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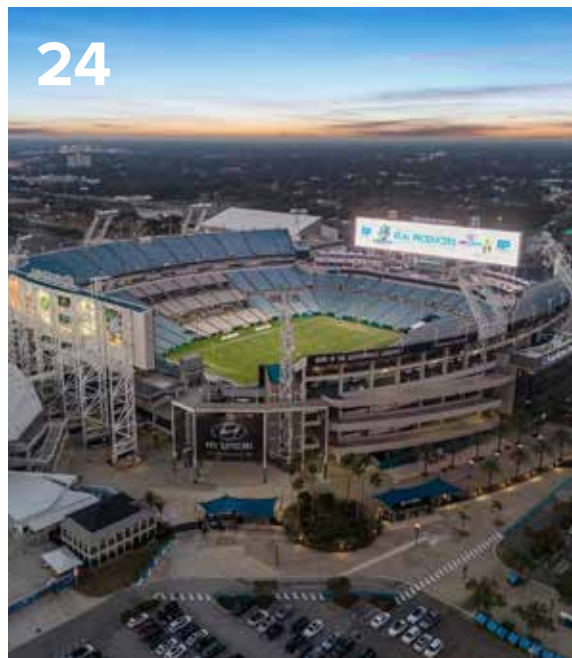
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A New Year, New Opportunities

2025 Real Estate in Northeast Florida

BY BRIAN & KRISTIN LUNSFORD

Happy New Year, Jacksonville Real Producers and Business Partners!

The 2025 Northeast Florida real estate market is shaping up to be an intriguing landscape, blending opportunities with challenges as the region continues to evolve. Jacksonville and its surrounding areas are poised to remain hotspots for growth, thanks to a combination of population influx, infrastructure development, and diverse housing needs.

A Booming Population Fuels Demand

Northeast Florida is expected to experience continued population

growth in 2025, with Jacksonville leading the charge as one of the fastest-growing cities in the country. With its attractive cost of living, favorable tax climate (and weather!), and expanding job market, the area is drawing both young professionals and retirees. This population surge bodes well for real estate agents, as it ensures steady demand across residential, commercial, and rental markets.

Home Prices and Affordability

Home prices in Northeast Florida are projected to rise moderately in 2025, though at a slower pace than during the pandemic-fueled housing boom. This stabilization

offers a more sustainable market, but affordability remains a concern for some buyers. Agents should focus on educating clients about financing options and identifying neighborhoods that balance cost and value.

Commercial Real Estate on the Rise

Jacksonville's growing appeal as a business hub is driving interest in commercial real estate. From industrial spaces to mixed-use developments, opportunities abound for agents specializing in this sector. The burgeoning tech and logistics industries, coupled with downtown revitalization efforts, are key factors contributing to this growth.

The Road Ahead

The 2025 Northeast Florida real estate market holds promise for those ready to adapt and innovate. By leveraging the region's growth, addressing affordability concerns, and staying ahead of trends, real estate professionals can position themselves for success in an evolving marketplace.

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Neil Mahoney

MIGHTY DOG ROOFING

Exterior Experts That Have You Covered

BY JESS WELLAR • PHOTOS BY THE REAL ESTATEOGRAPHERS

Neil Mahoney didn’t just start a roofing business three years ago — he set out to redefine what homeowners should expect from a contractor. As the President and Owner of Mighty Dog Roofing in Northeast Florida, Neil has made it his mission to raise the bar in an industry often plagued by low standards.

“During my research, I found that the roofing industry is the #1 lowest-rated home service business industry,” Neil explains. “Roofing contractors don’t communicate well, they don’t show up on time, they don’t clean up well, and there is a severe lack of integrity in the industry. Those four shortcomings seemed like a huge opportunity for us to make a difference.”

A True Entrepreneur

Born in Texas and raised in Northern Illinois, Neil attended the University of Louisville, where he played soccer and earned degrees in Finance, International Business, and Spanish. After college, he dabbled in corporate finance roles within the healthcare and online travel and hospitality industries. Then in 2007, Neil launched his first business in healthcare technology with three terrific partners. That business took off, teaching Neil valuable lessons about customer service and adaptability.

“The customer is always #1, #2, and #3 priorities,” Neil emphasizes.

After selling two businesses in the healthcare sector and leading a third, Neil and his wife Kyla decided it was time for a change — a big one. They relocated their brood to Florida in 2020, leaving behind the tech world to start a fresh chapter by putting down roots closer to family.

“I was excited for a change and did not want to go back to the software/tech scene,” Neil offers. “I wanted a

business where I could sit in front of my customer, shake their hand, and look them in the eye. No more Zooms, Skypes, or conference calls.”

Elevating Expectations

Since 2020, the Mighty Dog Roofing franchise has grown from a fledgling startup to one of the most booming businesses in the country, recently being ranked #203 out of 500 in *Entrepreneur Magazine’s* list of fastest-growing franchises.

Neil’s business handles everything from roofs and gutters to windows, siding, and even skylights. As the only nationally-backed roofing/gutters franchise in the nation, they also have dedicated call representatives, advanced drone technology, and expert level installers for all shingle, metal and tile needs.

But what really sets Mighty Dog Roofing apart is their obsession with customer satisfaction, starting with understanding the unique challenges of Northeast Florida’s environment.

“With the elements here in Northeast Florida — the humidity and the storms — everything ages prematurely and insurance is a big issue,” Neil offers. “So we’ve developed a maintenance program to provide repairs to get more life out of the roof.”

Neil’s business philosophy is built on four core commitments: Top-Dog Communication, On-Time Service, Cleanliness, and Integrity. With a team of 26 employees, including his son Dylan as a project manager and his wife, Kyla, managing marketing and customer communications, Mighty Dog Roofing is a true family affair.

But don’t let the family vibe fool you — this is a business that means business. Mighty Dog Roofing carries

the Platinum Preferred Installer Status with Owens Corning, a status reserved for the top tier of contractors who meet strict standards for professionalism, reliability, and craftsmanship.

“Our attention to detail, obsession with project site protection and cleanup ensure that workmanship is unmatched,” Neil notes. “We also provide customers with access to a customer portal where they receive updates, progress photos, notifications, and they can even post questions of their own.”

“We find that an informed customer who receives regular and informative communications is a happy customer,” he adds.





Relationships First

For Neil, the most fulfilling part of his work isn't just about fixing roofs — it's about building relationships. Whether it's a small repair or a full roof replacement, seeing a job well done and a happy customer is what drives him and his team.

"Nothing makes us more satisfied than hearing our customers tell us that we exceeded their expectations," he affirms.

Neil is also deeply aware of the impact that insurance regulations are having on the roofing industry, particularly in Florida.

"Broadly speaking, insurance companies are making it harder and harder for homeowners," he points out. "Whether it's increasing costs or requiring customers to replace their roof as it approaches 15 years old. We

see roof age becoming a regular issue in most home sale situations."

"As a result of these changes we have taken on much more of an educational role both for our customers and for our partners," Neil continues. "There are ways to avoid the age or condition of a roof from becoming a deal-killer. Whether we need to access the status of a roof, look for financing options, or help customers and partners evaluate the various options available to them, we are here to help."

Balancing Work, Family, and Fun

When Neil isn't transforming the roofing industry, he's spending quality time with his loved ones.

"I have an amazing family including my beautiful wife Kyla, son Dylan (21), daughter Avery (15), daughter Hadley



Neil with his wife, Kyla, son Dylan, daughters Finley, Hadley, and Avery.

(13), daughter Finley (11), and Rocky, our Labradoodle who's 6 years old," Neil shares.

The Mahoney family can usually be found outdoors, whether it's playing sports, hitting the beach, or boating. When the weather is nice, you might find them on a day trip to St. Augustine or Matanzas.

"We love National Park RV trips as well," Neil elaborates with a smile. "We take annual trips out west, north, and south. The Northeast U.S. is next for us."

As for the future, Neil's outlook for his business is as sunny as a Florida day. He envisions long-term success while focusing on exceptional service and continuing to assist REALTORS® as an extension of their business.

"I want REALTORS® to know we value their customers just as much as they do," Neil concludes. "We commonly provide inspections, estimates, or any input that facilitates the closing of the purchase or sale of a property."

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After decades of building relationships and successfully serving the North St. Johns County area, Slate Real Estate, Welch Team, and Cavanaugh & Co. have joined forces to create a groundbreaking real estate brokerage that sets a new standard in the community. Drawing on experience, market knowledge, and a shared vision, they have laid the foundation for a dynamic Keller Williams market center. This new office is designed to empower new and seasoned real estate agents, providing the tools, resources, and culture necessary for success.

“We separately realized that North St. Johns County had a void in not having the presence of a KW office,” Cherya explains. “Christina and her team were already present here and wanted to open an office. I was present here with a different brokerage and wanted to open a Keller Williams office. We were both at a convention in Austin, Texas at the Keller Williams headquarters, and we started talking. It all started with a simple lunch. What felt like a



chance meeting turned out to be divine intervention. The opportunity to share ideas and a conversation sparked something incredible: the decision to join forces and create a brand new Keller Williams office in St. Johns County. That was less than two years

ago and, now, here we are, bringing that vision to life.”

The partnership between Slate, Welch, and Cavanaugh is a testament to the power of shared vision, dedication, and innovation in transforming the real estate landscape of St. Johns



KELLER WILLIAMS ST JOHNS

Where Entrepreneurs *Thrive*

BY ZACHARY COHEN
PHOTOS BY RENEE PARENTEAU

On October 1, 2024, the new Keller Williams St. Johns market center officially opened its doors. This collaborative effort brings a new Keller Williams office — and a new vision — to the St. Johns community.

The market center has seven owners: Christina Welch, Kelly DeLucia, George Pottenkulam, Cole Slate, Laura Slate, Cherya Cavanaugh, and Tom Cavanaugh. Together, they’ve created a mission statement that defines their purpose: to prioritize community, collaboration, and culture and build careers worth having, businesses worth owning, lives worth living, experiences worth giving, and legacies worth leaving.



“
Our growth has been driven
by the strength of our
reputation and the deep
experience our ownership
group brings to the table.”
- Christina Welch

County. Their collaboration to build a groundbreaking brokerage wasn't just about creating a new office — it was about creating a culture and foundation where agents can thrive. At the core of their success is a handpicked leadership team, intricately aligned with their vision and values. This team has been specifically tailored to foster growth, provide unparalleled support, and empower agents to reach new heights.

The ownership team recognizes that the heart of a successful brokerage lies in its ability to cultivate community, culture, and collaboration. By combining their experience and passion with a leadership team that embodies their mission, they've created Keller Williams St. Johns as a dynamic, agent-focused brokerage poised to lead the way in Northeast Florida real estate.



Coming Together

The collaboration between each of the seven owners is a perfectly aligned match.

“We have always wanted to create opportunities not only with clients but also with other agents in the brokerage and other agents in the community. We truly believe that iron sharpens iron. We want to be surrounded by people who want to keep growing and learn,” Christina shares.

“I'm big on everything happening for a reason — God's plan — and it was good timing for us,” Cole chimes in. “Laura and I were just having a baby, and I was given an opportunity to join the ownership team. It was a sign. I was previously running an independent brokerage. After praying about it and thinking about it for a few months, we joined the effort. I'm back into sales while Laura

manages our listings and has more time to be home with our family.”

Kelly and George have been leaders on the Welch Team, which has 25 members, for over a decade. Cherya and Tom run The Cavanaugh Team, which has 10 members and has been together for over a decade, too. Cole and Laura work their business side by side.

“Our growth has been driven by the strength of our reputation and the deep experience our ownership group brings to the table,” Christina explains. “As proven leaders in the industry, we've consistently given back to our market and demonstrated what success looks like. Agents are drawn to work with us because they see our track record of success — not just individually, but in helping others achieve the same. It's a natural fit for those who want to align with a brokerage that knows how to elevate careers.”

A Vision for Growth

Culture and community lie at the center of everything the Keller Williams St. Johns team does. Giving back is essential to their mission, whether serving agents and clients or donating to local charities and organizations.

“We want to align our growth with our community,” Christina says. “One of our key metrics is hosting quarterly charity events to give back.”

“In addition, the bigger vision is truly providing a dynamic and profound environment for real estate agents to thrive,” Cherya adds. “There are over 10,000 agents in Northeast Florida, and it's easy to get your license and start a business. We want to provide profound leadership and create quality agents in our area. What separates us from other brokerages is our experience level... We've experienced it all first hand.”



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Mercedes ST. GEORGE ➤



Still Flying High

BY JESS WELLAR
PHOTOS BY THE REAL ESTATEGRAPHERS

“I was supposed to start my flight instructor role in the fall of 2021, but by October, I was having second guesses,” recalls Mercedes St. George. As a Commercial Pilot and Certified Flight Instructor, Mercedes had always envisioned a career in aviation. But a twist of fate, and a growing passion for real estate, would point her in a new direction.

Switching Gears

Born and raised in Northern Virginia, Mercedes grew up with a love for flying and travel, earning her degree in Aviation Management and Flight Operations from Jacksonville University’s Davis College of Business. By the time she graduated in May 2021, she was a Commercial Pilot and Certified Flight Instructor in need of the required 1,000 hours necessary to further her aviation career.

But that summer while she waited for her flight instructor role to begin, a chance encounter led her into the world of real estate.

“During a double date with my now-fiancé, his friend mentioned an opportunity to work at YellowBird Home Buyers, the number one investor in flipping houses in Northeast Florida at the time,” Mercedes remembers. “I had always had an interest in real estate, so I decided to take a part-time position answering the phones and setting appointments for the acquisitions agents at YellowBird just for the summer.”

That decision would prove to be life-changing. When October rolled around, Mercedes’ heart wasn’t into leaving for flight school; she just couldn’t shake the feeling that real estate was her true passion and had the potential to offer something much greater.



“So, I decided to give real estate one year,” she explains. “If I failed, at least I could go back to flight school with no regrets.”

Needless to say, Mercedes certainly didn’t fail. In fact, she thrived. By February 2022, she had earned her real estate license, becoming a “triple threat” while purchasing 80 houses for YellowBird in her rookie year, netting the company over \$3 million in profit.

“That year confirmed that I had made the right decision,” she smiles. “I never second-guessed my choice to leave aviation after that.”

A Natural Talent

Mercedes’ hard work and determination have led to remarkable growth over the past several years. After her time at YellowBird, she co-founded The Flight Group with her colleague, Jannah Jordan, at Keller

Williams, becoming a powerhouse team performing at an extremely high-level. Last year, The Flight Group sold \$40 million and completed over 140 transactions while being named the #7 team in Northeast Florida by the *Jacksonville Business Journal*.

After she and Jannah decided to shift their respective focuses, Mercedes has since transitioned to Real Brokerage and her solo career is truly taking off. At her current pace, she's projected to close out 2024 at around \$14 million — nearly doubling her volume from last year.

Mercedes credits much of her success to the strong relationships she's built in the industry, especially when she first started in investments before pivoting to retail.

"This is a relationship-based business," she explains. "I was lucky

enough to start my career in real estate specifically on the investment side, which taught me the grind and grit needed to be successful. It also allowed me to build strong relationships with local investors."

When asked what sets her apart from other REALTORS®, Mercedes points to her devotion to maintaining these relationships and her relentless work ethic.

"The most influential predictor of how well a REALTOR® will do is how they maintain their relationships," she emphasizes.

Mentorship has also played a significant role in Mercedes' rapid growth.

"Patrick Flynn, the owner of Flight Builders and former President of YellowBird, has been a key mentor for

me," she acknowledges. "He taught me sales, how to negotiate, run numbers, and even manage wealth. We still meet weekly for new construction meetings, and monthly to discuss business and personal goals and growth."

Beyond Business

Outside the office, Mercedes enjoys a life filled with travel and adventure. She resides in Atlantic Beach with her fiancé, Thomas, who is a first officer for Southwest Airlines, and their two fur babies, Aspen and Athena.

The couple loves venturing out into nature, often taking their dogs to local parks or spending time at the beach.

"We also enjoy flying General Aviation aircraft around the Southeast on long weekends," she adds. They've flown to destinations like Key West,



“
I’m so glad I took the leap.
Real estate has given me the opportunity
to build something meaningful while still
staying connected to the things I love —
flying, travel, and building relationships.”



Charleston, and Chattanooga, combining their love for flying with their passion for exploring new places.

Mercedes' love for travel runs deep. Her mother has worked for United Airlines for 42 years and counting, so Mercedes has been fortunate to enjoy the perk of flying standby to see the world.

"I've visited all 50 states and close to 30 countries," she notes. "Last year, we went to France and Italy; most recently, I got engaged in Hawaii and we have Japan coming up next."

As Mercedes looks toward the future, her goals are clear.

"I want to continue increasing my retail sales volume each year and keep doing five to ten investment flips annually," she says. "I also found great satisfaction in renovating and designing my Airbnb, so I'd love to do more projects where I'm in control from start to finish."

Reflecting on her surprising pivot from aviation to real estate, Mercedes has zero regrets.

"I'm so glad I took the leap," she concludes. "Real estate has given me the opportunity to build something meaningful while still staying connected to the things I love — flying, travel, and building relationships."

What are your goals for the new year?



Jonathan Daugherty
Future Home Realty
My goal this next year professionally is to focus on being better at communicating with my past clients. I have tried so hard to keep up with the new ones. In reflecting on this question I realized that a lot of my business this year has been returning clients or referrals from past clients. Personally, I want to finish building a home for my parents and work less so I can spend more time with my family.



Ian MacDonald
Regions Bank - MacDonald Mortgage Team
Professionally, I am looking to selectively add a few new key relationships with top producing real estate agents along with a few select home builders to continue my support of the real estate market in Northeast Florida. Personally, our youngest will be headed off to college in 2025 and we will explore the life of empty nesters. Hopefully, this includes more travel for Erin and me!



Donielle Wagner
Coldwell Banker Vanguard Realty
Build Passive Income: Purchase or invest in at least one rental property to begin achieving my goal of owning multiple rental properties. Strengthen Work-Life Balance: Dedicate time to family, including celebrating milestones like Cooper's senior year and spending quality time with our grandchildren.



Tobin Bossola
Coldwell Banker Vanguard Realty
My goal for next year is to improve on this year's performance professionally.



Personally, I to want to see some great live music and take at least 3 vacations with my family!

Sonny Downey
United Real Estate Gallery
My goal in 2025 is to eliminate negativity and distancing myself from energy-draining individuals who refuse to take responsibility for their actions, perpetually focus on the negatives, and harbor a victim mentality. Avoiding anyone that chooses to engage in gossip and criticize people rather than discussing ideas. Always remembering, a better life isn't a destination; it's a choice, a way of living.



Christina Swyers
Prime Living Properties
I would like to close 20 homes at \$500k and up price range, \$10M+ volume, expand my team in Florida with 1 agent, add another investment property to my portfolio, and network like crazy to make and build new relationships!



Tina Priest
Hover Girl Properties
My goal is to be intentional in making time for my family and friends. It can be so easy to get caught up in the chaos that can come with work and life in general. I want to stop and take the time to be grateful for the people God has put in my life.



Christine Herron
Herron Real Estate
Our goals are to open up our new Ponte Vedra office, which will feature a coffee shop.



Cara Potter
Future Home Loans
In 2025, I'm setting out to be bold and purposeful in everything I do. My goal is to expand my reach as a mortgage broker by building genuine connections with new real estate agents and creating meaningful relationships that help us grow together. I also want to focus on providing personalized, thoughtful solutions for my clients to make them feel confident and excited about their home-buying or refinancing journey.



Nikki-Lyn Holm
The Coastal Home Group
I want to see @Stageology our new company thrive and pay off all first year debts. I would love to see my The Coastal Home Group grow with perhaps 1 or 2 more agents that fit the family vibe.



Sara Gentry
REAL Brokerage
My goal for 2025 is to get my systems and processes in place to balance more intentional family time. I also would like to volunteer and give back more to



my community and organizations I'm passionate about.

Tyler Tatum,
Movement Mortgage
First goal is to max out our company's employee charitable donation match in 2025. We match each employees donation dollar for dollar up to \$25k per employee, pretty wild. Second goal is to get four Graceworks grants awarded to Jacksonville area non-profits in 2025. Our company awards \$10,000 checks to employee nominated non-profits. Third goal is to help 10 of my loan officers to reach Movement Mortgage Presidents Club in 2025, increasing each of their total annual production to \$25 million+. Attending church in person as a family 3 times a month, having 4 family vacations and purchasing an investment property are some personal goals of mine. Spiritually I'd love to help one more person come to know Jesus Christ as their Lord and Savior in 2025. Plan an international trip for my wife and I's 40th birthday celebration by the end of Q1.

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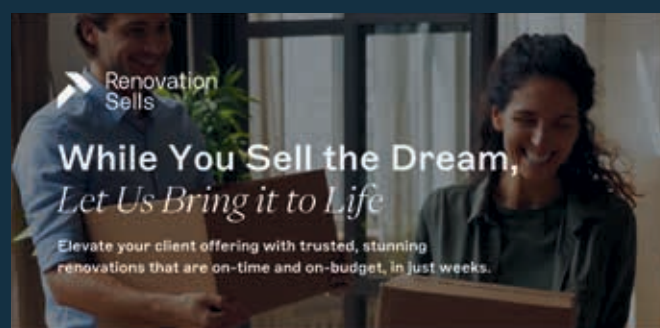
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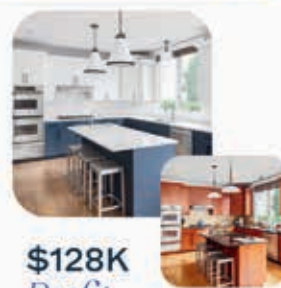
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