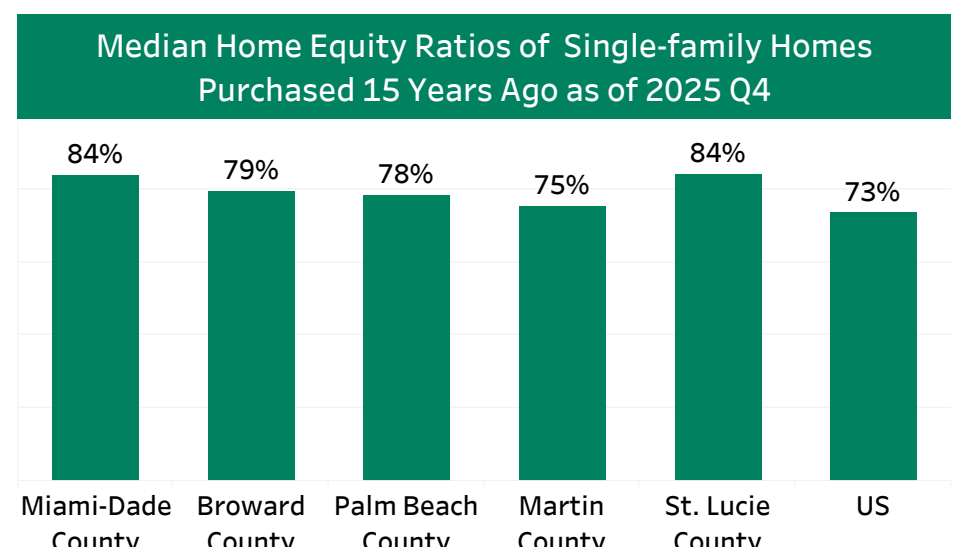
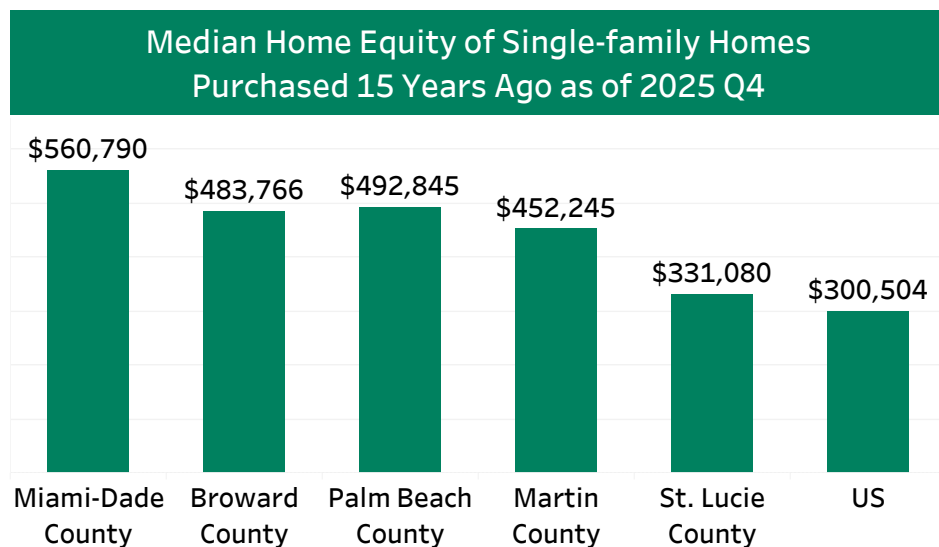




Home Equity in Southeast Florida as of 2025 Q4



Southeast Florida median single-family home equity of ~\$500,000 outpaces the nation

With prices rising robustly and on a sustained basis for the past 14 years, Southeast Florida homeowners have achieved higher levels of home equity and equity ratios (equity/sales price) than nationally over the past 15 years since 2010 Q4.[\[1\]](#) Given high levels of equity, homeowners are in solid financial shape and are not likely to go underwater given current economic and housing conditions.

As of 2025 Q4, Miami-Dade County homebuyers who purchased a single-family home 15 years ago have a median equity of \$560,790 compared to \$300,504 nationally, with sales prices typically quadrupling over this period, up 291%, compared to 140% nationally. The median home equity ratio is 84% compared to 73% nationally. The median homeowner equity is over a million dollars in Miami Beach (\$3.1 M), Pinecrest (\$2.2 M), Coral Gables (\$1.7 M), and Miami Shores (\$1.1 M). Homeowners who purchased a home during the COVID pandemic in 2020 Q4 have a median home equity of \$320,295, twice the median national level of \$159,187. Miami-Dade sales prices rose 53% over this 5-year period compared to 30% nationally.

Broward County single-family homeowners who purchased a home at the median sales price in 2010 Q4 have a median equity of \$483,766 as of 2025 Q4 as sales prices typically rose 210% over this period, outpacing the price growth nationally. The median home equity ratio is 79%, also higher than nationally. Southwest Ranches homeowners have the highest median home equity (\$1.4 million), followed by Lighthouse Point (\$882,684) and Parkland (\$801,172). Homeowners who purchased their homes have a median home equity of \$276,190, also higher than nationally, as prices typically increased 45% over this period, outpacing the national increase.

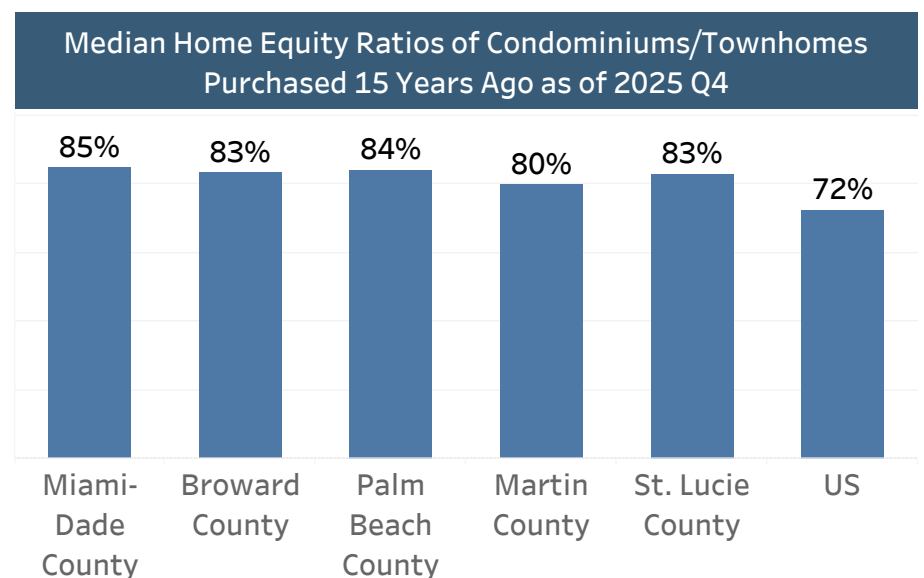
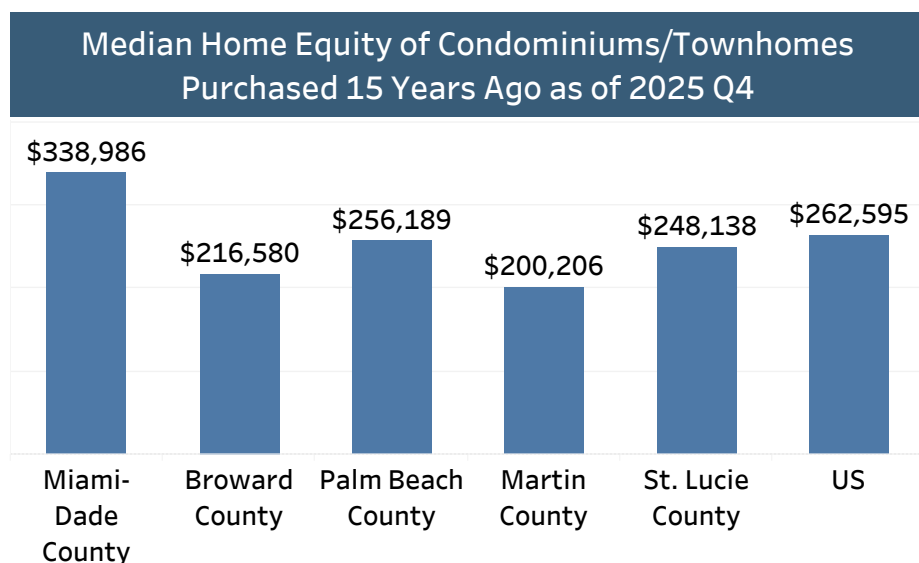
Palm Beach County single-family homeowners who purchased a property in 2010 Q4 have a median home equity of \$492,845 as prices typically rose 195% over the 15-year period, also outpacing the national rate of growth. The median home equity ratio is 78%, also higher than nationally. The city of Palm Beach has the highest median home equity in Southeast Florida (\$13.3 million). Other Palm Beach County cities with large equity are Boca Raton (\$992,180), Palm Beach Gardens (\$862,125), Jupiter (\$719,429), and Tequesta (\$714,722). Homeowners who purchased their homes just five years ago have a median home equity of \$125,519, with prices up 50% over this period, faster than nationally.

Martin County single-family homeowners who purchased a home 15 years ago have a median home equity of \$452,245 as sales prices typically rose 161% over this period, also faster than nationally. The median home equity ratio is 75%, also higher than nationally. Homeowners have the highest median home equity in Palm City (\$484,900), Stuart (\$484,793), and Hobe Sound (\$438,518). Homeowners who purchased their homes just five years ago have a median home equity of \$270,005, also outpacing the national level, as median sales prices rose 44% during this 5-year period, faster than nationally.

St. Lucie County single-family homeowners who purchased a home during the Great Recession have a median home equity of \$331,080, driven by home prices that quadrupled over this period, up 297%. The median home equity ratio is of 84%, also higher than nationally. Port St. Lucie (\$345,750) and Indian River Estates (\$335,937) have the largest expected home equity. Homeowners who purchased their homes just five years ago have a median home equity of \$186,103, also higher than nationally, as prices rose 50% over this period, faster than nationally.



Home Equity in Southeast Florida as of 2025 Q4



Condo /townhome owners are typically in strong financial shape with over 80% in home equity

Southeast Florida's condominium/townhome owners who purchased a home 15 years ago have over 80% in home equity compared to 72% nationally. This high level of equity means homeowners are typically in strong financial shape and are not likely to go underwater given the current conditions in the condo market.

In Miami-Dade County, condominium/townhome owners who purchased a property in 2010 Q4 have a median equity of \$338,986, higher than \$262,595 nationally. Over the 15-year period, the median sales price quadrupled, up 300%, compared to 121% nationally. The median home equity ratio is 85% compared to 72% nationally. The cities with at least a million dollars in median home equity are Bal Harbor (\$1.4 million) and Key Biscayne (\$1.0 million). Condo/townhome owners who purchased a unit just five years ago have a median home equity of \$179,728 compared to \$140,652 and an equity ratio of 45% compared to 39% nationally.

In Broward County, the median condominium/townhome 15-year home equity is \$216,580, with prices rising 266%, outpacing the national increase. The median equity ratio is 83%, higher than nationally. The highest median home equity are in Parkland (\$468,955) and Hillsboro Beach (\$355,618). Among condominium/townhome owners who purchased a home five years ago, the median home equity is \$98,367 with a 38% home equity ratio, just slightly lower than nationally.

In Palm Beach County, the median condominium/townhome home equity for homeowners who purchase a property 15 years ago is \$256,189, with prices up 281% over this period. The median equity ratio is 84%, also higher than nationally. Condo/townhome owners have the highest median home equity in the coastal areas of Palm Beach (\$1,4 million), Jensen Beach (\$629,929), and Hillsboro Beach (\$511,499). Among condominium/townhome owners who purchased a home five years ago, the median home equity is \$125,519 with a 41% home equity ratio.

In Martin County, the median home equity among buyers who purchase a property in 2020 Q4 is \$200,206, with prices up 202% over a 15-year period. The median equity ratio is 80%, also higher than nationally. Palm City (\$203,385) and Port Salerno (\$197,214) have the highest median home equity. Among condo/townhome owners who purchased a home five years ago, the median home equity is \$93,546 with a 37% equity ratio.

In St. Lucie County, condominium/townhome owners who purchased a property 15 years ago have a median home equity of \$248,138, with prices up 253%. The median home equity ratio is 83%, also higher than nationally. Hutchinson Island South has the highest median home equity of \$528,099. Among condominium/townhome owners who purchased a home five years ago, the median home equity is \$118,072 with a 39% equity ratio.

Outlook: sustained but modest gains in home equity

Homeowners are likely to continue building up home equity with home prices expected to rise in 2026, although at a modest pace. According to MIAMI Realtors latest Housing Outlook, single-family prices will likely increase 2.8% in 2026 and 3.5% in 2027. Condominium/townhome prices will remain soft in 2026, down 0.5%, but modestly recover starting in 2027, up 1.2%. See [Lower Mortgage Rates and Rising Out-of-State Migration to Spark South Florida Home Sales - MIAMI REALTORS®](#)



Miami-Dade County

Typical Single-family Home Equity as of 2025 Q4

\$560,790

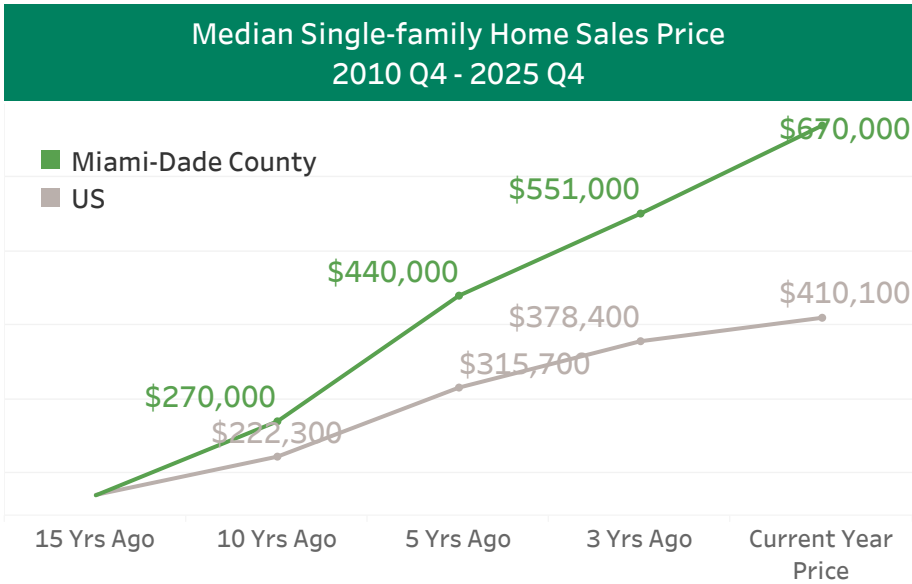
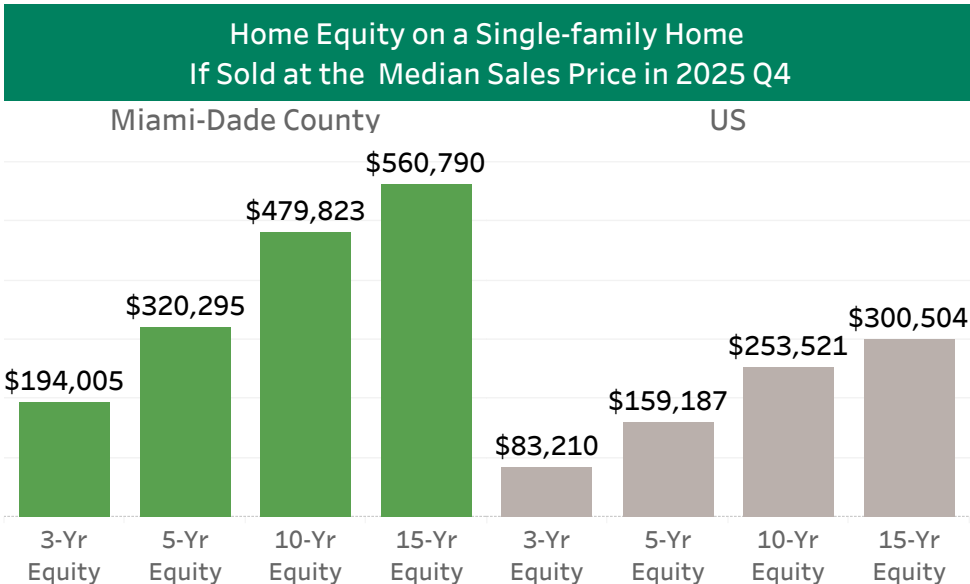
Expected 15-Year Home Equity at the
Current Median Sales Price

\$500,000

15-Year Price Gain

294%

15-Year Price Appreciation



Expected Home Equity on a Single-family Home Purchased 5,10,15 Years Ago if Sold at the Median Sales Price in 2025 Q4 in Miami-Dade County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10 -Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$410,100	\$300,504	73%	\$253,521	62%	\$159,187	39%
Miami-Dade County	\$670,000	\$560,790	84%	\$479,823	72%	\$320,295	48%
Miami Beach (City)	\$3,600,000	\$3,156,735	88%	\$2,613,895	73%	\$1,851,474	51%
Pinecrest (Village)	\$2,672,500	\$2,216,387	83%	\$1,897,704	71%	\$1,559,802	58%
Coral Gables (City)	\$2,050,000	\$1,732,716	85%	\$1,433,685	70%	\$1,116,128	54%
Miami Shores (Village)	\$1,305,000	\$1,085,937	83%	\$973,951	75%	\$732,755	56%
Palmetto Bay (Village)	\$1,150,000	\$925,156	80%	\$808,773	70%	\$642,927	56%
South Miami (City)	\$1,125,000	\$890,519	79%	\$744,645	66%	\$616,338	55%
Doral (City)	\$1,125,000	\$882,810	78%	\$776,958	69%	\$700,585	62%
Miami Lakes (Town)	\$902,500	\$661,595	73%	\$620,756	69%	\$461,395	51%
Miami (City)	\$740,000	\$646,850	87%	\$546,301	74%	\$350,556	47%
Miami Springs (City)	\$785,000	\$616,399	79%	\$559,605	71%	\$426,950	54%
Cutler Bay (Town)	\$610,000	\$510,105	84%	\$426,866	70%	\$284,138	47%
Hialeah (City)	\$572,500	\$482,562	84%	\$410,497	72%	\$276,840	48%
North Miami (City)	\$525,000	\$465,673	89%	\$406,491	77%	\$249,210	47%
Miami Gardens (City)	\$500,000	\$447,965	90%	\$390,437	78%	\$253,617	51%
North Miami Beach (City)	\$499,495	\$441,678	88%	\$362,145	73%	\$235,229	47%
Homestead (City)	\$511,500	\$440,835	86%	\$374,678	73%	\$266,706	52%
Opa-locka (City)	\$382,000	\$357,267	94%	\$313,336	82%	\$177,740	47%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Miami-Dade County

Typical Condo/Townhome Home Equity as of 2025 Q4

\$338,986

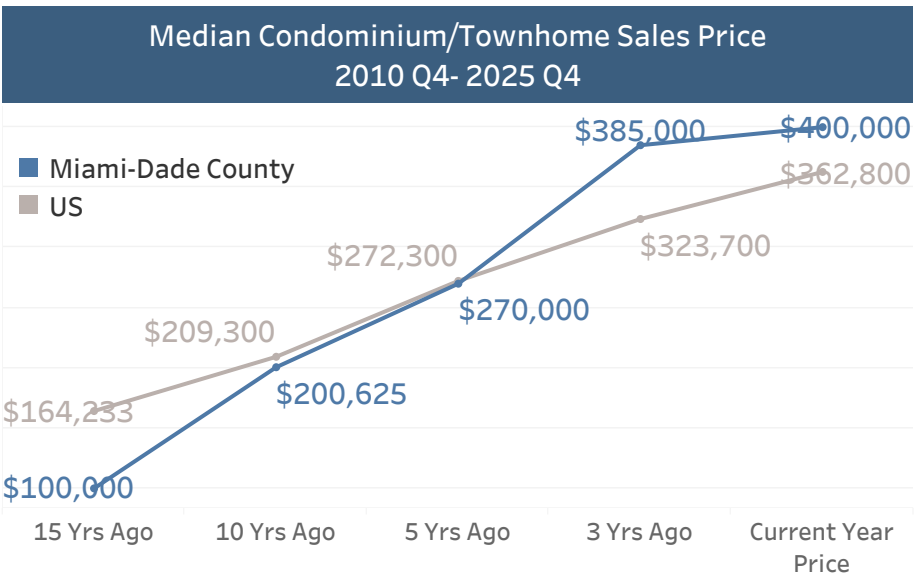
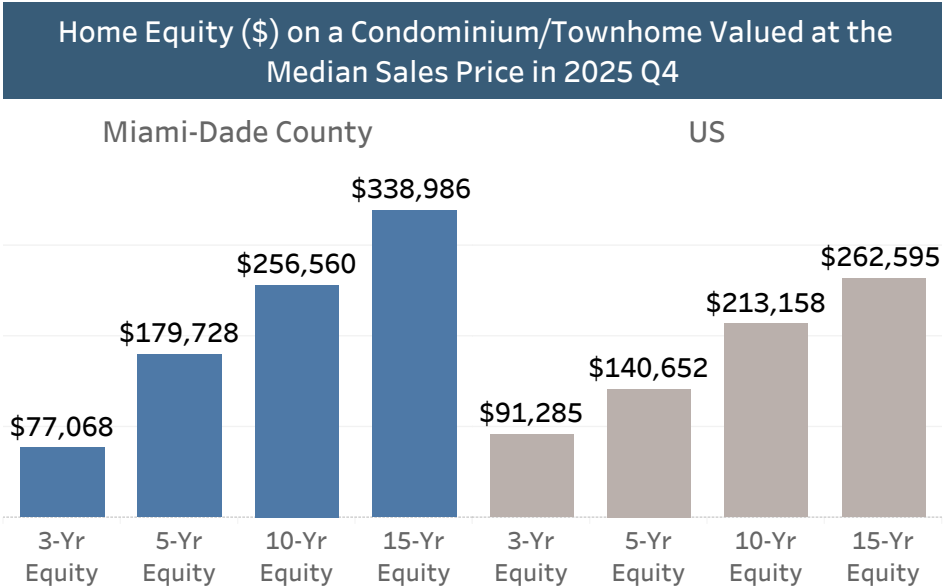
Expected 15-Year Home Equity at the
Current Median Sales Price

\$300,000

15-Year Price Gain

300%

15-Year Price Appreciation



Expected Home Equity on a Typical Condominium/Townhome Purchased 5,10,15 Years Ago If Sold at the Median Sales Price in 2025 Q4 in Miami-Dade County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10-Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$362,800	\$262,595	72%	\$213,157.84	59%	\$140,652	39%
Miami-Dade County	\$400,000	\$338,986	85%	\$256,560.16	64%	\$179,728	45%
Bal Harbour (Village)	\$1,610,000	\$1,365,945	85%	\$1,000,492.39	62%	\$916,551	57%
Key Biscayne (Village)	\$1,320,000	\$1,039,336	79%	\$658,657.43	50%	\$708,133	54%
Bay Harbor Islands (Town)	\$767,500	\$702,825	92%	\$581,609.12	76%	\$522,753	68%
Sunny Isles Beach (City)	\$790,000	\$679,260	86%	\$536,902.41	68%	\$506,502	64%
Miami (City)	\$605,000	\$507,988	84%	\$367,631.64	61%	\$335,779	56%
Miami Beach (City)	\$570,000	\$451,084	79%	\$319,762.27	56%	\$313,016	55%
Doral (City)	\$522,495	\$437,076	84%	\$343,753.77	66%	\$277,748	53%
Coral Gables (City)	\$528,000	\$398,041	75%	\$274,187.45	52%	\$230,429	44%
Miami Lakes (Town)	\$480,000	\$391,530	82%	\$322,707.71	67%	\$239,332	50%
Miami Gardens (City)	\$345,000	\$324,774	94%	\$299,957.21	87%	\$195,093	57%
Homestead (City)	\$335,000	\$307,544	92%	\$269,223.23	80%	\$216,706	65%
North Bay Village (City)	\$365,000	\$303,986	83%	\$186,258.77	51%	\$155,334	43%
Cutler Bay (Town)	\$354,800	\$299,888	85%	\$254,776.41	72%	\$216,110	61%
North Miami Beach (City)	\$325,000	\$289,307	89%	\$255,648.40	79%	\$197,732	61%
Aventura (City)	\$395,000	\$279,074	71%	\$169,786.05	43%	\$162,491	41%
Hialeah (City)	\$290,000	\$258,578	89%	\$213,320.01	74%	\$143,152	49%
North Miami (City)	\$210,000	\$182,544	87%	\$138,503.51	66%	\$97,009	46%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Broward County

Typical Single-family Home Equity as of 2025 Q4

\$483,766

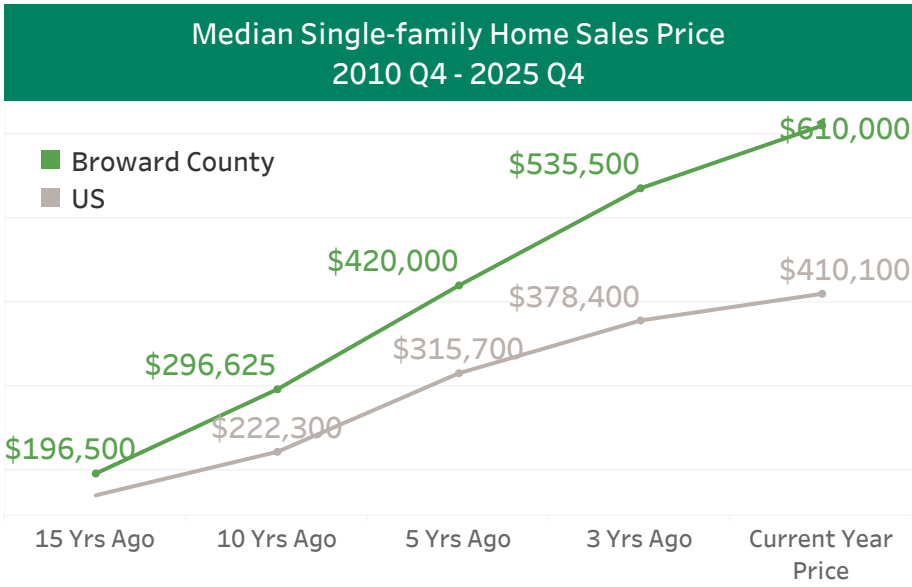
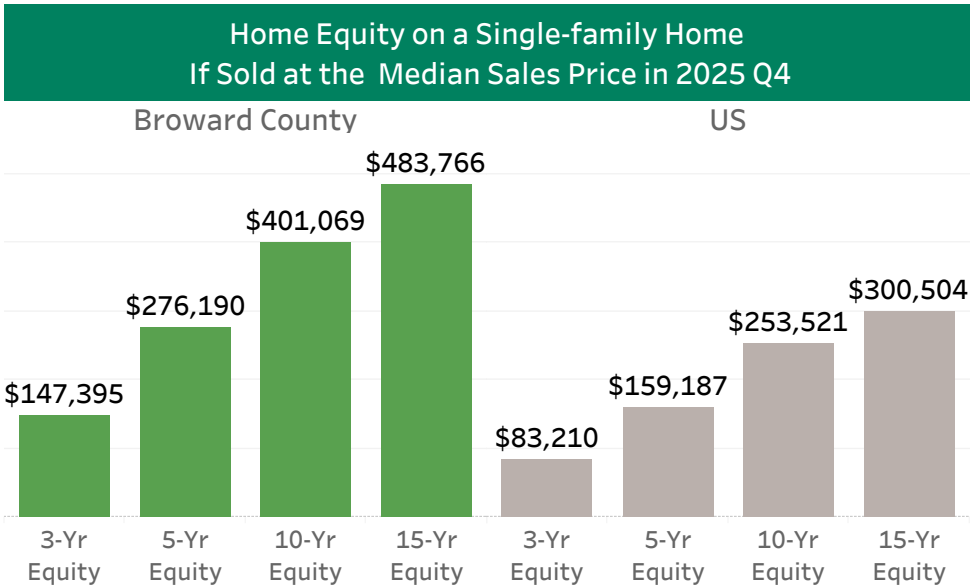
Expected 15-Year Home Equity at the
Current Median Sales Price

\$413,500

15-Year Price Gain

210%

15-Year Price Appreciation



Expected Home Equity on a Single-family Home Purchased 5,10,15 Years Ago if Sold at the Median Sales Price in 2025 Q4 in Broward County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10 -Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$410,100	\$300,504	73%	\$253,521	62%	\$159,187	39%
Broward County	\$610,000	\$483,766	79%	\$401,069	66%	\$276,190	45%
Southwest Ranches (Town)	\$1,670,000	\$1,388,944	83%	\$1,138,208	68%	\$964,629	58%
Lighthouse Point (City)	\$1,088,000	\$822,684	76%	\$689,684	63%	\$425,150	39%
Parkland (City)	\$1,075,000	\$801,172	75%	\$708,733	66%	\$506,729	47%
Wilton Manors (City)	\$800,000	\$661,913	83%	\$511,212	64%	\$370,816	46%
Weston (City)	\$889,500	\$638,317	72%	\$565,494	64%	\$435,082	49%
Fort Lauderdale (City)	\$750,000	\$624,730	83%	\$521,787	70%	\$332,738	44%
Davie (Town)	\$744,800	\$564,796	76%	\$474,502	64%	\$299,721	40%
Cooper City (City)	\$722,500	\$545,837	76%	\$468,930	65%	\$356,899	49%
Plantation (City)	\$675,000	\$517,288	77%	\$439,955	65%	\$297,477	44%
Pompano Beach (City)	\$563,500	\$512,428	91%	\$417,697	74%	\$309,169	55%
Coral Springs (City)	\$671,600	\$504,573	75%	\$421,552	63%	\$294,077	44%
Pembroke Pines (City)	\$649,950	\$500,733	77%	\$419,448	65%	\$306,603	47%
Miramar (City)	\$620,000	\$478,669	77%	\$391,083	63%	\$298,112	48%
Deerfield Beach (City)	\$560,000	\$470,062	84%	\$383,910	69%	\$272,288	49%
Hollywood (City)	\$545,000	\$448,638	82%	\$384,406	71%	\$254,506	47%
Hallandale Beach (City)	\$517,500	\$446,835	86%	\$397,054	77%	\$235,351	45%
Coconut Creek (City)	\$576,700	\$432,157	75%	\$365,392	63%	\$264,827	46%
Oakland Park (City)	\$492,750	\$416,624	85%	\$350,117	71%	\$210,641	43%
Sunrise (City)	\$500,000	\$400,747	80%	\$324,438	65%	\$209,904	42%
Dania Beach (City)	\$489,500	\$399,562	82%	\$366,237	75%	\$191,456	39%
West Park (City)	\$431,500	\$388,137	90%	\$338,524	78%	\$216,908	50%
Margate (City)	\$465,000	\$384,698	83%	\$310,745	67%	\$199,582	43%
Lauderhill (City)	\$440,000	\$379,292	86%	\$313,215	71%	\$187,656	43%
North Lauderdale (City)	\$415,000	\$363,446	88%	\$297,372	72%	\$188,288	45%
Tamarac (City)	\$410,000	\$341,583	83%	\$276,172	67%	\$179,512	44%
Lauderdale Lakes (City)	\$365,000	\$286,304	78%	\$262,516	72%	\$142,460	39%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Broward County

Typical Condo/Townhome Home Equity as of 2025 Q4

\$216,580

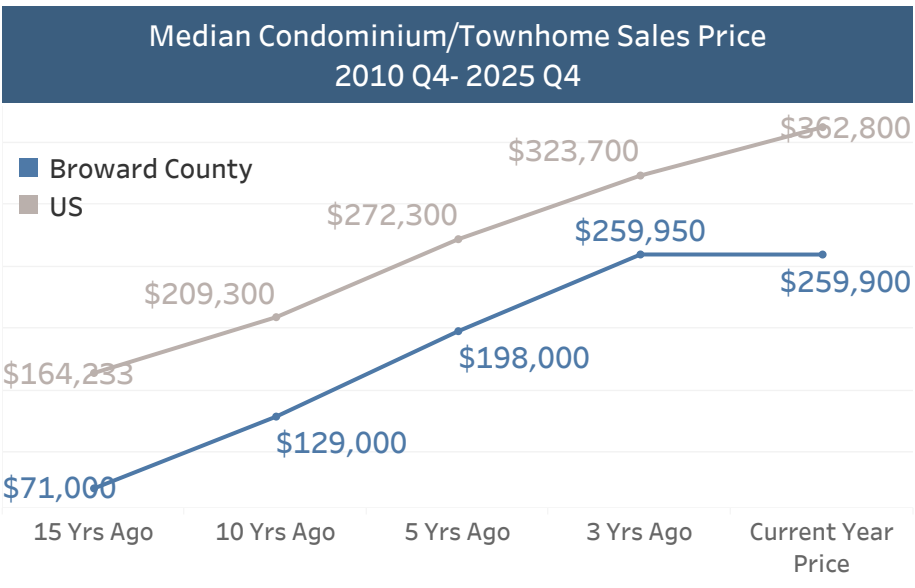
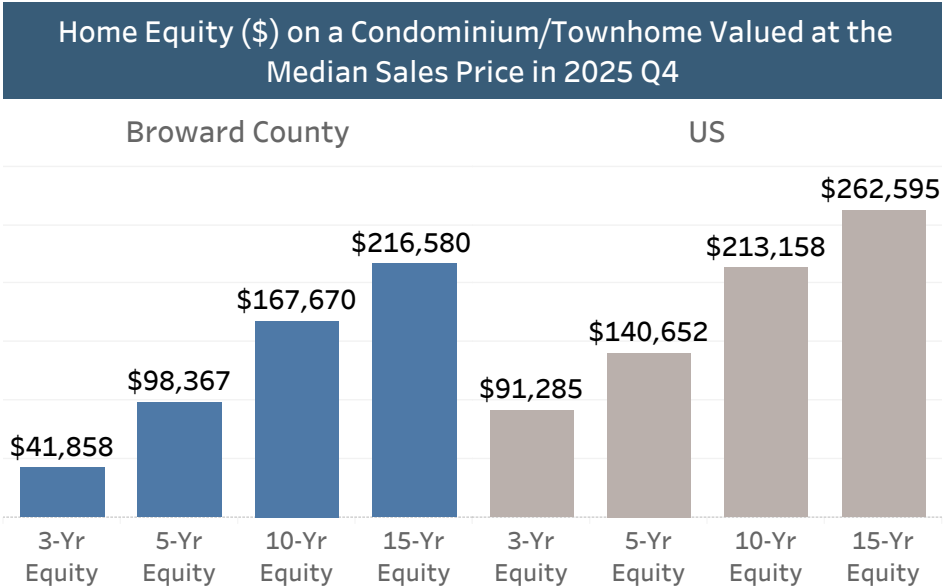
Expected 15-Year Home Equity at the
Current Median Sales Price

\$188,900

15-Year Price Gain

266%

15-Year Price Appreciation



Expected Home Equity on a Typical Condominium/Townhome Purchased 5,10,15 Years Ago If Sold at the Median Sales Price in 2025 Q4 in Broward County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10-Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$362,800	\$262,595	72%	213,158	59%	140,652	39%
Broward County	\$259,900	\$216,580	83%	167,670	65%	98,367	38%
Parkland (City)	\$580,000	\$468,955	81%	381,597	66%	300,581	52%
Hillsboro Beach (Town)	\$499,000	\$355,618	71%	198,715	40%	182,461	37%
Weston (City)	\$410,000	\$326,442	80%	272,191	66%	210,124	51%
Fort Lauderdale (City)	\$436,250	\$326,425	75%	250,359	57%	164,581	38%
Miramar (City)	\$372,500	\$318,808	86%	252,549	68%	172,624	46%
Lauderdale-by-the-Sea (Town)	\$452,000	\$302,516	67%	239,298	53%	113,434	25%
Wilton Manors (City)	\$365,000	\$300,325	82%	239,881	66%	187,967	51%
Hollywood (City)	\$330,000	\$259,834	79%	210,601	64%	170,915	52%
Plantation (City)	\$290,000	\$252,477	87%	216,788	75%	143,152	49%
Pompano Beach (City)	\$287,500	\$230,452	80%	180,970	63%	128,415	45%
Davie (Town)	\$275,950	\$230,190	83%	179,430	65%	121,760	44%
North Lauderdale (City)	\$245,250	\$217,489	89%	176,613	72%	102,481	42%
Pembroke Pines (City)	\$252,000	\$212,341	84%	166,919	66%	111,679	44%
Lighthouse Point (City)	\$245,000	\$197,028	80%	152,055	62%	133,232	54%
Hallandale Beach (City)	\$270,000	\$187,631	69%	130,582	48%	112,995	42%
Dania Beach (City)	\$245,000	\$180,935	74%	127,924	52%	88,566	36%
Oakland Park (City)	\$205,000	\$178,459	87%	143,513	70%	90,785	44%
Coconut Creek (City)	\$215,000	\$177,171	82%	136,747	64%	75,494	35%
Coral Springs (City)	\$201,000	\$173,544	86%	131,475	65%	67,246	33%
Deerfield Beach (City)	\$199,000	\$168,866	85%	141,803	71%	102,325	51%
Sunrise (City)	\$185,000	\$160,594	87%	127,803	69%	76,496	41%
Tamarac (City)	\$177,000	\$145,883	82%	116,228	66%	69,107	39%
Lauderhill (City)	\$137,750	\$119,293	87%	102,895	75%	65,550	48%
Margate (City)	\$135,000	\$112,425	83%	89,405	66%	49,339	37%
Lauderdale Lakes (City)	\$122,000	\$105,252	86%	91,257	75%	63,261	52%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Palm Beach County

Typical Single-family Home Equity as of 2025 Q4

\$492,845

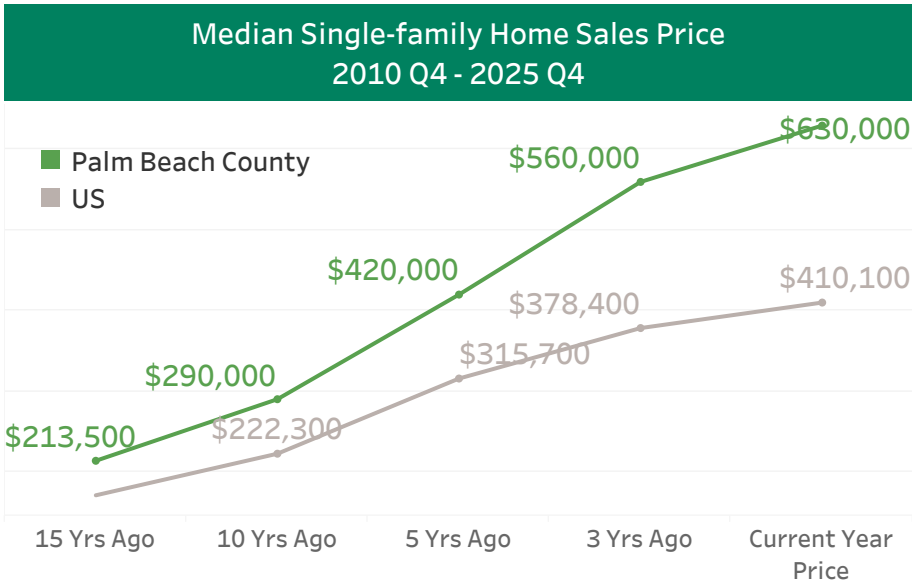
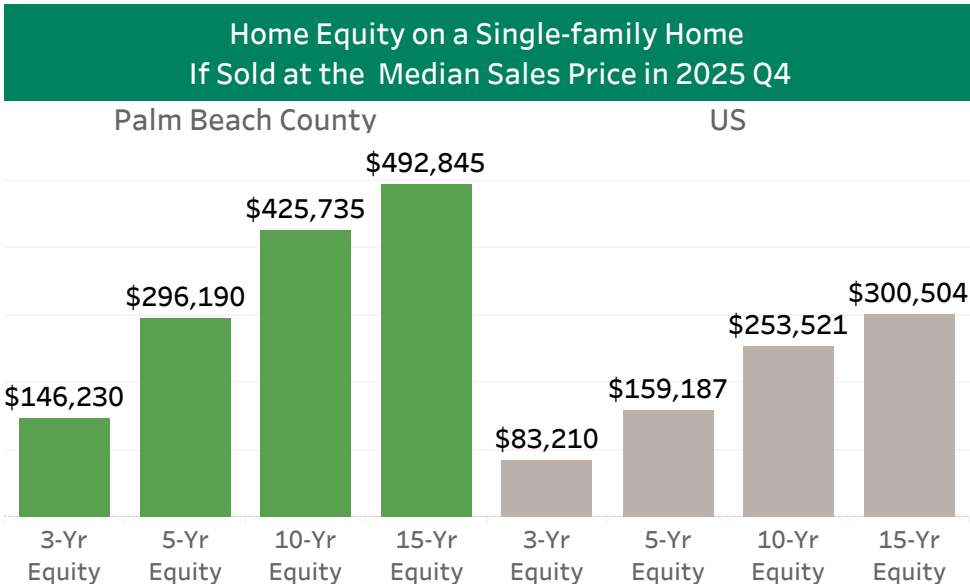
Expected 15-Year Home Equity at the
Current Median Sales Price

\$416,500

15-Year Price Gain

195%

15-Year Price Appreciation



Expected Home Equity on a Single-family Home Purchased 5,10,15 Years Ago if Sold at the Median Sales Price in 2025 Q4 in Palm Beach County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10 -Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$410,100	\$300,504	73%	\$253,521	62%	\$159,187	39%
Palm Beach County	\$630,000	\$492,845	78%	\$425,735	68%	\$296,190	47%
Palm Beach (Town)	\$15,521,963	\$13,305,639	86%	\$12,141,033	78%	\$11,369,214	73%
Boca Raton (City)	\$1,200,000	\$992,180	83%	\$888,673	74%	\$667,494	56%
Palm Beach Gardens (City)	\$1,095,000	\$862,125	79%	\$783,321	72%	\$643,999	59%
Jupiter (Town)	\$925,000	\$719,428	78%	\$635,156	69%	\$432,234	47%
Tequesta (Village)	\$906,000	\$714,722	79%	\$577,240	64%	\$448,999	50%
Jupiter Farms (CDP)	\$840,000	\$700,596	83%	\$600,870	72%	\$430,686	51%
Delray Beach (City)	\$771,250	\$641,964	83%	\$570,296	74%	\$444,594	58%
The Acreage (CDP)	\$662,500	\$572,819	86%	\$468,801	71%	\$336,638	51%
Wellington (Village)	\$715,000	\$523,079	73%	\$464,952	65%	\$339,464	47%
West Palm Beach (City)	\$605,000	\$508,638	84%	\$425,388	70%	\$311,724	52%
North Palm Beach (Village)	\$788,000	\$503,732	64%	\$563,485	72%	\$388,223	49%
Lantana (Town)	\$488,000	\$433,395	89%	\$371,781	76%	\$247,578	51%
Lake Worth (City)	\$470,000	\$425,095	90%	\$339,693	72%	\$239,512	51%
Royal Palm Beach (Village)	\$525,000	\$412,578	79%	\$335,527	64%	\$234,904	45%
Lake Park (Town)	\$475,000	\$405,619	85%	\$361,950	76%	\$264,462	56%
Boynton Beach (City)	\$440,000	\$362,910	82%	\$299,128	68%	\$211,817	48%
Palm Springs (Village)	\$430,000	\$362,547	84%	\$298,285	69%	\$205,473	48%
Riviera Beach (City)	\$375,000	\$326,819	87%	\$291,885	78%	\$172,330	46%
Greenacres (City)	\$400,500	\$299,962	75%	\$242,899	61%	\$166,039	41%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Palm Beach County

Typical Condo/Townhome Home Equity as of 2025 Q4

\$256,189

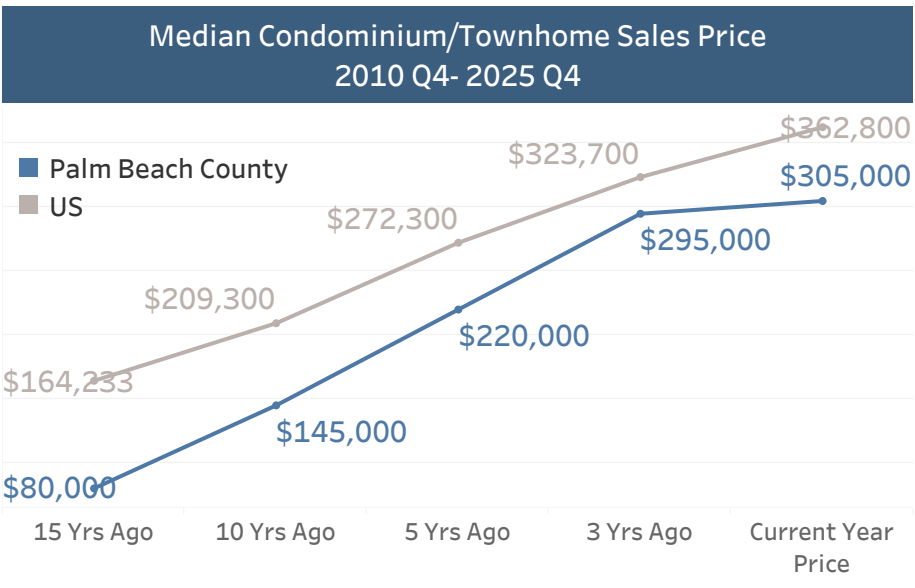
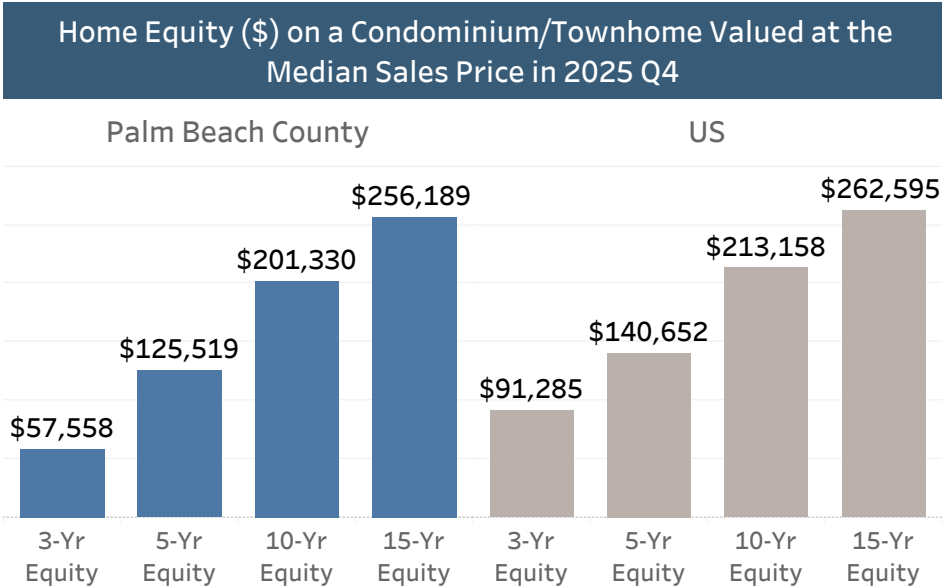
Expected 15-Year Home Equity at the
Current Median Sales Price

\$225,000

15-Year Price Gain

281%

15-Year Price Appreciation



Expected Home Equity on a Typical Condominium/Townhome Purchased 5,10,15 Years Ago If Sold at the Median Sales Price in 2025 Q4 in Palm Beach County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10-Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$362,800	\$262,595	72%	\$213,157.84	59%	\$140,652	39%
Palm Beach County	\$305,000	\$256,189	84%	\$201,330.08	66%	\$125,519	41%
Palm Beach (Town)	\$1,617,513	\$1,453,996	90%	\$1,236,794.17	76%	\$964,855	60%
Juno Beach (Town)	\$724,500	\$629,929	87%	\$482,841.85	67%	\$329,234	45%
Highland Beach (Town)	\$752,500	\$511,495	68%	\$418,611.37	56%	\$321,746	43%
Riviera Beach (City)	\$555,000	\$478,733	86%	\$397,707.71	72%	\$183,801	33%
Jupiter (Town)	\$545,000	\$439,072	81%	\$378,770.65	69%	\$289,036	53%
Boca Raton (City)	\$497,000	\$397,853	80%	\$317,007.58	64%	\$231,858	47%
Tequesta (Village)	\$497,500	\$381,604	77%	\$321,261.14	65%	\$338,823	68%
Palm Beach Gardens (City)	\$430,000	\$350,682	82%	\$285,934.57	66%	\$230,531	54%
Wellington (Village)	\$425,125	\$347,943	82%	\$306,208.46	72%	\$200,774	47%
West Palm Beach (City)	\$385,000	\$342,351	89%	\$296,344.35	77%	\$238,968	62%
Delray Beach (City)	\$375,000	\$310,020	83%	\$243,803.93	65%	\$182,813	49%
Royal Palm Beach (Village)	\$282,500	\$236,740	84%	\$193,129.38	68%	\$136,672	48%
North Palm Beach (Village)	\$310,000	\$226,716	73%	\$199,895.40	64%	\$59,950	19%
Greenacres (City)	\$223,500	\$194,518	87%	\$168,554.94	75%	\$115,404	52%
Boynton Beach (City)	\$225,000	\$182,290	81%	\$124,904.91	56%	\$70,075	31%
Palm Springs (Village)	\$155,000	\$139,441	90%	\$97,087.84	63%	\$84,839	55%
Lake Worth (City)	\$122,500	\$95,044	78%	\$81,747.00	67%	\$49,076	40%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Martin County

Typical Single-family Home Equity as of 2025 Q4

\$452,245

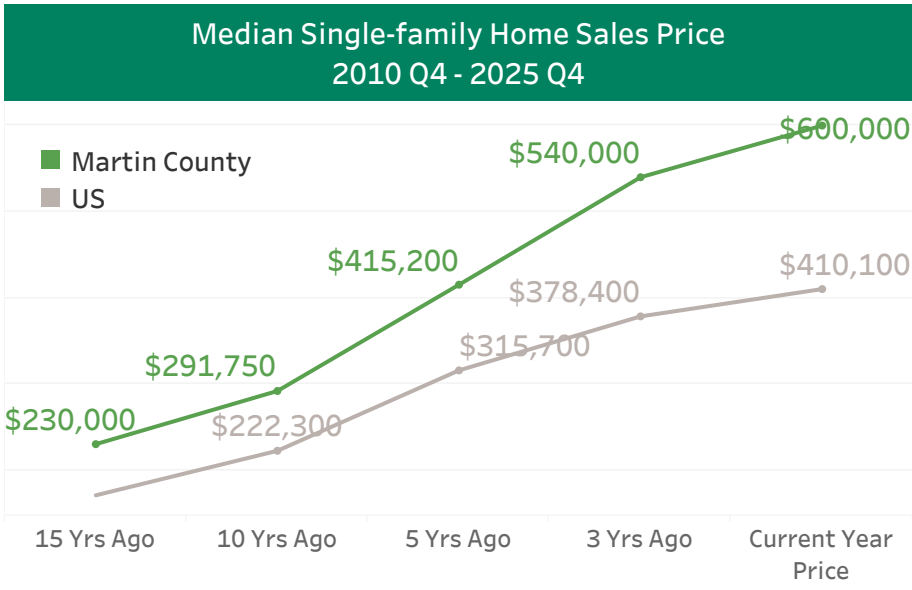
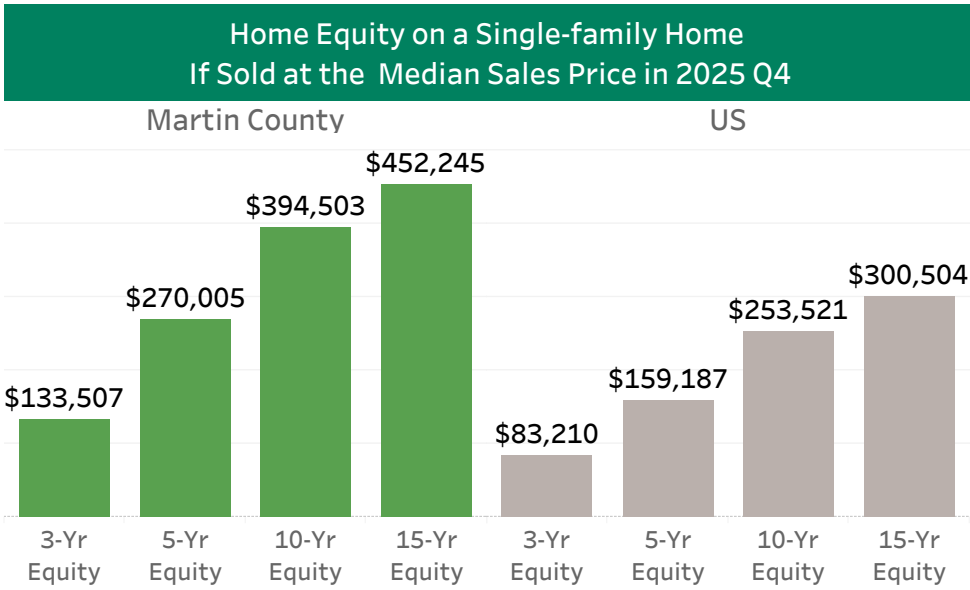
Expected 15-Year Home Equity at the
Current Median Sales Price

\$370,000

15-Year Price Gain

161%

15-Year Price Appreciation



Expected Home Equity on a Single-family Home Purchased 5,10,15 Years Ago if Sold at the Median Sales Price in 2025 Q4 in Martin County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10 -Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$410,100	\$300,504	73%	\$253,521	62%	\$159,187	39%
Martin County	\$600,000	\$452,245	75%	\$394,503	66%	\$270,005	45%
Palm City (CDP)	\$650,000	\$484,900	75%	\$419,674	65%	\$298,308	46%
Stuart (City)	\$625,000	\$484,793	78%	\$413,692	66%	\$293,177	47%
Hobe Sound (CDP)	\$620,000	\$438,518	71%	\$406,931	66%	\$319,969	52%
Port Salerno (CDP)	\$495,000	\$426,583	86%	\$336,519	68%	\$244,643	49%
Jensen Beach (CDP)	\$477,000	\$369,717	78%	\$296,684	62%	\$218,695	46%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



Martin County

Typical Condo/Townhome Home Equity as of 2025 Q4

\$200,206

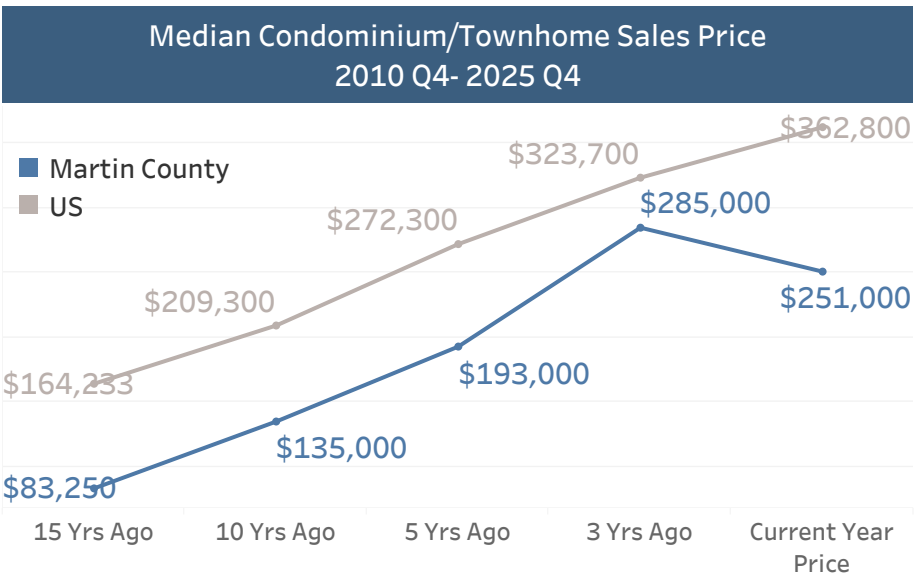
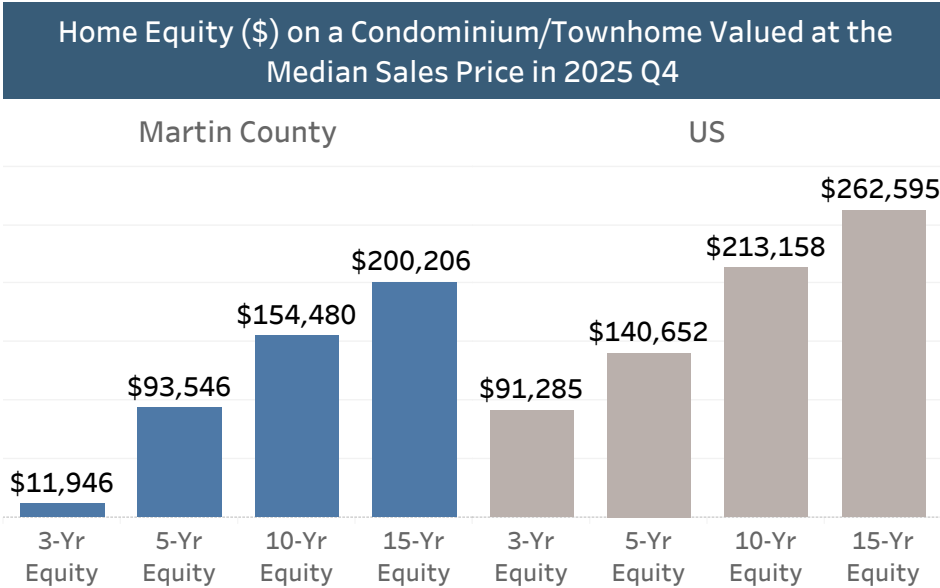
Expected 15-Year Home Equity at the
Current Median Sales Price

\$167,750

15-Year Price Gain

202%

15-Year Price Appreciation



Expected Home Equity on a Typical Condominium/Townhome Purchased 5,10,15 Years Ago If Sold at the Median Sales Price in 2025 Q4 in Martin County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10-Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$362,800	\$262,595	72%	\$213,157.84	59%	\$140,652	39%
Martin County	\$251,000	\$200,206	80%	\$154,479.73	62%	\$93,546	37%
Palm City (CDP)	\$270,500	\$203,385	75%	\$175,445.41	65%	\$126,507	47%
Port Salerno (CDP)	\$244,500	\$197,214	81%	\$151,769.05	62%	\$107,850	44%
Stuart (City)	\$195,000	\$153,511	79%	\$151,565.88	78%	\$72,627	37%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



St. Lucie County

Typical Single-family Home Equity as of 2025 Q4

\$331,080

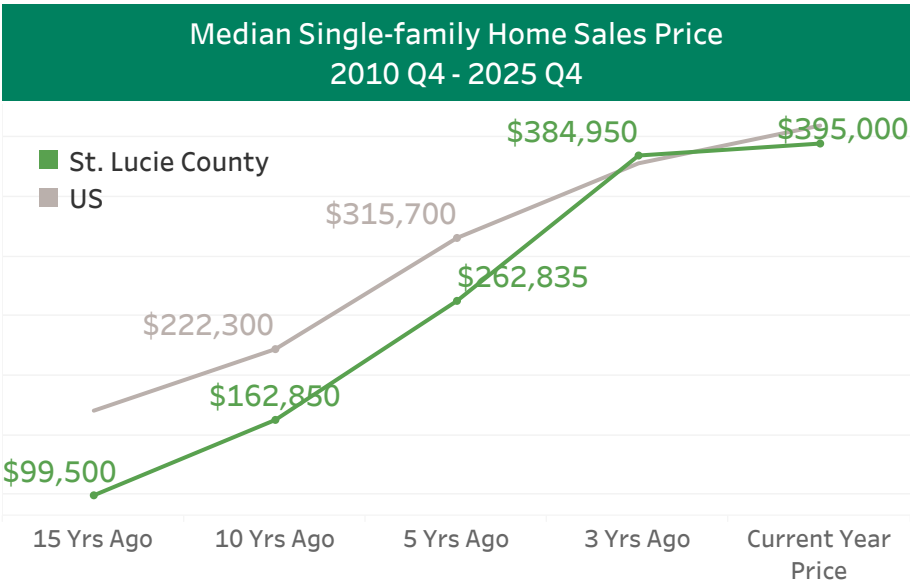
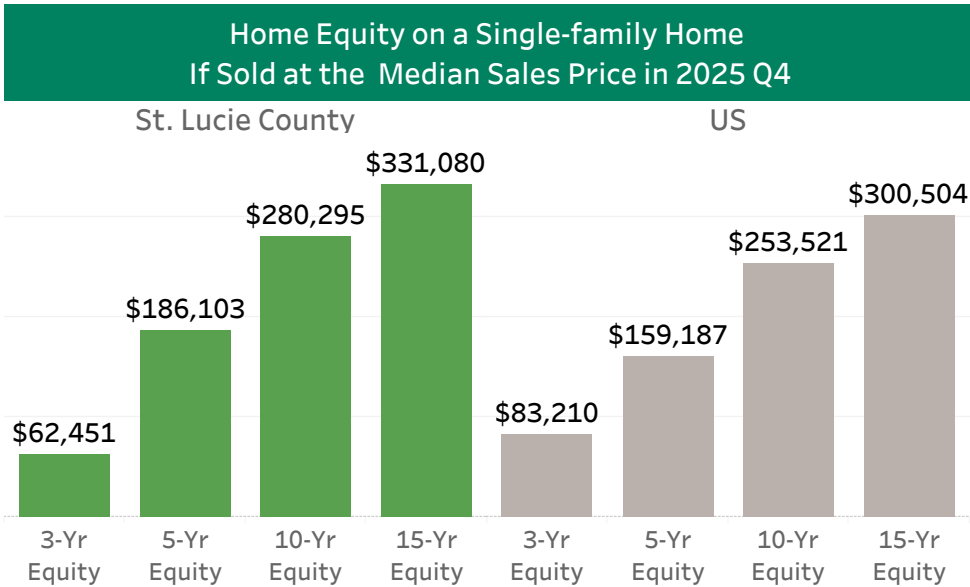
Expected 15-Year Home Equity at the
Current Median Sales Price

\$295,500

15-Year Price Gain

297%

15-Year Price Appreciation



Expected Home Equity on a Single-family Home Purchased 5,10,15 Years Ago
if Sold at the Median Sales Price in 2025 Q4 in St. Lucie County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10 -Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$410,100	\$300,504	73%	\$253,521	62%	\$159,187	39%
St. Lucie County	\$395,000	\$331,080	84%	\$280,295	71%	\$186,103	47%
Fort Pierce (City)	\$286,450	\$254,651	89%	\$227,284	79%	\$106,594	37%
Indian River Estates (CDP)	\$374,000	\$335,937	90%	\$277,327	74%	\$185,239	50%
Lakewood Park (CDP)	\$305,000	\$250,395	82%	\$219,632	72%	\$146,043	48%
Port St. Lucie (City)	\$410,000	\$345,759	84%	\$290,329	71%	\$198,587	48%
River Park (CDP)	\$282,750	\$255,608	90%	\$219,358	78%	\$127,012	45%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



St. Lucie County

Typical Condo/Townhome Home Equity as of 2025 Q4

\$248,138

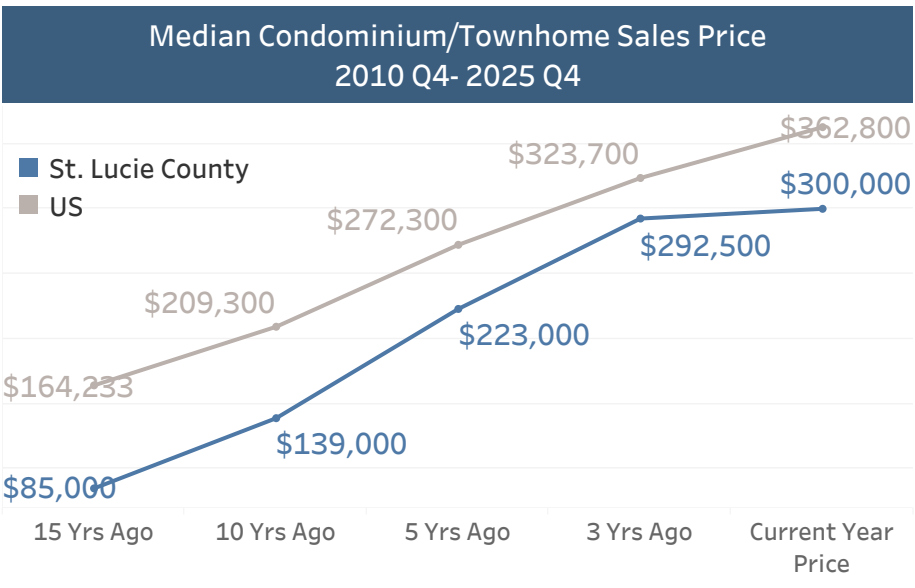
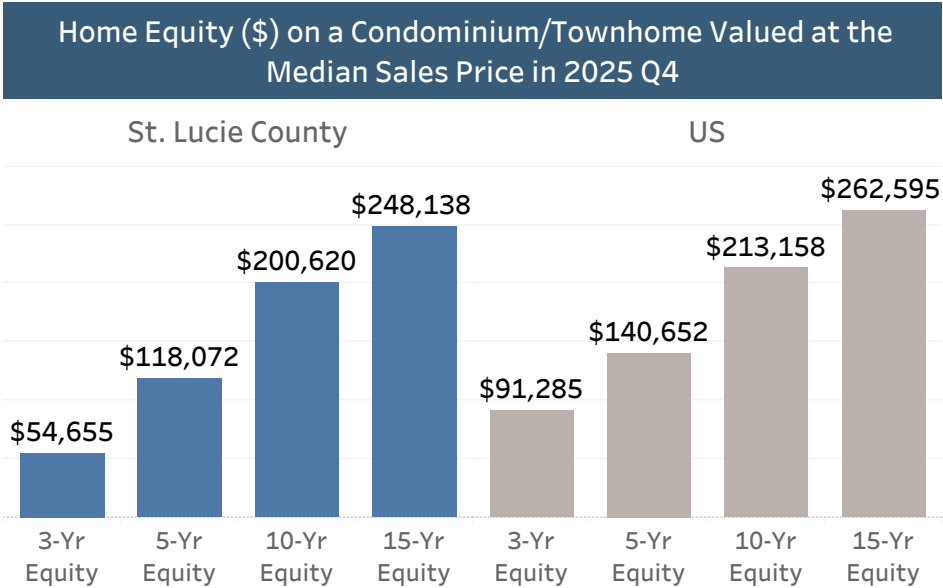
Expected 15-Year Home Equity at the
Current Median Sales Price

\$215,000

15-Year Price Gain

253%

15-Year Price Appreciation



Expected Home Equity on a Typical Condominium/Townhome Purchased 5,10,15 Years Ago If Sold at the Median Sales Price in 2025 Q4 in St. Lucie County & US

	Current Year Price	15-Yr Equity	15-Yr Equity Ratio	10-Yr Equity	10-Yr Equity Ratio	5-Yr Equity	5-Yr Equity Ratio
US	\$362,800	\$262,595	72%	\$213,157.84	59%	\$140,652	39%
St. Lucie County	\$300,000	\$248,138	83%	\$200,619.87	67%	\$118,072	39%
Fort Pierce (City)	\$209,500	\$167,400	80%	\$146,046.86	70%	\$78,153	37%
Hutchinson Island South (C..	\$642,500	\$528,099	82%	\$460,183.94	72%	\$324,329	50%
Port St. Lucie (City)	\$292,500	\$258,942	89%	\$225,293.30	77%	\$170,575	58%

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. Only areas with at least 15 sales in the quarter are reported. For questions, contact Gay Cororaton, Chief Economist, at gay@miamire.com or Chris Umpierre, Chief of Communications, at chris@miamire.com.



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

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