



South Florida Real Estate: The Perfect Storm for Buyers

September 15-21, 2025

Discover why Miami has become America's #1 buyer's market and how falling rates are creating unprecedented opportunities.



Miami: Nation's Top Buyer's Market

#1

Buyer's Market Ranking

Miami leads the entire United States in buyer advantages

35%

Inventory Surge

Year-over-year increase in homes for sale

9.7

Months of Supply

Far exceeding balanced market levels of 5-6 months



Mortgage Rates Trigger Buying Frenzy

Rate Drop Impact

30-year mortgage fell to 6.39%, lowest since October 2024

Application Surge

Total mortgage applications jumped 29.7% in one week

Purchase Activity

20% higher than same week last year

Federal Reserve Cuts Fuel Market Confidence

Policy Pivot

Fed cut benchmark rate by 0.25% with two more cuts expected by year-end. This signals a shift to rate-cutting cycle.

Refinancing applications surged 58% week-over-week, reaching 70% higher than prior year.

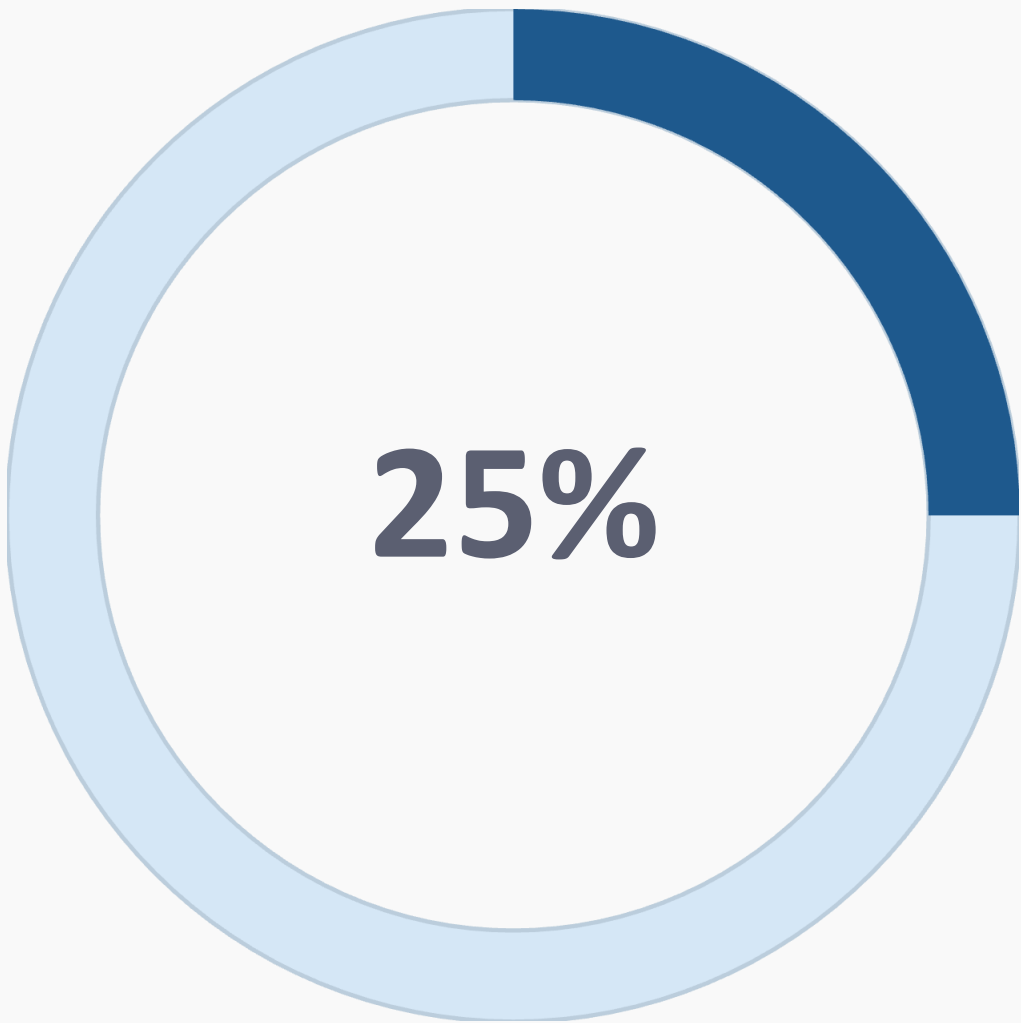


Luxury Market Defies Trends



Avg. Luxury Price

3x national average



Million+ Listings

Miami properties >\$1M



Ultra-Luxury Average

For million-dollar segment



Development Success Stories

Casamar Tower

Related Group sold out 118-unit oceanfront condo in Pompano Beach for \$350 million

Institutional Investment

Legacy Residential purchased 416-unit Coconut Creek complex for \$77 million

Insurance Market Stabilizes

01

Private Market Growth

Ten companies approved to take 254,811 policies from state insurer

02

Premium Relief

75% of Miami-Dade Citizens policyholders see rate decreases

03

Market Competition

Legislative reforms encourage new insurers, reduce litigation costs



Perfect Timing Window

1

October 12-18, 2025

National optimal buying window identified by Realtor.com analysis

2

December 2025

Florida markets like Miami and Tampa may see extended optimal window

Market Opportunities vs Challenges

Opportunities

- Strategic entry into trillion-dollar market
- Increased buyer negotiating power
- Regional economic diversification
- Short-term rental investment appeal

Challenges

- Affordability crisis under \$500K
- Varying submarket conditions
- Competition for lower-priced homes
- Extended selling times in some areas

The Bottom Line

South Florida presents a rare alignment: buyer's market conditions meet improving financing and long-term growth fundamentals.

Strategic buyers who act within this window can capitalize on short-term dynamics to secure positions in a region poised for continued expansion.

Ready to explore South Florida opportunities? Share this analysis with someone planning their next real estate move!