



RENT TO SURVIVE REPORT · LAST 12 MONTHS · THROUGH OCTOBER 7, 2026

Jacksonville

Resale homes whose listing expired or was canceled, then went up for rent

1 in 7 homes that didn't sell in Jacksonville became a rental

In the last 12 months, 50 of the 345 resale listings in Jacksonville that expired or were canceled showed up on the MLS as a rental. They sat a median of 96 days before the owner gave up, and asked a median of \$1,850 a month in rent — about 7.6% a year of the price they couldn't get. Based on when they bought, we estimate 61% of the owners with a mortgage take in less rent than the home costs them each month.

50

went from a failed sale to a rental
about 1 in 7 · 14.5% of 345 failed listings

\$1,850

median rent asked
\$1,750 median when leased (37 leased)

61%

of owners with a mortgage are losing money
est. after upkeep and vacancy · 23 of 38

96

days on the market before giving up
median, after a 1.7% price cut

7.6%

gross rent ÷ last list price, a year
on a median \$285,950 home

\$371

median monthly loss for those owners
per month, estimated

- 30 owners listed for rent while the home was still for sale, and 18 signed a lease before the sale listing ran out.
- 37 have rented so far, at a median \$1,750 a month, 31 days after the rental was listed.
- 8 rental listings also expired or were pulled without a lease, and 5 are still waiting for a tenant.
- The owners who come up short lose a median of about \$371 a month after upkeep and a month of vacancy a year.
- 2.2% of all rental listings in Jacksonville this past year came from a home that had just failed to sell. Zillow's national figure for homes recently listed for sale is 2.3%.

A typical owner's month, estimated

Bought 2022 for \$170,000 at 6.92%	Per month
Rent	\$1,400
Mortgage (principal + interest)	\$898
Property taxes	\$106
Insurance	\$250
HOA dues	\$21
After the payment	\$125
Upkeep (1% of value a year)	\$163
Vacancy (one month a year)	\$117
What's left	\$154
A property manager would take another (10%)	\$140

Renting to keep up with the payment usually doesn't pay.

Of the 38 owners we could model, 27 bought in 2022 or later at today's higher rates — 22 of them come up short each month. Many also cut their price before giving up (median 1.7%) and still didn't sell.

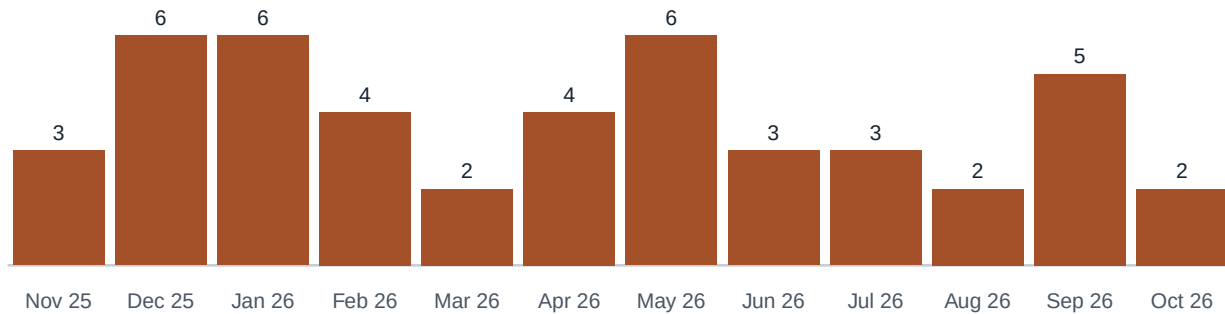
Before you rent it out, compare it against selling it the right way: priced to the market, inspected before listing and marketed to buyers already searching for a home like yours.

Estimate, not a quote. Mortgage = 80% of the MLS purchase price at the Freddie Mac 30-year fixed average (primary mortgage market survey) for the week of purchase, 30-year fixed; taxes from the MLS tax bill; insurance \$250/month; HOA from the listing. The property shown is the real one closest to the median and is not named.



Month by month

Homes that went from a failed sale to a rental, by the month the sale listing ended



By last asking price

	To rent	Of failed	Leased	Med. rent	Yield	Losing \$*
Under \$300K	27	14.3%	21	\$1,550	8.4%	50%
\$300–400K	17	14.0%	11	\$2,100	7.2%	—

By type of home

	To rent	Of failed	Leased	Med. rent	Yield	Losing \$*
Single-family homes	38	12.5%	29	\$1,950	7.4%	67%
Townhouses	7	28.0%	4	\$1,150	8.6%	—

The two paths owners take

	Homes
Failed to sell, then listed for rent	20
Listed for rent while still for sale (hedged)	30
...signed a lease before the sale listing ran out	18
Rented so far	37
Still for rent today	5
Rental listing also ended without a tenant	8
Failed to sell more than once first	0

7 were rentals before the sale attempt (likely investors) and 1 are new construction (builders renting unsold homes); both are counted above but left out of the mortgage estimates.

How this compares

2.2% of the 1,835 rental listings in Jacksonville over the past year came from a home whose sale listing had just failed. Zillow's national research (March 2026) found 2.3% of rental listings had recently been listed for sale, the highest share since late 2022.



How these numbers are counted

Resale and new-construction home listings (not land) in the MLS that expired or were canceled in the last 12 months, matched by address to a later rental listing in the same MLS. One row per rental; a home that failed more than once counts once. Homes that sold between the failed listing and the rental are left out. Rentals offered outside the MLS aren't counted, so the real number is higher. Mortgage estimates use the MLS purchase record and are not any owner's actual loan. Source: Hive MLS data compiled by the Buddy Blake Team. Information deemed reliable but not guaranteed.

Thinking about renting your home instead of selling? Call or text Buddy at (910) 395-1000 — or run your own numbers at buddyblake.ai/rent-or-sell.