

Florida real estate snapshot – January 2026



BY PATRICK STRACUZZI

Mortgage interest rates have eased from last year’s highs, with 30-year fixed rates now hovering around the low-to-mid 6 percent range their lowest levels in over three years. This dip has helped unlock some buyer demand even as home prices in Florida remain near record levels and inventory tight.

For many buyers, steady rates make homeownership more attainable, while sellers see a gradual, stabilizing market as we head into spring. Late last week, mortgage rates dropped, driving the weekly average down to its lowest level in more than three years. The impacts are noticeable, as weekly purchase applications and refinance activity have jumped, underscoring the benefits for both buyers and current

owners. It appears that housing activity is improving and poised for a solid spring sales season.

--The 30-year fixed-rate mortgage averaged 6.06 percent as of Jan. 15, 2026, down from last week when it averaged 6.16 percent. A year ago at this time, the 30-year FRM averaged 7.04 percent.

--The 15-year fixed rate mortgage averaged 5.38 percent, down from last week when it averaged 5.46 percent. A year ago at this time, the 15-year FRM averaged 6.27 percent.

The Florida Real Estate Market Outlook for 2026

Market trends, home prices and relocation advice from real estate experts

The demand for Florida real estate has remained strong over the past few years, but now in latter January of 2026, as the Fed has cut

the benchmark interest rate three times last year, the Florida market continues to undergo a healthy rebalancing with declining home inventory levels and most homes still spending roughly 54 days on the market before going under contract.

With Florida’s current median home price remaining just 3.5 percent under its all-time high of \$430K (set in April 2024), combined with lingering mortgage rates above 6 percent and rising home insurance costs, some buyers continue to be challenged with overall home affordability.

Most of our sales have been cash sales with relocation from South Florida, California, the NE and even Minnesota this week.

Our utopia weather, amenities and lifestyle with boating, beaches and golfing continues to be the reason for the relocation to South Florida.

Buying & Selling...Martin County Property Listings

Property Address	Sale Date	Sale Price	Sq Ft	Property Address	Sale Date	Sale Price	Sq Ft
347 NE GARDEN VIEW WAY	11/21/2025	\$45,000	504	8500 SE EAGLE AVE	11/18/2025	\$1,000	960
6030 SE MARTINIQUE DR 103	11/21/2025	\$317,000	1506	3211 SE CLAYTON ST	11/18/2025	\$270,100	1904
6253 SW BALD EAGLE DR	11/21/2025	\$631,000	2675	5463 SE MILES GRANT RD 213	11/18/2025	\$99,000	903
1999 SW PALM CITY RD B	11/24/2025	\$92,000	819	499 SW SQUIRE JOHNS LN	11/19/2025	\$1,255,000	3419
3953 NW WILLOW CREEK DR	11/24/2025	\$550,000	2307	7880 SE PAUROTIS LN	11/19/2025	\$525,000	2023
12695 SE OLD CYPRESS DR	11/24/2025	\$425,000	1892	310 SE CARDINAL WAY	11/19/2025	\$2,803,500	3418
560 SW HARBOR ST	11/24/2025	\$629,900	1762	271 SW SALLY WAY	11/19/2025	\$377,600	1518
11 SE LOGGERHEAD LN	11/17/2025	\$1,250,000	2476	1982 SW PALM CITY RD E	11/19/2025	\$130,000	894
196 SE TURTLE CREEK DR	11/17/2025	\$1,332,000	2223	3740 NW MEDITERRANEAN LN	11/19/2025	\$200,000	781
10731 SE RIVER RIDGE CT	11/17/2025	\$855,000	2631	2070 NE ARCH ST	11/19/2025	\$425,000	1118
5470 SE FRONT AVE	11/17/2025	\$625,000	1996	2346 NE RUSTIC PL	11/19/2025	\$264,000	1073
728 NW WATERLILY PL	11/17/2025	\$575,000	2284	6670 SW 54TH AVE	11/19/2025	\$1,299,900	2455
4922 SE DEVENWOOD WAY	11/17/2025	\$445,000	1826	5496 SE REEF WAY	11/19/2025	\$785,000	2781
11909 SE INDIAN RIVER (NORTH) DR	11/17/2025	\$3,500,000	4098	2119 SW BALATA TER	11/20/2025	\$1,295,000	3699
9333 SE SATURN ST	11/17/2025	\$770,000	1426	624 NE GARDEN VIEW WAY	11/20/2025	\$33,000	
5721 SE KAWANA TRL	11/17/2025	\$585,000	1730	1456 NE OCEAN BLVD 9-201	11/20/2025	\$4,500	1060
1945 SE EMERALD CT	11/17/2025	\$760,000	2125	4360 SE KUBIN AVE	11/20/2025	\$600,000	2132
4864 SW SAND AVE	11/18/2025	\$850,000	2502	57 SE SEMINOLE ST	11/21/2025	\$2,695,000	4545
2929 SE OCEAN BLVD 130-3	11/18/2025	\$95,000	1005	8880 SW KANNER OAKS DR	11/21/2025	\$586,000	2033
700 SW ST LUCIE CRES	11/18/2025	\$2,600,000	3613	3777 SE BIG BEND TER	11/21/2025	\$420,000	1680
3497 NW SOLANGE CT	11/18/2025	\$480,000	2537	1305 NE MEYERS TER	11/21/2025	\$130,000	1984
247 OSPREY PRESERVE BLVD	11/18/2025	\$410,000	1804	8733 SE COMPASS ISLAND WAY	11/21/2025	\$3,050,000	2914
90 SE TURTLE CREEK DR	11/18/2025	\$1,150,000	2046	5840 SE WINDSONG LN	11/21/2025	\$122,500	1288
2370 NE OCEAN BLVD C-201	11/18/2025	\$390,000	1316	1600 NE DIXIE HWY 10-20	11/21/2025	\$252,500	1072
8923 SE CERES ST	11/18/2025	\$915,000	2155				