

# Annual Report on the Northeast Florida Housing Market

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FOR RESIDENTIAL REAL ESTATE ACTIVITY FROM THE  
NORTHEAST FLORIDA ASSOCIATION OF REALTORS® MLS



# 2013

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**It** was a banner year for residential real estate across America. Nearly every metropolitan housing market embarked upon or continued along the road to recovery. Local and regional markets once burdened by excessive supply levels and heavy foreclosure loads have given way to multiple-offer situations, homes selling in record-low market times and prices rallying to multi-year highs.

The year 2013 brought tectonic shifts to housing's landscape. Many local markets went from buyers' markets to sellers' markets. Closed sales are up. Days on Market Until Sale is a metric that is trending downward. The Percent of List Price Received at Sale metric is trending higher.

**Sales** Low mortgage rates, more employment opportunities and a rising stock market mixed with rising prices, rising rents and shrinking inventory, consumers felt both empowered and a sense of urgency. Not surprisingly, buyers made 21.7 percent more purchases in 2013 than in 2012, finishing at 21,883 for the year. That's the highest number of closed sales since 2006. Not only was there more demand in 2013, but the product mix of those additional sales also skewed toward higher-priced traditional homes.

**Listings** Inventory levels fell throughout most of the year, finishing at 7.9 percent below 2012's final tally. That is likely to change in 2014 as the market continues to recover. Rising prices have and will continue to unlock additional inventory by bringing some homeowners into above-water positions on their mortgage. A recovering labor market stabilized household finances. There is pent-up demand remaining from the economic downturn where sellers are now ready to make a move. With the exception of first-time buyers, most moves are inventory-neutral – where a seller both purchases and sells a property.

**Property Types** Nationally, consumers still like the idea of being kings and queens of their castles. Single-family home sales dominated the market in 2013. In some areas, condo supply levels are still excessive relative to demand. Single-family prices rose 13.8 percent to \$165,000; condo-townhouse prices increased 23.4 percent to \$105,000. On average, sellers of single-family properties yielded 93.1 percent of their list price after 89 days on the market. Condo-townhouse sellers realized an average of 95.9 percent of their list price after 80 days on the market.

**Prices** In 2014, expect prices and sales to continue their ascent at a tempered, positive pace. In many areas, prices have already retraced most of their decline. We closed 2013 with a 15.3 percent median price increase compared to 2012. At \$153,400, the median sales price is proudly standing at a five-year high. Watch for more move-up buyer activity, less investor activity, more seller activity to meet buyer demands and more new construction to impact prices moving forward.

Housing is closely tied to economic health. Households with wage earners in stable and upwardly mobile jobs are much more likely to make bigger purchases like a house or a car. When gauging the housing market, it's important to closely track job growth and unemployment.

"A nation of homeowners is unconquerable." So said FDR. The American Dream was alive and well in 2013, as U.S. citizens proved that they still want a stake in the action. Homeownership continues to be the fabric of our communities, and we expect the national housing morale to remain sharp in 2014.

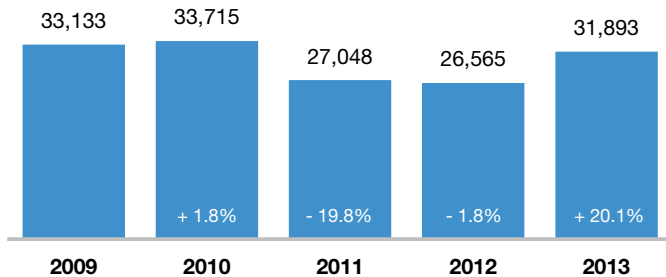
## Table of Contents

- 3 Quick Facts
- 5 Property Type Review
- 6 Distressed Homes Review
- 7 New Construction Review
- 8 Area Overviews
- 9 Area Historical Median Prices

[Click on desired metric to jump to that page.](#)

# Quick Facts

## New Listings



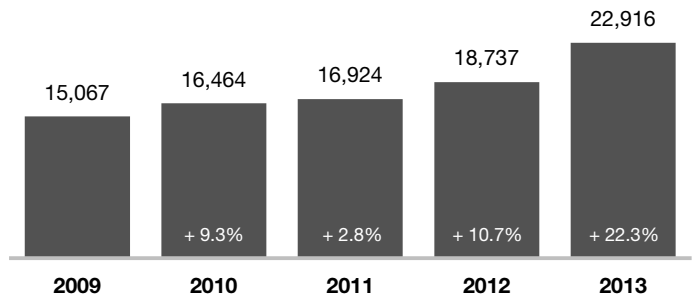
### Top 5 Areas: Change in New Listings from 2012

Region 03: Riverside / Avondale / Ortega	+ 37.8%
Region 16: Green Cove Springs	+ 32.0%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	+ 28.5%
Region 21: Jacksonville Bch	+ 27.9%
Region 50: Baker County	+ 27.8%

### Bottom 5 Areas: Change in New Listings from 2012

Region 58: Putnam County – South	+ 6.4%
Region 56: Putnam County NE	+ 4.8%
Region 25: Ponte Vedra Bch North	+ 4.5%
Region 15: Keystone Heights Vicinity	+ 2.1%
Region 31: St. Johns County – NE	- 1.4%

## Pending Sales



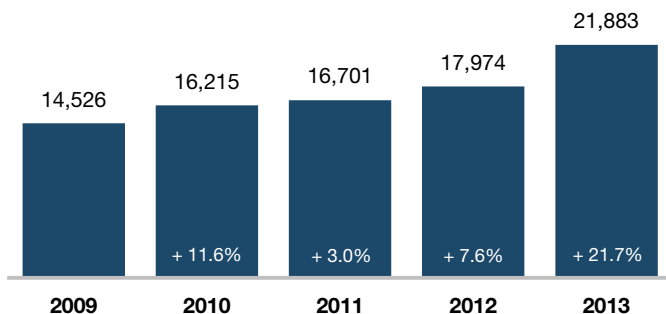
### Top 5 Areas: Change in Pending Sales from 2012

Region 50: Baker County	+ 63.0%
Region 57: Putnam County – West	+ 47.9%
Region 40: Nassau County	+ 45.9%
Region 16: Green Cove Springs	+ 43.8%
Region 03: Riverside / Avondale / Ortega	+ 36.8%

### Bottom 5 Areas: Change in Pending Sales from 2012

Region 31: St. Johns County – NE	+ 15.3%
Region 09: Jacksonville – North	+ 13.7%
Region 34: St. Johns County – SW	+ 12.1%
Region 06: West Jacksonville	+ 10.1%
Region 25: Ponte Vedra Bch North	- 12.0%

## Closed Sales



### Top 5 Areas: Change in Closed Sales from 2012

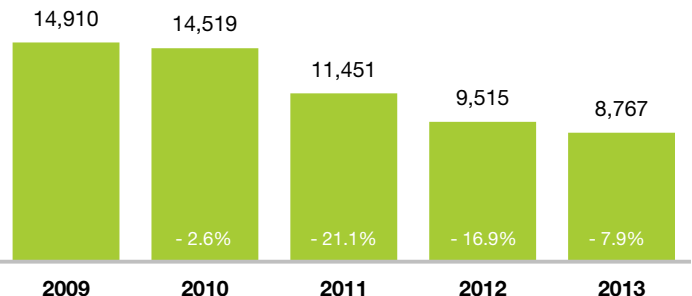
Region 50: Baker County	+ 53.3%
Region 40: Nassau County	+ 46.2%
Region 57: Putnam County – West	+ 44.3%
Region 16: Green Cove Springs	+ 39.2%
Region 21: Jacksonville Bch	+ 37.2%

### Bottom 5 Areas: Change in Closed Sales from 2012

Region 15: Keystone Heights Vicinity	+ 11.6%
Region 34: St. Johns County – SW	+ 10.8%
Region 07: Springfld. / Dwntrn. / Paxon / Trout Riv. S.	+ 7.7%
Region 32: St John's Cty – St Augustine Area (E of US 1)	+ 5.8%
Region 25: Ponte Vedra Bch North	- 9.3%

## Inventory of Homes for Sale

At the end of the year.



### Top 5 Areas: Change in Homes for Sale from 2012

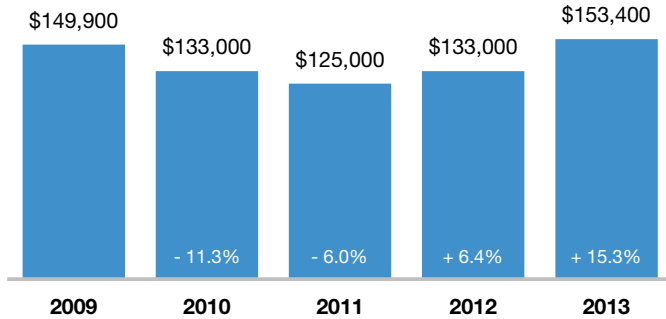
Region 03: Riverside / Avondale / Ortega	+ 5.8%
Region 13: Orange Park	+ 0.6%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	0.0%
Region 25: Ponte Vedra Bch North	0.0%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	- 0.9%

### Bottom 5 Areas: Change in Homes for Sale from 2012

Region 04: Arlington / Fort Caroline	- 18.3%
Region 23: Atlantic Bch	- 19.1%
Region 31: St. Johns County – NE	- 26.6%
Region 15: Keystone Heights Vicinity	- 26.8%
Region 22: Neptune Bch	- 32.6%

# Quick Facts

## Median Sales Price



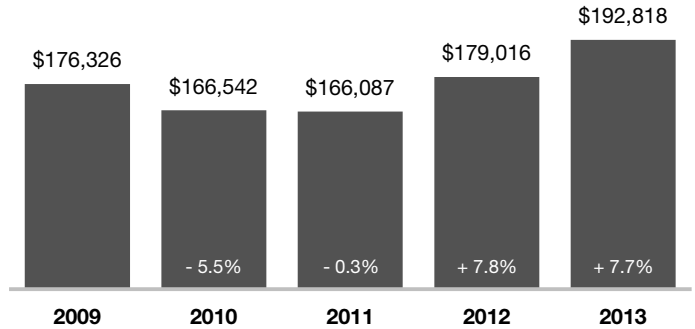
### Top 5 Areas: Change in Median Sales Price from 2012

Region 34: St. Johns County – SW	+ 61.3%
Region 23: Atlantic Bch	+ 21.7%
Region 07: Springfld. / Dwn. / Paxon / Trout Riv. S.	+ 21.4%
Region 04: Arlington / Fort Caroline	+ 20.3%
Region 03: Riverside / Avondale / Ortega	+ 17.5%

### Bottom 5 Areas: Change in Median Sales Price from 2012

Region 50: Baker County	+ 1.6%
Region 25: Ponte Vedra Bch North	+ 1.5%
Region 16: Green Cove Springs	- 1.0%
Region 56: Putnam County NE	- 4.7%
Region 57: Putnam County – West	- 19.3%

## Average Sales Price



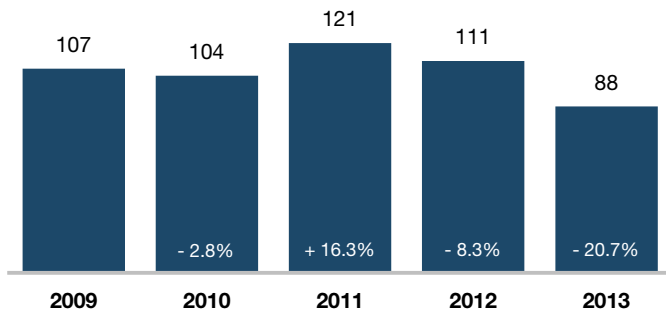
### Top 5 Areas: Change in Average Sales Price from 2012

Region 34: St. Johns County – SW	+ 39.1%
Region 32: St John's Cty – St Augustine Area (E of US 1)	+ 23.7%
Region 07: Springfld. / Dwn. / Paxon / Trout Riv. S.	+ 21.8%
Region 23: Atlantic Bch	+ 15.4%
Region 04: Arlington / Fort Caroline	+ 14.8%

### Bottom 5 Areas: Change in Average Sales Price from 2012

Region 16: Green Cove Springs	- 0.6%
Region 14: Middleburg Vicinity	- 2.8%
Region 25: Ponte Vedra Bch North	- 4.9%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	- 5.3%
Region 57: Putnam County – West	- 8.2%

## Days on Market Until Sale



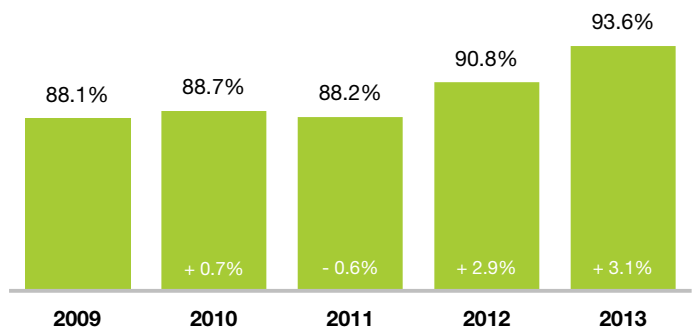
### Top 5 Areas: Change in Days on Market from 2012

Region 56: Putnam County NE	+ 10.0%
Region 15: Keystone Heights Vicinity	+ 8.0%
Region 34: St. Johns County – SW	+ 1.9%
Region 40: Nassau County	+ 1.7%
Region 16: Green Cove Springs	- 4.9%

### Bottom 5 Areas: Change in Days on Market from 2012

Region 02: Southside	- 28.4%
Region 23: Atlantic Bch	- 29.5%
Region 31: St. Johns County – NE	- 30.6%
Region 12: Fleming Island Area	- 33.6%
Region 22: Neptune Bch	- 36.7%

## Percent of Original List Price Received



### Top 5 Areas: Change in Pct. of Orig. Price Received from 2012

Region 03: Riverside / Avondale / Ortega	+ 6.0%
Region 31: St. Johns County – NE	+ 5.8%
Region 06: West Jacksonville	+ 4.4%
Region 04: Arlington / Fort Caroline	+ 4.2%
Region 09: Jacksonville – North	+ 3.8%

### Bottom 5 Areas: Change in Pct. of Orig. Price Received from 2012

Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	+ 1.3%
Region 16: Green Cove Springs	+ 0.9%
Region 34: St. Johns County – SW	+ 0.7%
Region 56: Putnam County NE	- 0.2%
Region 07: Springfld. / Dwn. / Paxon / Trout Riv. S.	- 0.3%

# Property Type Review

**89**

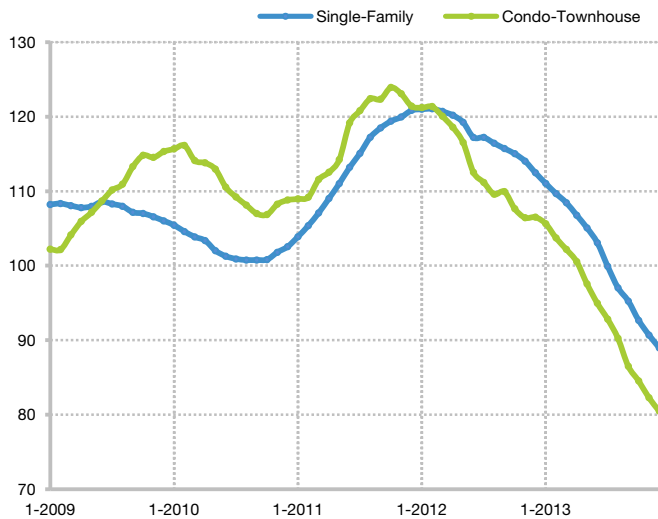
Average Days on Market  
Single-Family Detached

**80**

Average Days on Market  
Condo-Townhouse

## Days on Market Until Sale

This chart uses a rolling 12-month average for each data point.



## Top Areas: Condo-Townhouse Market Share in 2013

Entire MLS	16.2%
Region 21: Jacksonville Bch	46.5%
Region 02: Southside	34.3%
Region 33: St. Johns County – SE	28.6%
Region 25: Ponte Vedra Bch North	27.2%
Region 01: Southside / Mandarin / Bartram	23.3%
Region 23: Atlantic Bch	23.2%
Region 32: St John's Cty – St Augustine Area (E of US 1)	23.1%
Reg. 26: P Ved Bch / S P Ved Bch / Vil Bch / Plm Vly / P Ved / Nctee	22.3%
Region 12: Fleming Island Area	16.1%
Region 03: Riverside / Avondale / Ortega	14.3%
Region 13: Orange Park	14.0%
Region 22: Neptune Bch	13.2%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	12.9%
Region 04: Arlington / Fort Caroline	11.8%
Region 31: St. Johns County – NE	11.8%
Region 06: West Jacksonville	8.4%
Region 30: St. Johns County – NW	7.0%
Region 40: Nassau County	6.0%
Region 14: Middleburg Vicinity	3.8%
Region 09: Jacksonville – North	3.7%
Region 16: Green Cove Springs	3.6%
Region 07: Springfld. / Dwtwn. / Paxon / Trout Riv. S.	3.5%
Region 58: Putnam County – South	1.5%
Region 34: St. Johns County – SW	1.0%
Region 56: Putnam County NE	0.7%

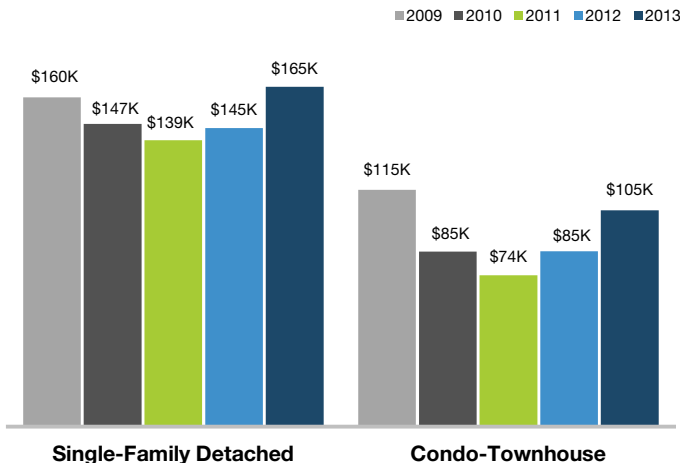
**+ 13.8%**

One-Year Change in Price  
Single-Family Detached

**+ 23.4%**

One-Year Change in Price  
Condo-Townhouse

## Median Sales Price



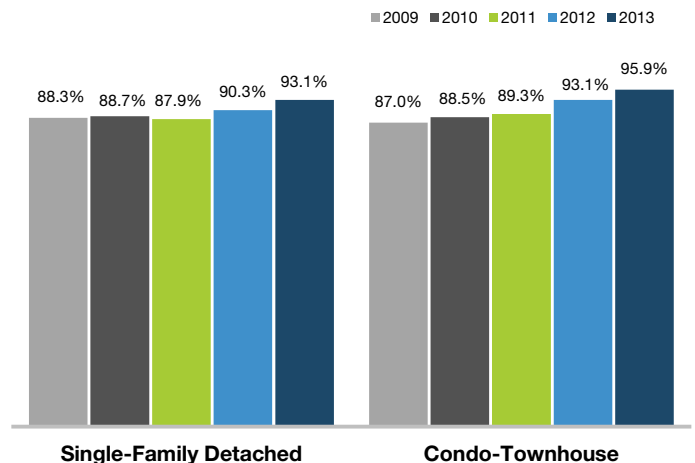
**93.1%**

Pct. of Orig. List Price  
Received Single-Family  
Detached

**95.9%**

Pct. of Orig. List Price  
Received Condo-Townhouse

## Percent of Original List Price Received



# Lender-Mediated Review

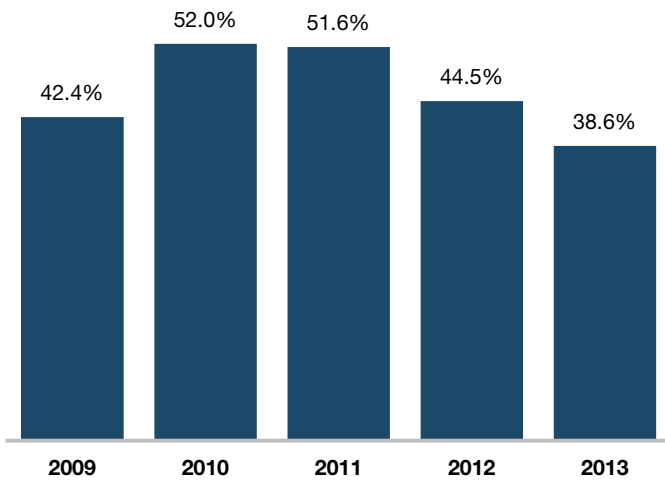
**38.6%**

% of Closed Sales in 2013  
That Were Lender-Mediated

**+ 5.6%**

One-Year Change in Sales of  
Lender-Mediated

## % of Sales That Were Lender-Mediated



### Top Areas: Lender-Mediated Market Share in 2013

Area	Market Share
<b>Entire MLS</b>	<b>38.6%</b>
Region 07: Springfld. / Dwtwn. / Paxon / Trout Riv. S.	63.8%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	62.9%
Region 06: West Jacksonville	58.9%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	55.1%
Region 09: Jacksonville – North	50.5%
Region 04: Arlington / Fort Caroline	48.7%
Region 02: Southside	43.3%
Region 56: Putnam County NE	42.2%
Region 13: Orange Park	41.1%
Region 40: Nassau County	40.1%
Region 14: Middleburg Vicinity	39.3%
Region 15: Keystone Heights Vicinity	36.8%
Region 16: Green Cove Springs	36.5%
Region 01: Southside / Mandarin / Bartram	36.0%
Region 50: Baker County	36.0%
Region 57: Putnam County – West	35.5%
Region 23: Atlantic Bch	30.5%
Region 12: Fleming Island Area	29.4%
Region 34: St. Johns County – SW	28.2%
Region 22: Neptune Bch	27.2%
Region 25: Ponte Vedra Bch North	25.1%
Region 33: St. Johns County – SE	23.8%
Region 21: Jacksonville Bch	23.0%
Region 03: Riverside / Avondale / Ortega	22.5%
Region 31: St. Johns County – NE	22.4%

**+ 2.3%**

Five-Year Change in Price  
All Properties

**- 13.8%**

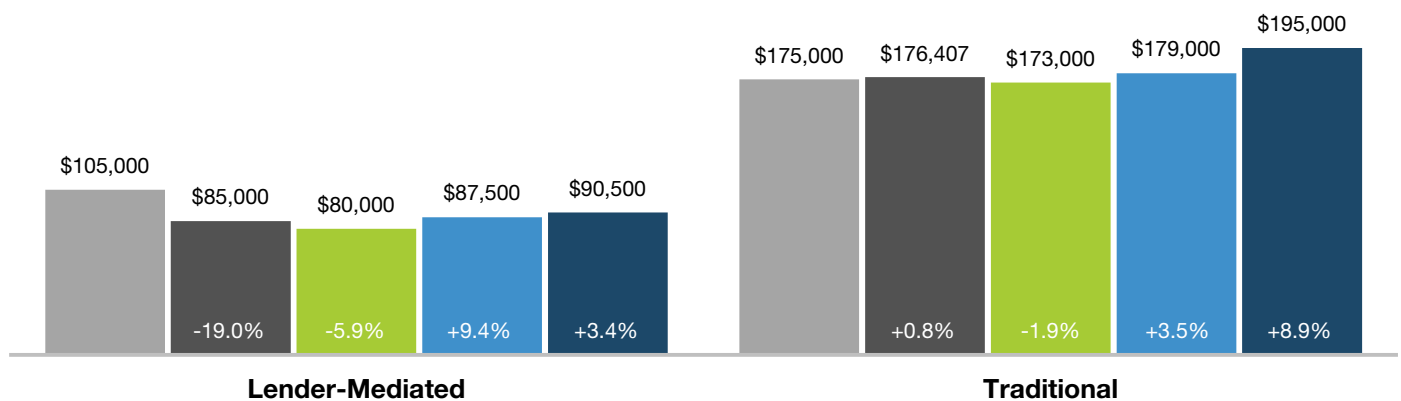
Five-Year Change in Price  
Lender-Mediated Properties

**+ 11.4%**

Five-Year Change in Price  
Traditional Properties

## Median Sales Price

■ 2009 ■ 2010 ■ 2011 ■ 2012 ■ 2013



# New Construction Review

**Feb '09**

Peak of  
New Construction Inventory

**875**

Drop in New Construction  
Inventory from Peak

## New Construction Homes for Sale



## Top Areas: New Construction Market Share in 2013

Entire MLS	13.2%
Reg. 26: P Ved Bch / S P Ved Bch / Vil Bch / Plm Vly / P Ved / Nctee	33.5%
Region 31: St. Johns County – NE	31.2%
Region 30: St. Johns County – NW	30.4%
Region 40: Nassau County	26.0%
Region 14: Middleburg Vicinity	23.3%
Region 09: Jacksonville – North	22.7%
Region 33: St. Johns County – SE	22.3%
Region 34: St. Johns County – SW	22.3%
Region 13: Orange Park	18.8%
Region 21: Jacksonville Bch	13.9%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	13.3%
Region 16: Green Cove Springs	12.6%
Region 06: West Jacksonville	10.4%
Region 01: Southside / Mandarin / Bartram	9.0%
Region 12: Fleming Island Area	7.0%
Region 02: Southside	5.7%
Region 07: Springfld. / Dwtwn. / Paxon / Trout Riv. S.	5.3%
Region 32: St John's Cty – St Augustine Area (E of US 1)	4.4%
Region 22: Neptune Bch	4.4%
Region 50: Baker County	3.7%
Region 23: Atlantic Bch	3.0%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	2.7%
Region 03: Riverside / Avondale / Ortega	2.4%
Region 04: Arlington / Fort Caroline	1.8%
Region 25: Ponte Vedra Bch North	1.5%

**3.9**

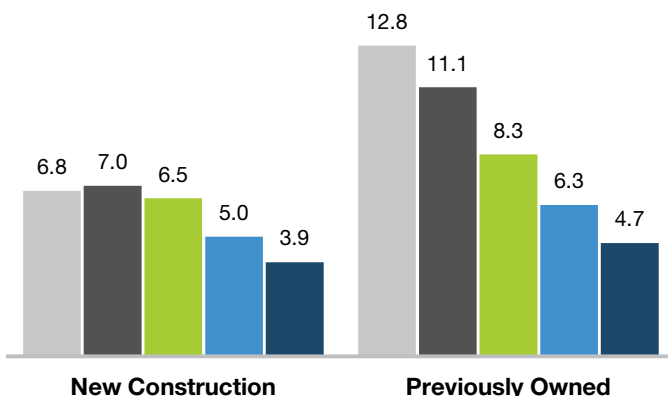
Year-End Months Supply  
New Construction

**4.7**

Year-End Months Supply  
Previously Owned

## Months Supply of Inventory

■ 2009 ■ 2010 ■ 2011 ■ 2012 ■ 2013



**99.3%**

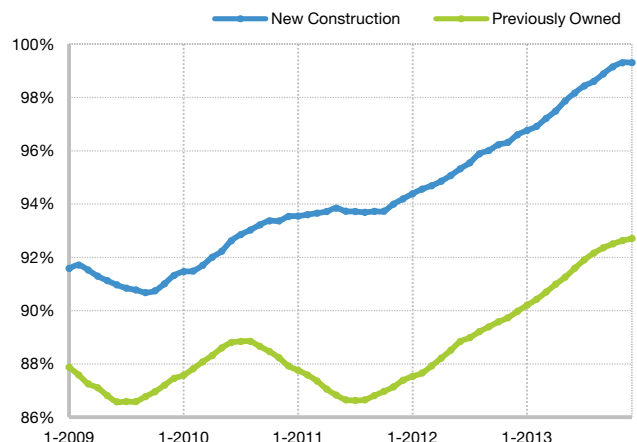
Pct. of Orig. List Price  
Received  
New Construction

**92.7%**

Pct. of Orig. List Price  
Received  
Previously Owned

## Percent of Original List Price Received

This chart uses a rolling 12-month average for each data point.



# Area Overviews

	<b>Total Closed Sales</b>	<b>Change from 2012</b>	<b>Percent New Construction</b>	<b>Percent Condo- Townhouse</b>	<b>Percent Lender- Mediated</b>	<b>Days on Market</b>	<b>Pct. of Orig. Price Received</b>
<b>Entire MLS</b>	<b>21,883</b>	<b>+ 21.7%</b>	<b>13.2%</b>	<b>16.2%</b>	<b>38.6%</b>	<b>88</b>	<b>93.6%</b>
Region 01: Southside / Mandarin / Bartram	2,326	+ 25.9%	9.0%	23.3%	36.0%	79	94.5%
Region 02: Southside	2,853	+ 16.4%	5.7%	34.3%	43.3%	73	95.2%
Region 03: Riverside / Avondale / Ortega	510	+ 34.2%	2.4%	14.3%	22.5%	100	91.5%
Region 04: Arlington / Fort Caroline	1,706	+ 24.9%	1.8%	11.8%	48.7%	78	93.6%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	926	+ 15.6%	2.7%	12.9%	62.9%	82	90.3%
Region 06: West Jacksonville	1,293	+ 13.3%	10.4%	8.4%	58.9%	86	94.5%
Region 07: Springfld. / Dwntrn. / Paxon / Trout Riv. S.	864	+ 7.7%	5.3%	3.5%	63.8%	97	86.6%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	196	+ 21.0%	13.3%	0.0%	55.1%	107	90.4%
Region 09: Jacksonville – North	1,086	+ 16.5%	22.7%	3.7%	50.5%	92	94.9%
Region 12: Fleming Island Area	503	+ 22.1%	7.0%	16.1%	29.4%	75	95.2%
Region 13: Orange Park	1,361	+ 19.3%	18.8%	14.0%	41.1%	78	95.5%
Region 14: Middleburg Vicinity	705	+ 25.0%	23.3%	3.8%	39.3%	98	93.8%
Region 15: Keystone Heights Vicinity	125	+ 11.6%	0.8%	0.0%	36.8%	135	85.9%
Region 16: Green Cove Springs	167	+ 39.2%	12.6%	3.6%	36.5%	116	91.1%
Region 21: Jacksonville Bch	664	+ 37.2%	13.9%	46.5%	23.0%	75	95.6%
Region 22: Neptune Bch	114	+ 28.1%	4.4%	13.2%	27.2%	81	94.8%
Region 23: Atlantic Bch	298	+ 21.1%	3.0%	23.2%	30.5%	79	92.7%
Region 25: Ponte Vedra Bch North	195	- 9.3%	1.5%	27.2%	25.1%	109	92.6%
Reg. 26: P Ved Bch / S P Ved Bch / Vil Bch / Plm Vly / P Ved / Nctee	1,197	+ 21.6%	33.5%	22.3%	12.4%	79	95.8%
Region 30: St. Johns County – NW	1,986	+ 23.8%	30.4%	7.0%	21.7%	86	96.4%
Region 31: St. Johns County – NE	170	+ 25.9%	31.2%	11.8%	22.4%	102	94.9%
Region 32: St John's Cty – St Augustine Area (E of US 1)	91	+ 5.8%	4.4%	23.1%	12.1%	108	91.7%
Region 33: St. Johns County – SE	676	+ 16.6%	22.3%	28.6%	23.8%	108	92.8%
Region 34: St. Johns County – SW	103	+ 10.8%	22.3%	1.0%	28.2%	108	88.8%
Region 40: Nassau County	601	+ 46.2%	26.0%	6.0%	40.1%	120	92.2%
Region 50: Baker County	161	+ 53.3%	3.7%	0.0%	36.0%	88	89.0%
Region 56: Putnam County NE	268	+ 23.5%	0.0%	0.7%	42.2%	154	82.6%
Region 57: Putnam County – West	166	+ 44.3%	0.0%	0.0%	35.5%	134	80.4%
Region 58: Putnam County – South	205	+ 34.0%	0.0%	1.5%	16.6%	165	82.6%



# Area Historical Median Prices

	2009	2010	2011	2012	2013	Change From 2012	Change From 2009
<b>Entire MLS</b>	<b>\$149,900</b>	<b>\$133,000</b>	<b>\$125,000</b>	<b>\$133,000</b>	<b>\$153,400</b>	<b>+ 15.3%</b>	<b>+ 2.3%</b>
Region 01: Southside / Mandarin / Bartram	\$175,000	\$149,900	\$142,500	\$149,705	\$167,000	+ 11.6%	- 4.6%
Region 02: Southside	\$146,000	\$125,000	\$97,000	\$119,900	\$139,900	+ 16.7%	- 4.2%
Region 03: Riverside / Avondale / Ortega	\$185,500	\$183,750	\$166,450	\$174,500	\$205,000	+ 17.5%	+ 10.5%
Region 04: Arlington / Fort Caroline	\$136,500	\$117,700	\$103,950	\$101,350	\$121,900	+ 20.3%	- 10.7%
Region 05: Hyde Gr. / Murr. Hill / Lkshr. / Wesconnett	\$80,000	\$51,950	\$50,000	\$50,000	\$53,000	+ 6.0%	- 33.8%
Region 06: West Jacksonville	\$119,000	\$100,000	\$83,000	\$90,000	\$100,075	+ 11.2%	- 15.9%
Region 07: Springfld. / Dwntrn. / Paxon / Trout Riv. S.	\$19,000	\$17,500	\$18,500	\$21,000	\$25,500	+ 21.4%	+ 34.2%
Region 08: Mretta. / Whthse. / Baldw. / Gard. St / Dnsmr.	\$137,050	\$116,500	\$102,500	\$115,250	\$121,000	+ 5.0%	- 11.7%
Region 09: Jacksonville – North	\$155,000	\$141,025	\$123,000	\$125,350	\$145,200	+ 15.8%	- 6.3%
Region 12: Fleming Island Area	\$222,750	\$192,500	\$189,000	\$195,000	\$210,000	+ 7.7%	- 5.7%
Region 13: Orange Park	\$153,000	\$134,000	\$118,635	\$119,000	\$135,000	+ 13.4%	- 11.8%
Region 14: Middleburg Vicinity	\$153,000	\$130,000	\$123,326	\$128,750	\$135,000	+ 4.9%	- 11.8%
Region 15: Keystone Heights Vicinity	\$100,000	\$71,365	\$74,500	\$70,000	\$76,000	+ 8.6%	- 24.0%
Region 16: Green Cove Springs	\$178,500	\$150,000	\$132,000	\$151,500	\$150,000	- 1.0%	- 16.0%
Region 21: Jacksonville Bch	\$255,000	\$216,000	\$226,000	\$245,000	\$275,000	+ 12.2%	+ 7.8%
Region 22: Neptune Bch	\$286,450	\$250,750	\$259,000	\$280,000	\$310,000	+ 10.7%	+ 8.2%
Region 23: Atlantic Bch	\$185,500	\$165,000	\$190,000	\$179,125	\$218,000	+ 21.7%	+ 17.5%
Region 25: Ponte Vedra Bch North	\$320,000	\$449,500	\$405,000	\$455,000	\$462,000	+ 1.5%	+ 44.4%
Reg. 26: P Ved Bch / S P Ved Bch / Vil Bch / Plm Vly / P Ved / Nctee	\$309,950	\$308,000	\$295,000	\$310,000	\$328,542	+ 6.0%	+ 6.0%
Region 30: St. Johns County – NW	\$233,000	\$220,000	\$213,500	\$224,664	\$249,900	+ 11.2%	+ 7.3%
Region 31: St. Johns County – NE	\$225,000	\$247,000	\$252,000	\$249,550	\$291,500	+ 16.8%	+ 29.6%
Region 32: St John's Cty – St Augustine Area (E of US 1)	\$160,000	\$155,000	\$170,000	\$200,000	\$218,000	+ 9.0%	+ 36.3%
Region 33: St. Johns County – SE	\$164,495	\$145,000	\$152,750	\$159,000	\$184,990	+ 16.3%	+ 12.5%
Region 34: St. Johns County – SW	\$133,245	\$75,000	\$67,500	\$89,900	\$145,000	+ 61.3%	+ 8.8%
Region 40: Nassau County	\$173,000	\$145,000	\$142,400	\$153,000	\$170,000	+ 11.1%	- 1.7%
Region 50: Baker County	\$136,200	\$129,850	\$121,250	\$128,000	\$130,000	+ 1.6%	- 4.6%
Region 56: Putnam County NE	\$85,675	\$70,000	\$65,000	\$68,000	\$64,800	- 4.7%	- 24.4%
Region 57: Putnam County – West	\$44,000	\$51,250	\$37,000	\$45,250	\$36,500	- 19.3%	- 17.0%
Region 58: Putnam County – South	\$65,000	\$45,000	\$40,000	\$52,000	\$59,000	+ 13.5%	- 9.2%