FALL 2025 MARKET TRENDS ALONG THE GULF OF AMERICA

What's Happening in Our Housing Market

Fall in Destin is one of the best times of year. The summer vacation rush winds down, the beaches become more peaceful, and the Gulf breeze makes everything feel a little calmer.

- **Home prices are leveling out**
- **More homes are hitting the market**
- **Mortgage rates have been trending down**
- **What it means for you**

Creating value along the GULF Of AMERICA

RE/MAX COASTAL PROPERTIES

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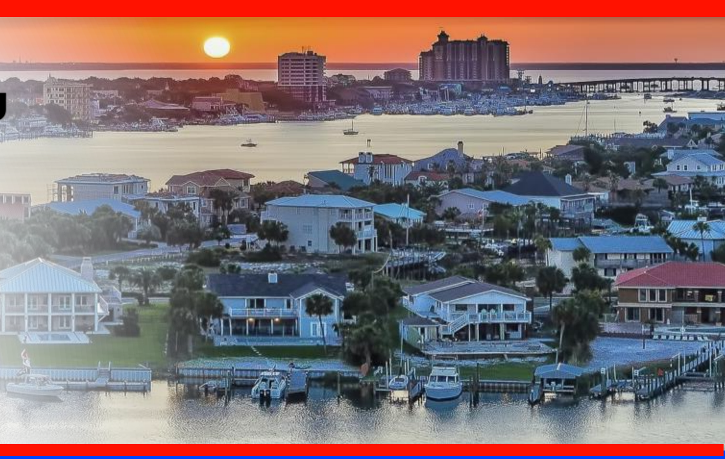

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Destin Real Estate This Fall: What's Changing

Fall in Destin is one of the best times of year. The summer vacation rush winds down, the beaches become more peaceful, and the Gulf breeze makes everything feel a little calmer. Just like the seasons, the real estate market here is shifting too — and if you're thinking about buying, selling, or investing in Destin, here's what you should know.

Home prices are leveling out

After several years of rapid growth, home prices in Destin and 30A are starting to stabilize. That's welcome news for buyers looking to enter the market, while sellers may need to focus more on pricing strategically and highlighting the unique features of their property to stand out. For sellers the days of aspirational list pricing are a thing of the past. In the fall of 2025 smart sellers are no longer worried about "leaving money on the table" they now want a plan to get their home sold rather than linger month after month on the market. This fall will be an incredible opportunity to buy in the off season while inventory is high and there's time to renovate and prepare for 2026 vacation high demand rental season.

More homes are hitting the market

Inventory is improving, especially compared to the tight market of recent years. There are over 6500 properties for sale in the local MLS as we start fall 2025. After every summer season many sellers often decide its time sell. Inventory grows and buyers have an opportunity to invest while the supply is unusually high. With these higher inventories comes not only more choices but more importantly *negotiation leverage*. Buyers now have more choices — whether they're searching for a beachfront condo, a vacation rental, or a year-round home near the Gulf. With more options, buyers can take a little extra time to find the right fit. It's important for buyers to take advantage of this opportunity of higher inventory before inventory of properties returns to normal.

Homes are taking longer to sell

The days of multiple offers within hours are easing up. Properties are staying on the market longer than they did last year, which gives buyers more room to negotiate. Sellers, on the other hand, may need to lean on smart marketing and professional staging to capture attention. For both buyers and sellers there are strategies and methods to employ to ensure your successful while others are left wanting. You have to have an agent/advisor familiar with the market and with years of experience negotiating transactions. This is no time to be working with a rookie or an inexperienced agent.

Mortgage rates have been trending down

The average rate for a 30-year fixed mortgage has dropped to about 6.30% -6.35%, its lowest in nearly a year. In Florida, rates are roughly **6.21%** for 30-year fixed, and **~5.50%** for 15-year fixed. Bankrate
Destin continues to be a strong long-term investment area thanks to its popularity with vacationers, investors, and families alike. The mortgage rate environment is likely to improve for the next 6-12 months after 2 years of being stubbornly harsh to buyers. This easing environment is providing an opportunity for those buyer who move early rather than wait. Why? Because soon the inventory of properties will decline as the early adaptors remove inventory through their purchases. Once the inventory returns to equilibrium home prices will begin to rise. It's important to act while the conditions are favorable.

What it means for you

Every neighborhood in Destin and 30A— from Crystal Beach and Holiday Isle to Blue Mountain Beach and Seagrove Village — has its own unique real estate rhythm. Working with a local expert can help you understand what's happening in your area and guide you toward the right move this season.

So, whether you're thinking of selling, buying your own piece of the Emerald Coast, or just curious about the market, fall is a great time to explore your options in Destin.