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# America’s Vacation Property Hotspots: Where Seasonal Homes Dominate

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Vacation homes are becoming a central feature of the U.S. housing market, especially in scenic regions where seasonal living is part of the local culture. As interest rates are expected to fall in 2025, more Americans may be drawn to owning a second property in popular vacation areas. A recent analysis by the U.S. Census Bureau reveals which counties across the country now have the highest share of seasonal housing, highlighting the growing role these properties play in shaping real estate and local economies.

Based on 2020 housing data, the Census Bureau reported that over 4.3 million homes nationwide were listed as "vacant seasonal" properties. These homes sit empty for parts of the year, mainly for vacations or part-time stays. Seasonal housing is now the largest segment of vacant homes in the U.S., and its presence is most prominent in places where natural beauty and recreation attract part-time residents.

Out of 3,143 counties nationwide, 645 have at least half of their vacant homes classified as seasonal. Maine leads the country, with 15.3 percent of all homes falling into the seasonal category. Vermont follows at 13.2 percent, with Alaska at 9.1 percent. Florida has the most by volume, with over 1 million second homes, which account for more than 15 percent of the total nationwide.

Several counties stand out as major seasonal home destinations. In Lee County, Florida, 69,007 homes are listed as seasonal, which is 17 percent of all housing in the county. The median home price there is $247,000. Barnstable County, Massachusetts, which covers most of Cape Cod, reports that 33 percent of homes are seasonal, with a median price of $475,000. Collier County, Florida, shows 57,494 seasonal homes, or 25 percent of total housing. In contrast, Dukes County, Massachusetts, home to Martha's Vineyard, sees 44 percent of homes used seasonally, despite a median home price of $1.4 million.

Other high-seasonal counties are found in Colorado's ski towns, lakeside communities in Michigan, and parts of the Pacific Northwest. In smaller counties, the seasonal shift in population can dramatically impact everything from housing supply to public services.

Seasonal homes often bring volatility to real estate prices. Financial site Investopedia points out that these homes can experience price swings of 5 to 10 percent depending on the time of year. This adds a layer of risk and opportunity for both buyers and investors. Full-time residents may also face tighter inventory and rising costs in markets where second homes make up a significant share of total housing.

Still, the economic upside for local communities is hard to ignore. In Barnstable County, second homes make up 37 percent of the housing stock, and since 2021, the number of rental property owners there has increased by 48 percent, according to Boston 25 News. In Aspen, Colorado, seasonal homes help sustain a year-round economy built on tourism, home maintenance, and luxury services.

Looking ahead, mortgage rates could shift the market again. Morgan Stanley forecasts that the 30-year fixed rate, currently at 6.77 percent as of late June, may fall to around 6.25 percent by the end of 2025. That drop would lower monthly payments on a $1 million mortgage by about $400, which could influence higher-income buyers considering a vacation home purchase. Because second homes typically require larger down payments and are bought with more discretion, even small rate changes can have a strong impact on demand.

Vacation markets continue to attract buyers for more than just the scenery. These areas often offer strong short-term rental income, long-term property value growth, and proximity to major cities, making them ideal for weekend use. Many also have the infrastructure in place to support seasonal living, including tourism services and rental property management.