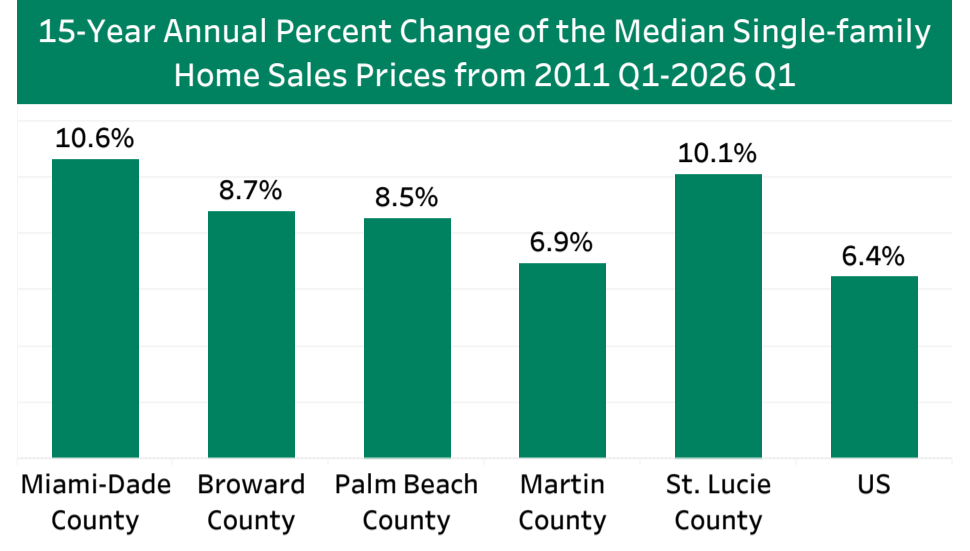
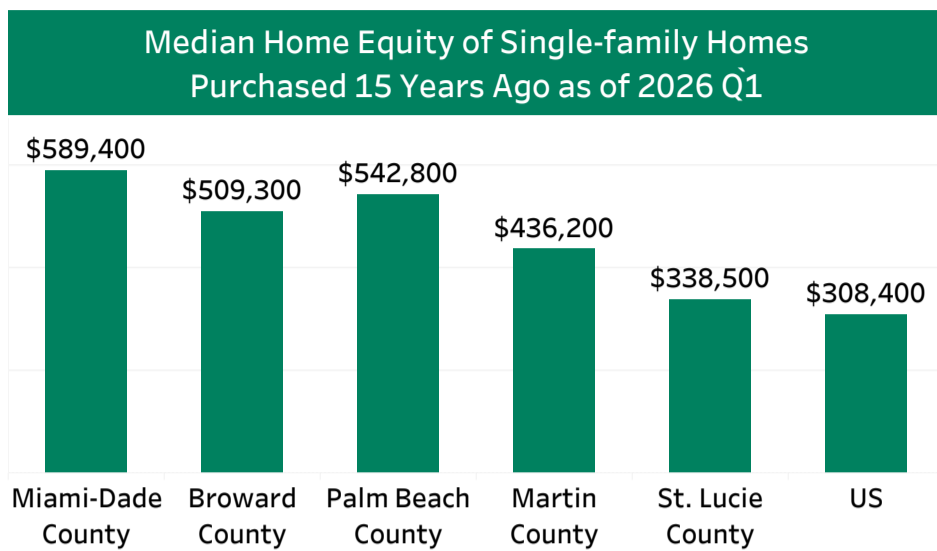




## South Florida Tri-County Single-family Owners Who Purchased 15 Years Ago Have \$500,000+ in Housing Wealth, Outpacing the Nation



### Single-family buyers who purchased a property after the Great Recession in 2011 accumulated home equity of over \$500,000 in the South Florida Tri-County area compared to \$308,400 nationally

About 80% of housing wealth or home equity is created through price appreciation. Over the past 15 years, the median single-family sales prices in all South Florida counties rose at compounded annual growth rates that are higher than the increase of the US median price at 6.4%. The annual growth was strongest in Miami-Dade County (10.6%) followed by St. Lucie County (10.1%), Broward County (8.7%), Palm Beach County (8.5%), and Martin County (6.9%).

Single-family homeowners who purchased a home 15 years in 2011 Q1 just after the Great Recession of 2007-2009 saw tremendous wealth gains purely from price appreciation that surpassed the national wealth gain of \$245,600. Miami-Dade County saw the highest wealth gain from price appreciation alone over the past 15 years at \$530,000, followed by Palm Beach County at \$466,000; Broward County at \$440,000; Martin County at \$355,000; and St. Lucie County at \$301,500.

In seven municipalities in South Florida, single-family homeowners who purchased a home 15 years ago are likely to have accumulated wealth from price appreciation alone of a million dollars or more! These are Palm Beach (\$10.7 million), Miami Beach (\$2.9 million), Pinecrest (\$2.0 million), Coral Gables (\$1.4 million), South Miami (\$1.3 million), Southwest Ranches (\$1.3 million), and Boca Raton (\$1.0 million).

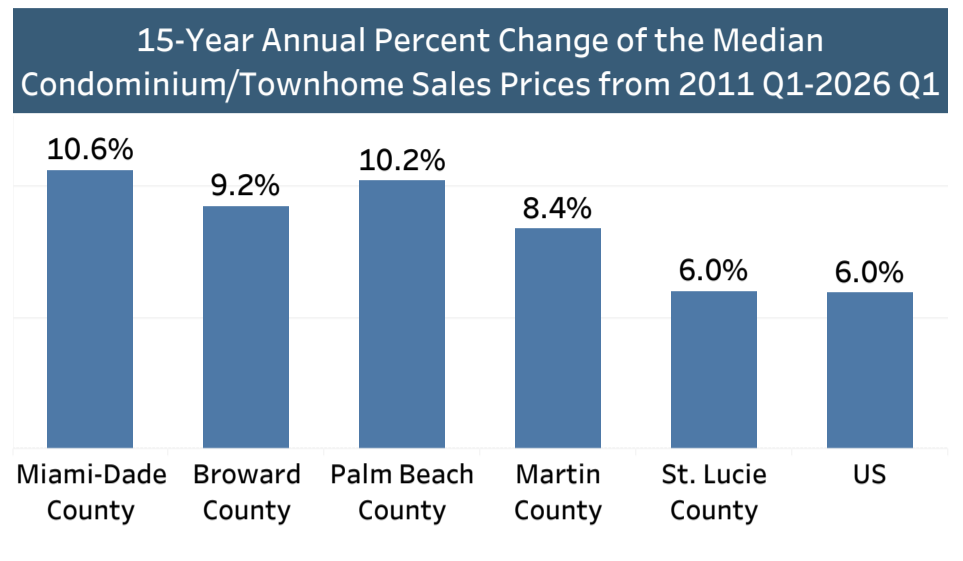
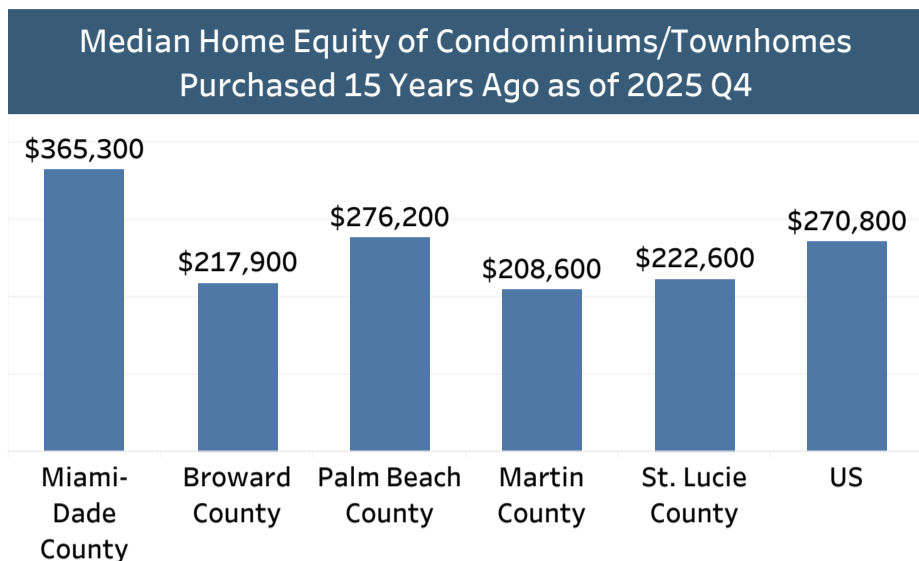
Combined with the downpayment and the principal payments that homeowners made over time, Tri-County area buyers who purchased a single-family home 15 years ago typically have over \$500,000 in home equity as of 2026 Q1 compared to \$308,400 nationally: Miami-Dade County (\$589,400), Palm Beach County (\$542,800), Broward County (\$509,300), Martin County (\$436,200), and St. Lucie County (\$338,500).

Amid sustained migration of wealthier out-of-state movers and a rising share of job switchers in the professional, tech, and finance industries, the median single-family sales prices have increased at a faster pace annually over the past three years since 2023 Q1 in almost all South Florida counties that surpass the national increase of 2.9%. The fastest sales price annual growth as of 2026 Q1 compared to 2023 Q1 has been in Miami-Dade County (6.7%), followed by Palm Beach County (5.3%), Broward County (3.5%), and St. Lucie County (2.0%), while price slightly declined in Martin County (-0.8%).

With the sustained price growth, single-family homeowners who purchased a home three years ago have typically accumulated wealth from price appreciation alone at a faster pace than nationally of \$33,300 in Miami-Dade County (\$120,000), Palm Beach County (\$95,000), Broward County (\$60,000), and St. Lucie County (\$22,800), while homeowners are likely to have lost housing wealth in Martin County (-\$14,500).



## Miami-Dade Condo/Townhome Owners Who Purchased 15 Years Ago Have \$365,300 in Housing Wealth, Outpacing the Nation



### Miami-Dade condo/townhome buyers who purchased a property after the Great Recession in 2011 saw the largest housing equity of \$365,300 compared to \$270,800 nationally

Over the past 15 years, the median condominium/townhome sales prices in all South Florida counties rose at compounded annual growth rates that are at par or higher than the 6% increase nationally. Miami-Dade County median prices rose at the fastest annual rate (10.6%), followed by Palm Beach County (10.2%), Broward County (9.2%), Martin County (8.4%), and St. Lucie County (6.0%).

Condominium/townhome owners who purchased a home 15 years in 2011 Q1 just after the Great Recession of 2007-2009 benefited from the recovery in prices. Miami-Dade County condominium/townhome owners saw the highest wealth gain from price appreciation alone at \$329,000; followed by Palm Beach County at \$247,000; Broward County at \$191,000; Martin County at \$179,000; and St. Lucie County at \$173,900. The wealth increase from price appreciation in Miami-Dade and Palm Beach surpassed the wealth creation from price appreciation nationally at \$211,200.

In two municipalities, condominium/townhome owners who purchased a property 15 years ago have likely accumulated over a million dollars in wealth from home price appreciation alone, which are the town of Palm Beach (\$1.6 million) and the village of Bal Harbour (\$1.2 million).

Combined with the downpayment and the principal payments that homeowners made over time, Miami-Dade condo/townhome owners who purchased the property 15 years ago have the highest home equity (\$365,300), followed by Palm Beach County (\$276,200), St. Lucie County (\$222,600), Broward County (\$217,900), and Martin County (\$208,600).

The pace of price appreciation has slowed in the past three years compared to nationally as the condominium market faced double headwinds of rising mortgage rates and the enactment of new condominium regulations designed to ensure safety and improve the management of condominium associations and the transparency of financial records. Over the past three years from 2023 Q1 - 2026 Q1, the median condominium/townhome sales prices in South Florida moved at a slower average annual pace than nationally, at 3.6%: Miami-Dade County (+1.8%), Broward County (-1.3%), Palm Beach County (+1.8%), Martin County (-4.1%), and St. Lucie County (+1.3%).

Condominium/townhome owners who purchased a home three years ago are still accumulating wealth from price appreciation alone although at a slower pace than nationally at \$36,900 in Miami-Dade County (\$22,000), Palm Beach County (\$17,000), and in St. Lucie County (\$10,950) but lost housing wealth in Martin County (-\$34,500) and in Broward County (-\$10,000).

### Outlook: Prices are likely to increase due to wealth and talent migration and auspicious regulatory changes

Several factors underpin a positive outlook for single-family and condominium/townhome prices to increase over time. Sustained wealth migration into South Florida from retirees, corporation relocations, and job movers particularly from high tax states like New York and California will bolster demand and prices. Improved access of buyers to condo financial information including the structural integrity reserve studies will continue to ease buyer anxiety and coax buyers back into the market. A new FHFA rule announced on March 18, 2026 is likely to lower insurance costs. The new rule allows Fannie Mae and Freddie Mae to accept cash value coverage for roofs (insurance premiums/payout is based on the current roof condition) instead of full replacement cost coverage (insurance premium/payout is based on the cost to replace the roof), resulting in lower insurance costs for homeowners.



# Miami-Dade County

## Typical Single-family Home Equity as of 2026 Q1

**\$589,400**

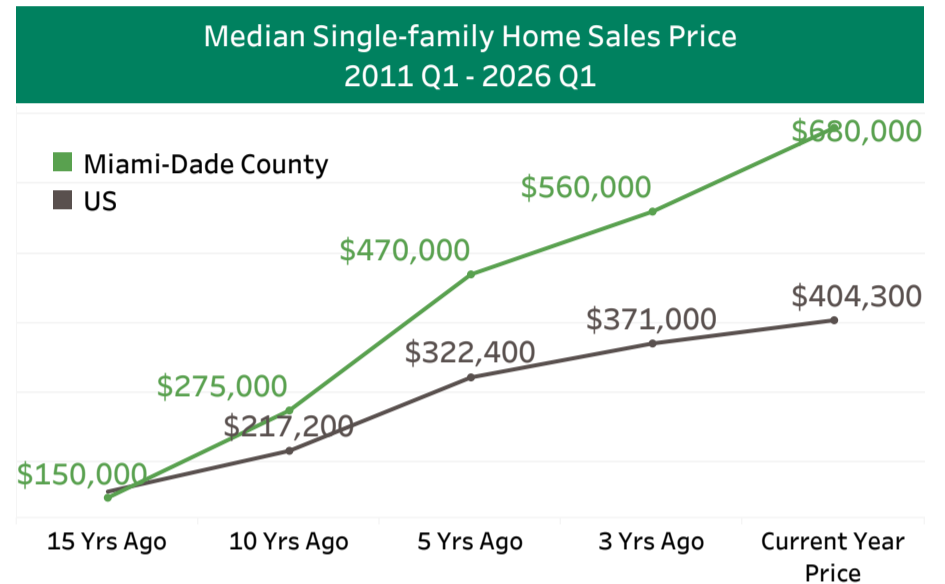
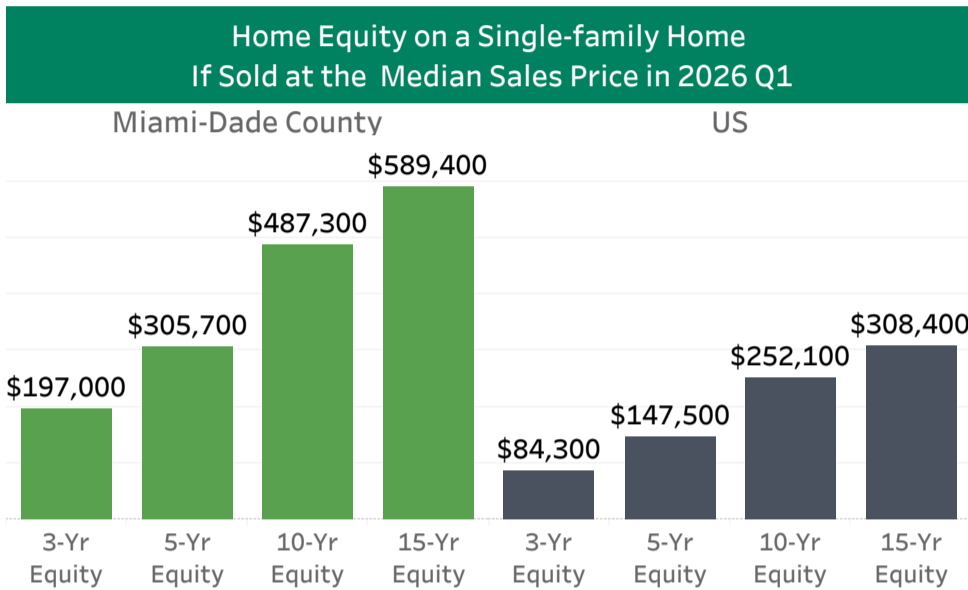
Expected 15-Year Home Equity at the Current Median Sales Price

**\$530,000**

15-Year Price Gain

**353%**

15-Year Price Appreciation



### Expected Home Equity on a Single-family Home Purchased 15 Years Ago if Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$404,300	\$308,400	\$245,600	6%	76%
Miami-Dade County	\$680,000	\$589,400	\$530,000	11%	87%
Miami Beach (City)	\$3,650,000	\$3,195,200	\$2,897,100	11%	88%
Pinecrest (Village)	\$2,735,000	\$2,319,700	\$2,047,500	10%	85%
Coral Gables (City)	\$2,000,000	\$1,640,600	\$1,405,000	8%	82%
South Miami (City)	\$1,555,000	\$1,416,700	\$1,326,000	14%	91%
Miami Shores (Village)	\$1,200,000	\$997,600	\$865,000	9%	83%
Doral (City)	\$1,070,950	\$850,500	\$705,950	7%	79%
Palmetto Bay (Village)	\$1,060,000	\$851,600	\$715,000	8%	80%
Miami Lakes (Town)	\$919,500	\$738,300	\$619,500	8%	80%
Miami (City)	\$820,000	\$744,500	\$695,000	13%	91%
Sunset (CDP)	\$799,000	\$669,700	\$585,000	9%	84%
Miami Springs (City)	\$744,000	\$602,000	\$509,000	8%	81%
Westchester (CDP)	\$700,000	\$599,700	\$534,000	10%	86%
North Miami (City)	\$620,000	\$570,200	\$537,500	14%	92%
Cutler Bay (Town)	\$620,000	\$532,800	\$475,725	10%	86%
Hialeah (City)	\$594,000	\$515,500	\$464,000	11%	87%
North Miami Beach (City)	\$529,750	\$471,800	\$433,750	12%	89%
Miami Gardens (City)	\$520,000	\$474,700	\$445,000	14%	91%
Opa-locka (City)	\$499,000	\$477,700	\$463,750	19%	96%
Homestead (City)	\$475,000	\$412,800	\$372,000	11%	87%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communication, at chris@miamire.com.



# Miami-Dade County

## Typical Condo/Townhome Home Equity as of 2026 Q1

**\$365,300**

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

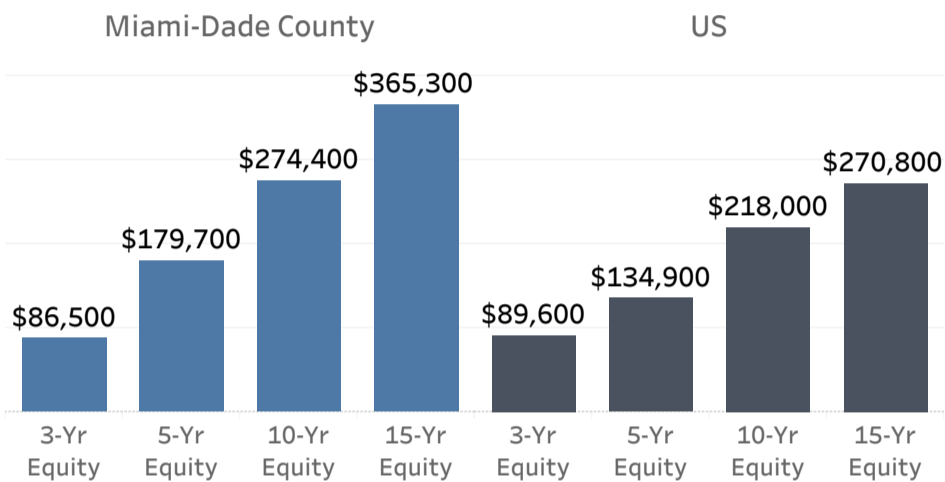
**\$329,000**

15-Year Price Gain

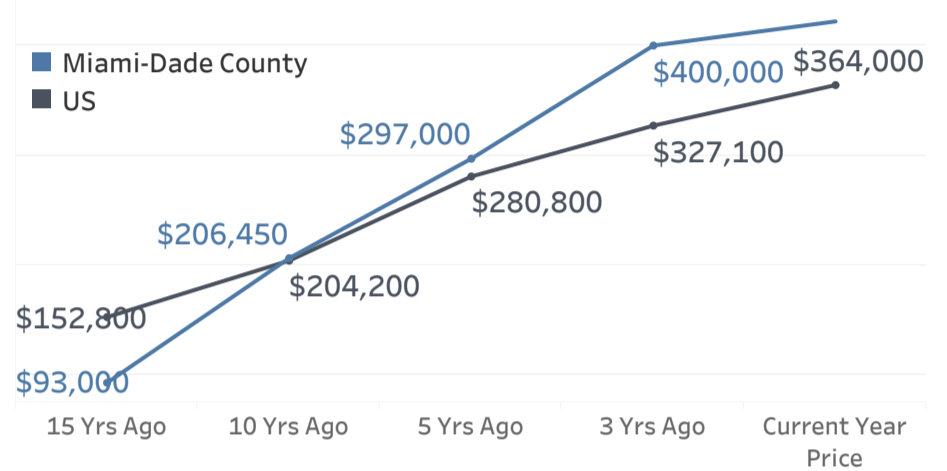
**354%**

15-Year Price Appreciation

Home Equity (\$) on a Condominium/Townhome Valued at the Median Sales Price in 2026 Q1



Median Condominium/Townhome Sales Price 2011 Q1- 2026 Q1



Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago If Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$364,000	\$270,800	\$211,200	6%	74%
Miami-Dade County	\$422,000	\$365,300	\$329,000	11%	87%
Bal Harbour (Village)	\$1,607,000	\$1,338,500	\$1,167,000	9%	83%
Key Biscayne (Village)	\$1,200,000	\$899,500	\$707,500	6%	75%
Sunny Isles Beach (City)	\$720,000	\$609,900	\$539,500	10%	85%
Bay Harbor Islands (Town)	\$685,000	\$613,600	\$568,000	13%	90%
Miami (City)	\$610,000	\$520,000	\$462,500	10%	85%
Coral Gables (City)	\$575,250	\$450,200	\$370,350	7%	78%
North Miami Beach (City)	\$550,000	\$517,500	\$496,700	17%	94%
Miami Lakes (Town)	\$520,000	\$441,900	\$392,000	10%	85%
Miami Beach (City)	\$500,000	\$387,100	\$315,000	7%	77%
Doral (City)	\$484,000	\$408,300	\$360,000	10%	84%
Aventura (City)	\$451,500	\$335,600	\$261,500	6%	74%
Cutler Bay (Town)	\$375,000	\$333,700	\$307,250	12%	89%
Homestead (City)	\$352,000	\$324,500	\$307,000	15%	92%
North Bay Village (City)	\$335,000	\$264,500	\$219,500	7%	79%
Hialeah (City)	\$285,000	\$251,100	\$229,500	12%	88%
Miami Gardens (City)	\$280,000	\$259,300	\$246,100	15%	93%
North Miami (City)	\$182,500	\$156,300	\$139,500	10%	86%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communication, at chris@miamire.com.



# Broward County

## Typical Single-family Home Equity as of 2026 Q1

**\$509,300**

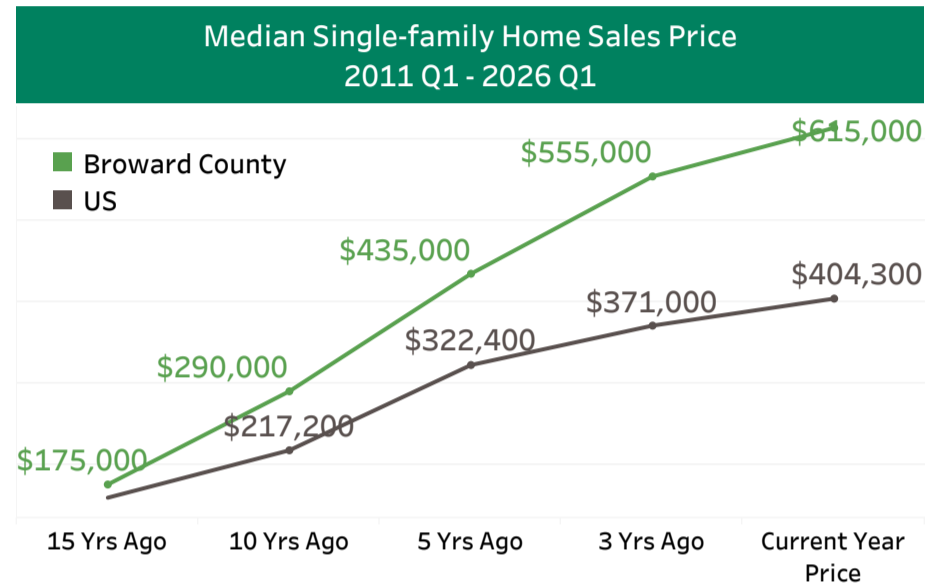
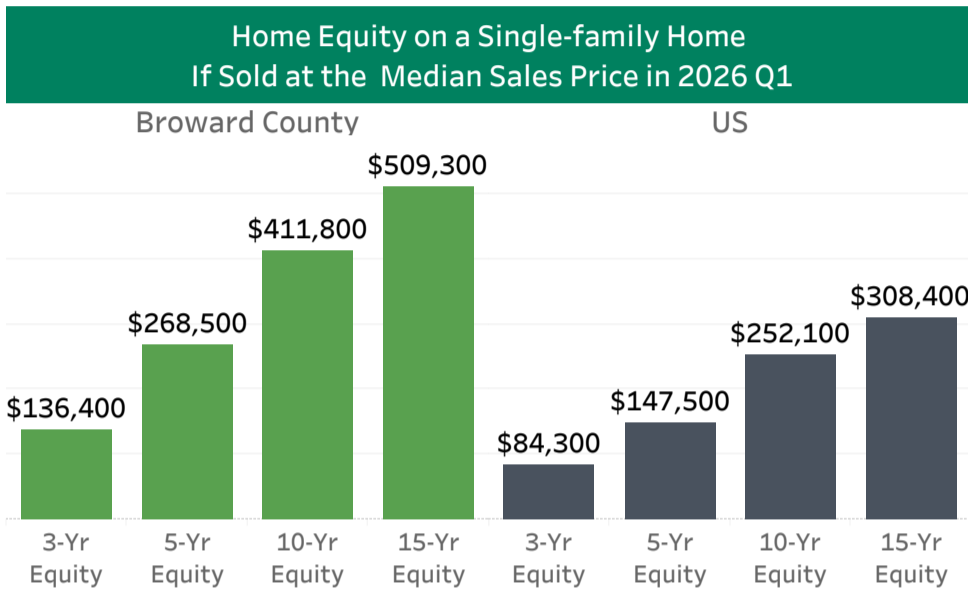
Expected 15-Year Home Equity at the Current Median Sales Price

**\$440,000**

15-Year Price Gain

**251%**

15-Year Price Appreciation



### Expected Home Equity on a Single-family Home Purchased 15 Years Ago if Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
<b>US</b>	\$404,300	\$308,400	\$245,600	6%	76%
<b>Broward County</b>	\$615,000	\$509,300	\$440,000	9%	83%
Southwest Ranches (Town)	\$1,720,750	\$1,484,500	\$1,329,750	10%	86%
Lighthouse Point (City)	\$1,560,000	\$1,197,500	\$960,000	7%	77%
Parkland (City)	\$1,177,500	\$915,300	\$743,500	7%	78%
Weston (City)	\$890,000	\$672,500	\$530,000	6%	76%
Fort Lauderdale (City)	\$807,500	\$698,800	\$627,550	11%	87%
Wilton Manors (City)	\$800,000	\$679,200	\$600,000	10%	85%
Plantation (City)	\$720,000	\$571,800	\$474,700	7%	79%
Davie (Town)	\$690,000	\$508,800	\$390,000	6%	74%
Cooper City (City)	\$682,000	\$538,500	\$444,500	7%	79%
Coral Springs (City)	\$670,000	\$514,400	\$412,500	7%	77%
Pembroke Pines (City)	\$665,000	\$526,400	\$435,600	7%	79%
Dania Beach (City)	\$610,000	\$525,500	\$470,100	10%	86%
Miramar (City)	\$607,450	\$471,500	\$382,450	7%	78%
Coconut Creek (City)	\$599,500	\$469,900	\$385,000	7%	78%
Hollywood (City)	\$538,500	\$470,800	\$426,500	11%	87%
Pompano Beach (City)	\$521,750	\$475,800	\$445,700	14%	91%
Hallandale Beach (City)	\$520,000	\$453,600	\$410,100	11%	87%
Oakland Park (City)	\$495,000	\$427,300	\$383,000	10%	86%
Deerfield Beach (City)	\$484,000	\$400,000	\$345,000	9%	83%
Margate (City)	\$480,000	\$413,600	\$370,100	10%	86%
Sunrise (City)	\$479,875	\$399,800	\$347,375	9%	83%
West Park (City)	\$454,500	\$415,200	\$389,500	14%	91%
Lauderhill (City)	\$442,500	\$373,300	\$328,000	9%	84%
Lauderdale Lakes (City)	\$420,000	\$368,700	\$335,000	11%	88%
North Lauderdale (City)	\$405,000	\$355,200	\$322,500	11%	88%
Tamarac (City)	\$375,000	\$320,000	\$284,000	10%	85%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



# Broward County

## Typical Condo/Townhome Home Equity as of 2026 Q1

**\$217,900**

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

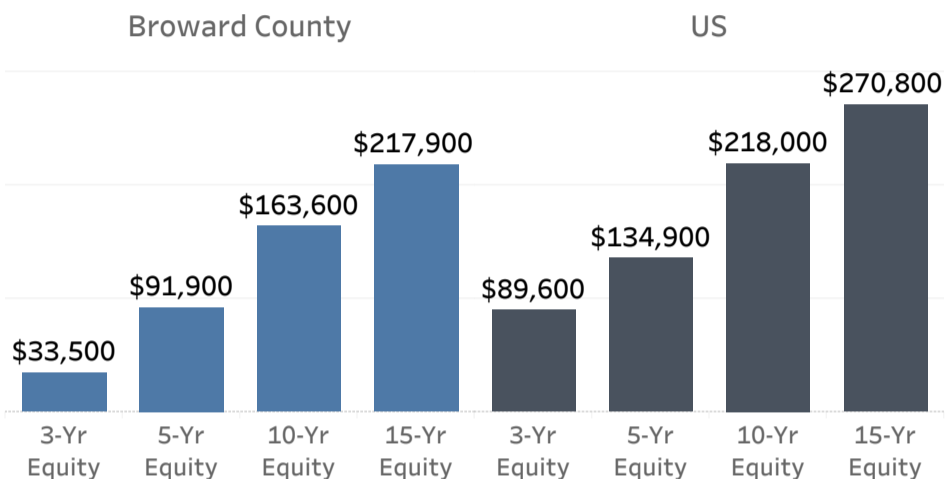
**\$191,000**

15-Year Price Gain

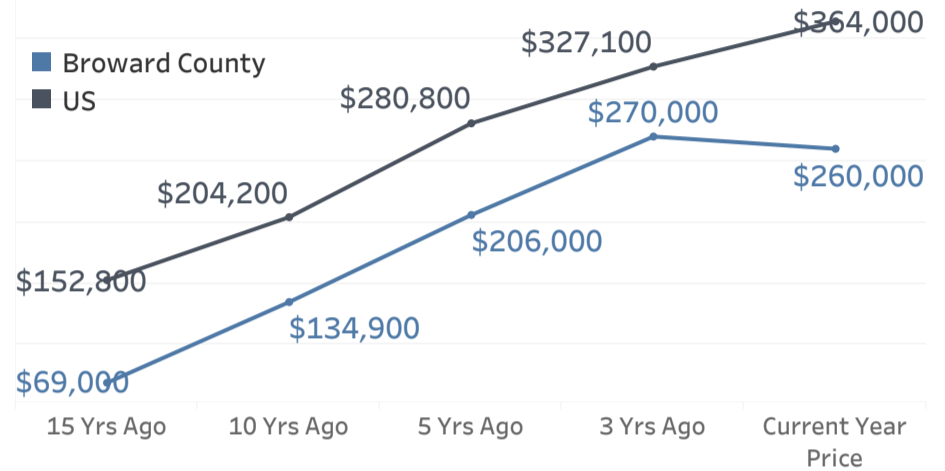
**277%**

15-Year Price Appreciation

Home Equity (\$) on a Condominium/Townhome Valued at the Median Sales Price in 2026 Q1



Median Condominium/Townhome Sales Price 2011 Q1- 2026 Q1



### Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago If Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
<b>US</b>	\$364,000	\$270,800	\$211,200	6%	74%
<b>Broward County</b>	\$260,000	\$217,900	\$191,000	9%	84%
Coconut Creek (City)	\$192,500	\$152,800	\$127,500	8%	79%
Coral Springs (City)	\$202,500	\$170,200	\$149,500	9%	84%
Dania Beach (City)	\$265,000	\$202,200	\$162,000	7%	76%
Davie (Town)	\$300,000	\$253,600	\$224,000	10%	85%
Deerfield Beach (City)	\$191,000	\$162,900	\$145,000	10%	85%
Fort Lauderdale (City)	\$456,500	\$355,800	\$291,500	7%	78%
Hallandale Beach (City)	\$252,250	\$185,100	\$142,250	6%	73%
Hillsboro Beach (Town)	\$485,000	\$332,500	\$235,000	5%	69%
Hollywood (City)	\$300,000	\$243,900	\$208,000	8%	81%
Lauderdale Lakes (City)	\$101,000	\$84,500	\$74,000	9%	84%
Lauderdale-by-the-Sea (Town)	\$587,500	\$435,000	\$337,550	6%	74%
Lauderhill (City)	\$148,000	\$128,500	\$116,000	11%	87%
Lighthouse Point (City)	\$237,500	\$202,300	\$179,750	10%	85%
Margate (City)	\$161,250	\$137,600	\$122,525	10%	85%
Miramar (City)	\$399,500	\$334,100	\$292,250	9%	84%
North Lauderdale (City)	\$275,000	\$246,000	\$227,400	12%	89%
Oakland Park (City)	\$193,000	\$165,500	\$148,000	10%	86%
Parkland (City)	\$595,000	\$494,300	\$430,000	9%	83%
Pembroke Pines (City)	\$280,000	\$240,300	\$215,000	10%	86%
Plantation (City)	\$261,000	\$223,800	\$200,000	10%	86%
Pompano Beach (City)	\$289,000	\$240,200	\$209,000	9%	83%
Sunrise (City)	\$166,250	\$140,400	\$123,875	10%	84%
Tamarac (City)	\$185,000	\$155,800	\$137,100	9%	84%
Weston (City)	\$395,750	\$329,200	\$286,750	9%	83%
Wilton Manors (City)	\$365,000	\$300,300	\$259,000	9%	82%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communication, at chris@miamire.com.



# Palm Beach County

## Typical Single-family Home Equity as of 2026 Q1

**\$542,800**

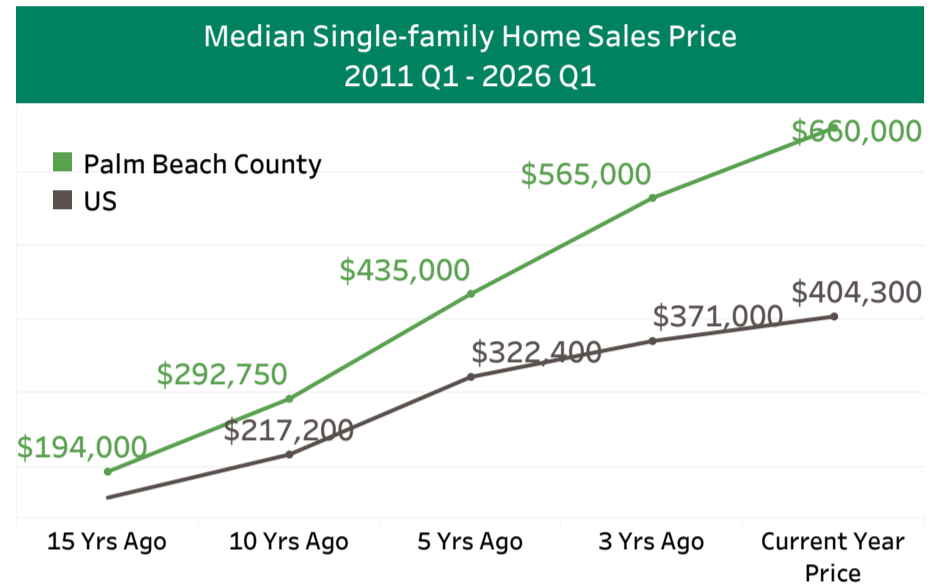
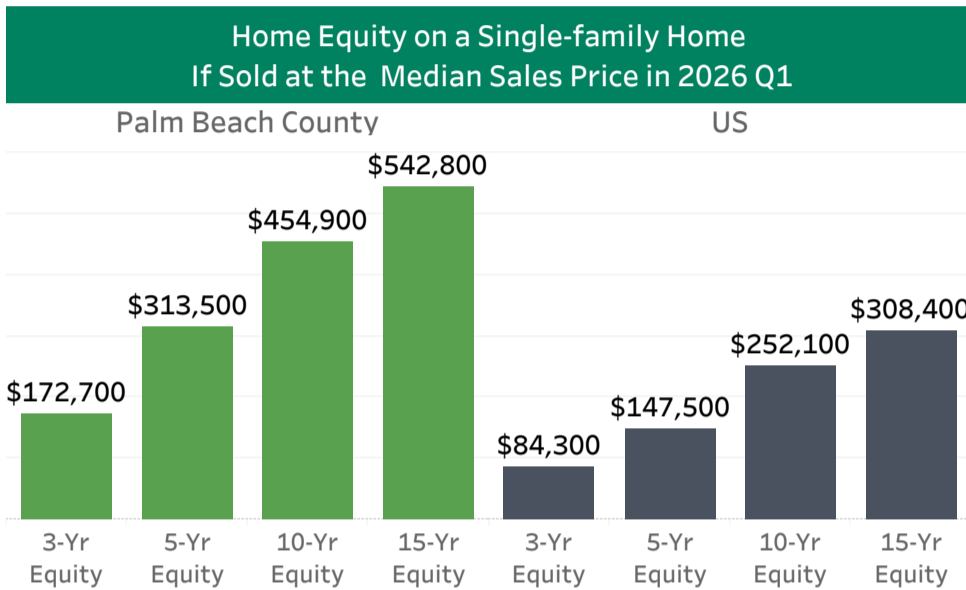
Expected 15-Year Home Equity at the Current Median Sales Price

**\$466,000**

15-Year Price Gain

**240%**

15-Year Price Appreciation



### Expected Home Equity on a Single-family Home Purchased 15 Years Ago if Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
<b>US</b>	\$404,300	\$308,400	\$245,600	6%	76%
<b>Palm Beach County</b>	\$660,000	\$542,800	\$466,000	9%	82%
Palm Beach (Town)	\$13,500,000	\$11,778,300	\$10,650,000	11%	87%
Boca Raton (City)	\$1,399,000	\$1,184,500	\$1,044,000	10%	85%
Palm Beach Gardens (City)	\$1,054,500	\$845,300	\$708,250	8%	80%
Jupiter (Town)	\$1,015,000	\$825,400	\$701,111	8%	81%
Jupiter Farms (CDP)	\$940,000	\$802,900	\$713,000	10%	85%
Tequesta (Village)	\$842,500	\$674,300	\$564,000	8%	80%
North Palm Beach (Village)	\$794,750	\$585,700	\$448,750	6%	74%
West Palm Beach (City)	\$750,000	\$663,900	\$607,500	12%	89%
Delray Beach (City)	\$745,000	\$588,500	\$486,000	7%	79%
Wellington (Village)	\$717,500	\$540,800	\$425,000	6%	75%
The Acreage (CDP)	\$660,000	\$580,900	\$529,000	11%	88%
Royal Palm Beach (Village)	\$555,000	\$453,700	\$387,300	8%	82%
Lantana (Town)	\$490,000	\$438,800	\$405,300	12%	90%
Lake Park (Town)	\$480,000	\$419,100	\$379,267	11%	87%
Palm Springs (Village)	\$465,000	\$412,100	\$377,500	12%	89%
Boynton Beach (City)	\$447,000	\$380,500	\$337,000	10%	85%
Lake Worth (City)	\$435,000	\$403,300	\$382,500	15%	93%
Riviera Beach (City)	\$420,000	\$370,200	\$337,575	11%	88%
Greenacres (City)	\$375,000	\$288,900	\$232,500	7%	77%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



# Palm Beach County

## Typical Condo/Townhome Home Equity as of 2026 Q1

**\$276,200**

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

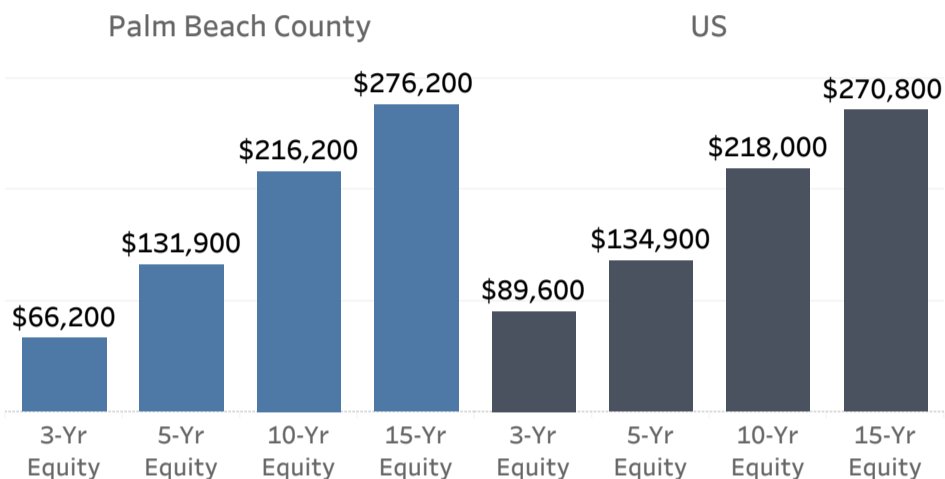
**\$247,000**

15-Year Price Gain

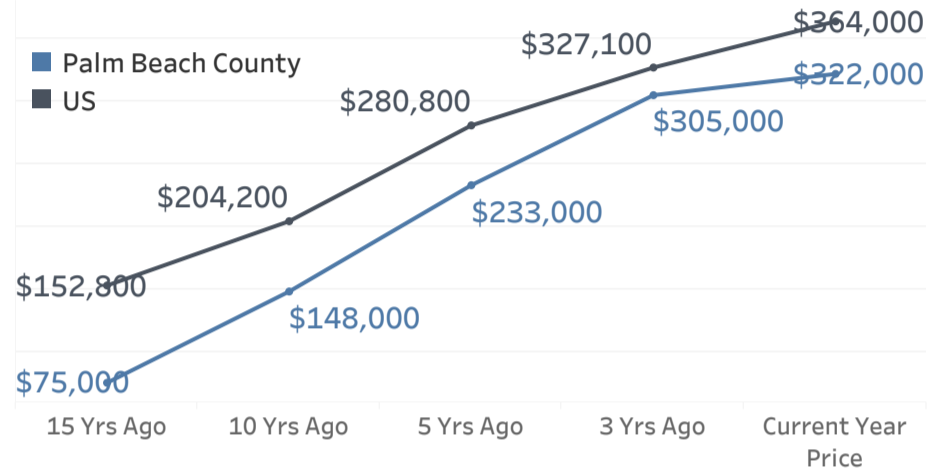
**329%**

15-Year Price Appreciation

Home Equity (\$) on a Condominium/Townhome Valued at the Median Sales Price in 2026 Q1



Median Condominium/Townhome Sales Price 2011 Q1- 2026 Q1



### Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago If Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$364,000	\$270,800	\$211,200	6%	74%
Palm Beach County	\$322,000	\$276,200	\$247,000	10%	86%
Palm Beach (Town)	\$2,000,000	\$1,740,800	\$1,575,100	11%	87%
Highland Beach (Town)	\$1,125,000	\$915,100	\$781,000	8%	81%
Riviera Beach (City)	\$630,000	\$576,300	\$542,050	14%	91%
Boca Raton (City)	\$580,000	\$468,300	\$396,870	8%	81%
Juno Beach (Town)	\$550,000	\$360,900	\$240,000	4%	66%
Jupiter (Town)	\$500,000	\$400,900	\$337,500	8%	80%
Wellington (Village)	\$407,500	\$330,600	\$281,500	8%	81%
Palm Beach Gardens (City)	\$399,000	\$325,800	\$279,000	8%	82%
Delray Beach (City)	\$359,000	\$314,000	\$285,250	11%	87%
Tequesta (Village)	\$352,500	\$230,500	\$152,500	4%	65%
North Palm Beach (Village)	\$334,000	\$260,800	\$214,000	7%	78%
West Palm Beach (City)	\$320,500	\$277,800	\$250,500	11%	87%
Royal Palm Beach (Village)	\$289,500	\$252,900	\$229,500	11%	87%
Greenacres (City)	\$225,000	\$200,100	\$184,250	12%	89%
Boynton Beach (City)	\$195,000	\$149,800	\$121,000	7%	77%
Lake Worth (City)	\$150,000	\$127,700	\$113,500	10%	85%
Palm Springs (Village)	\$142,500	\$121,100	\$107,500	10%	85%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communication, at chris@miamire.com.



# Martin County

## Typical Single-family Home Equity as of 2026 Q1

**\$436,200**

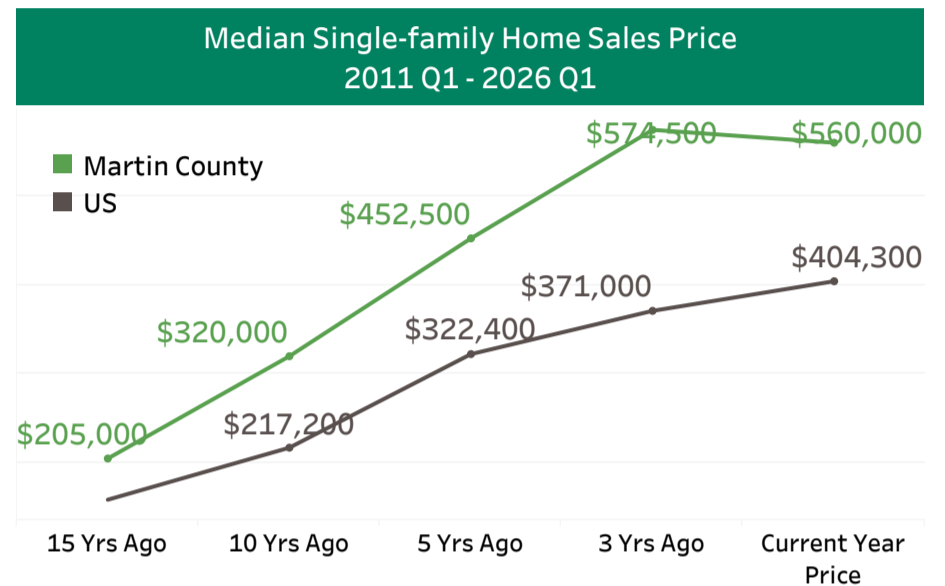
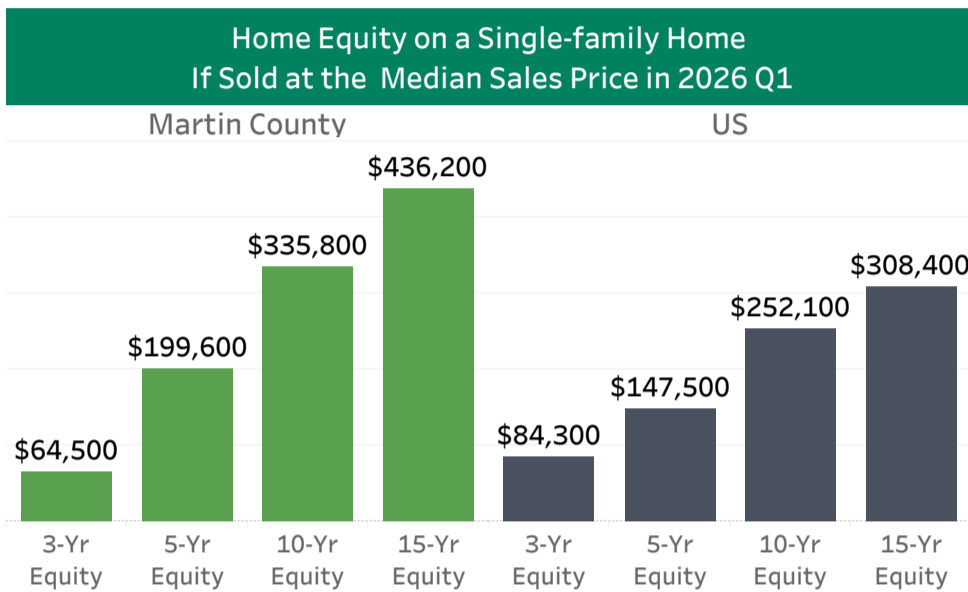
Expected 15-Year Home Equity at the Current Median Sales Price

**\$355,000**

15-Year Price Gain

**173%**

15-Year Price Appreciation



### Expected Home Equity on a Single-family Home Purchased 15 Years Ago if Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$404,300	\$308,400	\$245,600	6%	76%
Martin County	\$560,000	\$436,200	\$355,000	7%	78%
Stuart (City)	\$605,750	\$528,700	\$478,250	11%	87%
Palm City (CDP)	\$552,500	\$414,300	\$323,750	6%	75%
Hobe Sound (CDP)	\$516,500	\$428,200	\$370,250	9%	83%
Jensen Beach (CDP)	\$483,500	\$406,200	\$355,500	9%	84%
Port Salerno (CDP)	\$415,000	\$341,300	\$293,000	9%	82%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



# Martin County

## Typical Condo/Townhome Home Equity as of 2026 Q1

**\$208,600**

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

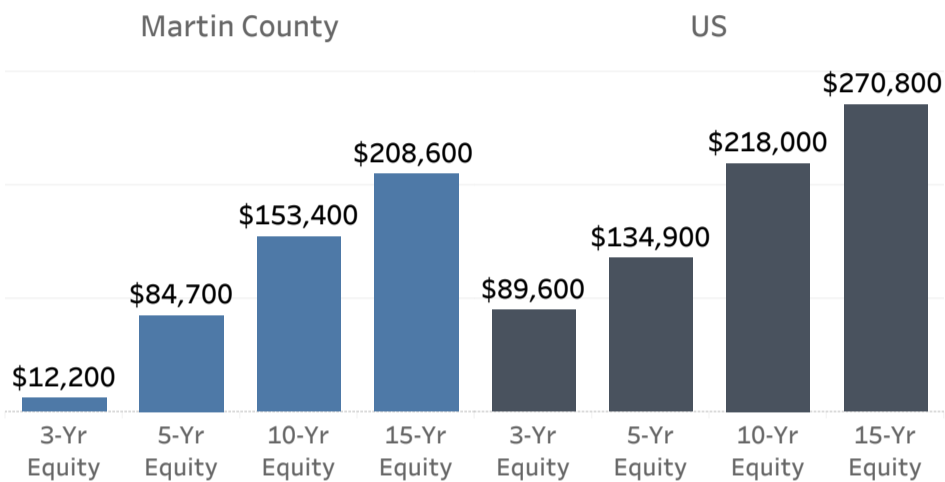
**\$179,000**

15-Year Price Gain

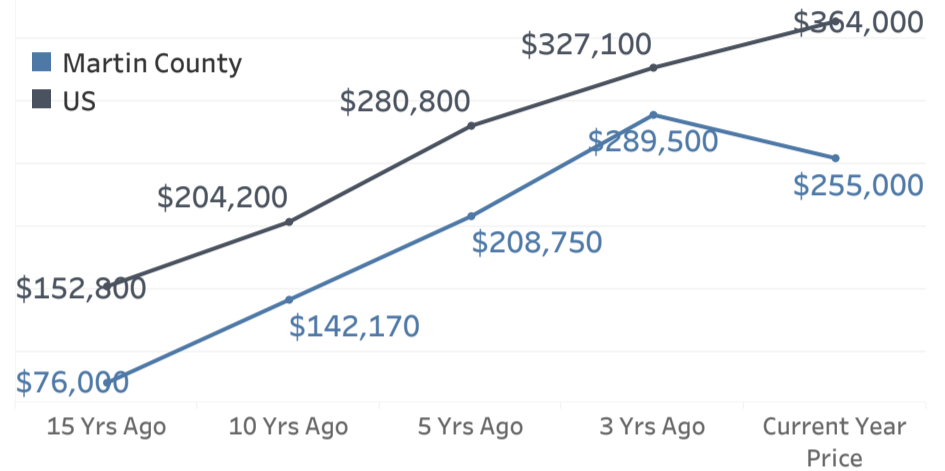
**236%**

15-Year Price Appreciation

Home Equity (\$) on a Condominium/Townhome Valued at the Median Sales Price in 2026 Q1



Median Condominium/Townhome Sales Price 2011 Q1- 2026 Q1



Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago If Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$364,000	\$270,800	\$211,200	6%	74%
Martin County	\$255,000	\$208,600	\$179,000	8%	82%
Port Salerno (CDP)	\$280,000	\$237,400	\$210,250	10%	85%
Palm City (CDP)	\$276,950	\$207,100	\$162,450	6%	75%
Stuart (City)	\$175,000	\$141,500	\$120,150	8%	81%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



# St. Lucie County

## Typical Single-family Home Equity as of 2026 Q1

**\$338,500**

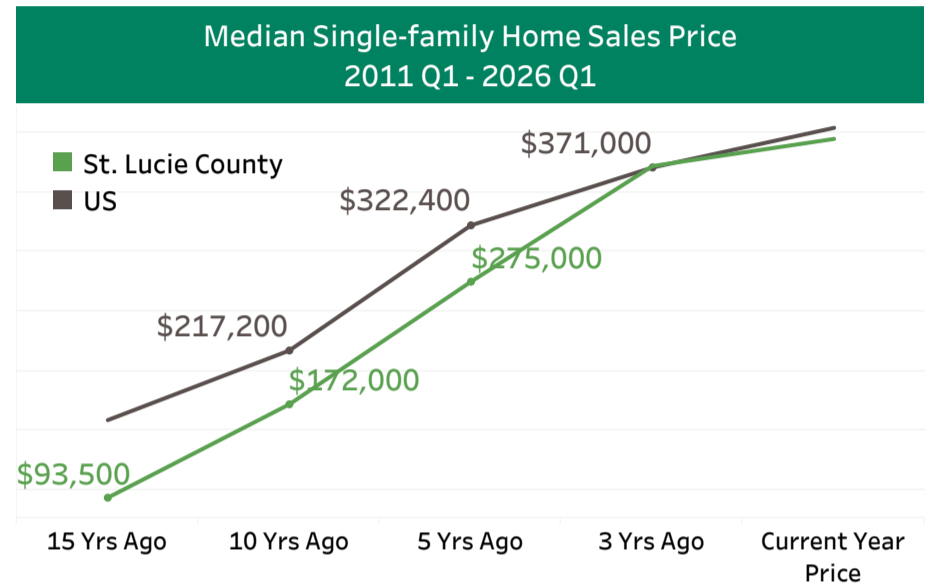
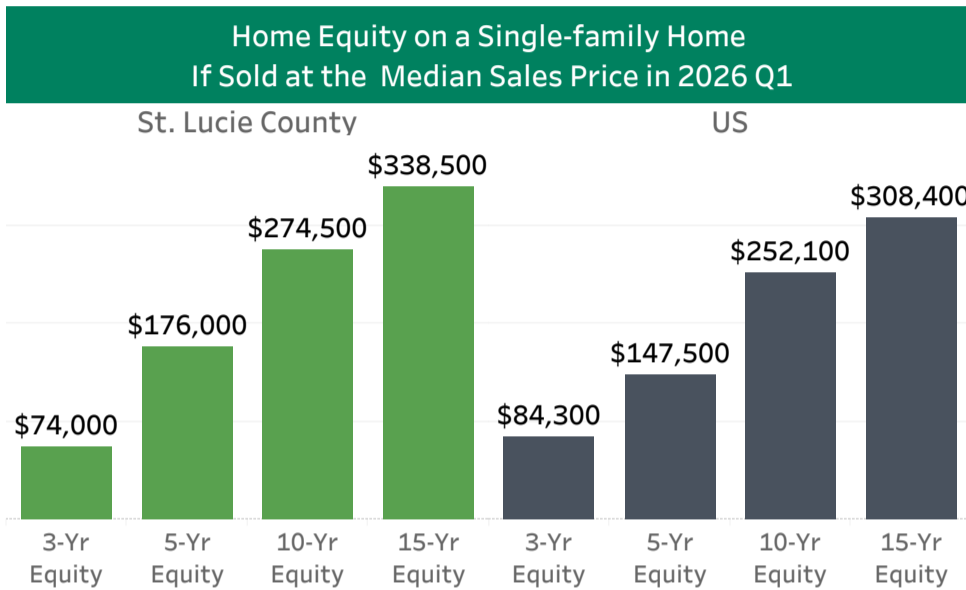
Expected 15-Year Home Equity at the Current Median Sales Price

**\$301,500**

15-Year Price Gain

**322%**

15-Year Price Appreciation



### Expected Home Equity on a Single-family Home Purchased 15 Years Ago if Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$404,300	\$308,400	\$245,600	6%	76%
St. Lucie County	\$395,000	\$338,500	\$301,500	10%	86%
Port St. Lucie (City)	\$410,000	\$351,700	\$313,500	10%	86%
Indian River Estates (CDP)	\$357,000	\$320,800	\$297,000	13%	90%
Lakewood Park (CDP)	\$335,000	\$288,800	\$258,500	10%	86%
Fort Pierce (City)	\$328,215	\$299,200	\$280,215	14%	91%
River Park (CDP)	\$265,000	\$228,800	\$205,100	10%	86%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



# St. Lucie County

## Typical Condo/Townhome Home Equity as of 2026 Q1

**\$222,600**

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

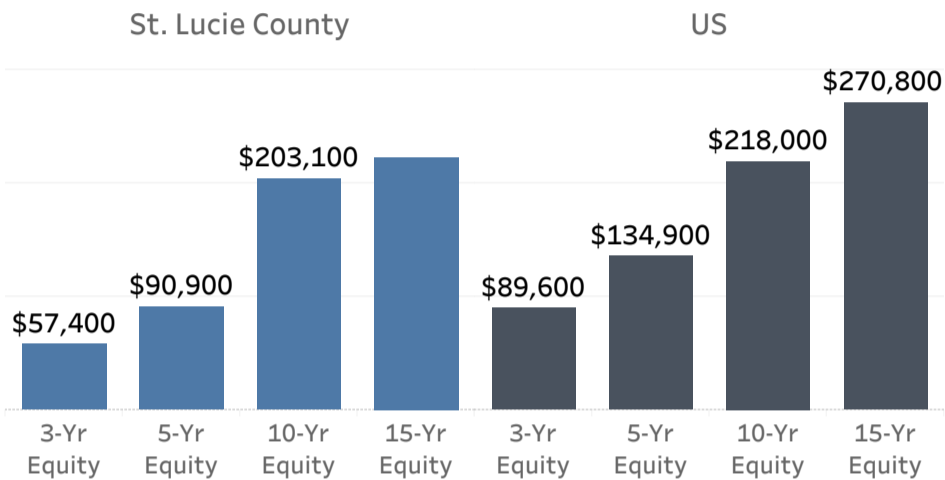
**\$173,900**

15-Year Price Gain

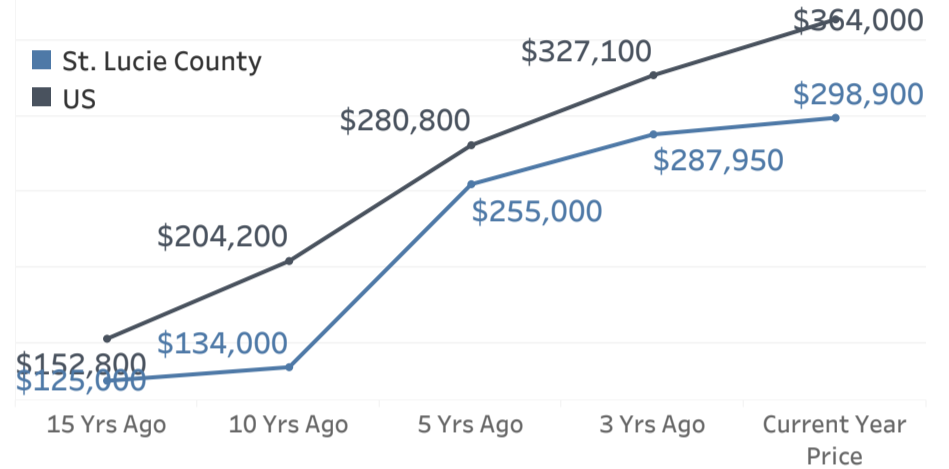
**139%**

15-Year Price Appreciation

Home Equity (\$) on a Condominium/Townhome Valued at the Median Sales Price in 2026 Q1



Median Condominium/Townhome Sales Price 2011 Q1- 2026 Q1



Expected Home Equity on a Typical Condominium/Townhome Purchased 15 Years Ago If Sold at the Median Sales Price in 2026 Q1

	Current Year Price	15-Yr Equity	15-Year Price Gains	Annual Price Growth in Past 15 Years	15-Yr Equity Ratio
US	\$364,000	\$270,800	\$211,200	6%	74%
St. Lucie County	\$298,900	\$222,600	\$173,900	6%	74%
Hutchinson Island South (CDP)	\$444,500	\$313,300	\$229,500	5%	70%
Port St. Lucie (City)	\$290,000	\$255,200	\$232,999	11%	88%
Fort Pierce (City)	\$225,000	\$170,100	\$135,050	6%	76%

Source: Miami Association of REALTORS® (MIAMI) calculations based on MIAMI quarterly median prices and average of NAR monthly median prices. Calculations assume a 10% downpayment on a 30-year mortgage without refinancing. For questions, contact Gay Cororaton, Chief Economist, at [gay@miamire.com](mailto:gay@miamire.com) or Chris Umpierre, Chief of Communication, at [chris@miamire.com](mailto:chris@miamire.com).



MIAMI Association of Realtors® (MIAMI) was chartered by the National Association of Realtors® in 1920 and is celebrating over 100 years of service to Realtors®, the buying and selling public, and the communities in South Florida. Comprised of six organizations: MIAMI RESIDENTIAL, MIAMI COMMERCIAL; BROWARD-MIAMI, a division of MIAMI Realtors; JTHS-MIAMI, a division of MIAMI Realtors in the Jupiter-Tequesta-Hobe Sound area; MIAMI YPN, our Young Professionals Network Council; and the award-winning MIAMI Global Council. MIAMI REALTORS® represents nearly 60,000 total real estate professionals in all aspects of real estate sales, marketing, and brokerage. It is the largest local Realtor association in the U.S. and has official partnerships with 300+ international organizations worldwide.

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

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