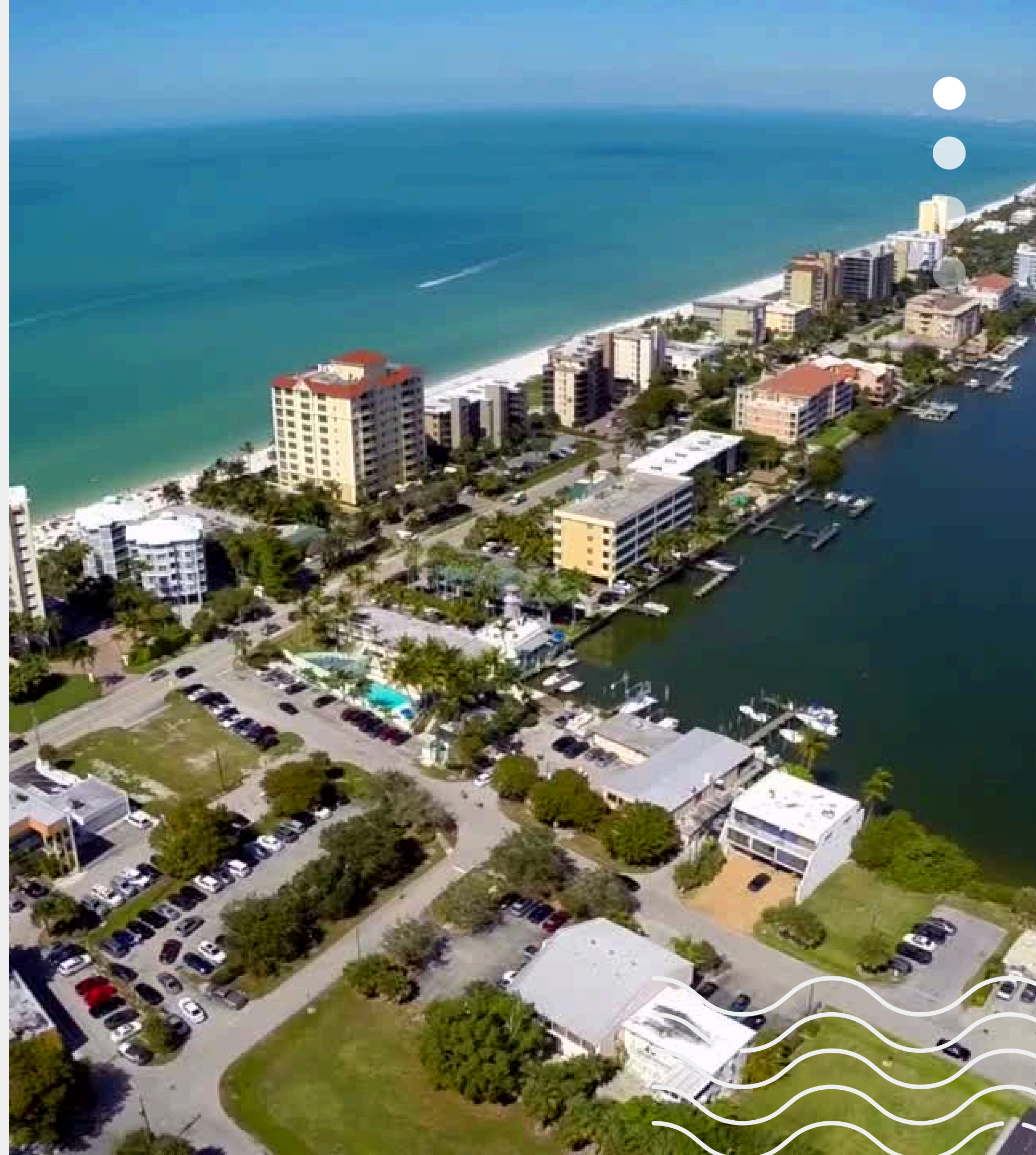




Our Piece of the Market

a town hall meeting





Agenda

Below is a summary of how our town hall will flow so you are prepared.



Overview

Market Stats & Updates

Data and Trends- General
Data and Trends- Real Estate

Industry Predictions

The {new} Goods

Q&A





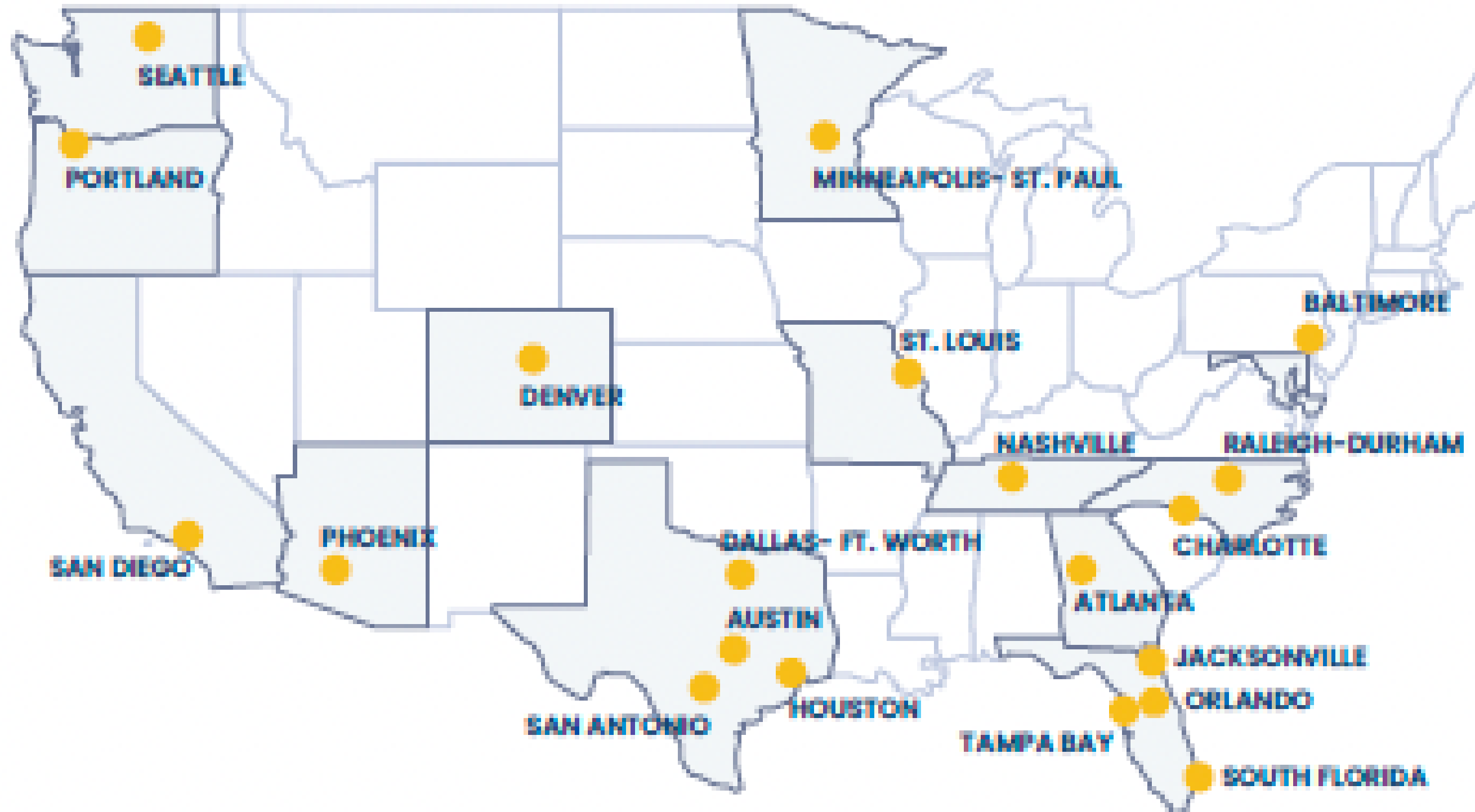
Regional Competitiveness Report

- Features over 65 indicators developed through the collaborative efforts
- Evaluates the TB regional performance and progress against 19 peer and aspirational communities
- Comparison markets chosen based on similarities to Tampa Bay
 - Population, demographics, economic size, presence of regional assets (ports, research universities, competition of economic development)



Comparison Communities

TB: Includes Tri-county, Polk, Hernando, Citrus, Manatee & Sarasota





The Data

A few notable outcomes

- Average commute time = 29 minutes
 - 10.5% have a 1+ hour commute
- Ranked in the Top 5 in every education pipeline indicator
 - Ranked #2 for SAT scores, behind Jacksonville
 - Ranked #3 for AP Testing Rate and #4 for Passing Rate
 - Ranked #2 for Kindergarten Readiness
- Ranked #5 in median daily air quality index



The Data

Outcomes

O: NET MIGRATION RATE

RESULT:

Tampa Bay	2.20%
United States	.0.34%
Tampa Bay	2.20%

RANKING:
1st in 2025 vs 1st in 2024

O: IN-MIGRATION RATE (AGES 25-34)

RESULT:

Tampa Bay	9.68%
United States	n/a
Austin	12.38%

RANKING:
7th in 2025 vs 4th in 2024

O: FINANCIAL INSTABILITY RATE: ALICE + POVERTY

RESULT:

Tampa Bay	45.81%
United States	42.00%
Seattle	30.81%

RANKING:
17th in 2025 vs 19th in 2024

O: BUSINESS ESTABLISHMENT START RATE

RESULT:

Tampa Bay	13.59%
United States	11.58
Orlando	15.09%

RANKING:
5th in 2025 vs 5th in 2024



The Data

Outcomes

O: MEDIAN
HOUSEHOLD NET
WORTH

RESULT:

Tampa Bay	\$252,099
United States	\$225,545
Seattle	\$334,516

RANKING:
12th in 2025 vs 8th in
2024

O: MEDIAN
HOUSEHOLD
INCOME

RESULT:

Tampa Bay	\$72,413
United States	\$77,719
Seattle	\$110,744

RANKING:
20th in 2025 vs 20th in 2024

O: AVERAGE WAGE

RESULT:

Tampa Bay	\$63,412
United States	\$72,609
Seattle	\$108,594

RANKING:
18th in 2025 vs 18th in
2024

O: EXISTING HOME
SALE PRICE
GROWTH RATE

RESULT:

Tampa Bay	0.51%
United States	4.00%
San Diego	9.08%

RANKING:
17th in 2025 vs 17th in

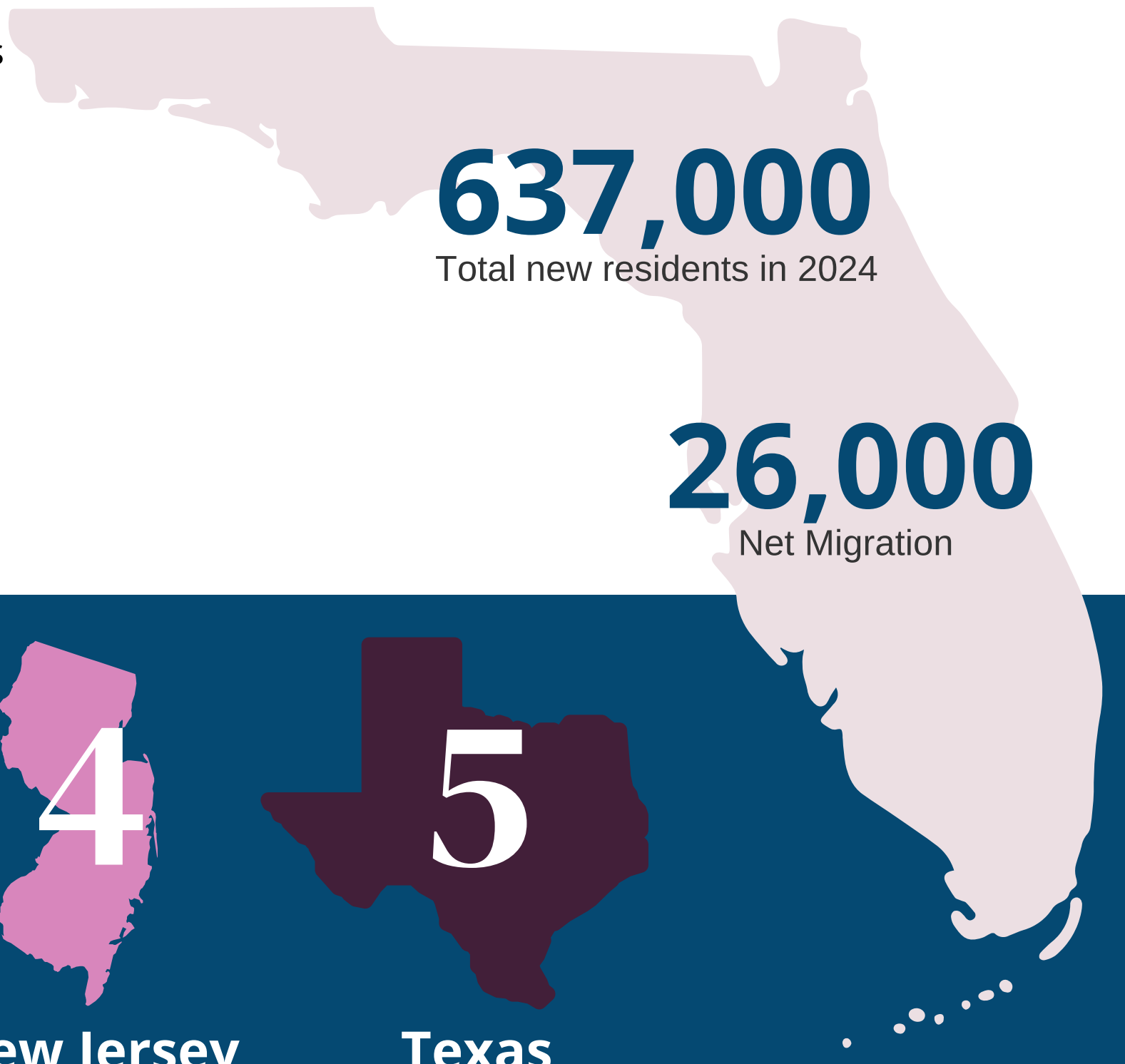


The Data

Florida Migration Story

The most recent Census Bureau data for the year ending June 30, 2024, shows that Florida's growth was more than double the national average. **Florida was the fastest growing state in the country**, suggesting that people continue moving to Florida in large net numbers, attracted by factors such as good weather, a favorable business environment, and low taxes. While migration into the state remained positive in 2024, it declined significantly compared to prior years.

Despite record outflows—**over 500,000 people left Florida in 2024**—the state continued to expand at twice the national rate, solidifying its position as the nation's leading state for growth.



637,000

Total new residents in 2024

26,000

Net Migration

1

New York

2

Georgia

3

California

4

New Jersey

5

Texas



The Data

Florida Migration Story

International real estate investment in Florida saw another decline in 2024, with sales volume dropping 21% YoY and unit sales falling 35%.

Despite a decline in foreign purchases in 2024, **Florida remained the top destination for international real estate investment, capturing 20% of all foreign transactions**— a title it has held for 16 consecutive years, ahead of Texas, California, Arizona, and New York (NAR, International Transactions in U.S. Residential Real Estate).

\$4.2B

In dollar volume (21% decrease from the previous year)

54,000

Total 2024 Florida Sales to Foreign Buyers



Canada



China



Mexico



India



Columbia



The Data

The Real Estate Market

Although fewer transactions took place, home values remained stable, with the average sales price per unit rising—a testament to continued demand and limited supply. Compared to 2020, prices are up an astonishing 50%, highlighting the lasting impact of price appreciation during the pandemic boom.

Price Reductions vs New Listings

January = 25% More

March = 32% More

Luxury (\$1M+) Market YTD

Sold = +18%

Listed = +22%



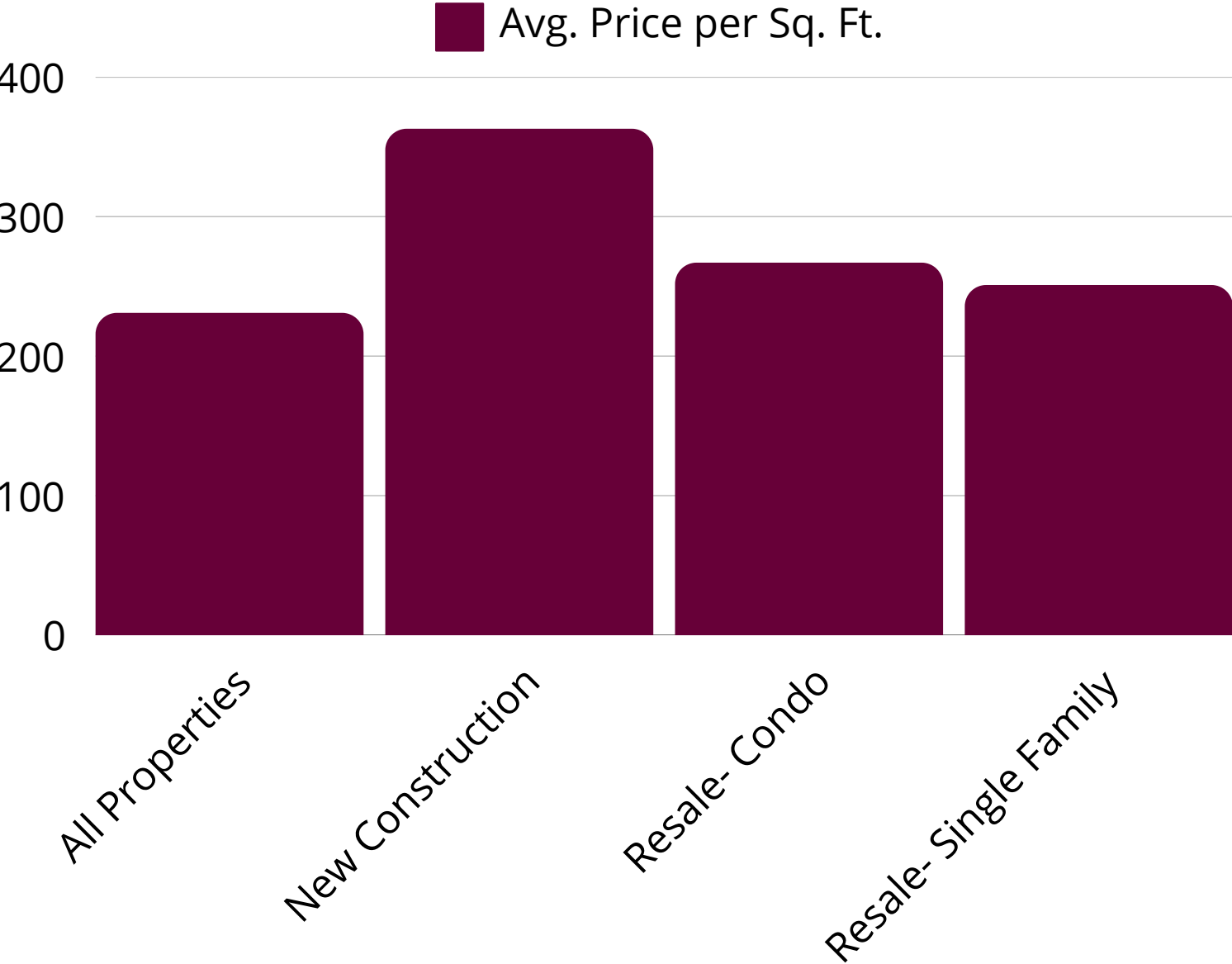
The Data

The Real Estate Market

Price Comparison by Type



Price Comparison by Type





The Data

The Real Estate Market- Single Family

AVERAGE SALES PRICE

\$510,130

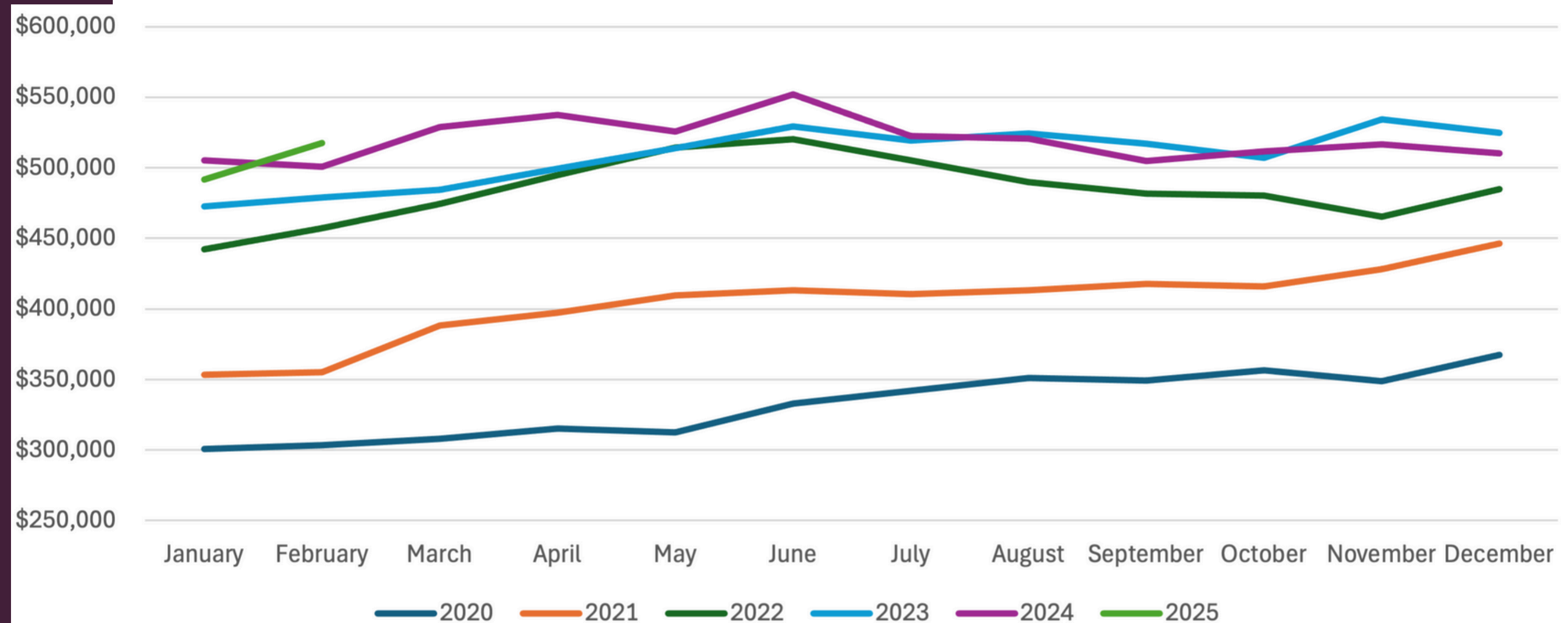
Year Ending 2024

+69.7%

Increase since 2020

-2.8%

Decrease since 2023





The Data

The Real Estate Market- All Residential

CLOSED RESIDENTIAL UNITS

54,975

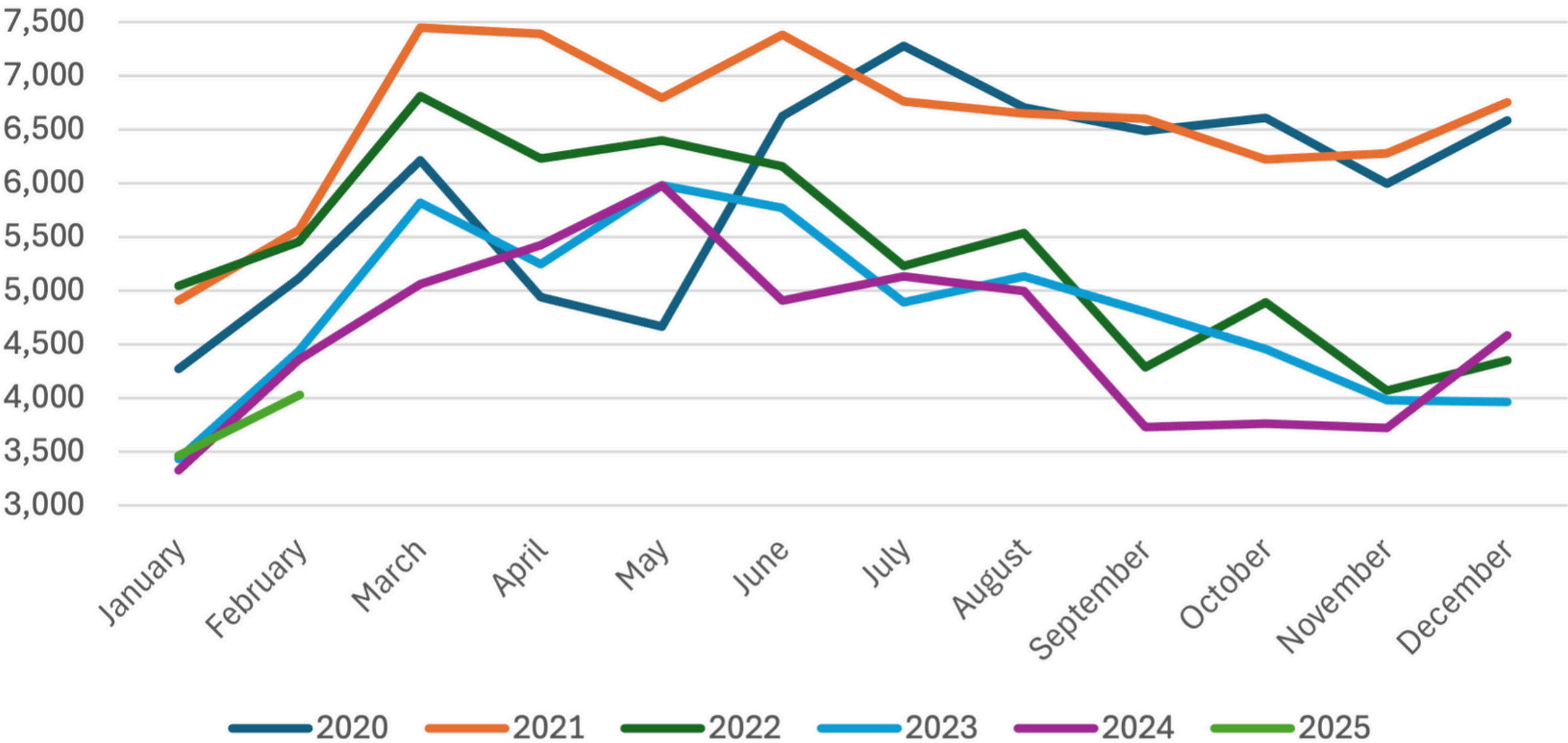
Units Sold- 2024

-23%

Decrease since 2020

-2.5%

Jan + Feb 2025 vs Jan + Feb 2024





The Data

The Real Estate Market- Condos & Townhomes

CLOSED CONDO & TOWNHOME UNITS

13,778

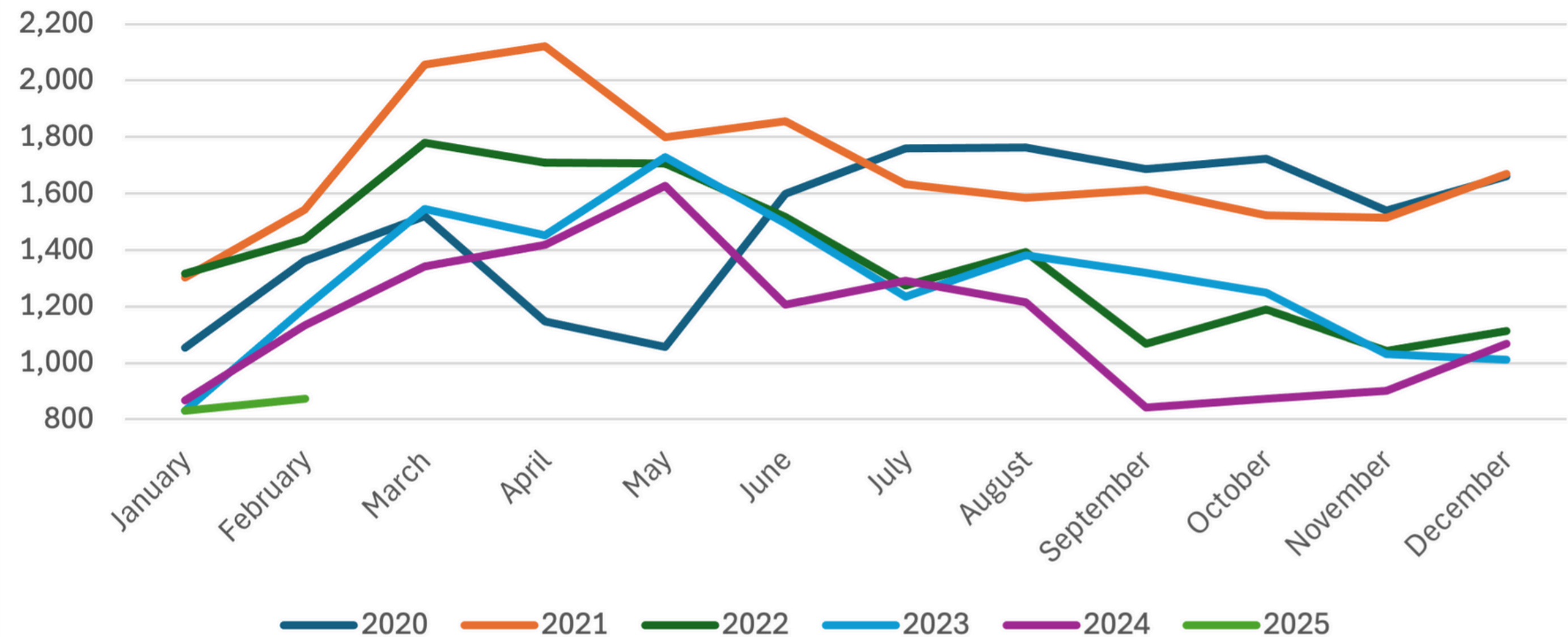
Units Sold- 2024

-23%

Decrease since 2020

-15%

Decrease since 2024





The Data

The Real Estate Market- Single Family

NEW PENDING SALES

March

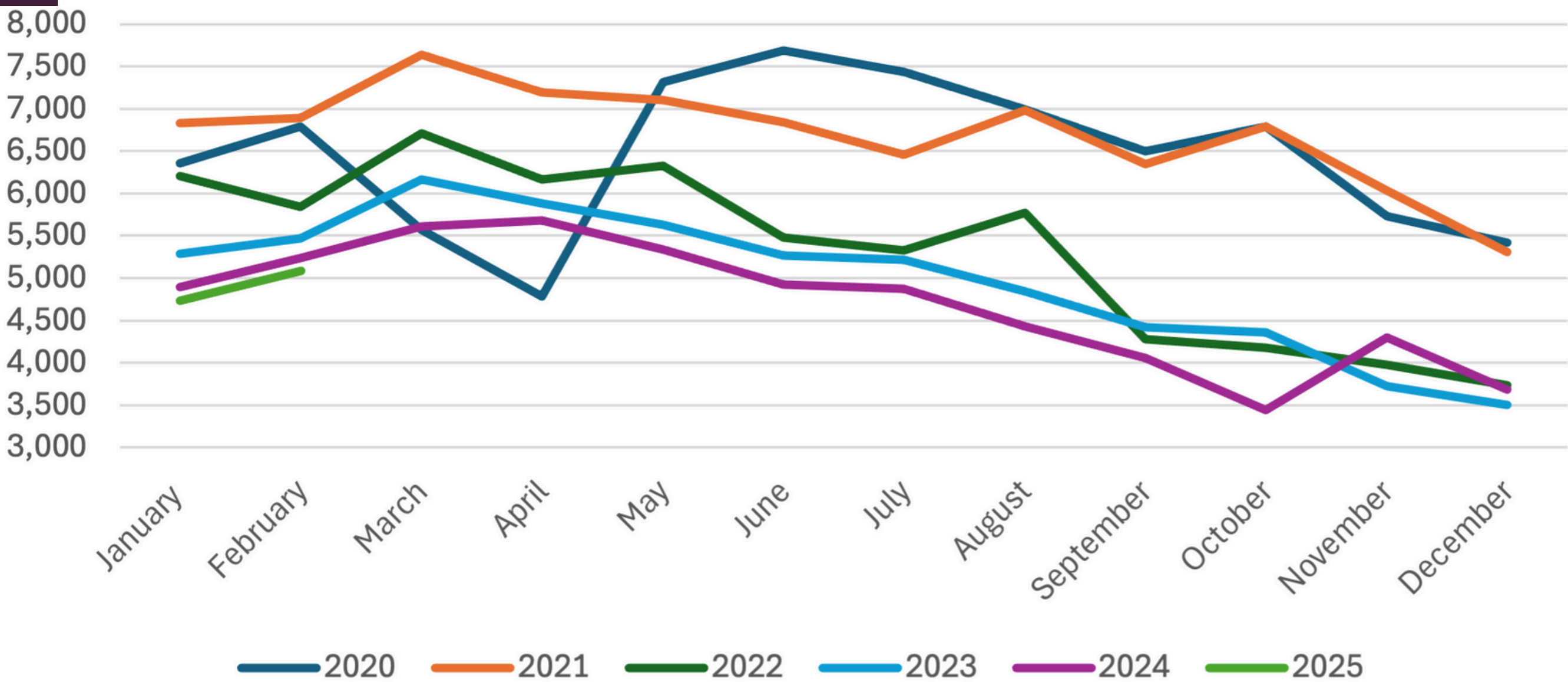
Historical Best Pending Mo.

-3.2%

Market Feb 2025 vs 2024

+6%

BHHS Pendings Feb 2024 v 2023

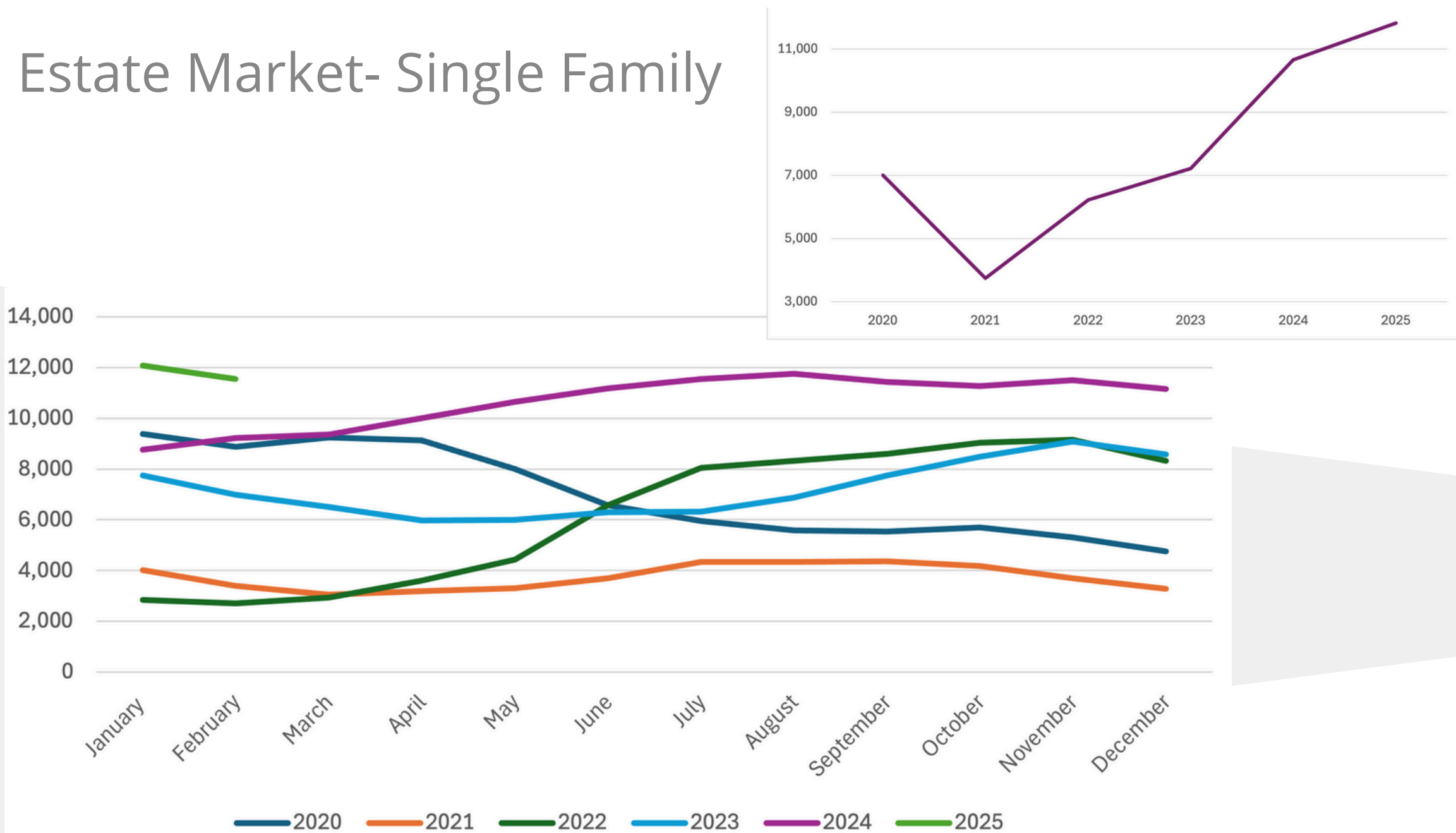




The Data

The Real Estate Market- Single Family

INVENTORY:
ACTIVE LISTINGS



10,656

Average Monthly
Inventory in 2024

+47.6%

2024 vs 2023
Monthly Avg. increase

+52.1%

2020 vs 2023
Monthly Avg. increase



The Data

The Real Estate Market- Single Family

MONTHS OF INVENTORY

4.3

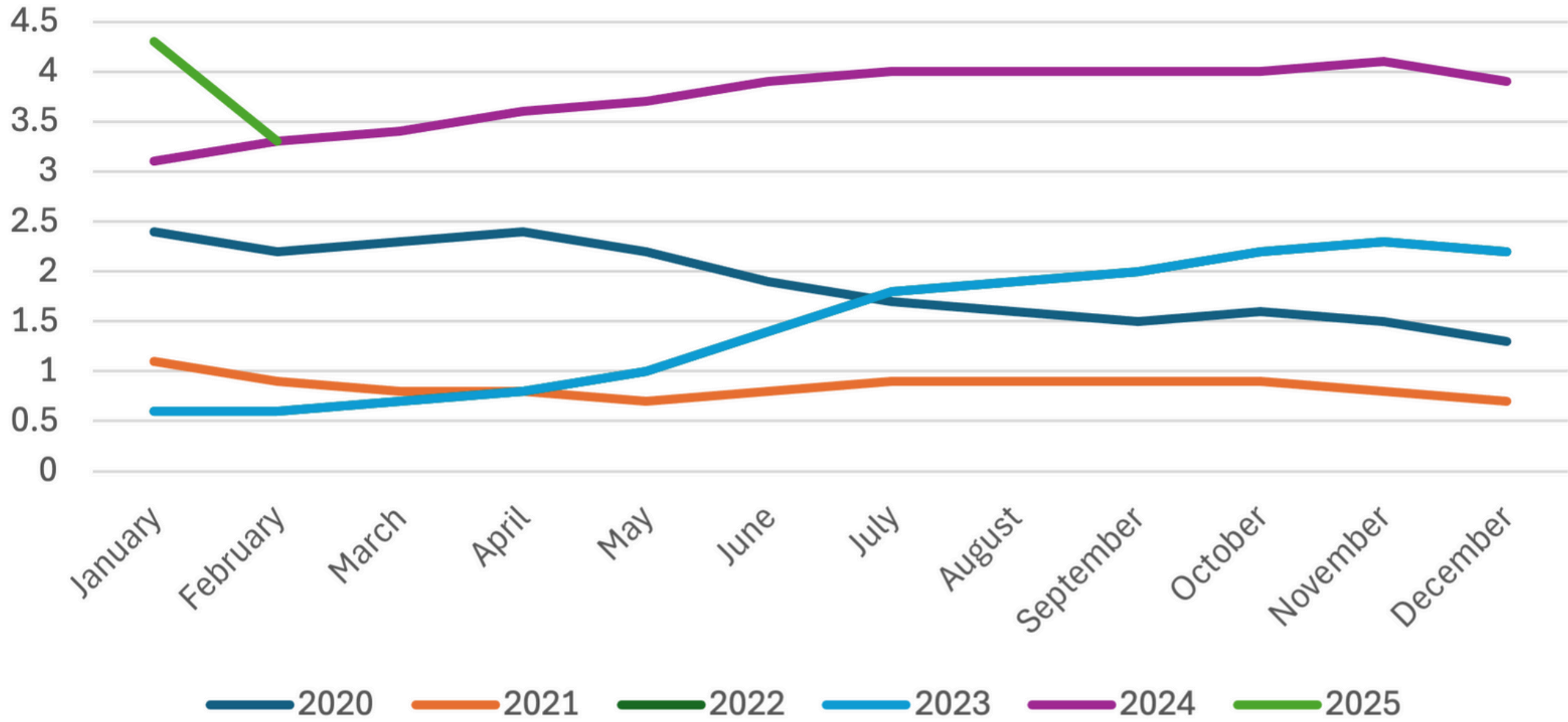
Mos. of Inventory- Jan 2024

3.3

Est. Mos. of Inventory- Feb 2024

3X

Dec 2020 v Dec 2024





The Data

Florida Insurance

Home insurance remains a top concern for Florida homeowners, with average premiums reaching \$3,731 in 2024.

Stronger building codes, better risk assessment, and legislative support are key to easing the property insurance crisis. While hurricanes drive up costs, rebuilding boosts the economy and strengthens long-term resilience.

A Look ahead using Citizens:

- Hernando - 13.1% increase
- Hillsborough - 13% increase
- Pasco - 13% increase
- Pinellas - 12% increase
- Polk - 12.3% increase

On the left side of the slide, there are several overlapping blue geometric shapes, primarily triangles and parallelograms, pointing towards the right. They are in various shades of blue, creating a dynamic, abstract background element.

Predictions

Big Picture

Stats & Trends



6.5%

Interest Rates

2%+

Appreciation

1.1M

New Starts

New Construction

Stats & Trends



24.5%

Hernando

21.4%

Hillsborough

14.9%

Highlands

33.1%

Pasco

41.3%

Polk

3.5%

Pinellas

Buyers vs Sellers

Stats & Trends

A large, stylized purple arrow graphic on the left side of the slide, pointing towards the right. It is composed of several overlapping, semi-transparent purple shapes that create a sense of depth and movement.

43%

Millennial Buyers

30%

Gen Z

64%

Homeowners "Locked In"

Regional Trends

Stats & Trends

Three large, overlapping green chevrons point from the left edge of the slide towards the center, creating a sense of movement and focus.

#4

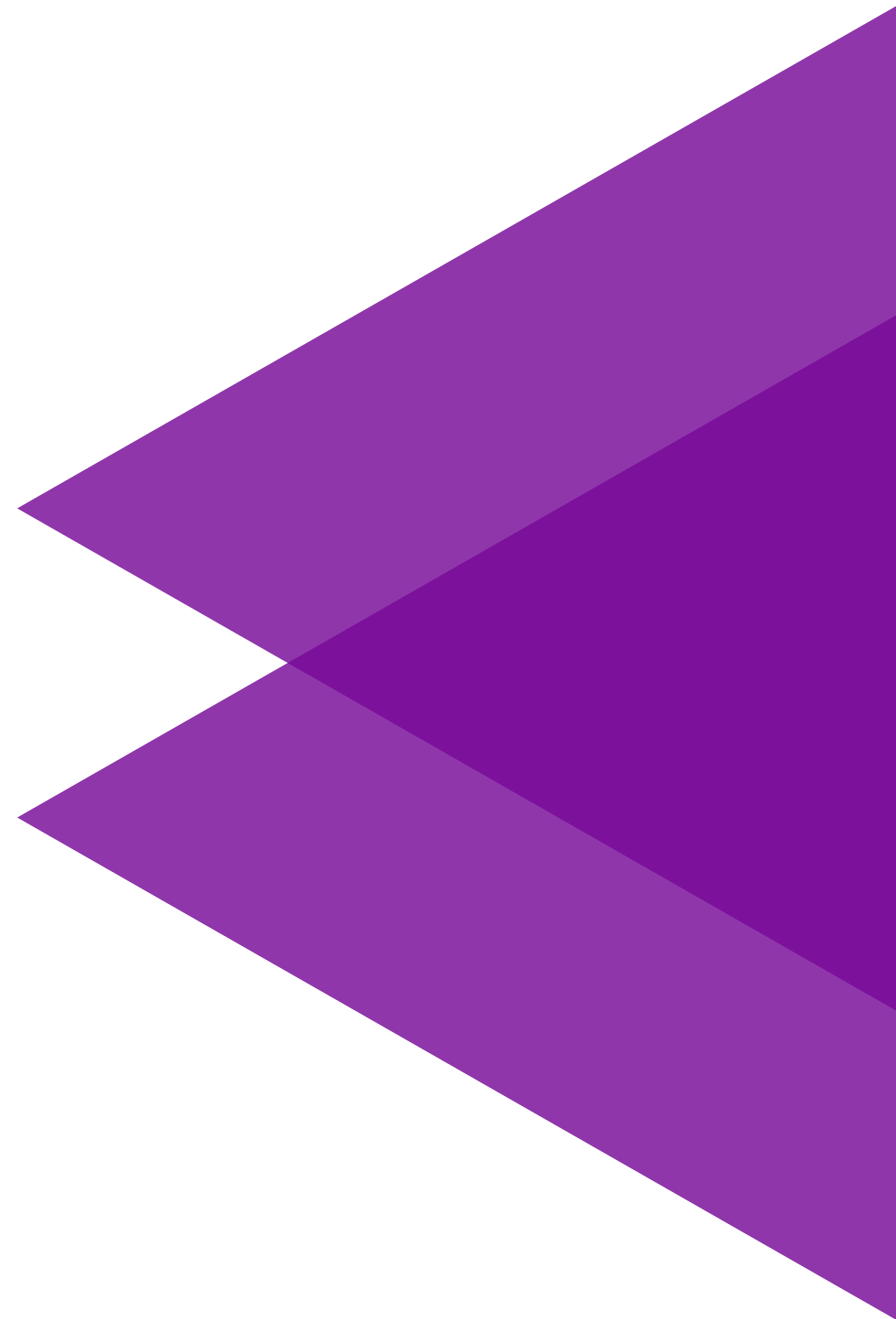
Market to Watch

2.3x

Tampa job growth



The {new} Goods





Collateral Drops

Monthly





Collateral Drops

Stats

Month	Designs Created	Active Users
December '24	496	246
January '25	1,182	360
February '25	1,636	362

- 229% increase in designs created from December to February
- 47% increase in active users from December to February





the FML's

Friday Mornings

Held 3x a month as 1:1s with your marketing team in micro training sessions to help you become more proficient with the tools, tech, and resources available. They are for the Agents and AA's. AA's will have action items directed by marketing each week

Christie- MADI

Stephanie- kvCore

Kylie- Collateral Drops





Money Maker Mini's

Lead Generation Systems

- Each MP is teaching 2 classes per year
- Each session is based on 1 of the 10 Lead Generation Blueprints
- Classes are held virtually only (on Teams)

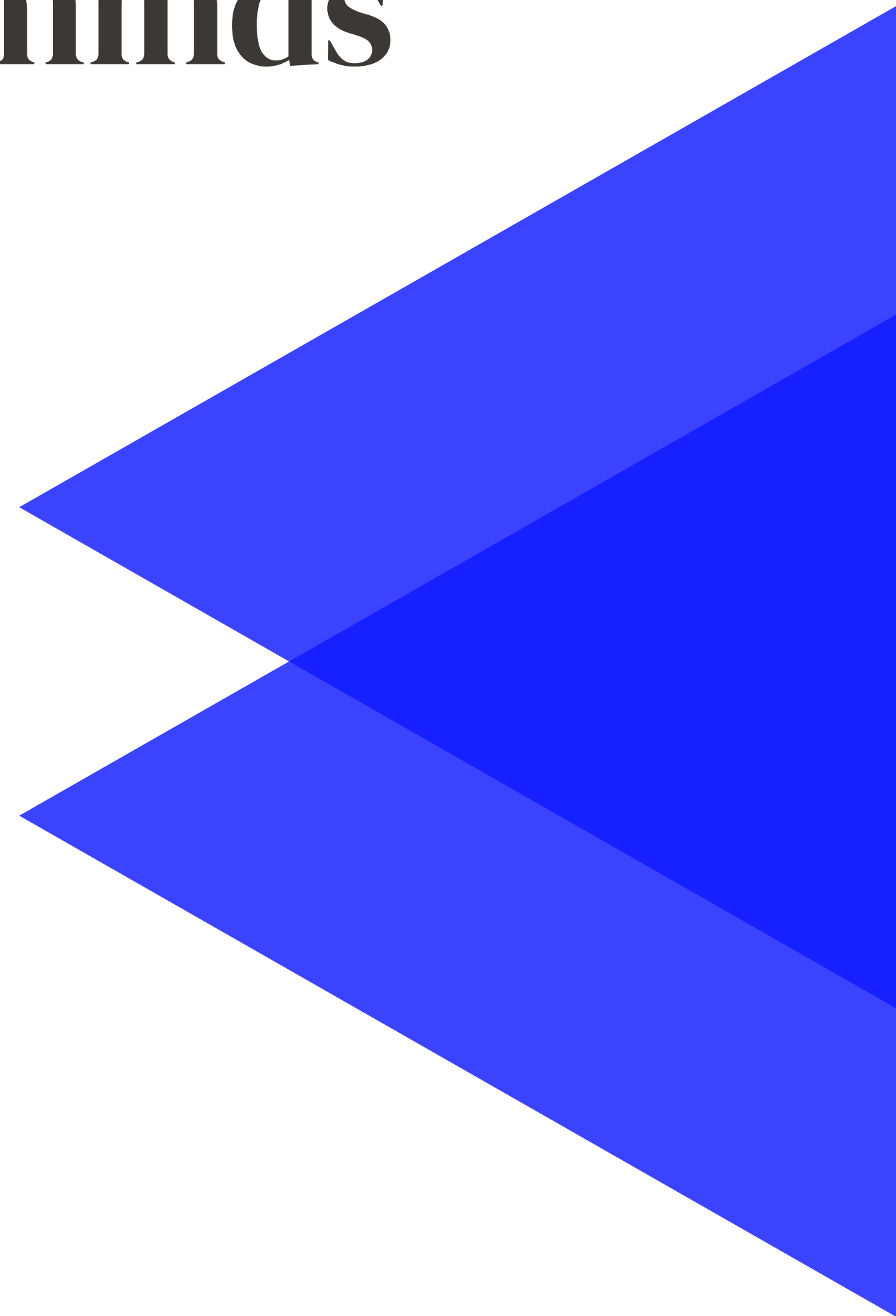




Regional Masterminds

Quarterly

- Offices broken into 3 Regions
- 3 Meeting times each quarter with like-production agents
- Each meeting will be a hyper-focused topic presented in a mastermind setting
- Provide relevant stats and data





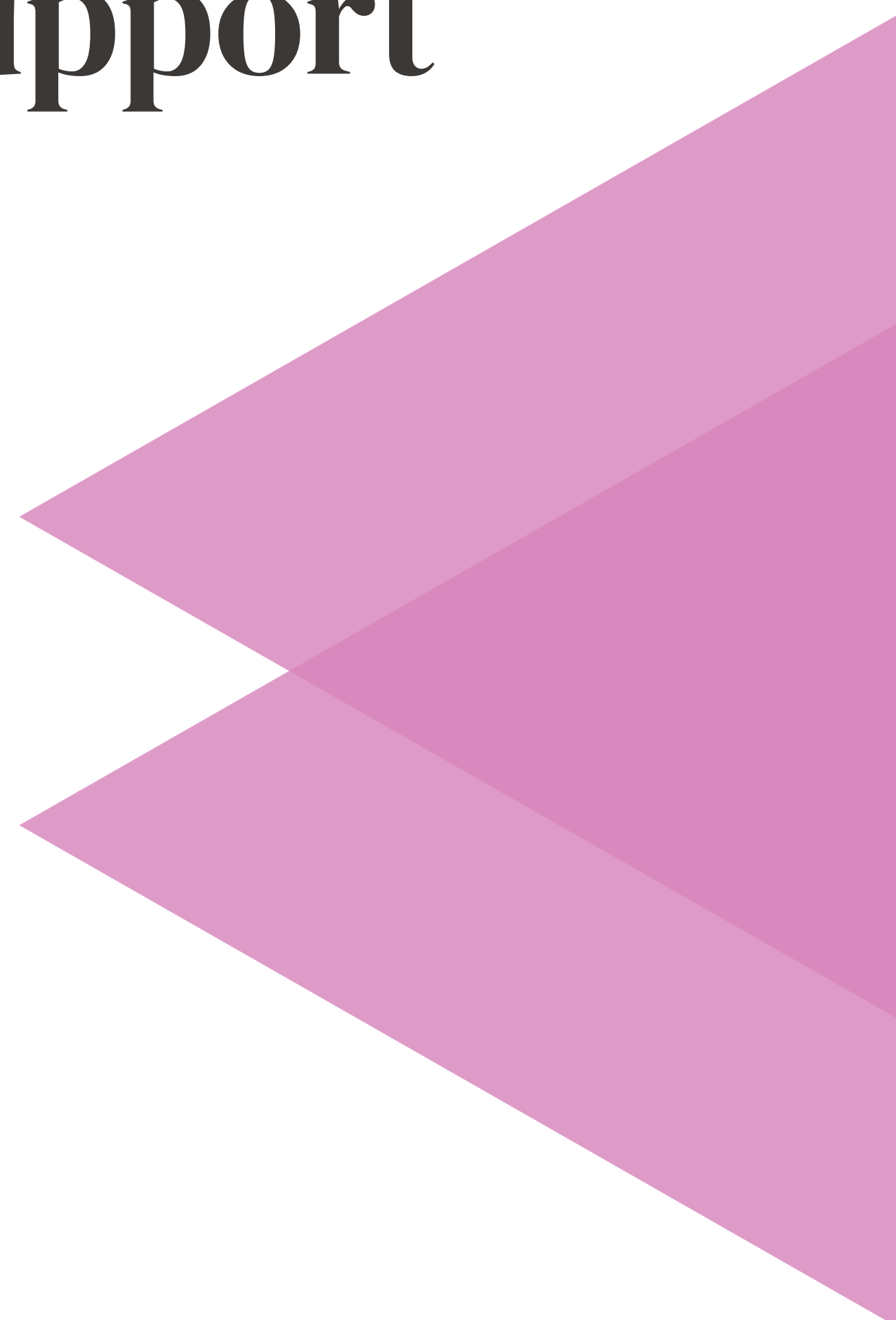
DFY Marketing Support

Your AA's just got even better

Held 3x a Month as 1:1's with your marketing team in micro training sessions to help you become more proficient with the tools, tech, and resources available to you.

POSITION REALIGNMENT

- CC'S have taken over STR's for the branches
- AA's have taken over Listing Audits
- AA's will now have a greater purpose, supporting agent marketing and training more intentionally





Forever Concierge

Launching Soon

Forever Concierge

Powered by  LiveEasy

A large banner image featuring a vibrant sunset sky with orange and yellow clouds against a dark blue background. The text "Forever Concierge" is written in a large, white, serif font across the center. Below it, the text "Powered by" is in a smaller, white, sans-serif font, followed by the LiveEasy logo (a white house icon inside a circle) and the word "LiveEasy" in a white, cursive script font.

