



Residential Market Update: Pasco County

Wednesday, May 14, 2025

West Pasco Board of REALTORS®



FloridaRealtors®

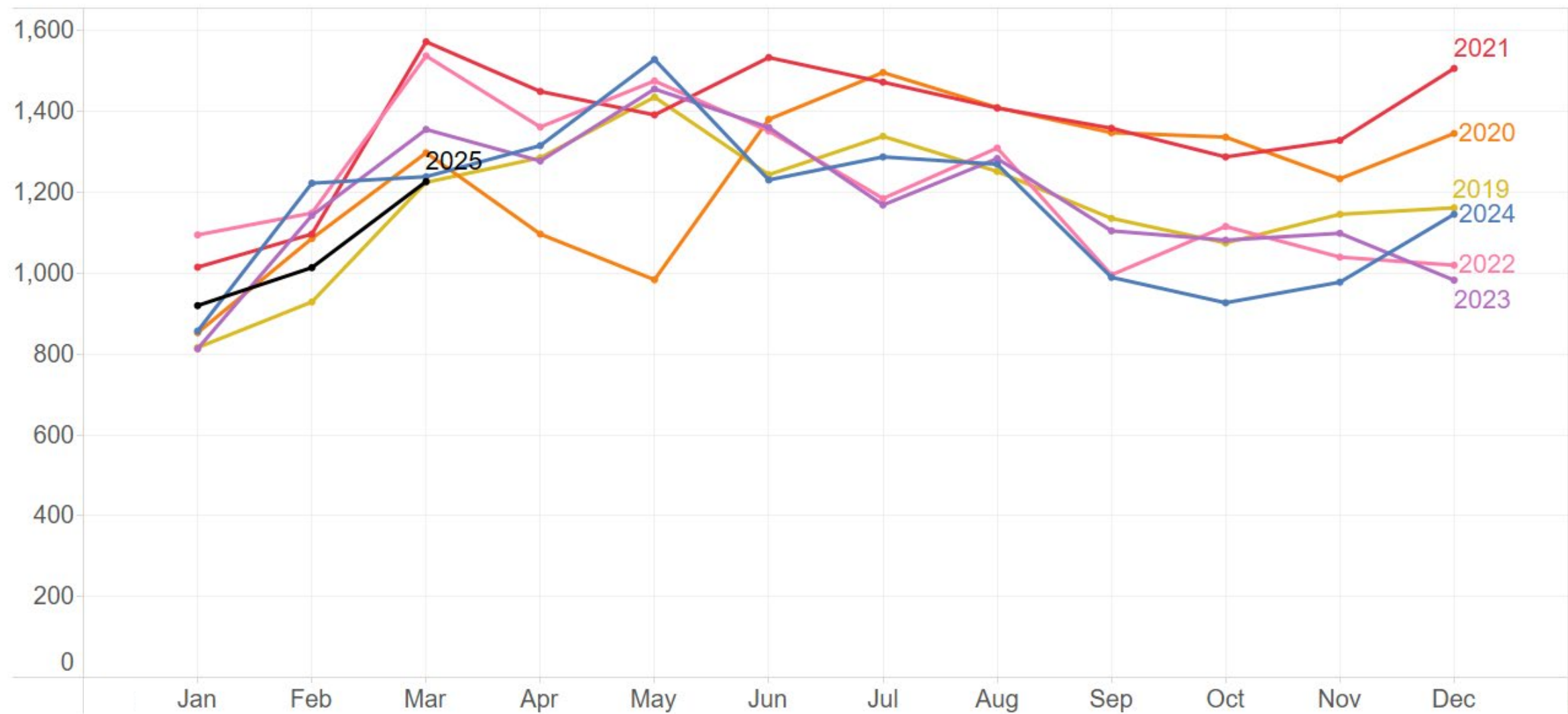
The Voice for Real Estate® in Florida

Brad O'Connor, Ph.D.

Chief Economist

Closed Sales

Pasco County, Monthly, 2019-2025



Florida Housing Demand Weaker over Past Year

- Mortgage Rates Still Elevated
- Property Insurance Rates Still Elevated
- Market Disrupted by Two Major Hurricanes
- Domestic In-Migration Has Slowed
- International Buyer Demand Still Tepid
- Job Growth Has Slowed
- Condo Issues (Insurability & Reserve Requirements)

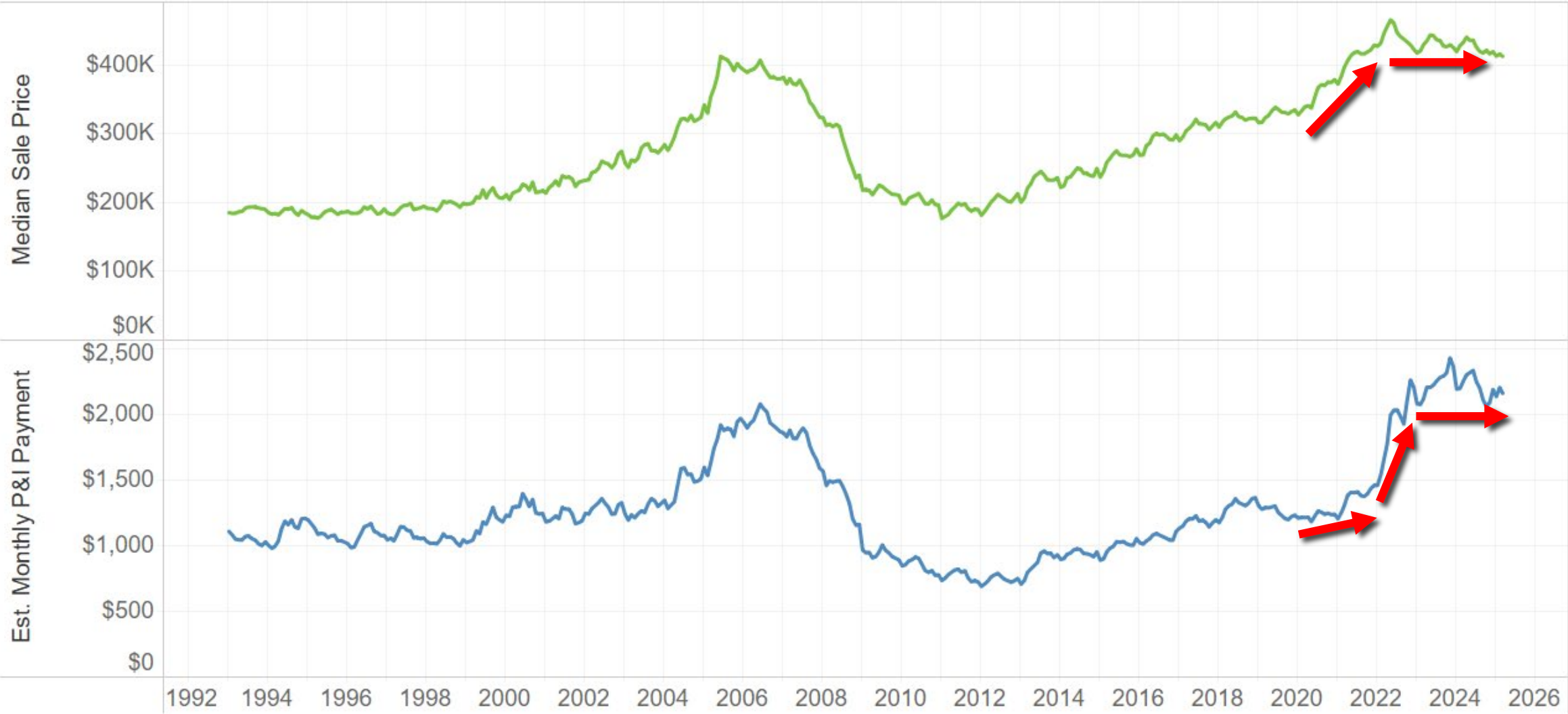
30-Year Fixed Mortgage Interest Rate

U.S., Jan. 2012-Apr. 2025



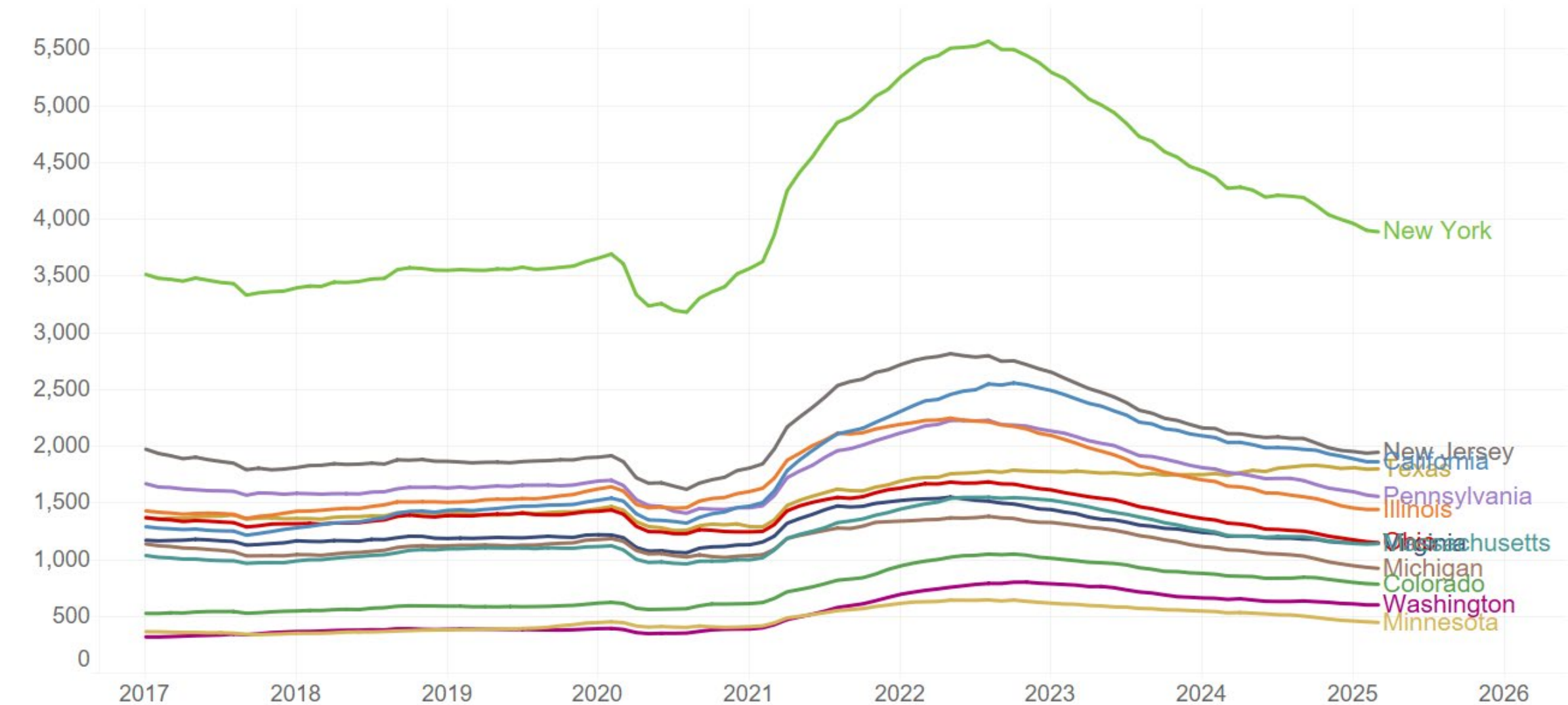
Median Sale Price and Est. Monthly Mortgage P&I Payment

Florida Single-Family Homes, CPI-Adjusted Values (2025 USD), Jan. 1993-Mar. 2025



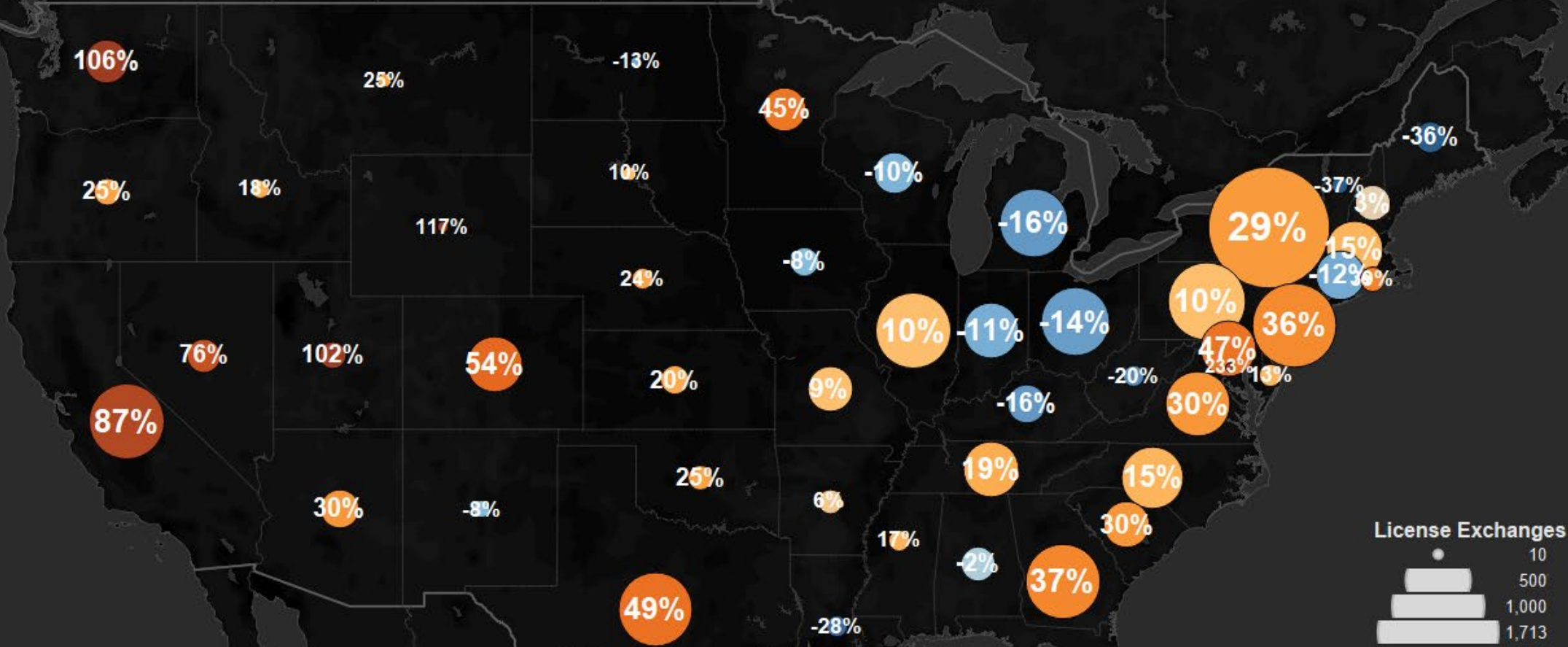
Out-of-State Driver License Exchanges

Florida, 12-Month Moving Average, Selected States of Origin, Jan. 2017-Dec. 2024



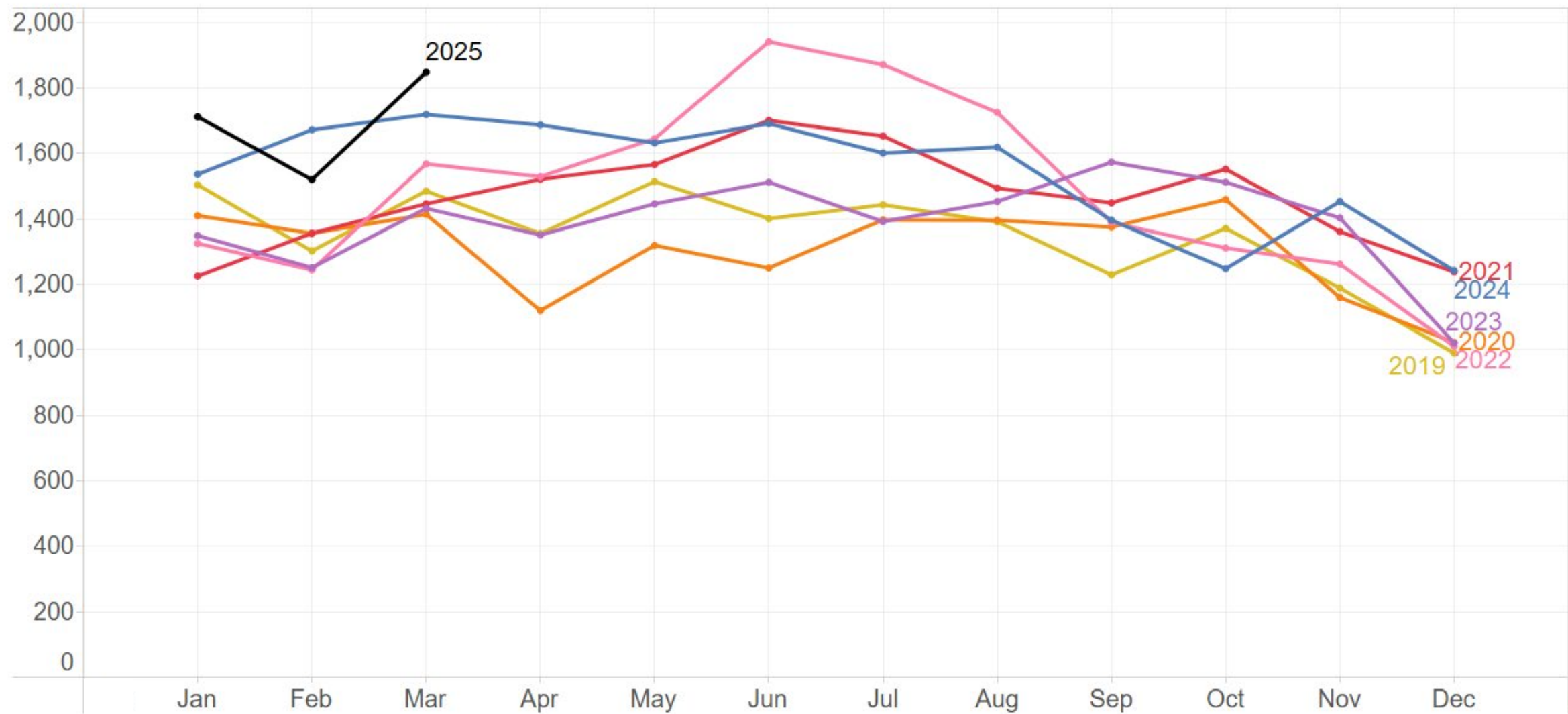
Out-of-State Driver License Exchanges

Pasco County, by State of Origin, 2024 vs. 2019



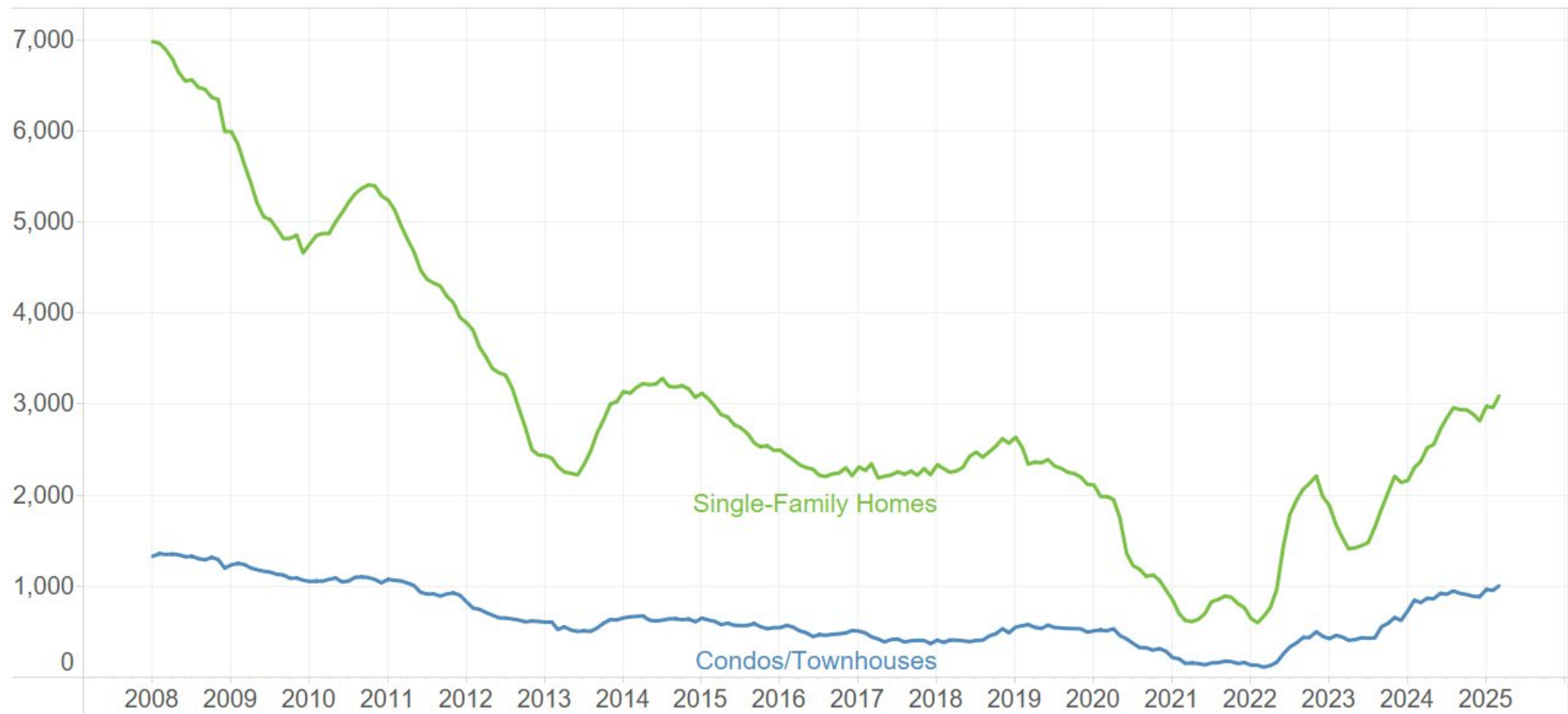
New Listings

Pasco County, Monthly, 2019-2025



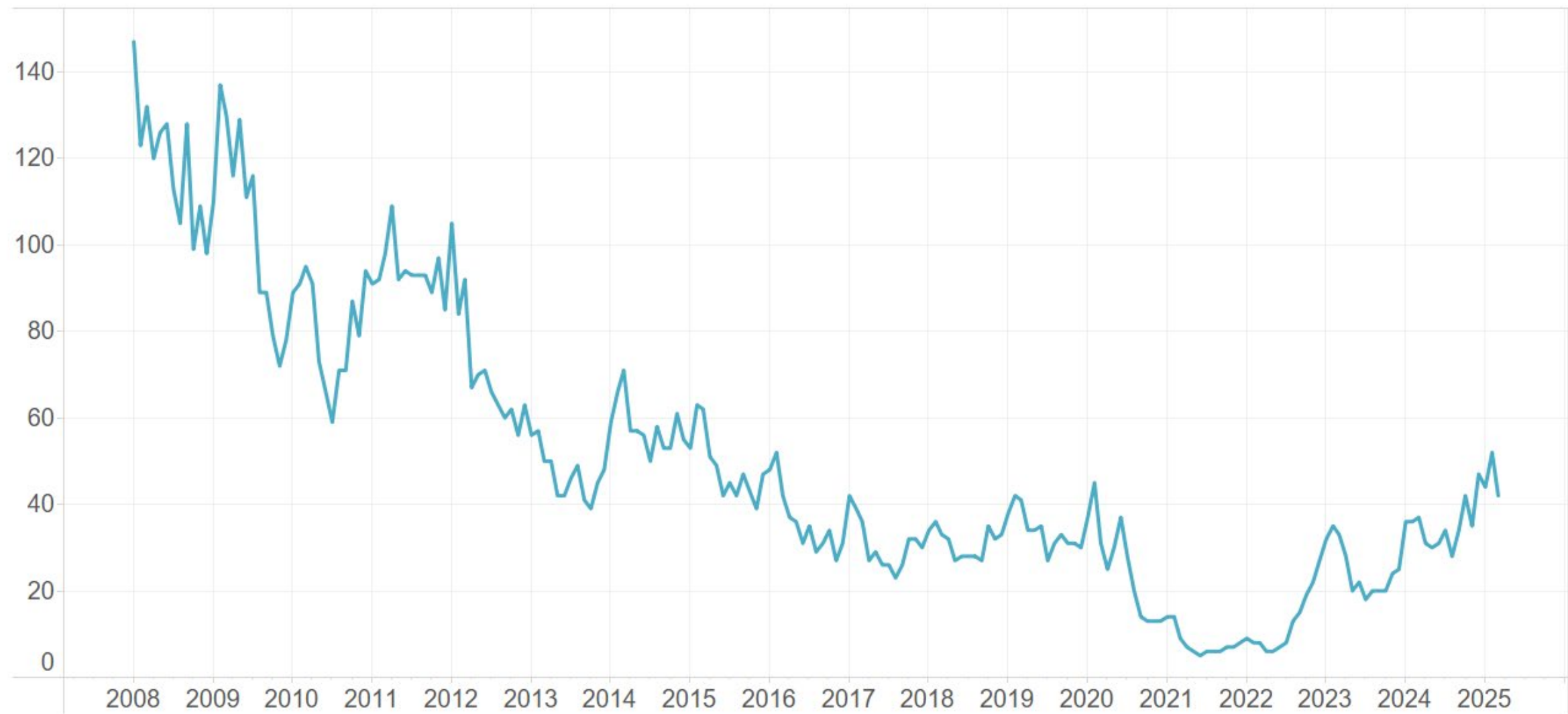
Active Listings

Pasco County, End-of-Month Inventory, Jan. 2008-Mar. 2025



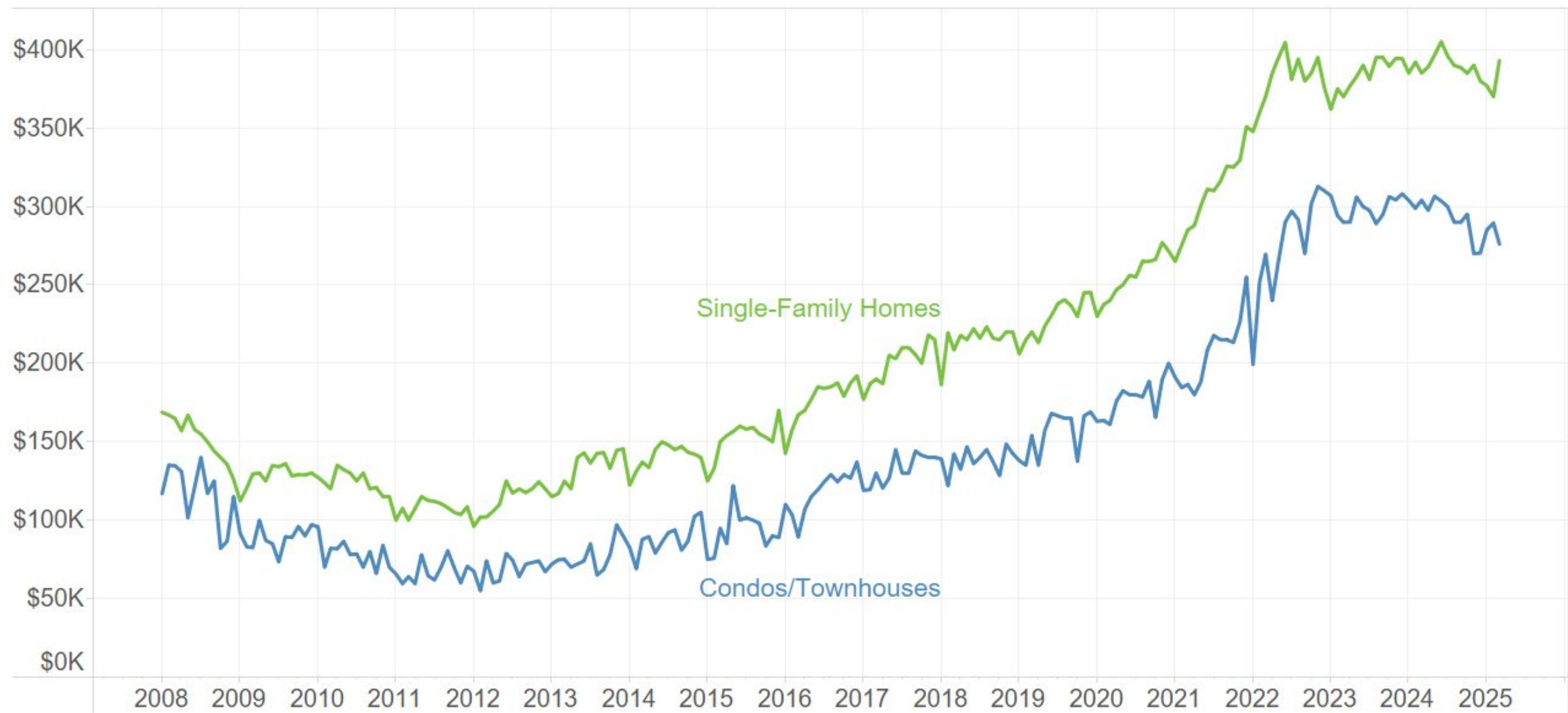
Median Days from List to Contract for Closed Sales

Pasco County, Monthly, Jan. 2008-Mar. 2025



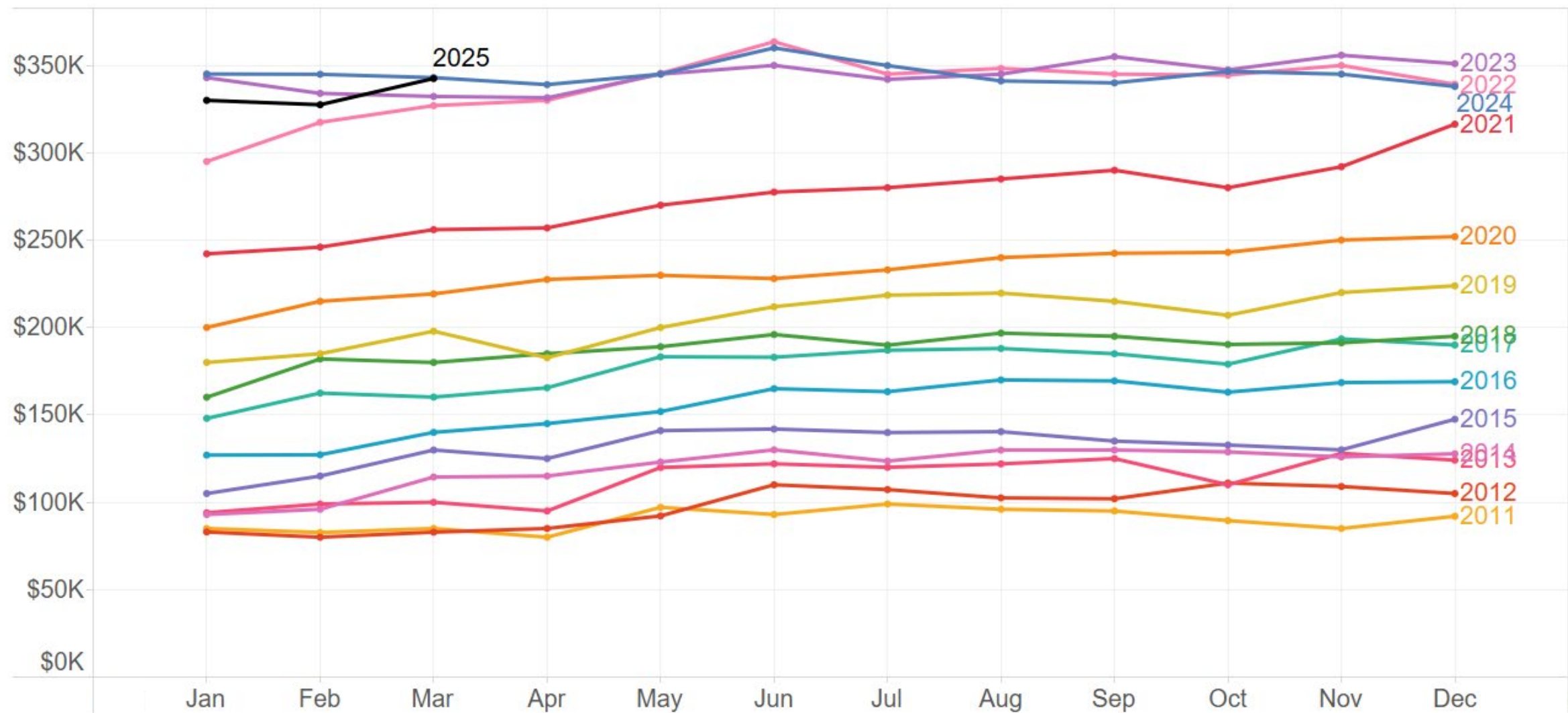
Median Sale Price for Closed Sales

Pasco County, Monthly, Jan. 2008-Mar. 2025



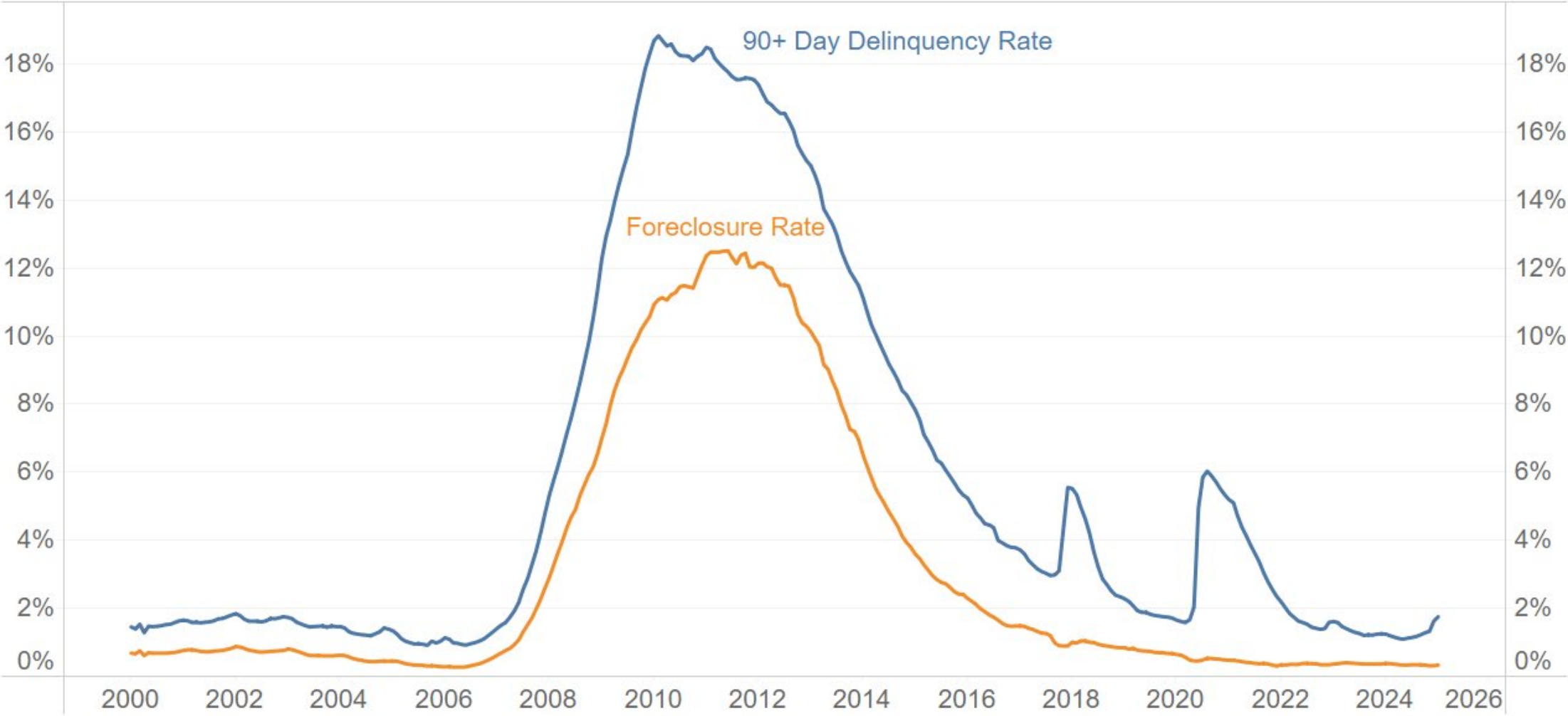
Median Price for Closed Sales

Pasco County, Monthly, 2011-2025



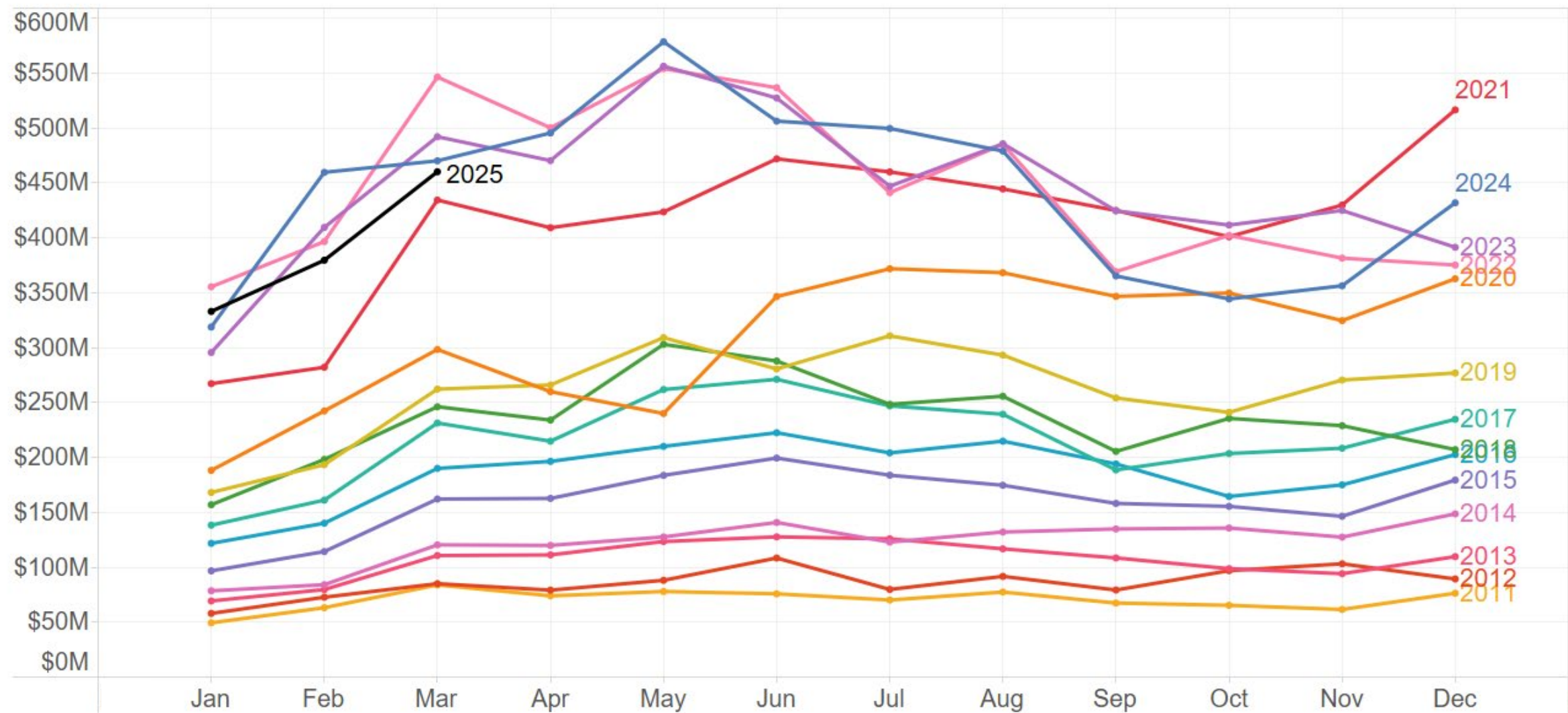
Mortgages in Distress

Florida, Monthly, Share of All First Lien Mortgages, Jan. 2000-Jan. 2025



Dollar Volume of Closed Sales

Pasco County, Monthly, 2011-2025





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