

Housing Wealth in Southeast Florida in 2025 Q2

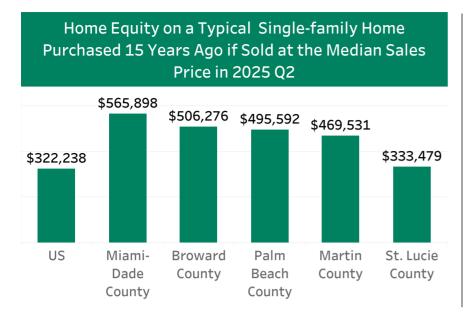


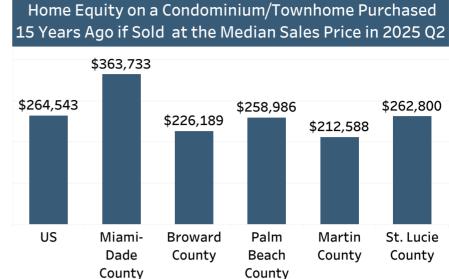
Miami Association of Realtors® (MIAMI)

The largest local Realtor® association



Housing Wealth in Southeast Florida as of 2025 Q2





Southeast Florida expected home equity of about \$500,000 as of 2025 Q2 outpaces national average

Homeownership has created significant wealth for Southeast Florida homeowners over the past 15 years since the Great Recession. In the Tri-County area, the expected home equity on a single-family home purchased 15 years ago at the median sales price and valued at the median sales price as of 2025 Q2 is around \$500,000, with price gains accounting for 80% of home equity.

Among single-family homeowners who purchased a home 15 years ago at the median sales price, the expected home equity(median sales price in 2025 Q2 less the loan balance) is higher in all Southeast Florida counties compared to the national estimate (\$322,238): Miami-Dade County (\$565,898), Broward County (\$506,276), Palm Beach County (\$495,592), Martin County (\$469,531), and St. Lucie County (\$333,479).

Among condominium/townhome owners who purchased a home 15 years ago at the median sales price, the expected home equity (median sales price in 2025 Q2 less the loan balance) is higher than the national estimate (\$264,543) in Miami-Dade County (\$363,733), but lower in Broward County (\$226,189), Palm Beach County (\$258,986), Martin County (\$212,588), and St. Lucie County (\$262,800).

Southeast Over the 15-year period from 2010 Q2 through 2025 Q2, Southeast Florida's home prices appreciated at a pace faster than the nation as the area recovered from the Great Recession, out-of-state and international migration rose and recovered in the wake of the COVID-pandemic, and as job growth and out-of-state job flows intensified. The area continues to experience stronger job growth than the nation and sustained domestic and international migration relative to pre-pandemic levels even as migration and job growth has slowed amid increased macroeconomic uncertainty, according to MIAMI Research [1].

Across all counties, the cumulative price increase in the median single-family sales prices over the past 15 years has outpaced the national increase (+143%, 6% annual) in Miami-Dade County (+275%, 9% annual), Broward County (214%, 8% annual), Palm Beach County (176%, 7% annual), Martin County (156%, 6% annual), and St. Lucie County (289%, 9% annual).

The cumulative appreciation of condominium/townhome sales prices have also outpaced the nation over the past 15 years (112%, 5% annual) in Miami-Dade County (252%, 9% annual), Broward County (244%, 8% annual), Palm Beach County (220%, 8% annual), Martin County (197%, 8% annual), and St. Lucie County (241%, 9% annual).

High homeowner equity of 80% means sellers can sell profitably in this current downturn

Single-family and condominium/townhome homeowners who purchased a home 15 years ago are equity-rich, with the expected home equity at 80% or more of the typical current market value (median sales price in 2025 Q2). This significant home equity means that homeowners are likely to sell their homes profitably even in this current downturn. There is also little pressure for homeowners to sell through foreclosure or short sale. Currently, distressed home sales account for about 1% of total home sales in Southeast Florida. The low level of distressed homes on the market should prevent a steep decline in prices such as in the Great Recession.

[1] See Economic Insights - MIAMI REALTORS®



Miami-Dade County

Typical Single-family Home Equity as of 2025 Q2

\$565,898

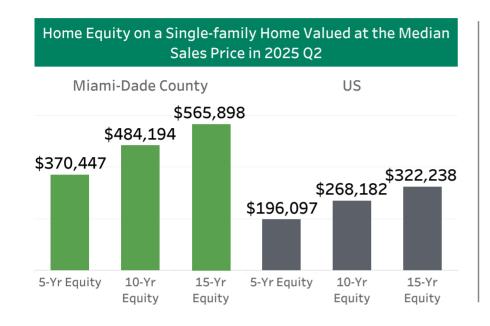
\$495,000

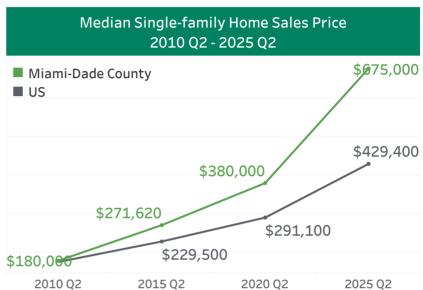
275%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Single-family Home Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Miami-Dade County

	15-Yr Equity	Median S 2025 Q2	ales Price 2010 Q2	15-Year Price Growth	Annual Price Growth in Past 15 Years	15-Yr Equity as a Percent of Current Price
US	\$322,238	\$429,400	\$176,800	143%	6%	75%
Miami-Dade County	\$565,898	\$675,000	\$180,000	275%	9%	84%
Miami Beach (City)	\$2,437,824	\$3,000,000	\$927,500	223%	8%	81%
Coral Gables (City)	\$1,983,297	\$2,350,000	\$605,000	288%	9%	84%
Pinecrest (Village)	\$1,930,257	\$2,400,000	\$775,000	210%	8%	80%
Palmetto Bay (Village)	\$989,222	\$1,200,000	\$347,750	245%	9%	82%
South Miami (City)	\$954,377	\$1,125,000	\$281,500	300%	10%	85%
Miami Shores (Village)	\$919,072	\$1,110,000	\$315,000	252%	9%	83%
Doral (City)	\$707,552	\$950,000	\$400,000	138%	6%	74%
Miami Lakes (Town)	\$686,266	\$907,500	\$365,000	149%	6%	76%
Miami (City)	\$664,536	\$760,000	\$157,500	383%	11%	87%
Miami Springs (City)	\$568,542	\$762,500	\$320,000	138%	6%	75%
North Miami (City)	\$560,447	\$635,000	\$123,000	416%	12%	88%
Cutler Bay (Town)	\$513,271	\$610,250	\$160,000	281%	9%	84%
Hialeah (City)	\$483,021	\$580,000	\$160,000	263%	9%	83%
North Miami Beach (City)	\$478,735	\$554,500	\$125,000	344%	10%	86%
Miami Gardens (City)	\$463,571	\$516,000	\$86,500	497%	13%	90%
Homestead (City)	\$463,478	\$535,000	\$118,000	353%	11%	87%



Miami-Dade County

Typical Condo/Townhome Home Equity as of 2025 Q2

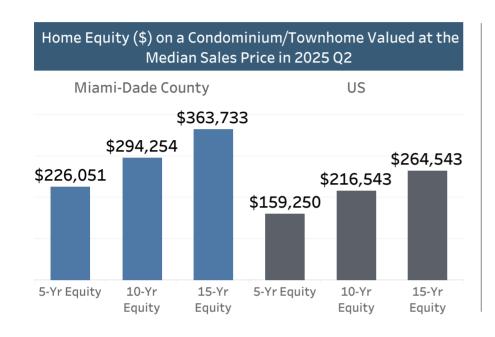
\$363,733

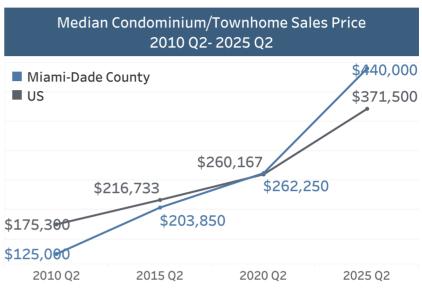
\$315,000

252%

Expected 15-Year Home Equity at the Current Median Sales Price 15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Miami-Dade County

	15-Yr Equity	Median S 2025 Q2	ales Price 2010 Q2	15-Year Price Growth	Annual Price Growth in Past 15 Years	15 Yr Equity as a Percent of Current Price
US	\$264,543	\$371,500	\$175,300	112%	5%	71%
Miami-Dade County	\$363,733	\$440,000	\$125,000	252%	9%	83%
Bal Harbour (Village)	\$1,566,286	\$1,850,000	\$465,000	298%	10%	85%
Key Biscayne (Village)	\$807,071	\$1,200,000	\$644,000	86%	4%	67%
Bay Harbor Islands (Town)	\$711,486	\$772,500	\$100,000	673%	15%	92%
Sunny Isles Beach (City)	\$581,499	\$720,000	\$227,000	217%	8%	81%
Surfside (Town)	\$565,770	\$700,000	\$220,000	218%	8%	81%
North Miami Beach (City)	\$509,273	\$550,000	\$66,750	724%	15%	93%
Coral Gables (City)	\$499,161	\$670,000	\$280,000	139%	6%	75%
Miami Lakes (Town)	\$426,954	\$520,000	\$152,500	241%	9%	82%
Doral (City)	\$386,378	\$484,000	\$160,000	203%	8%	80%
Miami Beach (City)	\$357,533	\$500,000	\$233,500	114%	5%	72%
Aventura (City)	\$356,126	\$505,000	\$244,000	107%	5%	71%
Florida City (City)	\$354,051	\$392,490	\$63,000	523%	13%	90%
Homestead (City)	\$321,493	\$352,000	\$50,000	604%	14%	91%
Cutler Bay (Town)	\$310,935	\$375,000	\$105,000	257%	9%	83%
North Bay Village (City)	\$258,885	\$335,000	\$124,750	169%	7%	77%
Miami Gardens (City)	\$255,594	\$280,000	\$40,000	600%	14%	91%
Hialeah (City)	\$248,392	\$285,000	\$60,000	375%	11%	87%
North Miami (City)	\$151,993	\$182,500	\$50,000	265%	9%	83%



Broward County

Typical Single-family Home Equity as of 2025 Q2

\$506,276

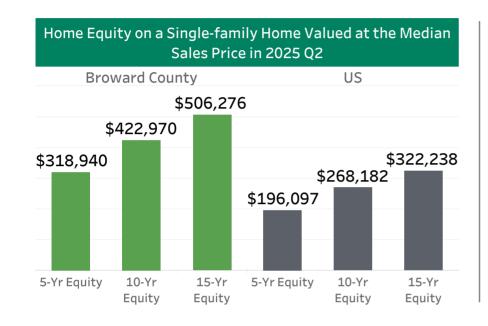
\$427,500

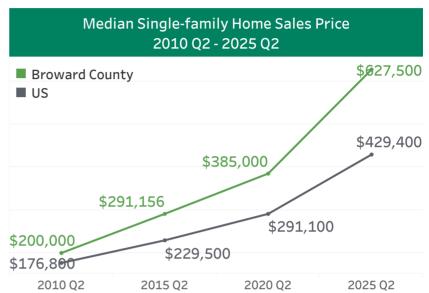
214%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Single-family Home Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Broward County

	15-Yr Equity	Median Sa 2025 Q2	ales Price 2010 02	15-Year Price	Annual Price Growth in Past	15-Yr Equity as a Percent of
	15-17 Equity	2025 Q2	2010 Q2	Growth	15 Years	Current Price
US	\$322,238	\$429,400	\$176,800	143%	6%	75%
Broward County	\$506,276	\$627,500	\$200,000	214%	8%	81%
Southwest Ranches (Town)	\$1,677,971	\$1,940,000	\$432,305	349%	11%	86%
Lighthouse Point (City)	\$1,164,746	\$1,437,500	\$450,000	219%	8%	81%
Parkland (City)	\$935,351	\$1,222,500	\$473,750	158%	7%	77%
Weston (City)	\$753,992	\$992,500	\$393,500	152%	6%	76%
Wilton Manors (City)	\$642,317	\$809,000	\$275,000	194%	7%	79%
Davie (Town)	\$623,862	\$799,000	\$288,950	177%	7%	78%
Cooper City (City)	\$603,878	\$764,500	\$265,000	188%	7%	79%
Fort Lauderdale (City)	\$557,413	\$670,000	\$185,750	261%	9%	83%
Plantation (City)	\$533,044	\$700,000	\$275,450	154%	6%	76%
Pembroke Pines (City)	\$518,319	\$665,000	\$242,000	175%	7%	78%
Coral Springs (City)	\$516,348	\$680,000	\$270,000	152%	6%	76%
Deerfield Beach (City)	\$502,417	\$580,000	\$128,000	353%	11%	87%
Miramar (City)	\$488,623	\$625,000	\$225,000	178%	7%	78%
Hollywood (City)	\$474,704	\$559,500	\$139,900	300%	10%	85%
Pompano Beach (City)	\$451,510	\$500,000	\$80,000	525%	13%	90%
Coconut Creek (City)	\$450,215	\$577,500	\$210,000	175%	7%	78%
Dania Beach (City)	\$449,507	\$528,000	\$129,500	308%	10%	85%
Sunrise (City)	\$423,021	\$520,000	\$160,000	225%	8%	81%
Oakland Park (City)	\$417,735	\$493,500	\$125,000	295%	10%	85%
Hallandale Beach (City)	\$417,570	\$480,000	\$103,000	366%	11%	87%
West Park (City)	\$408,784	\$450,000	\$68,000	562%	13%	91%
Lauderdale Lakes (City)	\$388,979	\$443,500	\$89,950	393%	11%	88%
North Lauderdale (City)	\$387,207	\$440,000	\$87,100	405%	11%	88%
Margate (City)	\$371,204	\$450,000	\$130,000	246%	9%	82%
Lauderhill (City)	\$364,143	\$449,000	\$140,000	221%	8%	81%
Tamarac (City)	\$355,448	\$420,000	\$106,500	294%	10%	85%



Broward County

Typical Condo/Townhome Home Equity as of 2025 Q2

\$226,189

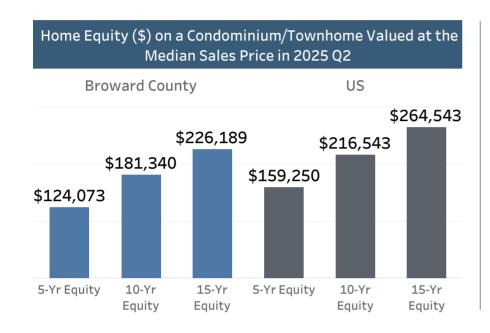
\$195,000

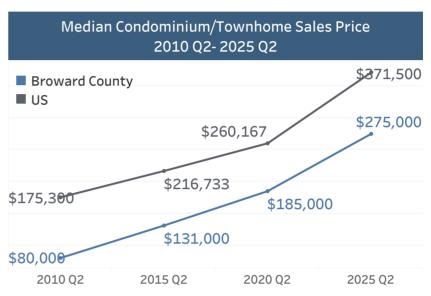
244%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Broward County

		Median S	ales Price	15 Van Brida	Annual Price	15 Yr Equity
	15-Yr Equity	2025 Q2	2010 Q2	15-Year Price Growth	Growth in Past 15 Years	as a Percent of Current Price
US	\$264,543	\$371,500	\$175,300	112%	5%	71%
Broward County	\$226,189	\$275,000	\$80,000	244%	9%	82%
Lauderdale-by-the-Sea (Town)	\$413,611	\$587,500	\$285,000	106%	5%	70%
Wilton Manors (City)	\$373,913	\$430,000	\$91,925	368%	11%	87%
Fort Lauderdale (City)	\$349,726	\$456,500	\$175,000	161%	7%	77%
Cooper City (City)	\$348,280	\$436,750	\$145,000	201%	8%	80%
Miramar (City)	\$342,727	\$399,500	\$93,050	329%	10%	86%
Hillsboro Beach (Town)	\$338,567	\$485,000	\$240,000	102%	5%	70%
Weston (City)	\$307,280	\$395,750	\$145,000	173%	7%	78%
North Lauderdale (City)	\$244,493	\$275,000	\$50,000	450%	12%	89%
Davie (Town)	\$242,037	\$300,000	\$95,000	216%	8%	81%
Pembroke Pines (City)	\$238,206	\$280,000	\$68,500	309%	10%	85%
Hollywood (City)	\$227,394	\$300,000	\$119,000	152%	6%	76%
Pompano Beach (City)	\$218,834	\$289,000	\$115,000	151%	6%	76%
Plantation (City)	\$215,240	\$261,000	\$75,000	248%	9%	82%
Lighthouse Point (City)	\$205,163	\$237,500	\$53,000	348%	11%	86%
Coral Springs (City)	\$202,612	\$238,000	\$58,000	310%	10%	85%
Dania Beach (City)	\$188,733	\$265,000	\$125,000	112%	5%	71%
Coconut Creek (City)	\$180,280	\$220,000	\$65,100	238%	8%	82%
Hallandale Beach (City)	\$169,881	\$252,250	\$135,000	87%	4%	67%
Oakland Park (City)	\$162,493	\$193,000	\$50,000	286%	9%	84%
Deerfield Beach (City)	\$158,968	\$191,000	\$52,500	264%	9%	83%
Tamarac (City)	\$148,392	\$185,000	\$60,000	208%	8%	80%
Sunrise (City)	\$139,251	\$166,250	\$44,250	276%	9%	84%
Margate (City)	\$133,794	\$161,250	\$45,000	258%	9%	83%
Lauderhill (City)	\$129,696	\$148,000	\$30,000	393%	11%	88%
Lauderdale Lakes (City)	\$83,916	\$101,000	\$28,000	261%	9%	83%



Palm Beach County

Typical Single-family Home Equity as of 2025 Q2

\$495,592

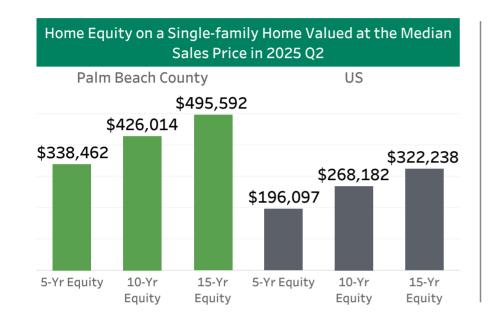
\$405,000

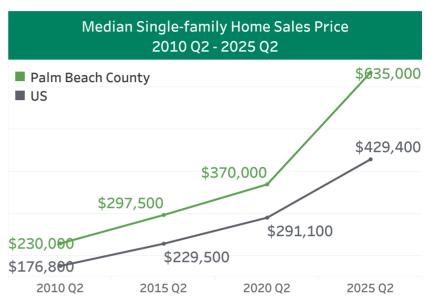
176%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Single-family Home Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Palm Beach County

	15-Yr Equity	Median S 2025 Q2	ales Price 2010 Q2	15-Year Price Growth	Annual Price Growth in Past 15 Years	15-Yr Equity as a Percent of Current Price
US	\$322,238	\$429,400	\$176,800	143%	6%	75%
Palm Beach County	\$495,592	\$635,000	\$230,000	176%	7%	78%
Palm Beach (Town)	\$11,293,772	\$13,000,000	\$2,815,000	362%	11%	87%
North Palm Beach (Village)	\$1,145,474	\$1,260,000	\$188,950	567%	13%	91%
Boca Raton (City)	\$832,552	\$1,075,000	\$400,000	169%	7%	77%
Jupiter (Town)	\$733,479	\$949,500	\$356,400	166%	7%	77%
Palm Beach Gardens (City)	\$723,220	\$949,000	\$372,500	155%	6%	76%
Delray Beach (City)	\$653,245	\$777,500	\$205,000	279%	9%	84%
Jupiter Farms (CDP)	\$623,090	\$782,500	\$263,000	198%	8%	80%
Wellington (Village)	\$581,786	\$757,500	\$289,900	161%	7%	77%
The Acreage (CDP)	\$541,354	\$635,000	\$154,500	311%	10%	85%
West Palm Beach (City)	\$527,868	\$640,000	\$185,000	246%	9%	82%
Royal Palm Beach (Village)	\$427,344	\$546,750	\$197,000	178%	7%	78%
Lake Worth (City)	\$412,949	\$467,500	\$90,000	419%	12%	88%
Lantana (Town)	\$393,758	\$467,250	\$121,250	285%	9%	84%
Greenacres (City)	\$379,082	\$470,000	\$150,000	213%	8%	81%
Boynton Beach (City)	\$356,424	\$438,250	\$135,000	225%	8%	81%
Riviera Beach (City)	\$338,633	\$375,000	\$60,000	525%	13%	90%
Palm Springs (Village)	\$336,204	\$415,000	\$130,000	219%	8%	81%



Palm Beach County

Typical Condo/Townhome Home Equity as of 2025 Q2

\$258,986

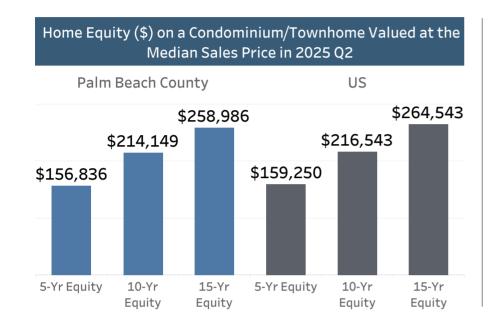
\$220,000

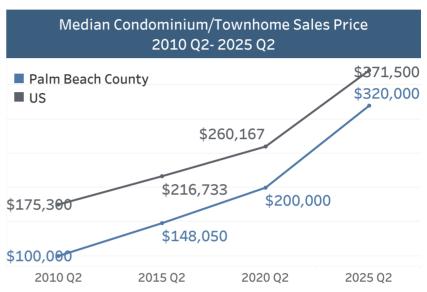
220%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Palm Beach County

		Median Sales Price		15 Voor Dries	Annual Price	15 Yr Equity as
	15-Yr Equity	2025 Q2	2010 Q2	15-Year Price Growth	Growth in Past 15 Years	a Percent of Current Price
US	\$264,543	\$371,500	\$175,300	112%	5%	71%
Palm Beach County	\$258,986	\$320,000	\$100,000	220%	8%	81%
Palm Beach (Town)	\$1,710,184	\$2,000,000	\$475,000	321%	10%	86%
Highland Beach (Town)	\$880,945	\$1,125,000	\$400,000	181%	7%	78%
Riviera Beach (City)	\$571,579	\$630,000	\$95,750	558%	13%	91%
Boca Raton (City)	\$431,320	\$562,500	\$215,000	162%	7%	77%
Jupiter (Town)	\$399,327	\$500,000	\$165,000	203%	8%	80%
Juno Beach (Town)	\$374,280	\$550,000	\$288,000	91%	4%	68%
Wellington (Village)	\$328,182	\$407,500	\$130,000	213%	8%	81%
Palm Beach Gardens (City)	\$307,479	\$399,000	\$150,000	166%	7%	77%
Delray Beach (City)	\$294,306	\$359,000	\$106,031	239%	8%	82%
West Palm Beach (City)	\$263,147	\$320,500	\$94,000	241%	9%	82%
Tequesta (Village)	\$251,888	\$352,500	\$164,900	114%	5%	71%
North Palm Beach (Village)	\$246,750	\$334,000	\$143,000	134%	6%	74%
Royal Palm Beach (Village)	\$242,824	\$289,500	\$76,500	278%	9%	84%
Hypoluxo (Town)	\$209,631	\$292,000	\$135,000	116%	5%	72%
Lantana (Town)	\$206,614	\$278,000	\$117,000	138%	6%	74%
Greenacres (City)	\$191,290	\$225,000	\$55,250	307%	10%	85%
South Palm Beach (Town)	\$187,853	\$305,000	\$192,000	59%	3%	62%
Boynton Beach (City)	\$171,096	\$222,500	\$84,250	164%	7%	77%
Lake Worth (City)	\$128,035	\$150,000	\$36,000	317%	10%	85%
Palm Springs (Village)	\$113,824	\$142,500	\$47,000	203%	8%	80%



Martin County

Typical Single-family Home Equity as of 2025 Q2

\$469,531

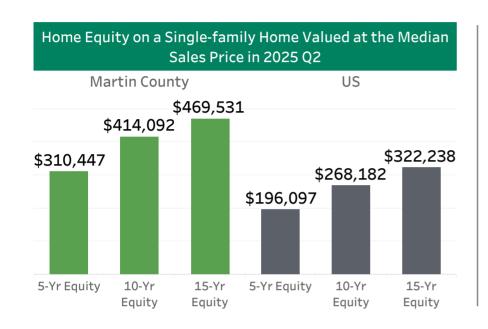
\$375,000

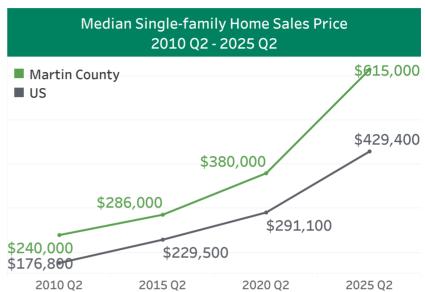
156%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Single-family Home Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Martin County

		Median Sales Price			Annual Price	15-Yr Equity
	15-Yr Equity	2025 Q2	2010 Q2	15-Year Price Growth	Growth in Past 15 Years	as a Percent of Current Price
US	\$322,238	\$429,400	\$176,800	143%	6%	75%
Martin County	\$469,531	\$615,000	\$240,000	156%	6%	76%
Palm City (CDP)	\$482,863	\$645,000	\$267,500	141%	6%	75%
Stuart (City)	\$456,837	\$572,000	\$190,000	201%	8%	80%
Hobe Sound (CDP)	\$447,258	\$600,000	\$252,000	138%	6%	75%
Jensen Beach (CDP)	\$421,104	\$499,900	\$130,000	285%	9%	84%
Port Salerno (CDP)	\$349,990	\$450,000	\$165,000	173%	7%	78%



Martin County

Typical Condo/Townhome Home Equity as of 2025 Q2

\$212,588

\$177,500

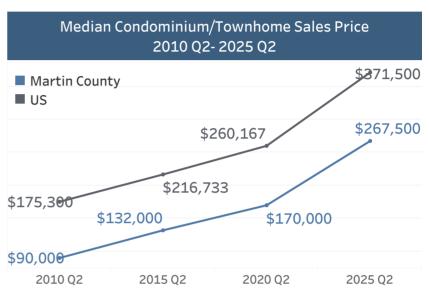
197%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in Martin County

	15-Yr Equity	Media 2025 Q2	n Sales Price 2010 Q2	15-Year Price Growth	Annual Price 1 Growth in Past 15 Years	5 Yr Equity as a Percent of Current Price
US	\$264,543	\$371,500	\$175,300	112%	5%	71%
Martin County	\$212,588	\$267,500	\$90,000	197%	8%	79%
Port Salerno (CDP)	\$214,715	\$280,000	\$107,000	162%	7%	77%
Stuart (City)	\$137,782	\$175,000	\$61,000	187%	7%	79%
Palm City (CDP)	\$221,977	\$276,950	\$90,100	207%	8%	80%



St. Lucie County

Typical Single-family Home Equity as of 2025 Q2

\$333,479

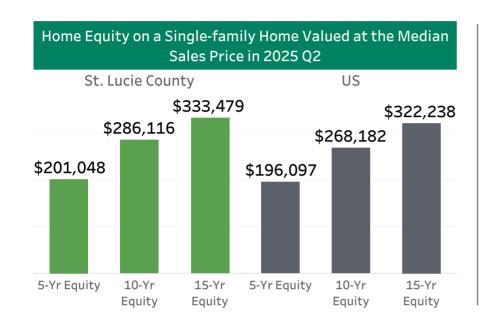
\$293,500

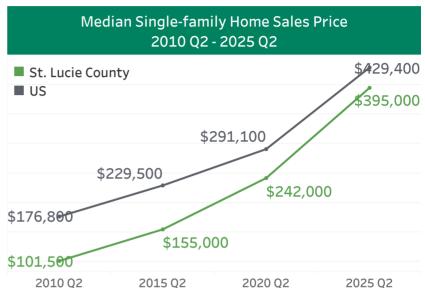
289%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Single-family Home Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in St. Lucie County

	15-Yr Equity	Median S 2025 Q2	ales Price 2010 Q2	15-Year Price Growth	Annual Price Growth in Past 15 Years	15-Yr Equity as a Percent of Current Price
US	\$322,238	\$429,400	\$176,800	143%	6%	75%
St. Lucie County	\$333,479	\$395,000	\$101,500	289%	9%	84%
Hutchinson Island South (CDP)	\$403,776	\$525,000	\$200,000	163%	7%	77%
Port St. Lucie (City)	\$336,668	\$400,250	\$104,900	282%	9%	84%
Indian River Estates (CDP)	\$316,602	\$356,000	\$65,000	448%	12%	89%
Fort Pierce (City)	\$284,149	\$309,000	\$41,000	654%	14%	92%
River Park (CDP)	\$264,442	\$299,900	\$58,500	413%	12%	88%
Lakewood Park (CDP)	\$249,086	\$300,000	\$84,000	257%	9%	83%



St. Lucie County

Typical Condo/Townhome Home Equity as of 2025 Q2

\$262,800

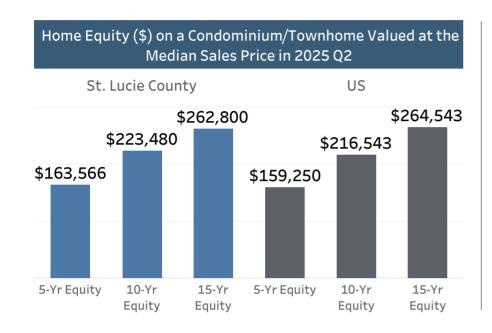
\$226,250

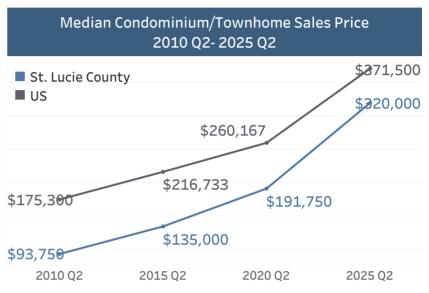
241%

Expected 15-Year Home Equity at the Current Median Sales Price

15-Year Price Gain

15-Year Price Appreciation





Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago and Valued at the Median Sales Price in 2025 Q2 in St. Lucie County

	15-Yr Equity	Median 2025 Q2	Sales Price 2010 Q2	15-Year Price Growth	Annual Price 1 Growth in Past 15 Years	.5 Yr Equity as a Percent of Current Price
US	\$264,543	\$371,500	\$175,300	112%	5%	71%
St. Lucie County	\$262,800	\$320,000	\$93,750	241%	9%	82%
Hutchinson Island South (CDP)	\$279,763	\$444,500	\$270,000	65%	3%	63%
Port St. Lucie (City)	\$254,002	\$290,000	\$59,000	392%	11%	88%
Fort Pierce (City)	\$179,240	\$225,000	\$75,000	200%	8%	80%



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Teresa King Kinney is the association's Chief Executive Officer.

For questions about this report, contact:

Gay Cororaton, Chief Economist, gay@miamire.com Chris Umpierre, Chief of Communications, chris@miamire.com



Miami Association of Realtors® (MIAMI) 1800 Oakwood Drive Miami, Florida, 33166