

Sunshine estates

From luxury ocean-to-lake estates and high-end hospitality assets, investment is strong in the sunshine state of Florida, with Miami a major driving force, thanks to favourable tax environments, lifestyle amenities and proximity to Latin America

Florida's super-prime property market has become one of the most recognisable luxury residential landscapes in the United States. Its growth is shaped by coastal geography, lifestyle-led relocation, tax considerations, and sustained demand for waterfront and security-focused living. At the top end, value is defined less by density or urban

expansion and more by scarcity, privacy, security, and direct access to the ocean.

At the centre of the market is Miami, where ultra-luxury high-rise living along Biscayne Bay has reshaped the city's residential identity. Districts such as Brickell and Edgewater have become dense clusters of contemporary condominium towers, offering large-format residences,

expansive amenity suites and uninterrupted sea views. Demand is supported by both domestic buyers and international capital, alongside Miami's growing role as a financial and lifestyle hub, strengthened by private aviation

Below: The Florentine Fountain at The Breakers Palm Beach in Miami, designed by Italian sculptor Leo Lentelli

access and its positioning as a gateway between the Americas.

Nearby, Miami Beach remains one of the most established coastal luxury markets in the region. Oceanfront properties are tightly held, with limited developable land and strict planning regulations preserving low-density neighbourhoods.

Areas such as South Beach and the surrounding waterfront enclaves continue to attract buyers seeking direct beach access, Art Deco heritage, and globally recognised address prestige. Inventory constraints remain a defining feature of long-term value in this sub-market.

To the north, Fort Lauderdale has established a strong position within the waterfront and ►





yachting segment. Its extensive canal network provides many properties with direct deep-water access, making it particularly attractive to boat owners and marine-focused buyers. Compared to Miami, Fort Lauderdale offers larger residential plots and a more residential coastal feel, while still maintaining access to South Florida’s transport and lifestyle infrastructure.

One of the most exclusive enclaves in the United States is Indian Creek Island, a private island community defined by controlled access, private security, and extreme privacy. Properties are typically large waterfront estates with private docks, expansive land parcels, and highly restricted visibility from public space. Ownership is tightly concentrated, and turnover is limited, reinforcing its position as one of the most discreet residential environments in the country.

Further north, Palm Beach remains one of the most established ultra-prime residential markets in the United States. Characterised by classical architecture, landscaped estates, and long-standing generational

Above: Fort Lauderdale and Miami Right: South Miami Beach and the ocean
Below: 2019 Ferrari Portofino 812 superfast red in Miami beach, Florida

wealth, the area attracts both legacy American families and international buyers. Inventory constraints, preservation rules, and strict architectural standards contribute to a highly stable market with long holding periods and limited new supply.

On the Gulf Coast, Naples offers a more low-density interpretation of super-prime living. The market is defined by golf course communities, waterfront estates, and large

residential plots along the Gulf of Mexico. Buyers are typically drawn to privacy, space, and a quieter coastal environment, with a strong emphasis on lifestyle continuity rather than urban proximity.

Further north, Jupiter Island is among the most discreet luxury enclaves in the state. Its narrow geography between the Atlantic Ocean and Intracoastal Waterway supports a highly limited supply of oceanfront estates. The area is defined by seclusion, waterfront orientation, and long-term ownership stability, with properties often held for decades rather than frequently traded.

Across these markets, demand is driven by the

combination of domestic US wealth and international interest. Key factors influencing purchasing decisions include tax structure, lifestyle preferences, access to private aviation, and proximity to major airports in Miami, Palm Beach, and Fort Lauderdale. These logistical advantages continue to reinforce Florida’s appeal as a globally accessible residential destination.

At the ultra-prime level, the market is defined by waterfront positioning, security, architectural scale, and constrained land supply rather than standardised amenity offerings. In many of the most established enclaves, scarcity of available stock remains one of the strongest drivers of long-term value resilience.

Looking ahead, Florida’s super-prime residential sector is expected to remain closely linked to global wealth mobility and lifestyle migration trends. While transaction volumes may fluctuate with broader economic cycles, the structural appeal of coastal living, combined with limited supply in key locations and sustained international demand, continues to support the resilience of the market at the highest tier. ■

