



FOR ANYONE MOVING FROM ANOTHER COUNTRY, ANOTHER STATE, OR WITHIN THE STATE

Moving to Orlando? Start Here.

The honest guide to where to live, what it really costs, and what nobody tells you before you move. It's written by an Orlando broker who has made the move himself, not by a listings site.

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*Your Next Home
on the Horizon*



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*New city, new state, new country:
we've done it, we can help you too.*

BEFORE YOU START

A word from someone
who has made the move

Moving to a city you don't yet know is the highest-stakes purchase most people ever make. The listings sites show you half of Orlando. This guide is the other half: where to live, what it really costs, and what nobody tells you before you move.

I know that experience from the other side. I was born in the UK, lived eight years in Bahrain, and in 1996 my wife and I chose Florida; by 1999 we had made the move. New city, new state, new country. I've done it, and I can help you too.

Every figure in here carries its source and date. Where I have an opinion, I say so, and I say why.

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The Question Everyone Asks First

Almost every conversation I have with someone moving to Orlando begins with some version of the same question:

"Can we rent it out when we're not using it?"

It is a perfectly sensible question. It is also the one that tells me the internet has shown you only half of Orlando.

There are two distinct markets here:

The primary residential market

Homes where people live full time, with schools, commutes and neighbours who stay.

The second-home, investment and vacation market

Homes bought to be used part of the year and rented out the rest.

"Aren't they all homes? Four walls and a roof?" They are. But the same four walls and a roof carries a different value, and a different set of rules, depending on which market it sits in. The difference shows up in the numbers.

ONE TOWN, TWO DIRECTIONS

+8.1%

Davenport, primary-residence side (ZIP 33837), year on year

-4.0%

Davenport, resort side (ZIP 33896), with days on market up to 88

REDFIN • JUNE/JULY 2026

Why this matters to you

- Most relocating buyers start in the vacation market because that is the Orlando they see online. Then they are surprised by what they can and cannot do there.
- The residential market is open to you, and it widens your options considerably.
- In most of the neighbourhoods in this guide, the honest answer to "can we rent it out nightly?" is no. That isn't a problem. It is simply a different kind of home, and it's worth knowing which one you are buying before you fall in love with a listing photo.

A USEFUL RULE OF THUMB

In Orange County the rule is 179 days, in Celebration the rule is the HOA, and in Polk County the rule is the parcel, never the mailing address. (More on that on page 4.)

There is also a path very few agents will offer you. If you are not ready to move yet, you can buy in the vacation market now, with the long-term goal of moving here later. It simply needs to be planned that way from day one.

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Coming From Elsewhere? What Changes

Wherever you are coming from, a few things change the moment you become a Florida resident.

THE ORLANDO MARKET TODAY

\$410,494 Median home price, Orlando region, up 1.9% year on year ORRA · JULY 2026	4.4 mo Months of supply ORRA · JULY 2026	64 days Average days on market ORRA · JULY 2026	38.2% Orlando listings with a price reduction REDFIN · JULY 2026
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In plain terms, you are arriving into a market where buyers can negotiate, not a bidding war.

Coming from another US state (especially the Northeast or Midwest)

Income tax

Florida does not impose a personal income tax (Florida Department of Revenue, New Residents guide, accessed September 2026). For many people, that alone changes the budget.

Weather

The Atlantic hurricane season runs from 1 June to 30 November (NOAA). Get a homeowner's insurance quote before you make an offer, not after. It is a real line in the budget here.

Property tax

If the home is your primary residence, you may qualify for a homestead exemption of up to \$50,000 off the assessed value. You must own and live in the home by 1 January, then apply by 1 March (Florida Department of Revenue, accessed September 2026). A vacation home does not qualify. That is the two markets again.

Sales tax

6% state sales tax, plus any local surtax (Florida Department of Revenue, accessed September 2026).

WORTH WATCHING

On 3 November 2026, Florida voters will decide on Amendment 3, a proposal to raise the non-school homestead exemption sharply from 2027. Under the proposal, people who establish Florida residency after 31 December 2026 would start at \$50,000 and wait four years for the larger exemption. It needs 60% of the vote to pass, so it is a proposal, not law (Pinellas County Property Appraiser, Amendment 3 FAQ, accessed September 2026). Ask me for the result after the election.

PAGE 2, CONTINUED

Coming from overseas, or across the border

Coming from the United Kingdom

- I made this move myself, so I know the time difference is the first thing you feel. Orlando is five hours behind the UK. Much of the process can happen by video, email and e-signature, and it works well.
- The buying process and the vocabulary are different. Your offer becomes a contract. Inspections and an appraisal follow, and "closing" is your completion day. I will walk you through every stage in plain English.
- Financing works differently for a buyer based overseas. Speak to a lender who works with international buyers early. I can introduce you to lenders, tax advisers and insurance professionals I trust.
- Currency matters. The exchange rate on the day you transfer funds changes your real budget, so plan for it.

Coming from Canada

18%

Canada is the single largest source of Florida's international buyers. You are in well-trodden company.

NAR • JULY 2026

- The same principles as the UK apply: an early conversation with a lender who works with cross-border buyers, a plan for the exchange rate, and tax advice on both sides of the border.
- Decide early whether this will be your primary home or a second home. It changes where you can buy, what you can do with the property, and how it is taxed.

YOUR OFFER	THEN	"CLOSING"
becomes a contract	inspections and an appraisal	is your completion day

This is general information, not tax, legal or financial advice. Your own situation deserves a conversation with the right professional.

PAGE 3

Where to Live: Five Communities

Each one is set out the same way, so you can compare and shortlist from wherever you are now.

Dr. Phillips / Bay Hill

ZIPS 32819 & 32836

Established, central and close to everything. It is also where I live, in Bay Lakes.

Price: ZIP 32819 median sale price \$524,881 across all property types (Redfin, June 2026). Quality single-family homes generally start around \$650,000 (Florida Connexion, August 2026).

Near: Restaurant Row on West Sand Lake Road; Bay Hill Club & Lodge, with Butler Chain of Lakes access; Epic Universe about 5–8 minutes away (Jared Jones, August 2026).

What's being built: The Pinnacle, the Dr. Phillips Marketplace redevelopment and O-Town West, among others (Jared Jones, August 2026).

Housing: Condos and townhomes below \$500,000; established single-family homes above that; golf and lakefront homes at the top.

Schools: Zoning varies by address, so check the assigned school for any home before relying on it.

The honest trade-off: A great deal of construction nearby over the next few years. It is also not a nightly-rental area.

Windermere

ZIP 34786

Quiet, green and lake-oriented.

Price: Median sale price \$872,256, up 4.3% year on year, with a median of 37 days on market (Redfin, July 2026). Entry-gate luxury starts around \$900,000 to \$1.5 million; Keene's Pointe runs from about \$1.3 million to \$7.5 million and above (MaxLife Realty, 2026).

Schools: Windermere High (Niche A-); Bridgewater Middle (GreatSchools 9/10); Windermere Elementary (GreatSchools 8/10). Verify zoning for each address.

The honest trade-off: The most restrictive rental rules in the area. Keene's Pointe has no CDD assessment, which is a genuine carrying-cost advantage.

Housing: Gated communities, custom homes, and lakefront on the Butler Chain of Lakes (13 lakes, designated Outstanding Florida Waters since 1985).

Commute: Disney 15–20 minutes; MCO airport 25–35 minutes; downtown Orlando 25–35 minutes off-peak, 40–50 at evening peak (MaxLife Realty).

SIDE BY SIDE • MEDIAN SALE PRICE				
\$524,881	\$872,256	\$579,869	\$430k–850k	~\$900,000
Dr. Phillips / Bay Hill (ZIP 32819)	Windermere	Winter Garden	Horizon West, typical range	Celebration, single-family
REDFIN • JUNE/JULY 2026 • MAXLIFE REALTY • APRIL 2026 • JARED JONES MLS REVIEW • MAY 2026				

PAGE 3, CONTINUED

Five communities, continued

Winter Garden

ZIP 34787

Walkable in town, suburban beyond it.

Price: Median sale price \$579,869, up 0.4%, with a median of 40 days on market (Redfin, June 2026). Townhomes from the upper \$300,000s; detached homes from the mid-to-upper \$400,000s (Jared Jones, July 2026).

Near: Plant Street, one of the best-known small-town main streets in the region, and the West Orange Trail for walking and cycling.

Schools: Zoning can change a few streets apart, so check the assigned school for the exact address.

Housing: A historic downtown alongside a great deal of new construction.

Commute: 30–40 minutes to downtown Orlando (MaxLife Realty, April 2026).

The honest trade-off: The ZIP code blends historic Winter Garden with new-build Horizon West. Be clear about which one you are looking at.

Horizon West

ORANGE COUNTY, INSIDE
ZIP 34787

New, planned, amenity-rich.

Price: Roughly \$430,000–\$850,000 (MaxLife Realty, April 2026).

Near: Horizon West Regional Park (Phase 1A opened February 2026) and the Hamlin town centre.

Schools: Newer schools. Check the assigned school for the exact address.

Housing: The fastest-growing area in the metro for new construction, in master-planned villages.

Commute: 40–55 minutes to downtown Orlando, the longest of the suburbs compared (MaxLife Realty).

The honest trade-off: Most communities carry a CDD assessment on top of HOA dues, and when you come to sell, you compete with the builders' incentives. (See page 4.)

Celebration

OSCEOLA COUNTY, ZIP
34747

The theme-park lifestyle with neighbours who stay, rather than guests who turn over.

Price: Condos around \$385,000; townhomes around \$612,000; single-family homes around \$900,000 median (Jared Jones MLS review of 300 sales, May 2026).

Near: A genuinely walkable town centre, trails and golf, beside the Disney area.

The honest trade-off: Short-term rental is effectively banned. The master association requires a 30-day minimum lease, and several villages require 6 or 12 months.

Housing: Eleven villages; Island Village is described as possibly the last new-construction chapter in the town.

Schools: Celebration School (K–8), Niche B (Niche, 2026).

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What Everyone Gets Wrong

The part most guides leave out: the price on the sign is rarely the price you live with.

1 The CDD, the fee people don't see coming

- Many newer communities, including most of Horizon West, carry a Community Development District (CDD) assessment. It pays for the roads, utilities and amenities that were built for the community.
- It appears on your property tax bill, on top of your HOA dues, and it can run for many years.
- Not every community has one. Keene's Pointe in Windermere, for example, has no CDD, and that is worth money over the life of a mortgage.
- Before you commit to any new-build community, ask for the CDD amount in writing and add it to your monthly budget.

2 The base price is not the contract price

- Builders advertise a "base" price. Once lot premiums and upgrades are added, actual contract prices typically run 10–20% above base (Pozek Group, April 2026).
- A home advertised at \$450,000 can realistically become \$495,000 to \$540,000 by the time you sign.
- Almost nobody explains this up front. I would rather you hear it from me now than discover it in the design centre.

3 "We'll rent it out while we're away"

- Orange County prohibits rentals of 179 days or fewer in single-family residential districts. That covers Dr. Phillips, Windermere and Winter Garden, and HOAs are often stricter still.
- Celebration's master association requires a minimum lease of 30 days, and some villages require 6 or 12 months.
- In Davenport, where nightly rental is legal in the right resort communities, the mailing address does not tell you the rules. The parcel does.
- Verify with the HOA and the county before you rely on rental income.

4 The "Orlando" price you read online

- Different sources measure different things. ORRA shows the regional median up 1.9%; Zillow's index shows Orlando down 1.9% (July 2026). Both are correct, because they measure different baskets of homes.
- Ask your agent which figure they are quoting, and why.

Mistakes Relocating Buyers Make

1 **Buying from the photographs**
A listing photo is chosen to hide the busy road and the power lines. Before you fly anywhere, ask for a live video walkthrough of every home on your shortlist.

2 **Shopping in the wrong market without realising it**
If you want to live here full time, make sure you are looking at the residential market, not resort homes that happen to be close to the parks.

3 **Assuming renting first is the cheaper option**
Around 11,000 new apartments are being delivered in Orlando in 2026, with only about 1,500 scheduled for 2027 (MMG Real Estate Advisors, February 2026). The "rent for a year, then buy" plan may cost more than you expect.

4 **Waiting for rates to fall**
In December 2025, Fannie Mae forecast mortgage rates of 5.9% for 2027. By August 2026 it had revised that to 6.7% (Scotsman Guide, December 2025; Fannie Mae, August 2026). Nobody can promise where rates will go. Buy when the home and the timing are right for your family.

5 **Forgetting the running costs**
HOA dues, CDD assessments, homeowner's insurance and property tax together make up the true monthly figure. Get all four before you make an offer.

6 **Missing the homestead deadline**
To claim the exemption you must own and live in the home by 1 January and apply by 1 March (Florida Department of Revenue). Buy in December or January, and the timing matters.

7 **Choosing a community by its name**
In Winter Garden and Horizon West especially, school zoning can change a few streets apart. Check the exact address, not the city.

RATES, FORECAST AND REVISED

5.9%

Fannie Mae forecast
for 2027, made
December 2025

6.7%

The same
forecast, revised
August 2026

SCOTSMAN GUIDE • DECEMBER 2025 •
FANNIE MAE • AUGUST 2026

PAGE 6 • YOUR RELOCATION CHECKLIST

What to Do, and When

Print this page and keep it. Tick things off as you go.

6–12 months before your move

- ☐ Decide: primary residence, or second home now and move later? It shapes everything else.
- ☐ Shortlist two or three of the communities on page 3.
- ☐ Speak to a lender, especially if you are coming from overseas or across the border.
- ☐ If you can, visit once, and drive the commute at rush hour.

1–3 months before

- ☐ Video walkthroughs of your shortlist, then an in-person visit to the final two or three if you can.
- ☐ Make your offer, then complete the inspection and appraisal. Your agent can attend both for you if you are not here yet.
- ☐ Get your homeowner's insurance quote in hand before the inspection period ends.

3–6 months before

- ☐ Get pre-approved and set your real budget, including HOA, CDD, insurance and taxes.
- ☐ If you are selling a home where you are now, line up that sale and its timing.
- ☐ Talk to a tax adviser about the move, particularly if you are coming from the UK or Canada.

The month you move

- ☐ Closing day. Many buyers sign electronically from where they are.
- ☐ Set up utilities, and change your driving licence and registration once you are a resident.
- ☐ Put a reminder in your diary: homestead application by 1 March.

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What Good Looks Like

Charles Ulbrich and his family moved from Columbus, Ohio to Windermere. In his own words:

"Compound that decision by having to move from out of state, and it becomes a daunting and potentially expensive undertaking. Alex made our transition from Columbus, OH to Windermere, FL smoother than we could have ever imagined. From helping us hone in on a neighborhood that we desire, to video walk throughs that saved us expensive airfare and travel, to meeting with inspectors, contractors; it was like as if we were actually there via his personal handling and care."

Charles Ulbrich, National Account Sales Manager

★★★★★

WHAT MADE IT WORK

We settled on the right neighbourhood first, before looking at a single house.

Video walkthroughs replaced wasted flights.

Someone they trusted was physically present for the inspections and the contractors.

FROM THE OTHER SIDE

I know that experience from the other side, too. I was born in the UK, lived eight years in Bahrain, and in 1996 my wife and I chose Florida; by 1999 we had made the move.

**New city, new state, new country:
I've done it, and I can help you too.**

IT STARTS WITH A CONVERSATION, NOT A HOUSE

How Alex Helps Next

Wherever you are in the decision, whether you are still wondering if Orlando is right or already comparing streets, the next step is simply a conversation.



Here is how I work with people moving to Orlando:

It starts with a buyer consultation. Before any house, we work out what you are actually looking for and which of the two markets fits the life you intend to live.

I attend inspections, appraisals and walkthroughs on your behalf when you cannot be here.

A zero-dollar cancellation on my buyer agreement. If you are not happy with me, you can cancel and walk away at no cost. Committing to someone you have never met, from another state or country, should not feel like a trap.

That is what I mean by "agent for life". I have clients of 10, 15 and 20 years, and I now help their children buy their first homes.

Personal video walkthroughs before you fly. I preview homes myself, so you don't spend airfare on the wrong one.

A trusted network of lenders, tax advisers, insurance professionals, property managers and contractors.

If Orlando turns out not to be the place, my international network means I can point you somewhere else, and still be your agent.

The easiest way to reach me is a text. It's the least pressure for both of us.

Even if you only want to talk about the market in general, feel free to reach out.

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Market figures carry their source and date and may change. This guide is general information, not legal, tax, financial or insurance advice. Short-term rental rules vary by parcel, county and HOA, so verify with the HOA and the county before you rely on rental income. School zoning and ratings should be verified for each address. Past client experiences are not a guarantee of future results.

Figures as of September 2026. Equal Housing Opportunity.