

# January 2026 LCRG Local Market Report

## Lee County (Fort Myers/Cape Coral)

**Market Overview:** Lee County's housing market closed out 2025 on a cooler, buyer-friendly footing. The median sale price in November 2025 was about **\$360,000**, down ~6.5% year-over-year <sup>1</sup>. Sales activity, however, has been surprisingly robust – **1,328 homes sold in November**, up ~16.6% from a year prior <sup>1</sup>. With inventory still elevated (over **11,600 active listings in Nov** <sup>2</sup>), months of supply sits around **8+ months** – a stark contrast to the 2-month supply during the pandemic boom. Homes are taking significantly longer to sell: the median days on market hovered ~80 days in Nov (versus ~73 days in Nov 2024) <sup>1</sup>, reflecting a much slower, more deliberate pace. The rental market has likewise loosened – Zillow reports the **average rent** at roughly **\$1,856** as of late November (down ~4.7% year-over-year) <sup>3</sup>, indicating modest relief for renters after the sharp run-ups of 2020–22.

### Key Metrics (Lee County, Nov 2025):

- **Median Sale Price:** ~\$360,000 (all home types; **-6.5% YoY**) <sup>1</sup>.
- **Homes Sold (Nov '25):** 1,328 (**+16.6% YoY**) <sup>1</sup>.
- **Active Listings:** ~11,692 **active listings** (Nov 2025) <sup>2</sup> – roughly 20–25% above pre-2020 norms.
- **Months' Supply:** **~8–9 months** (inventory-to-sales ratio), firmly a buyer's market (vs <2 months at the 2021 peak).
- **Median Days on Market (DOM):** ~80 days (Nov 2025; **+7 days YoY**) <sup>1</sup>.
- **Average Rent:** ~\$1,856/month (Nov 2025; **-4.7% YoY**) <sup>3</sup>.
- **New Construction:** Builders remain active – e.g. Lee County issued **619 residential permits** (~\$187M worth) in Aug 2025 <sup>4</sup>. Moreover, a massive 11,000-home master-planned development (the **Kingston project**) broke ground in late 2025, which will gradually expand housing supply in coming years <sup>5</sup>. Builders are also offering incentives and price cuts to attract buyers in this slower market <sup>6</sup>, making new homes an appealing option for some.

**Contextual Insight:** After the frenzied boom of 2020–2022, Lee County's market has essentially “reset” to a **healthier balance**. Prices have retreated to roughly early-2021 levels (mid-\$300Ks) as the excess froth dissipated <sup>7</sup>. Inventory, while down from its mid-2025 peak, remains well above historic norms, giving buyers ample choice and bargaining power <sup>8</sup> <sup>9</sup>. The current trend – modest price declines year-on-year and longer selling times – has brought the market back to a **calmer, more normal state**. Notably, distress signals are minimal: we aren't seeing a crash so much as an orderly correction. In fact, regional data from Florida Gulf Coast University showed that by mid-2025 the area's sales and prices had largely “reset” rather than collapsed <sup>10</sup>. Sellers have had to adjust expectations: homes now typically sell for about **95% of list price**, implying ~5% in price concessions on average <sup>11</sup>. On the economic front, **tourism remains a tailwind** – for example, Southwest Florida International Airport (RSW) saw record passenger traffic in fall 2025 (October traffic +18% YoY) <sup>12</sup> as snowbirds and seasonal visitors returned in force. This influx of winter residents helps buoy housing demand. However, local consumer spending has been under pressure (Fort Myers area taxable sales were down ~9% YoY in late 2025) <sup>13</sup>, suggesting some belt-tightening amid high inflation and interest costs. One positive development is on the insurance front: after years of crisis, **homeowner insurance costs have stabilized**. Florida's average home insurance premium rose only ~1% in

2024 – the lowest increase in the nation – thanks to an influx of new insurers (15 carriers have entered since 2023's reforms) <sup>14</sup> . This easing of insurance pressures is removing one major obstacle for buyers and owners in 2026. Overall, Lee County's market at the start of 2026 feels **transparent and balanced**: buyers have regained leverage, prices have flattened, and the panic-driven bidding wars of the boom are now rare <sup>15</sup> .

**LCRG Perspective (Local Commentary):** *"Price it right or it will sit."* This mantra echoes across Lee County as we enter 2026. Local agents describe the current climate as a **"reset market" that rewards strategy and realism** <sup>16</sup> . Well-priced, move-in-ready homes – particularly in the sweet-spot \$300K-\$400K range – can still attract solid interest and go under contract in 2–3 months <sup>17</sup> . But overpricing is costly: listings that would have flown off the shelf two years ago might now languish 90+ days with scant showings if priced too high. Virtually every transaction involves **negotiation** in this market. Few homes fetch their full asking price; most sellers are conceding a few percent off list to make deals happen <sup>18</sup> . Buyers, for their part, are savvy and patient. They're starting offers lower, insisting on inspection contingencies, and often asking for repairs or credits – practices that were rare at the height of the frenzy, but are now standard again. Importantly, both sides are adjusting to the new normal. Sellers who embrace realistic pricing and some flexibility are still achieving successful sales (often closing around that 95% of list price mark), whereas those who cling to 2021-style pricing may find their homes **"sitting" with little action**. The consensus among LCRG agents is that **discipline and planning are key**: in late 2025 and into 2026, a good outcome requires proper pricing, careful prep (staging, minor fixes), and patience. The frenzied market is gone, but a *functional* market remains – one where quality homes will sell at fair prices, and buyers can finally make decisions with less pressure.

**Forecast (Early 2026):** We anticipate a **cautiously optimistic** start to 2026 for Lee County. Market fundamentals suggest no drastic swings on the horizon – instead, a continued stabilization. Seasonally, the winter "snowbird" influx should give a boost to buyer demand in Q1. Many northern retirees and second-home seekers are already arriving, which typically translates into a jump in sales between January and March. We expect **inventory to rise in January** as well (it's common to see a wave of new listings after New Year's), but much of that will be absorbed by the seasonal buyers. In fact, inventory levels may **tighten slightly by late winter** if sales outpace listings. Don't be surprised if months of supply inches down toward ~6–7 months by February, moving the market back toward a balanced territory. Price-wise, **home values are likely near their floor** – we foresee prices flattening out and potentially **bottoming in Q1**, with any further year-over-year declines remaining in the low single digits. With comparables now reset, median prices could even tick up a bit heading into spring, especially if buyer traffic is strong. A major factor is **mortgage rates**, which have finally begun to ease. The 30-year fixed rate just dipped to ~6.15% at the end of 2025 – the lowest level in over a year <sup>19</sup> . This decline in rates (from ~7% early in 2025 to low-6% now) is an *encouraging sign* for affordability and is already bringing some fence-sitters into the market. If rates remain in the low-6% range or fall further, Lee County could see a surge of pent-up demand release. On the flip side, if inflation or economic news pushes rates back up, buyers would likely pull back again – so rate trends will be crucial to watch. Barring any big external shocks, our outlook is for a **quietly improving market** in early 2026: steadier prices, gradual absorption of inventory, and a more predictable, sustainable pace of sales. It won't be a return to the boom times, but conditions for both buyers and sellers should **slowly get better**. In short, 2026 is poised to start with a market that's catching its breath and **returning to normal seasonal rhythms**, rather than any dramatic swings.

## Charlotte County (Port Charlotte/Punta Gorda)

**Market Overview:** Charlotte County's housing market mirrors many of Lee's trends, albeit with its own nuances. As of November 2025, the **median sale price** sat around **\$325,000**, a slight 1.5% decline year-over-year <sup>20</sup>. In other words, prices in Charlotte have held up relatively well – essentially flat compared to late 2024, indicating that much of the pandemic-era run-up has already been digested. Buyer activity is solid here too: **471 homes sold in November**, up ~14.6% from a year prior <sup>20</sup>. This uptick in sales, combined with moderate prices, reflects steady demand at current price points. Charlotte's **inventory** remains plentiful – roughly **3,656 active listings in November** <sup>21</sup> – translating to about 7–8 months of supply (up from only ~3–4 months at the height of the market). Homes are moving slowly on average; the median days on market was **81 days** in November, though interestingly that's **a bit faster than last year** (86 days) <sup>20</sup>. This suggests that while the market is cool, it's no longer deteriorating – conditions stabilized enough that 2025's fall sales were clearing slightly quicker than in fall 2024. The **rental market** in Charlotte is relatively firm: the average rent is approximately **\$1,903** (Nov 2025), down ~2.0% from a year ago <sup>22</sup>. Rents didn't overheat here as much as in some neighboring counties, so the correction on the rental side has been mild. Overall, Charlotte County enters 2026 as a **generally balanced to slightly buyer-leaning market**, with flat prices, ample inventory, and cautious but steady buyer interest.

### Key Metrics (Charlotte County, Nov 2025):

- **Median Sale Price:** ~\$325,000 (–1.5% YoY) <sup>20</sup>.
- **Homes Sold (Nov '25):** 471 (+14.6% YoY) <sup>20</sup>.
- **Active Listings:** ~3,656 active listings (Nov 2025) <sup>21</sup>.
- **Months' Supply:** ~7–8 months (a buyer-favored balance; up from ~2–3 months in the 2021 frenzy).
- **Median DOM:** ~81 days (Nov 2025; **5 days faster YoY** – homes took 86 days in Nov 2024) <sup>20</sup>.
- **Average Rent:** ~\$1,903 (Nov 2025; –2.0% YoY) <sup>22</sup>.
- **New Construction:** Builder activity in Charlotte is more modest than in Lee, but the region as a whole saw strong permitting in 2025 (SW Florida led the state in new residential permits) <sup>23</sup>. Charlotte's share of new development tends to be smaller-scale infill and some new communities around Punta Gorda. Builders have been offering rate buydowns and small price cuts to entice buyers here as well, keeping new home inventory moving.

**Contextual Insight:** Charlotte County's market is **calm and largely in correction mode**. Unlike Lee or Collier, Charlotte never experienced the same extreme boom during 2020–2022 – its price growth was more modest and so too is its pullback. The result is that home values have only gently deflated (the median is off just a couple percent year-on-year, and Zillow's broader Home Value Index for Charlotte is down about 13% from its peak <sup>24</sup> <sup>25</sup>). In practical terms, much of the froth has been removed from the market without severe pain: buyers and sellers are now meeting in the middle at **sustainable price levels**. Inventory has risen to liberating levels – around 3.7k homes for sale (Nov) from barely 1k–2k during the pandemic – giving buyers the upper hand in negotiations. However, demand has proven resilient. Units are selling; in fact, sales in late 2025 outpaced the prior year, indicating that buyers are willing to act when they find fair deals. Charlotte's market **clearly favors value-conscious buyers** at present. Shoppers here often begin with offers below asking, expect to negotiate on repairs, and won't hesitate to walk away if a deal doesn't make financial sense <sup>26</sup> <sup>27</sup>. This more measured approach stands in stark contrast to the bidding wars of two years ago. Another sign of normalization: virtually no homes are selling above list price now (only ~7.6% did so in Nov <sup>28</sup>), and a sizable share of listings (23%+) undergo price drops before finding a buyer <sup>29</sup>. On the affordability front, Charlotte is *comparatively* affordable for Florida – the correction in prices alongside still-growing incomes has improved metrics like the affordability index (by mid-2025, Charlotte's affordability

index had climbed substantially, implying the median household could more easily afford the median home) <sup>27</sup> <sup>30</sup> . Local economic conditions are steady if unremarkable: job growth is modest and unemployment in the 4–5% range, a bit higher than pre-COVID norms but not alarming <sup>31</sup> . Retiree demand remains a pillar of the market – Charlotte County’s quiet communities and lower price points continue to draw retirees and snowbirds looking beyond the busier coastal cities. In summary, **Charlotte County is a “good, normal market”** at the start of 2026 <sup>32</sup> . There’s ample supply and rational pricing, meaning buyers can proceed with due diligence and sellers must compete on value. The frenzy is gone, replaced by a welcome pragmatism.

**LCRG Perspective (Local Commentary):** Local agents characterize Charlotte County as **“predictable and patient.”** The post-boom era here has reintroduced normalcy to transactions. Buyers today are *savvy*: they routinely make offers below asking and fully expect a back-and-forth negotiation <sup>26</sup> . Inspection contingencies are standard again (during the 2021 mania many buyers waived them, which is no longer the case). If inspections reveal issues, buyers are quick to request repairs or credits – and often succeed, given the leverage on the buy side <sup>33</sup> . Sellers, on the other hand, have become more pragmatic. Many have adjusted to pricing at market value from the outset, knowing an overpriced listing will just languish. Well-presented properties **“priced attractively” can still draw interest and even occasional multiple offers** – for example, a turnkey condo in Port Charlotte or a nicely updated home in Punta Gorda that hits the sweet spot under say \$350K might see competing bids <sup>34</sup> . But such cases are the exception now, not the rule. Most sellers have accepted that **discounts are part of the game** in this market. The typical sale in Charlotte is closing **around 95% of the listing price**, often with some seller concessions on closing costs or minor repairs. The overarching sentiment among Charlotte-area REALTORS® is cautiously positive: *“It’s a good market for those who plan wisely.”* Deals are happening, but success requires patience and realistic expectations from all parties <sup>35</sup> . One local pro summarized it well: Charlotte County in 2025–26 is **“good, just not extreme.”** It’s a market where **normalcy has returned** – and that is a welcome development after the volatility of recent years.

**Forecast (Early 2026):** The winter outlook for Charlotte County is one of **stable activity with seasonal upticks**. As we move through January and February, we anticipate buyer interest will increase thanks to the usual influx of snowbirds and winter home shoppers. This should boost sales modestly during Q1 2026 (we may see January–March sales volumes higher than the very subdued early 2025 period). However, inventory will likely **stay elevated**. Many northern owners will list their Florida properties during the winter season to capitalize on the population swell, so new listings will flow in. We project that Charlotte will maintain several months of supply – perhaps holding around 7–8 months through winter – which keeps conditions **comfortably in buyers’ favor**. Price-wise, significant moves are unlikely in the short term. With the median price already down only ~1–3% YoY, Charlotte could essentially **flatline on pricing** for the next couple of months. Minor fluctuations may occur (e.g. a higher share of luxury sales in a month could bump the median up, or vice versa), but overall we expect **prices to hover in the low-\$300Ks**. By spring, year-over-year price changes might even flip slightly positive if 2025’s correction bottomed out. Importantly, local fundamentals remain solid – job growth, population inflows, and a strong retiree base provide a floor under the market. **Barring a major external shock**, the consensus is that Charlotte County will see a *quiet, positive drift* in early 2026 <sup>36</sup> . In practical terms, that means a steady number of sales, gradually shrinking inventory (if demand ticks up), and **continued balanced conditions**. Buyers should continue to find good opportunities without frenzy, and sellers who price competitively will find willing buyers. One wildcard to watch is mortgage rates: the recent dip to ~6.1% is a boon for buyers, and any further easing could stimulate additional demand (and conversely, a spike could dampen activity). All told, the **likely scenario for Charlotte County** in the coming quarter is a **stable, slow-paced market** that tilts slightly toward

buyers but is far from the extremes of the past. It's a market in which **planning and prudence will pay off**, for both buyers and sellers.

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## Sarasota County (Sarasota/Bradenton)

**Market Overview:** Sarasota County's housing market cooled markedly in 2025 after its 2021–2022 peak, but it remains one of the more **resilient and desirable markets** in Southwest Florida. As of November 2025, the **median sale price** was about **\$405,000**, representing a 6.9% year-over-year decline <sup>37</sup>. This puts Sarasota's median roughly back in line with mid-2021 values, after peaking in the mid-\$400Ks during 2022. Buyer demand, however, is alive and well: **816 homes sold in November**, up ~14% from a year prior <sup>37</sup>. Sarasota's sales volume has been consistently higher in late 2025 than the year before, reflecting improved buyer confidence (helped by slightly lower prices and more inventory on the market). Indeed, **inventory** has expanded substantially from the ultra-tight conditions of the boom. There were roughly **5,000 homes listed for sale** as of Nov 2025 <sup>38</sup>, translating to about **6 months of supply** – a level that is very close to a balanced market. For context, inventory in Sarasota County is up from just ~2 months' supply in 2021, easing pressure on buyers. Homes are taking longer to sell than they once did, but the pace is not unreasonable: the median days on market was **73 days** in November (versus 80 days a year prior) <sup>37</sup>. This **slight improvement in DOM** year-over-year hints that the market may be stabilizing – buyers and sellers are finding equilibrium. On the rental side, Sarasota remains pricier than its neighbors. The **average rent** is about **\$2,168** (Nov 2025), which is down ~2.8% YoY <sup>39</sup> but still considerably higher than the national average. High rents, fueled by Sarasota's appeal and higher-end demographic, continue to support investment interest even as home price growth has paused. In sum, Sarasota enters 2026 in a **mostly balanced state**: prices have corrected modestly, inventory is abundant but not excessive, and the market retains an underlying strength thanks to the area's enduring attractiveness.

### Key Metrics (Sarasota County, Nov 2025):

- **Median Sale Price:** ~\$405,000 (–6.9% YoY) <sup>37</sup>.
- **Homes Sold (Nov '25):** 816 (+14.1% YoY) <sup>37</sup>.
- **Active Listings:** ~4,998 **active listings** (Nov 2025) <sup>38</sup>.
- **Months' Supply:** ~6 months (inventory holding at a neutral level; a dramatic change from ~1.5 months at the peak of 2021).
- **Median DOM:** ~73 days (Nov 2025; **7 days faster YoY**, was 80 days in Nov 2024) <sup>37</sup>.
- **Average Rent:** ~\$2,168 (Nov 2025; –2.8% YoY) <sup>39</sup>.
- **New Construction:** New development continues, though Sarasota's permitting in 2025 was more modest compared to Lee County <sup>40</sup>. Notable projects like the ongoing **Lakewood Ranch expansion** in the Sarasota/Manatee area are adding inventory in stages. The luxury condo market in downtown Sarasota and waterfront areas also remains active, albeit with developers now pacing projects to match demand. Overall, builders in Sarasota are proceeding, but with caution: incentives such as upgraded finishes or slight price adjustments are commonly offered to move units in a cooler market.

**Contextual Insight:** Sarasota's market has transitioned from **red-hot to refreshingly normal**. During the pandemic boom, Sarasota saw frenzied competition – scarce listings, rapid sales, and double-digit price appreciation. Now, the story is one of **stabilization**. Prices have edged down about 5–10% from last year's levels <sup>41</sup>, bringing them closer to fundamental values. This correction has been healthy; it tempered the affordability crunch slightly and curbed speculative excess. Even after the dip, Sarasota remains one of the pricier markets in inland Florida, with a median price around \$400K and many high-end transactions that

skew averages. But buyers today have the upper hand that they lacked in 2021: **inventory is ample** and choices abound (active listings in Nov 2025 were ~4,700+, roughly double the count from two years prior) <sup>41</sup>. With more supply, buyers can be picky and **take their time**, which is evident in the ~10-week median selling time. Importantly, Sarasota's desirability hasn't waned – it's more that the *urgency* has. Well-priced homes in great locations (e.g. a beautifully renovated pool home in Venice or a waterfront condo downtown) can still sell in a matter of weeks and even attract multiple offers, but these instances are no longer the norm <sup>42</sup> <sup>43</sup>. More typically, listings might receive a handful of showings per week and **maybe one offer after a month or two** on the market <sup>44</sup>. Buyers have regained their voice: they often start with offers below asking and **insist on inspection contingencies** <sup>45</sup>. If issues are found, modern buyers will push for repairs or closing credits – a far cry from the “waive everything” attitude during the frenzy. Sellers, especially in the mid-market segments, have learned that **overpricing is counterproductive**. Many have adjusted to pricing at or even slightly below recent comps to attract attention. The result is a more transparent, sane negotiating environment. **Bargains, however, remain relative**. In Sarasota's most sought-after neighborhoods, don't expect fire-sale prices – buyers are value-conscious but also recognize that this area's long-term appeal limits how low prices will go. Local agents commonly say the market is “good, just not extreme.” There's no panic and no bubble popping – just a *gradual rebalancing*. It's worth noting that Sarasota's broader economy provides a solid backdrop: the region enjoys diverse job growth (education, healthcare, services), a booming tourism sector (nearby SRQ airport saw passenger traffic up 12.6% YoY in Nov 2025 <sup>46</sup>), and ongoing population influx (retirees and remote workers continue to relocate here). These fundamentals act as **a safety net under the housing market**, keeping demand resilient even as investment buyers and speculators pulled back. One challenge has been affordability, but even that saw slight improvement as prices dipped and incomes rose. All told, Sarasota heads into 2026 with **stabilized conditions** – a market catching its breath after an extraordinary run.

**LCRG Perspective (Local Commentary): “No more frenzy, but no collapse either”** – that's how one local Sarasota agent sums it up. The market in Sarasota today is characterized by a return to **normal negotiation and due diligence**. Buyers are sophisticated and not easily pressured; they will walk from a deal if the numbers don't make sense, knowing there are other options available. This has compelled sellers to be more **responsive and realistic**. Price reductions are common – in fact, roughly a quarter of Sarasota listings undergo a price drop before selling <sup>47</sup> <sup>48</sup>. Homes that would have attracted a bidding war in 2021 might now get a single offer that comes in **below list price**, and sellers often accept a bit under asking to get the deal done. The average sale-to-list ratio in Sarasota County is about **95.4%**, meaning sellers are conceding ~4–5% off their initial asking on average <sup>47</sup>. Higher-end sellers, in particular, have adjusted expectations; many understand that luxury buyers are looking for *value* and are less inclined to pay top dollar in this environment. Despite the cooler climate, agents report that Sarasota's **core demand is steady**. Open house traffic is lighter than in the boom, but serious buyers are out there, especially for properties that show well. The winter season is bringing an uptick – snowbird buyers stepping into the market often after sitting on the sidelines last year. Local realtors say **“stabilization” is the buzzword**: the panic has subsided on both sides. Buyers aren't making reckless offers, and sellers (mostly) aren't expecting sky-high prices. Transactions now often include the “traditional” elements that were ignored in the frenzy – full inspections, appraisal contingencies, repair credits, etc. This normalization is a welcome change, creating a *fair playing field* for both parties. For Sarasota's market, which has a large share of discretionary and second-home sales, this balanced dynamic is important. It ensures that neither side dominates unfairly – instead, **buyers and sellers must meet in the middle**, which is ultimately a sign of a healthy market. In summary, local sentiment in Sarasota is that the market is **sound and sane**: demand exists, supply exists, and the two are finding equilibrium through measured negotiation rather than mania.

**Forecast (Early 2026):** The outlook for Sarasota County in the coming months is **steady as she goes**. Most experts (including LCRG's analysts) anticipate *"no drastic swings, just continued stabilization"* ahead <sup>49</sup>. The winter season should bring the usual bump in activity – we expect **sales in Jan-Mar 2026 to outpace the very slow start of 2025**. Many prospective buyers who sat out last year (due to high rates or uncertainty) are tiptoeing back in now that prices have normalized and mortgage rates have eased slightly. Likewise, we'll see a **seasonal surge in new listings** as the new year begins – it's common in Sarasota for snowbird homeowners to list their properties in January/February to test the market. This influx of listings will likely be met by an uptick in buyer demand, so we anticipate **inventory will hold roughly flat around the current ~6 months level** through Q1. In other words, new supply and increased sales should largely balance each other. Prices are expected to remain **flat to modestly rising** into Q1 2026 <sup>49</sup>. Given that Sarasota's median price finished 2025 about 5–8% below 2024's, we're not projecting further significant declines. In fact, as the year-over-year comparisons get easier (since most of the price correction happened by mid-2025), we might see Sarasota's annual price change turn neutral or slightly positive by spring. Month-to-month, don't be surprised by small jiggles in the median – for instance, a batch of high-end closings one month could nudge the median up, while a wave of lower-end sales could pull it down <sup>50</sup>. But the overall trend line should be **fairly flat**, indicating a market that's found its footing. **Buyer competition** may even heat up selectively by late winter: if months' supply slips under 6, Sarasota could *tilt just a bit toward a seller's market* in certain segments (particularly mid-priced single-family homes that are in turnkey condition). That said, we are not returning to an extreme seller's market – any shift will be subtle. Mortgage rates will play a role here as well. The recent drop into the 6% range has already improved buyer sentiment. Should rates dip further into the mid-5% by chance, it could **unlock a wave of pent-up demand** (many buyers have been waiting for rates to fall off peak levels) <sup>51</sup>. Even without further rate relief, the strong demographic and economic fundamentals in Sarasota (a growing retiree population, robust tourism, and high quality-of-life rankings) will keep the housing market on a **slow upward trajectory**. Key risks like a sudden spike in rates or a broad economic downturn could temper this outlook, but absent those, Sarasota is poised for a **period of normal, healthy activity**: think stable prices, moderate inventory, and gradually increasing sales volume through the winter months <sup>52</sup>. In essence, the market is **"catching its breath"** and returning to its typical seasonal patterns <sup>53</sup>. Buyers and sellers in early 2026 can expect a relatively **stable environment to negotiate**, with neither side having an overwhelming advantage – a welcome change from the rollercoaster of the past few years.

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*This report was prepared with the assistance of LCRG's custom-built GPT model.* <sup>19</sup> <sup>14</sup>

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<sup>1</sup> Lee County, FL Housing Market: House Prices & Trends | Redfin

<https://www.redfin.com/county/471/FL/Lee-County/housing-market>

<sup>2</sup> Housing Inventory: Active Listing Count in Lee County, FL - FRED

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<sup>3</sup> Lee County, FL Housing Market: 2026 Home Prices & Trends | Zillow

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<sup>4</sup> <sup>7</sup> <sup>8</sup> <sup>9</sup> <sup>10</sup> <sup>11</sup> <sup>12</sup> <sup>13</sup> <sup>14</sup> <sup>15</sup> <sup>16</sup> <sup>17</sup> <sup>18</sup> <sup>23</sup> <sup>40</sup> Lee County (Fort Myers/Cape Coral)

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<sup>5</sup> December 2025 - Southwest Florida Real Estate Market Update

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