

Younger Snowbirds Are Changing the Way Buyers Search for Florida Homes
Remote Work Is Creating a New Generation of Florida Homebuyers

For decades, the term "**snowbird**" has been closely associated with retirees escaping cold northern winters for a few months of sunshine in Florida.

That picture is beginning to change.

According to a recent report from Florida Realtors, some Florida real estate professionals are seeing more seasonal buyers in their **30s and 40s** who are splitting their time between Florida and another state.

Remote and hybrid work are making it possible for these buyers to enjoy Florida without necessarily giving up their careers or primary residence elsewhere.

In other words, the traditional snowbird is getting younger.

The Rise of the "Work-from-Florida" Buyer

For today's younger seasonal buyer, purchasing a Florida property isn't necessarily about retirement. It may be about **flexibility and lifestyle.**

A buyer might spend part of the year in New York, Chicago, Boston, New Jersey or another northern market while working remotely from Florida during the winter—or even for several months at a time.

Some may eventually decide to make Florida their permanent home. Others may continue maintaining two residences for years.

This creates an interesting new category of buyer: someone who wants the benefits of a Florida home while maintaining professional and personal connections somewhere else.

Florida Realtors described this emerging buyer as something of a hybrid between a traditional snowbird and a digital nomad.

What Are These Buyers Looking For?

The younger snowbird's wish list can look very different from that of a traditional seasonal retiree.

In Central Florida, I would expect many of these buyers to place greater emphasis on features that allow them to **live, work and enjoy Florida at the same time, such as:**



- Dedicated home-office space
- Reliable high-speed internet
- Flexible living areas
- Modern kitchens and updated homes
- Community amenities
- Swimming pools and outdoor living
- Proximity to restaurants, shopping and entertainment
- Convenient access to airports
- Low-maintenance properties
- Neighborhoods that offer year-round activities

Location can also be especially important.

A younger seasonal buyer may want to spend the morning working remotely, the afternoon at the pool and the evening enjoying restaurants, entertainment or one of Central Florida's many attractions.

That can make communities around **Winter Garden, Clermont, Lake Nona, Windermere, Doctor Phillips, Celebration and other lifestyle-oriented areas** particularly interesting to buyers looking for more than simply a winter escape.

Central Florida Offers a Different Kind of Snowbird Lifestyle

South Florida has traditionally attracted a large share of seasonal buyers, but Central Florida offers its own combination of advantages.

For many buyers, the appeal is the ability to combine Florida's climate with a suburban or community-oriented lifestyle, while remaining within reasonable reach of Orlando International Airport, major highways, restaurants, theme parks, sporting events and entertainment.

And unlike the traditional snowbird who might arrive in November and leave in April, a remote worker may have considerably more flexibility.

They might come to Florida for January and February, return north for spring, spend another month in Florida during the summer or simply move back and forth depending on work and family commitments.

That flexibility can change how they evaluate a home.

The Second Home Doesn't Have to Be a Vacation Home

One of the biggest differences with this emerging group is that the property may need to function as a real home—not just a vacation getaway.

The buyer may expect to spend months living there, which means questions about internet service, office space, storage, community amenities, insurance, maintenance and everyday convenience become much more important.

For buyers considering a second home in Central Florida, I recommend looking beyond the initial excitement of finding a beautiful property.

Ask yourself:

Can I comfortably work from here?

What will it cost me to own this home when I'm not here?

How much maintenance will the property require?

How convenient is the location for airports, shopping, restaurants and everyday needs?

Does the community have restrictions that could affect how I use the property?

And perhaps most importantly:

Could I see myself eventually making this my primary Florida residence?

What This Means for Central Florida Sellers

This changing buyer profile could also create opportunities for homeowners considering selling.

A property that appeals to a remote-working buyer may have features worth emphasizing in marketing.

Instead of simply describing a property as having "three bedrooms," for example, marketing can highlight **a flexible third bedroom that can function as a private home office.**

Outdoor living areas, community pools, fitness centers, fast internet availability, low-maintenance landscaping and proximity to airports can all become meaningful parts of the home's story.

The key is understanding how today's buyer intends to use the property, not simply listing the number of bedrooms and bathrooms.

Florida's Snowbird Season May Be Changing

The traditional Florida snowbird isn't disappearing. Instead, the market may be becoming more diverse.

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A Shift Toward a Buyer's Market: What Rising Inventory Means for Central Florida Homeowners

For several years, Central Florida's housing market has been defined by limited inventory, strong demand and intense competition for desirable homes. That dynamic has changed. Today, buyers are seeing more choices in many Central Florida communities, while sellers are finding that pricing a home correctly and presenting it well can make a significant difference. The result is a market that is moving closer to balance—although conditions vary considerably by price range, property type and location.

Inventory Is Giving Buyers More Choices

The Orlando market has experienced a significant change in inventory compared with the exceptionally tight conditions of the pandemic-era market. An analysis from ICE Mortgage Technology found Orlando's listed inventory in May 2026 was about 41% above its typical May level from 2017–2019. At the same time, inventory has eased from some of the highs seen last year.

More inventory doesn't necessarily mean prices are falling dramatically. Instead, it gives buyers something they haven't had as much of in recent years: time and choices.

Buyers may have more opportunities to:

- Compare several homes before making an offer
- Negotiate price and terms
- Request seller concessions
- Consider homes that have been on the market longer
- Evaluate new construction alongside resale properties
- Take additional time for inspections and due diligence

That doesn't mean every seller is willing to negotiate. Well-priced homes in desirable neighborhoods can still attract strong interest.

A Balanced Market Doesn't Mean a Market Crash

One important distinction for homeowners is that increasing inventory should not automatically be interpreted as a return to the 2008 housing crisis.

Florida Realtors Chief Economist Dr. Brad O'Connor has noted that current statewide inventory conditions look much more like the 2014–2020 period of relatively normal housing activity than the excessive supply associated with the Great Recession.

Florida's statewide market also showed a more nuanced picture in August 2026. Single-family inventory was down 13% from a year earlier, while the median single-family sale price increased slightly to $415,000. Condo and townhouse inventory declined 11.5%, with the median price rising nearly 3% to just under $298,000.

In other words, inventory, sales and prices don't always move in the same direction.

What This Means for Central Florida Sellers

The days when a seller could simply put a home on the market and expect multiple offers immediately are not necessarily the norm.

Today's sellers need to pay closer attention to the competition. Pricing is especially important. Buyers have more alternatives, and an overpriced home can sit on the market while better-positioned properties receive attention.

Sellers may also need to consider incentives such as:

- Closing-cost assistance
- Mortgage-rate buydowns
- Home warranties
- Repairs or improvements requested by buyers
- Flexible closing dates

The goal isn't simply to have the lowest price. It's to make the property competitive with everything else a buyer can purchase for the same money.

What This Means for Buyers

For buyers, a more balanced market can provide an opportunity to be more strategic.

Instead of feeling pressured to make an offer immediately, buyers may have more time to investigate the neighborhood, compare properties and evaluate the total cost of ownership.

That is particularly important in Central Florida, where insurance, HOA fees, property taxes and maintenance costs can significantly affect the monthly cost of owning a home.

And don't forget about new construction. Builders are competing with resale properties and may offer incentives that change the overall affordability equation.

One Market Doesn't Tell the Whole Story

Central Florida is not one single real estate market.

Conditions can be dramatically different between Orlando, Windermere, Winter Garden, Clermont, Lake Nona, Winter Park, Kissimmee, Davenport, Sanford and communities throughout Lake, Orange, Osceola, Seminole and Polk counties.

Even within the same neighborhood, a $350,000 townhome can behave very differently from a $900,000 single-family home.

That's why broad headlines about "the Florida housing market" should be viewed as a starting point—not a substitute for analyzing the specific neighborhood and property.

The Bottom Line

Central Florida's housing market is evolving from the extreme conditions we've experienced in recent years toward a market where buyers and sellers have to negotiate based on current market realities.

For buyers, increased inventory can mean more choices and greater negotiating opportunities.

For sellers, it means pricing, presentation and marketing matter more than ever.

And for both sides, understanding what is happening in your specific neighborhood and price range is more valuable than relying on statewide headlines.

As a Central Florida Realtor, I believe this type of market can create opportunities for people who are prepared, understand their numbers and have a clear strategy before making a move.







Amendment 3: What Florida Homeowners Need to Know About the Property Tax Vote

Property taxes are becoming one of the biggest issues facing Florida homeowners, and Amendment 3 will give voters an opportunity to decide whether Florida's property-tax structure should change.

The proposed constitutional amendment will appear on the November 3, 2026 ballot and requires at least 60% voter approval to pass. If approved, the changes would take effect January 1, 2027.

What Would Amendment 3 Change?

For homeowners who qualify for Florida's homestead exemption, the amendment would increase the exemption for non-school property taxes to:

- $150,000 in 2027
- $250,000 in 2028
- Adjustments for inflation beginning in 2029

School-related property taxes would not be covered by the expanded exemption.

The amendment would also reduce the annual assessment-growth cap on many non-homestead properties, including rental homes, second homes and commercial properties, from 10% to 5%.

Why It Matters to Central Florida Homeowners

For homeowners, the potential reduction in taxable value could affect the ongoing cost of owning a home. However, the impact will vary depending on the property's assessed value, homestead status and local tax structure.

There is also another side to the issue. Local governments rely heavily on property-tax revenue to fund services such as public safety, infrastructure, emergency services and other community programs. Analysts have offered significantly different estimates of the potential financial impact on local governments if the amendment passes.

What About Buyers Moving to Florida?

Amendment 3 contains a provision that could be particularly important for people relocating to Florida. Those who are not Florida residents as of December 31, 2026 would initially receive the existing homestead exemption and could become eligible for the expanded exemption beginning with their fifth year of exemption, subject to constitutional requirements.

For anyone considering a move to Central Florida, this could become an important factor when calculating the long-term cost of homeownership.

The Bottom Line

Amendment 3 could have significant implications for homeowners, buyers, landlords, investors and local governments. But its effects will not be the same for everyone.

As a Central Florida Realtor, I'll be watching this closely because property taxes are an important part of determining the true cost of owning a home.

If you're considering buying, selling or relocating to Central Florida, understanding your potential property-tax bill is just as important as looking at the purchase price. Be sure to review the amendment and consult your property appraiser or tax professional for information specific to your situation.







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Agent Spotlight

Phil Holliday is a dedicated real estate professional with Preferred Real Estate Brokers, specializing in helping clients buy and sell homes in both Central Florida and Las Vegas. With years of experience in the industry, Phil combines local market knowledge, cutting-edge technology, and a client- focused approach to make every real estate transaction smooth and successful. One of Phil's unique offerings is his Perfect Home Finder program, a personalized service that goes beyond the standard MLS listings. By working closely with clients to identify their precise needs and preferences, Phil uses advanced target marketing to identify pre-listed and off-market properties that perfectly match each client's criteria. This program is especially valuable for buyers who want exclusive access to homes that aren't widely available. Whether you're a first-time homebuyer, a seasoned investor, or looking to relocate, Phil is committed to helping you find your dream home with ease and expertise. Reach out today to experience a superior level of service in Central Florida or Las Vegas real estate.

Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those that found to give exceptional service. Here are a few of my top choices, please be sure to tell them I referred them to you

Vince Gaudio
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