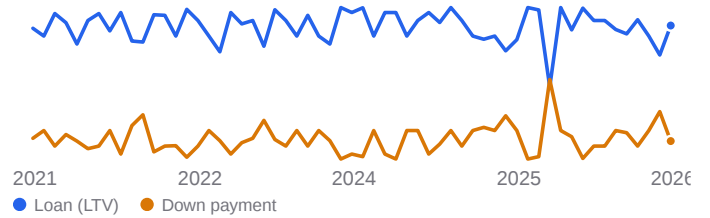


Median annualized return at resale

+9.8%

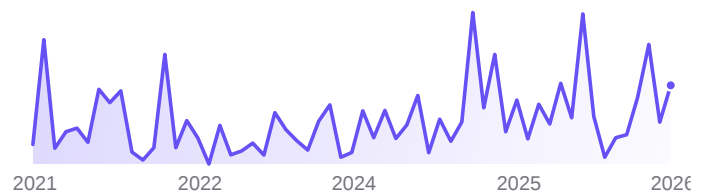


Financing (share of purchase price) Loan (LTV) 87% · Down payment 13%



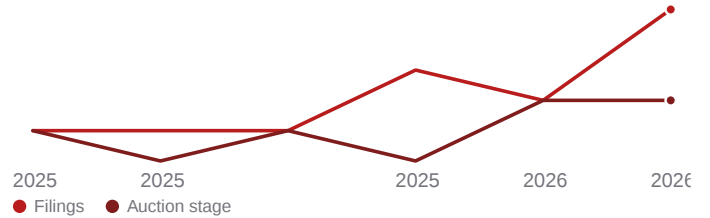
Typical hold before selling

10.1 yrs



Preforeclosure filings

Filings 5 · Auction stage 2



HOUSING STOCK

Homes	5,046
Median value (AVM)	\$314K
Median size	1,576 ft²
Median bedrooms	1
Median year built	1992
Single family	55%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	1.6%
Owner occupied	79%
Company owned	12%
Median loan-to-value	31%
Typical ownership tenure	10.7 yrs

COMMUNITY

Population	14,164
Density	31 / mi²
Median household income	\$63K
Average household income	\$80K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	20
Homes occupied	89%
Bachelor's or higher	12%
Poverty rate	18.9%
Unemployment	0.7%
Average temp	68°F
Annual precip	58 in
Sunshine	60%

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.