



SOUTH FLORIDA HOA FEE INDEX - JOURNALIST PACKAGE - DATA AS OF OCTOBER 12, 2026 (BEACHESMLS PULL 2026-10-12T07:11:33.195899+00:00)

Cutler Bay HOA fees on townhouses and villas

Current edition. A later snapshot may differ; this file describes only the date above.

The fees displayed are only as accurate as the brokerage that provided them in its individual listings through the multiple listing service. Information is deemed to be reliable but not guaranteed.

HEADLINE OPTIONS

1. Cutler Bay townhouse or villa monthly homeowners association fees have a median of \$150 in the retained usable-fee sample of 30 listings, 51% below the five-county median. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.
2. In Cutler Bay's retained usable-fee sample (30 listings after exclusions and percentile trimming), 0% have monthly-equivalent fees of \$500 or more and 70% are below \$200. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.
3. Cutler Bay's retained usable-fee sample (n=30): reported monthly-equivalent homeowners association fees range from \$98 to \$226 at the 25th to 75th percentiles. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

LEDE

CUTLER BAY, Fla., October 12, 2026 - Among 30 active townhouse or villa listings in Cutler Bay retained after excluding unusable-fee records and trimming monthly-equivalent fees below the city's 1st or above its 99th percentile, the median monthly homeowners association fee is \$150, with the middle half between \$98 and \$226, according to PBP Real Estate's analysis of BeachesMLS listing data as of October 12, 2026. There are 32 active townhouse or villa listings before those exclusions and trimming; the fee statistics describe the retained sample, not every property for sale. The city median is 51% below the separately trimmed five-county median of \$309 and ranks 35th among 36 published city medians. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

NUT GRAF

The following fee statistics describe the retained usable-fee sample after exclusions and percentile trimming; measures needing living area, asking price or construction year use the qualifying records within that sample, with their own denominators. Per square foot, the median Cutler Bay townhouse or villa fee is \$0.08 a month (29 retained listings with recorded living area of at least 300 square feet). A year of reported fees equals a median 0.36% of the listing's current asking price across 30 retained listings with a current asking price of at least \$20,000; this is the median of per-listing ratios. 0% of the retained sample have fees of \$500 or more a month and 70% are below \$200. 0% of the retained sample report two association layers (a master and a sub-

association, summed here); 3.3% are billed quarterly and shown as monthly equivalents. Agent-written public remarks mention a special assessment on 0% of the retained sample, describe one as pending or payable by the buyer on 0%, and mention a mandatory club or membership on 0%; 30 retained listings carry remarks. These are keyword classifications of free text, not verified facts about any association. 3.3% of retained listings have the recorded MLS subtype Villa; the remainder have subtype Townhouse. The two subtypes are reported together after condominium classification. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

FACT BOX

Active townhouse or villa listings, Cutler Bay (before exclusions and trimming)	32	October 12, 2026
Listings with a valid fee before trimming / retained after 1st-99th percentile trim	32 / 30 (2 trimmed; 0 fee without billing frequency excluded)	October 12, 2026
Median monthly-equivalent homeowners association fee, retained sample	\$150	October 12, 2026
Middle half of the retained sample (25th to 75th percentile)	\$98 to \$226	October 12, 2026
Median fee per square foot per month	\$0.08 (29 retained listings with recorded living area of at least 300 square feet)	October 12, 2026
A year of reported fees as a share of current asking price (median of per-listing ratios)	0.36% (30 retained listings with a current asking price of at least \$20,000)	October 12, 2026
Retained sample with fees of \$500 or more a month / below \$200	0% (0) / 70% (21) of 30	October 12, 2026
Two association layers reported (master + sub), retained sample	0% (0)	October 12, 2026
Billed quarterly (converted to monthly), retained sample	3.3%	October 12, 2026
Remarks mention a special assessment / pending or buyer-paid, retained sample	0% / 0%	October 12, 2026
Remarks mention a mandatory club or membership, retained sample	0%	October 12, 2026
Five-county median, retained sample after region-level trimming	\$309 (3,618 listings); Cutler Bay ranks 35th among 36 published city medians	October 12, 2026
Small retained fee sample — interpretation caution	Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.	October 12, 2026

QUOTABLE DATA POINTS

"The median monthly-equivalent homeowners association fee in Cutler Bay's retained usable-fee sample (n=30), after exclusions and percentile trimming, is \$150, compared with \$309 in the separately trimmed five-county sample. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures."

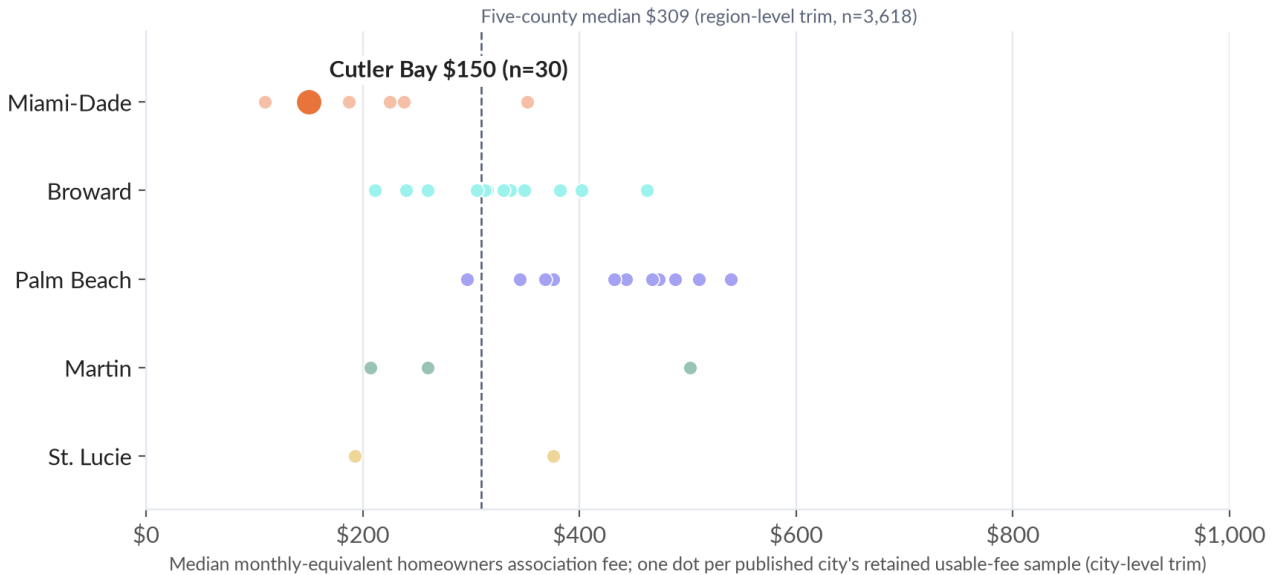
"Among Cutler Bay townhouses and villas in the retained usable-fee sample (n=30) after exclusions and percentile trimming, 0 percent have listed monthly-equivalent fees of \$500 or more and 70 percent are below \$200. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures."

"Among 30 retained listings with a current asking price of at least \$20,000 in Cutler Bay's usable-fee sample after exclusions and percentile trimming, a year of reported homeowners association fees equals a median 0.36 percent of the current asking price (median of per-listing ratios). Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures."

Attribute to: PBP Real Estate analysis of BeachesMLS listing data, Data as of October 12, 2026 (BeachesMLS pull 2026-10-12T07:11:33.195899+00:00).

CHARTS

Cutler Bay townhouses and villas, retained usable-fee sample (n=30): median \$150/month, 51% below the five-county median of \$309. Small sample: 32 valid before trim; 30 retained.

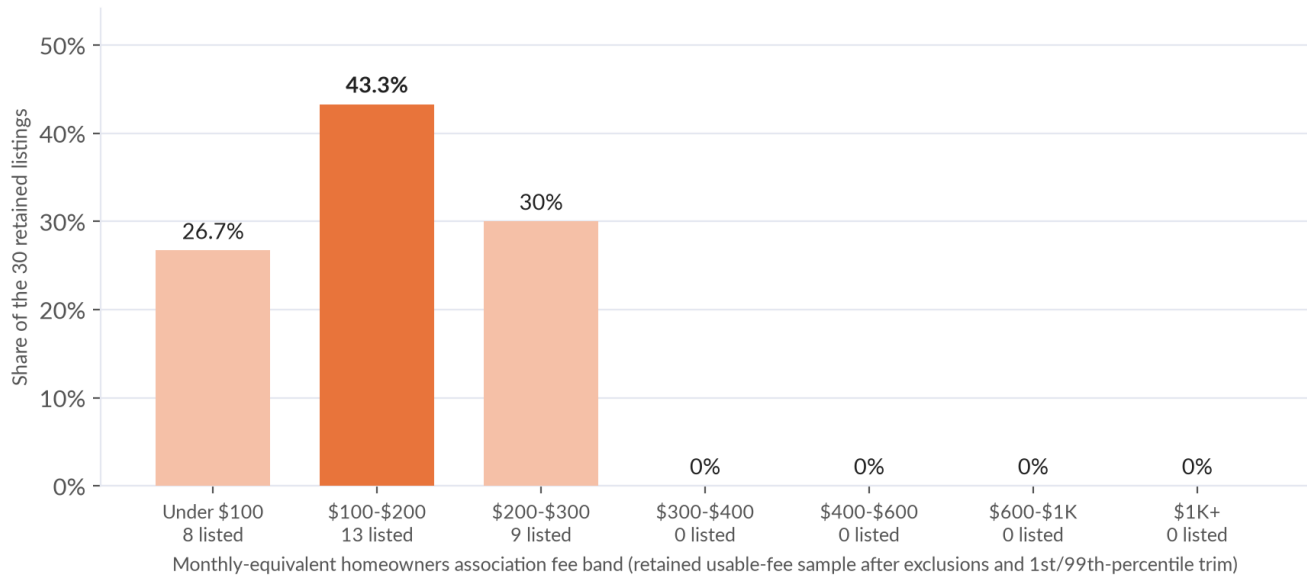


Data as of October 12, 2026 (BeachesMLS pull 2026-10-12T07:11:33.195899+00:00). Current edition; later snapshots may differ.
 Source: BeachesMLS, listings permitted for internet display, via PBP Real Estate's brokerage feed. As of October 12, 2026. This data is not verified for authenticity or accuracy and may not reflect all real estate activity in the market. Based on information (c) 2026 BeachesMLS, Inc. Equal Housing Opportunity. Fee accuracy: The fees displayed are only as accurate as the brokerage that provided them in its individual listings through the multiple listing service. Information is deemed to be reliable but not guaranteed.

Median monthly-equivalent homeowners association fee in the retained usable-fee sample after exclusions and percentile trimming, Cutler Bay and the published comparison cities, grouped by county, October 12, 2026. City medians use city-level trimming; the five-county reference uses a separate region-level trim and is not a median of city medians. A published city requires at least 30 listings with a valid fee before percentile trimming; the retained sample size is stated on the chart. Source: BeachesMLS via PBP Real Estate. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

Chart data (aggregate): Dot strip chart in five county lanes. Cutler Bay retained-sample median \$150 a month (n=30); five-county median \$309 (n=3,618, region-level trim). Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

43.3% of Cutler Bay's retained usable-fee sample (30 listings) falls in the \$100 to \$200 monthly band. Small sample: 32 valid before trim; 30 retained.



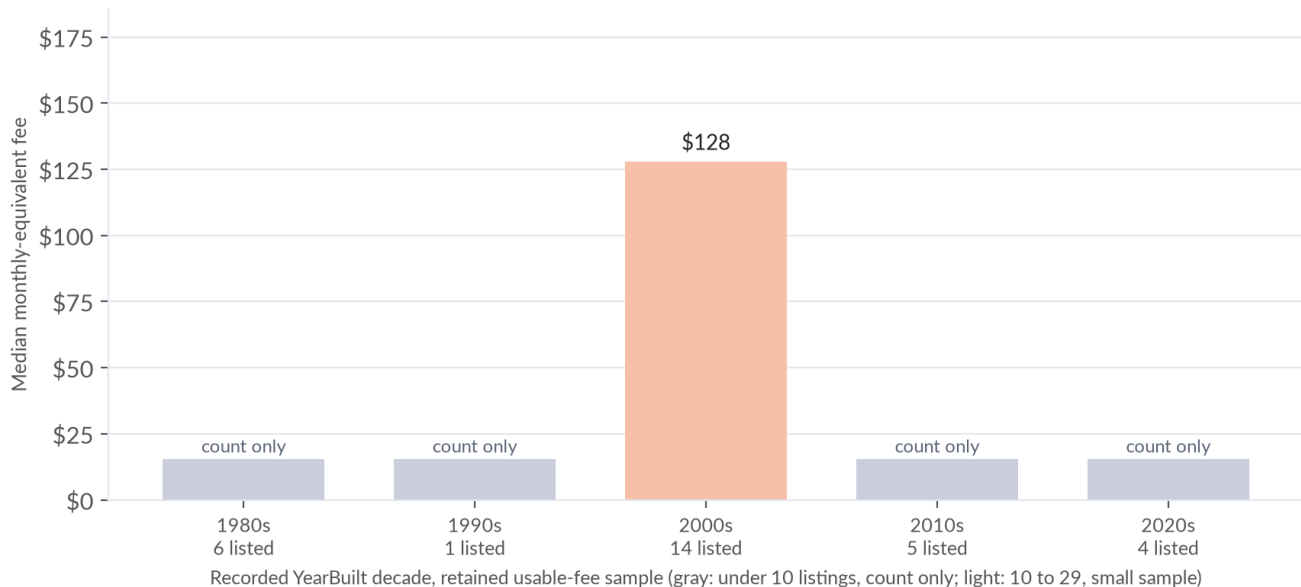
Data as of October 12, 2026 (BeachesMLS pull 2026-10-12T07:11:33.195899+00:00). Current edition; later snapshots may differ.

Source: BeachesMLS, listings permitted for internet display, via PBP Real Estate's brokerage feed. As of October 12, 2026. This data is not verified for authenticity or accuracy and may not reflect all real estate activity in the market. Based on information (c) 2026 BeachesMLS, Inc. Equal Housing Opportunity. Fee accuracy: The fees displayed are only as accurate as the brokerage that provided them in its individual listings through the multiple listing service. Information is deemed to be reliable but not guaranteed.

Monthly-equivalent homeowners association fee bands for the 30 active Cutler Bay townhouse or villa listings retained after unusable-fee exclusions and city-level 1st/99th-percentile trimming, October 12, 2026. Shares describe this retained sample, not all active listings. Source: BeachesMLS via PBP Real Estate. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

Chart data (aggregate): Column chart of the retained usable-fee sample by fee band: Under \$100 26.7% (8 listings); \$100 to \$200 43.3% (13 listings); \$200 to \$300 30% (9 listings); \$300 to \$400 0% (0 listings); \$400 to \$600 0% (0 listings); \$600 to \$1,000 0% (0 listings); \$1,000 and up 0% (0 listings). Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

Cutler Bay HOA fees on townhouses and villas by recorded decade built, retained usable-fee sample (n=30). Small sample: 32 valid before trim; 30 retained.



Data as of October 12, 2026 (BeachesMLS pull 2026-10-12T07:11:33.195899+00:00). Current edition; later snapshots may differ.

Source: BeachesMLS, listings permitted for internet display, via PBP Real Estate's brokerage feed. As of October 12, 2026, This data is not verified for authenticity or accuracy and may not reflect all real estate activity in the market. Based on information (c) 2026 BeachesMLS, Inc. Equal Housing Opportunity. Fee accuracy: The fees displayed are only as accurate as the brokerage that provided them in its individual listings through the multiple listing service. Information is deemed to be reliable but not guaranteed.

Median monthly-equivalent homeowners association fee by recorded YearBuilt decade among Cutler Bay townhouses and villas in the retained usable-fee sample after exclusions and percentile trimming, October 12, 2026. Each decade uses the retained records with a recorded construction year; decades under 10 listings shown gray with a count only. Source: BeachesMLS via PBP Real Estate. Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

Chart data (aggregate): Column chart of median fee by recorded decade built: 1980s count only (6 listings); 1990s count only (1 listings); 2000s \$128 (14 listings); 2010s count only (5 listings); 2020s count only (4 listings). Small sample: 32 valid before trimming; 30 retained. A few listings can materially change these figures.

METHODOLOGY

Method, in plain English. What we counted: active townhouse or villa listings whose MLS City field is Cutler Bay, permitted for internet display in PBP Real Estate's BeachesMLS data feed, in one snapshot pulled 2026-10-12 07:11:33 UTC (data as of October 12, 2026). Fees are as entered by each listing office and converted to a monthly equivalent by the stated billing frequency (quarterly divided by three, semi-annual by six, annual by twelve); a listing with a fee but no stated frequency is excluded (0 in this snapshot). Where the MLS carries a second association fee, the two layers are summed and the second layer is reported separately. A city is published when at least 30 listings have a valid fee before trimming (32 here). Fees below the 1st or above the 99th percentile are excluded by the stated percentile rule (2 here); these records have not been independently verified as errors. This leaves the retained usable-fee sample of 30 listings; every fee median, percentile, band share and percentage in this kit describes that retained sample,

not all 32 active listings. Region and county comparisons are trimmed separately within their own samples (the five-county figure uses 3,618 retained listings); they are not the union of city-trimmed samples, and the five-county median is not a median of city medians. Per-square-foot fee ratios use retained listings with recorded living area of at least 300 square feet; annual-fee-to-asking-price ratios use retained listings with a current asking price of at least \$20,000. Each is the median of per-listing ratios, with its own qualifying count stated. Measures by construction year use the recorded YearBuilt field; groups under 10 listings show a count only, and comparisons using a group of 10–29 listings carry a small-subgroup caution. Published city samples with fewer than 40 retained listings or fewer than 40 valid-fee listings before trimming are marked small; eligibility remains at least 30 valid-fee listings before trimming, so a retained sample may have fewer than 30. Ranks compare published city medians at whole-dollar precision; equal medians tie. Special assessment, membership and related shares are keyword classifications of agent-written public remarks and are not verified. Segments follow the recorded tax legal description and the shared MLS classification rule: a listing whose legal description records a condominium is a condominium whatever its MLS property subtype, including townhouse, villa or single-family forms. Condominium or Stock Cooperative subtypes stay in the condominium segment when the legal description is silent or records a parent parcel, including new-build units. Townhouse and Villa listings not classified as condominiums are reported together in the HOA Fee Index; houses are the remaining SingleFamilyResidence listings. These are analytical classifications of recorded fields, not a determination of any property's legal regime. This index reports the recorded Townhouse and Villa subtypes together after condominium classification. Nothing here is an opinion of value about any property or a statement about any specific association's finances. Geography is the MLS City field, not a verified municipal boundary. The fees displayed are only as accurate as the brokerage that provided them in its individual listings through the multiple listing service. Information is deemed to be reliable but not guaranteed. Journalists may request the aggregate source table behind this kit (counts, medians and percentiles by city and band; no listing-level MLS records) from info@pbpre.com or 561-395-8418; nothing is gated. Edition: Data as of October 12, 2026 (BeachesMLS pull 2026-10-12T07:11:33.195899+00:00). Current edition. A later snapshot may differ; this file describes only the date above. Cite this dated file for its figures. The monthly archive at <https://www.pbprealestate.com/press/cutler-bay/2026-10/> contains a separately dated edition; cite that page only for the figures shown in that edition. Later current data is at <https://www.pbprealestate.com/hoa-fees-cutler-bay/>. Attribution: PBP Real Estate analysis of BeachesMLS listing data. This data is not verified for authenticity or accuracy and may not reflect all real estate activity in the market. Based on information (c) 2026 BeachesMLS, Inc. Equal Housing Opportunity.

CONTACT

Questions, a number for a story, or a licensed comment: Gia Freer, Broker of Record (Lic. BK689801), PBP Real Estate, LLC, 700 NW 7th Drive, Boca Raton, FL 33486. 561-395-8418, info@pbpre.com. Office hours: Monday–Saturday, 8:00 AM–5:00 PM. Reuse of figures and charts is free with attribution to PBP Real Estate analysis of BeachesMLS data.