

While Florida Condo Owners Brace for Fannie Mae's Reserve Rules, Vero Beach's 32963 Just Posted a 42% Sales Surge

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VERO BEACH, FL, UNITED STATES, August 3, 2026
/EINPresswire.com/ -- Vero Beach 32963 Condo Sales Up 42% as Fannie Mae's Reserve-Funding Standard Takes Effect

Barrier island condominium closings reached 165 for \$140.5 million in the first seven months of 2026 — with funded-reserve buildings emerging as their own pricing tier, reports Vero Premier Properties

Fannie Mae's baseline reserve-funding standard for condominium associations takes effect today, the sharpest line yet in Florida's post-Surfside financial reset — and Vero Beach's barrier island enters the new era at full stride. According to a newly published market report from Vero Premier Properties, the Signature Division of Coldwell Banker Paradise, Global Luxury, 165 condominium residences closed in ZIP code 32963 between January 1 and July 31, 2026, totaling \$140,470,434.

The figures compare with 116 closings and \$98,120,700 across the same seven months of 2025 — an increase of 42.2 percent in transactions and 43.2 percent in dollar volume, per REALTORS Association of Indian River County MLS data. The median sale price rose a measured 5.1 percent, to \$675,000.

"The island did not reprice in 2026. It re-liquefied," said Ben Bryk, Co-Founding Principal of Vero Premier Properties. "Nearly fifty percent more buyers transacted while pricing held its ground — and today's deadline explains part of the confidence. Barrier island buyers underwrite the association before they underwrite the unit. Buildings that enter this era with funded reserves



Village Spires Vero Beach

and completed structural work are becoming their own pricing tier, and 32963 has many of them."

The Fannie Mae standard sets a reserve-funding baseline for condominium associations within the agency's lending framework, extending the financial-accountability era that began after the 2021 Surfside collapse. While roughly 62.7 percent of Vero Beach purchases close in cash — among the highest shares of any American luxury market — the standard is already reshaping how

every buyer evaluates a building: association finances first, unit price second. Sellers in funded, documented buildings hold an advantage most of Florida's condominium stock cannot claim.

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The island didn't reprice in 2026 — it re-liquefied. Buyers now underwrite the association before the unit, and buildings with funded reserves are becoming their own pricing tier.”

Ben Bryk

million, with the median advancing from \$680,000 to \$805,000. At the island's north end, the oceanfront residences of Orchid Island Golf & Beach Club went from zero closings in the first seven months of 2025 to five in 2026, totaling \$14,992,860 at a median of \$3,150,000 — including the island's top sale of the year, \$3,707,860 for a Beachside Drive residence that last traded at \$2,025,000 in 2017.

The reserve era's effect is visible building by building. The Village Spires, the twin oceanfront towers at 3554 Ocean Drive — structural studies complete, reserves funded — recorded one closing in the 2025 window and six in 2026. And no community shaped the island's condominium year like Sea Oaks Beach & Tennis Club, which accounted for 31 of the island's 165 closings, roughly one in five, as its condo volume grew 59 percent to \$26.6 million. A Sea Oaks oceanfront tower residence that sold for \$2,100,000 in July 2025 resold for \$2,600,000 in 2026 — a 23.8 percent same-residence gain in a single year. The community's complete seven-month



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analysis is published at
SeaOaksHomesVeroBeach.com.

"A 42 percent jump in closings against a five percent move in the median is the definition of a window," Bryk added. "For sellers, presentation and paperwork now separate the sold from the sitting. For buyers, the receipts show what waiting cost the last group who wanted certainty."

The full 32963 condominium market report — including area-by-area tables, price-tier analysis, and verified same-residence resale data — is available at FloridaEastCoastLuxuryHomes.com.

About Vero Premier Properties

Vero Premier Properties is the Signature Division of Coldwell Banker Paradise, Global Luxury, founded by Co-Founding Principals Ben Bryk and J. Vance Brinkerhoff — RealTrends Verified among the top 1.5 percent of Realtors nationally for 2026, with more than \$1.2 billion in career sales across 2,000-plus transactions, and named among Apple News' Top 10 Most Trusted Agents in Florida. The practice is the area's only member of the International Luxury Alliance, one of only four Florida practices using AIdentified wealth-intelligence software, and the only Realtors within roughly 100 miles with a proprietary app on the Apple App Store — an Apple Editors' Choice rated 4.9 stars. Every listing receives professional and drone photography, cinematic video, a dedicated website with internet-wide retargeting, Zillow Showcase placement, and syndication to some 750 sites, including The Wall Street Journal and Mansion Global. Offices: 4265 A1A, Suite 3, Vero Beach, FL 32963.



Sea Oaks Beach and Tennis Club



Gen Blue Meeting Las Vegas Nev 2025

Source: REALTORS Association of Indian River County MLS, residential condominium closings,

January 1 through July 31 of 2025 and 2026, barrier island areas 11–14. Information deemed reliable but not guaranteed. Equal Housing Opportunity.

Media Contact: Ben Bryk Vero Premier Properties —
Coldwell Banker Paradise, Global Luxury +1 772-713-9455
bentherealstateguy@gmail.com
FloridaEastCoastLuxuryHomes.com

Bogdan S Bryk
Coldwell Banker Paradise
+ +1 772-713-9455

[email us here](#)

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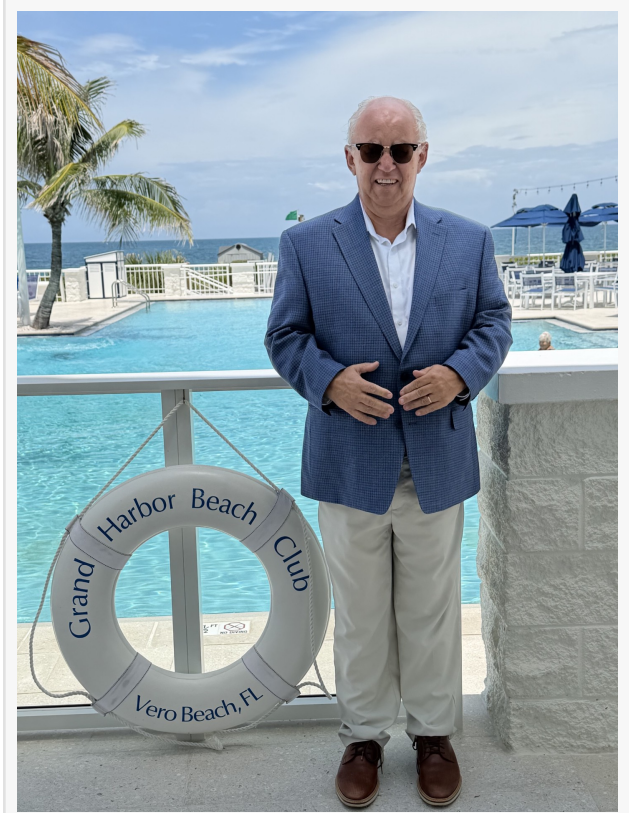
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