

Where Are People Moving From — and Where in Florida Are They Going?

Florida continues to attract people looking for sunshine, a different lifestyle, career opportunities, and a place to call home. However, the migration boom that peaked earlier in the decade has cooled, and today's newcomers are becoming more selective about where they live and what they can afford.

For those of us in Central Florida real estate, one trend stands out: people are not only moving to Florida from other states; they are also relocating within Florida to find more affordable housing and a lifestyle that better suits their needs.

Where Are Florida's New Residents Coming From?

According to U.S. Census Bureau data for 2024, some of the leading sources of domestic migration to Florida were New York, Texas, and California. Pennsylvania, Georgia, New Jersey, Illinois, and other Northeastern and Midwestern states also contributed significant numbers of newcomers.

What is attracting them?

- A change of lifestyle: Warm weather, outdoor recreation, golf, boating, and year-round activities remain important attractions.
- Retirement and relocation: Retirees and people approaching retirement continue to consider Florida, while some working-age households move for employment or lifestyle reasons.
- Family and career opportunities: Employment, business opportunities, and proximity to family can influence relocation decisions.
- Housing choices: Buyers compare home prices, taxes, insurance costs, and monthly expenses before deciding where to settle.

Although Florida remains a popular destination, higher housing costs, insurance premiums, and other living expenses are affecting where newcomers choose to buy. Migration has slowed from its earlier peak, making affordability an increasingly important factor.

Which Parts of Florida Are Attracting New Residents?

Not every Florida market is experiencing the same growth. Recent population research points to continued interest in several mid-sized counties, where housing construction and relative affordability are helping attract residents.

1. Central Florida: Polk and Lake Counties

Polk County, including Lakeland, Winter Haven, and surrounding communities, continues to attract new residents. Lake County, including Clermont, Minneola, and Leesburg, is also drawing attention from buyers seeking suburban communities, more space, and access to the greater Orlando area.

For buyers who find some established Orlando neighborhoods beyond their budget, these markets may offer additional choices, including newer homes and planned communities. Commute times, insurance costs, property taxes, and community fees should still be considered carefully.

2. The Orlando Area: Osceola and Surrounding Communities

Kissimmee, St. Cloud, and other Osceola County communities appeal to buyers looking for access to Orlando-area employment, entertainment, and services. However, the broader Orlando market has experienced domestic outmigration in recent population estimates, partly offset by international migration. That means growth is not uniform across every community.

For buyers, the important question is not simply whether Orlando is growing, but which neighborhoods offer the right balance of affordability, convenience, and long-term suitability.

3. Southwest Florida: North Port and Cape Coral

Southwest Florida continues to attract people interested in coastal living, outdoor recreation, and retirement opportunities. North Port and Cape Coral ranked among the leading U.S. destinations for relocating home searchers in Redfin's first-quarter 2026 analysis. These rankings reflect online home-search activity rather than a complete count of people who actually moved.

Buyers considering coastal or near-coastal locations should carefully compare homeowners insurance, flood exposure, maintenance costs, and travel distances to work and services.

4. Pasco and Marion Counties

Areas around Pasco County, north of Tampa, and Marion County, including the Ocala area, have also attracted new residents. University of Florida researchers identified both counties, along with Polk County, as continuing destinations for domestic movers in 2025.

These areas may appeal to people seeking a quieter setting, newer housing, or alternatives to some of Florida's more expensive metropolitan neighborhoods.

A New Trend: Floridians Moving Within Florida

An important part of the story is that many people are not arriving from another state at all. They are moving from one Florida county to another.

Research using earlier IRS migration data found that approximately 58%–59% of domestic newcomers to Polk and Pasco counties during the 2021–2023 migration period came from other Florida counties. Polk drew many residents from Orange, Hillsborough, and Osceola counties, while Pasco attracted movers from elsewhere in the Tampa Bay region.

Where Are People Moving From — and Where in Florida Are They Going cont.?

This suggests that affordability and lifestyle changes are influencing decisions within the state. Homeowners may be selling in one community to purchase a larger home elsewhere, while other households are choosing locations closer to family, work, or preferred amenities.

What Does This Mean for Central Florida Homebuyers and Sellers?

For buyers, expanding your search beyond a single city can reveal opportunities you might otherwise miss. Comparing communities in Orange, Lake, Osceola, and Polk counties may help you find a property that better matches your budget and lifestyle.

For sellers, understanding who is moving into your area can help shape a more effective marketing strategy. Relocating families, retirees, first-time buyers, and homeowners moving within Florida may each have different priorities.

The market is also becoming more nuanced. Buyers should consider the full cost of ownership—not just the purchase price—including insurance, property taxes, HOA or CDD fees, utilities, and commuting expenses.

Final Thoughts

Florida remains an attractive place to live, but migration patterns are changing. New residents continue to arrive from states such as New York, Texas, and California, while communities including Polk, Lake, Pasco, and Marion counties are benefiting from continued domestic migration.

For Central Florida residents, the opportunity is to look beyond the headlines and identify the communities that offer the best fit for their individual needs.

Thinking about moving within Central Florida or relocating to the area? As a local real estate professional, I can help you compare neighborhoods, explore new-construction and resale homes, and identify properties that fit your budget and lifestyle—including homes that may not yet be publicly listed.

Cryptocurrency and Luxury Real Estate: A New Way to Buy Property?

Add How digital assets are changing the way some high-end buyers purchase real estate

The luxury real estate market is evolving as cryptocurrency becomes an increasingly discussed option for wealthy buyers and sellers. From multimillion-dollar waterfront homes to exclusive penthouses and luxury investment properties, some transactions are exploring ways to use digital assets such as Bitcoin and Ethereum to purchase real estate.

For buyers who have accumulated significant wealth through cryptocurrency investments, real estate offers an opportunity to diversify their portfolios by converting digital wealth into a tangible asset.

How Do Crypto-Backed Real Estate Transactions Work?

There are several ways cryptocurrency can be used in a real estate transaction. A buyer may convert their digital assets into U.S. dollars before closing, use a specialized service to facilitate a crypto-funded purchase, or explore an arrangement in which a seller agrees to accept cryptocurrency through a properly structured transaction.

Some investors also use crypto-backed loans, borrowing against eligible digital assets to obtain funds for a property purchase without immediately selling their holdings. These arrangements carry risks, including market volatility and potential collateral liquidation if cryptocurrency values fall.

Why Is the Luxury Market Interested?

High-net-worth buyers are often looking for flexibility, privacy, and alternative ways to manage their wealth. Cryptocurrency can offer another funding option for qualified buyers, particularly those with substantial digital-asset holdings.

For sellers, accepting a crypto-funded offer may attract a different pool of international or technology-focused buyers. However, these transactions are not necessarily faster or simpler than traditional purchases. Verification of funds, conversion costs, tax considerations, and regulatory compliance remain important parts of the process.

What Does This Mean for Central Florida?

Central Florida's luxury market—including waterfront properties, golf-course communities, upscale homes in Windermere and Doctor Phillips, and select properties around Lake Nona—may appeal to affluent buyers looking to diversify their investments.

While cryptocurrency-funded purchases are not yet a standard method of buying homes, they represent an emerging option that real estate professionals should understand. Buyers and sellers considering this approach need experienced real estate, legal, tax, and financial professionals who understand both property transactions and digital assets.

Important Considerations Before Buying or Selling

Before proceeding with a cryptocurrency-related property transaction, buyers and sellers should consider:

- Price volatility: Cryptocurrency values can change significantly between an offer and closing.
- Tax implications: Selling, exchanging, or spending cryptocurrency may trigger taxable gains or other tax consequences.
- Proof of funds: Buyers must be able to document the source and availability of their funds.
- Closing requirements: Title companies, lenders, and other parties may have specific requirements for receiving and documenting funds.
- Professional guidance: Legal, tax, and compliance advice can help identify risks before a transaction moves forward.

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Lakefront Living in Central Florida: Is the View Worth the Price?

Imagine waking up to peaceful water views, enjoying your morning coffee overlooking the lake, or spending an evening watching the sunset from your own backyard. For many homebuyers, lakefront living in Central Florida offers a lifestyle that is hard to match. From the lakes around Clermont and Winter Garden to the waterfront communities of Windermere, Winter Park, and the Lake Nona area, properties with water views continue to attract buyers looking for beauty, recreation, privacy, and long-term value.

But just how much more is a lakefront property worth compared with a similar home without a view?

How Much Does a Lake View Add to Property Value?

A lake view can add meaningful value to a home, but the premium varies considerably depending on the location, quality of the view, lake access, property condition, and local demand.

As a general rule of thumb, a desirable lake view may add approximately 5% to 15% to a property's value, while premium waterfront properties with private lake frontage, a dock, or direct recreational access may command a larger premium in some markets. These are broad illustrative estimates, not a verified Central Florida market average or a guarantee of added value.

For example, consider a home valued at $400,000 without a lake view:

- **5% premium:** $20,000
- **10% premium:** $40,000
- **15% premium:** $60,000

The actual difference could be smaller or considerably larger. A panoramic view of a desirable skiable lake with private frontage is very different from a partial view of a small community pond.

It is also important to distinguish between a home that simply overlooks a lake and one that sits directly on the water. Direct waterfront access, usable shoreline, dock rights, and boating opportunities can make a substantial difference in buyer demand and resale value.

What Makes a Lakefront Property More Valuable?

Several factors influence how much buyers are willing to pay for a waterfront home.

1. **The quality of the view**

Unobstructed water views, attractive sunsets, and a wide stretch of open water generally offer greater appeal than a limited view partially blocked by trees or neighboring homes.

2. Lake size and recreational opportunities

Central Florida offers everything from quiet fishing lakes to larger lakes popular for boating, kayaking, and water sports. A lake's recreational appeal can influence demand, although restrictions and local rules should always be checked.

3. **Private waterfront access**

A property with usable shoreline, a permitted dock, or a boat lift may attract a different group of buyers than a home with a view alone. Buyers should confirm that any existing structures are properly permitted and that dock access is legally available.

4. **Location and neighborhood**

A lakefront home in a sought-after community may command a greater premium than a comparable property in a less desirable location. Nearby schools, commuting routes, shopping, and community amenities also affect value.

5. **Privacy and outdoor living**

Homes with spacious waterfront patios, screened lanais, outdoor kitchens, and attractive landscaping can make the most of their setting and appeal to buyers who enjoy entertaining outdoors.

What Buyers Should Check Before Purchasing

Lakefront living is appealing, but waterfront ownership comes with additional considerations.

- **Flood risk and insurance:** Review FEMA flood maps, obtain an insurance quote, and ask whether flood insurance is required or advisable.
- **Water quality:** Investigate algae concerns, aquatic vegetation, water clarity, and any history of harmful algal blooms.
- Shoreline condition: Check for erosion, drainage problems, unstable banks, and maintenance responsibilities.
- **Dock and boating rules:** Verify dock permits, shoreline restrictions, lake-access rights, and whether motorized watercraft are permitted.
- **Ongoing costs:** Budget for waterfront landscaping, dock maintenance, specialized insurance, and potential community or lake-association fees.
- **Future resale:** Consider whether the lake, view, and surrounding neighborhood are likely to appeal to a broad pool of future buyers.

A professional inspection and careful review of property records can help buyers identify potential costs before making a commitment.

Is Buying a Lakefront Home a Good Investment?

A lakefront property can offer a combination of lifestyle benefits and resale appeal. Waterfront homes are often relatively limited in supply, and a desirable setting can help distinguish a property from competing homes.

However, a lake view does not guarantee appreciation. Purchase price, maintenance costs, insurance, local market conditions, and the property's specific waterfront features all matter. Buyers should compare recent sales of similar homes on the same lake whenever possible rather than relying on a general percentage premium.

For sellers, highlighting the quality of the view, outdoor living space, water access, and permitted waterfront features can help communicate the property's value to prospective buyers.

Let the View Guide You—but Let the Numbers Make the Decision

Buying a lakefront home in Central Florida can be an opportunity to enjoy a beautiful setting while purchasing a property with distinctive appeal. The key is understanding exactly what you are paying for and whether the premium makes sense for your budget and long-term plans.

As a Central Florida real estate professional, I can help you compare waterfront and non-waterfront properties, review comparable sales, and evaluate the features that may influence a home's market value.

Thinking about buying a lakefront home in Central Florida? Let's explore your options and find a property that fits your lifestyle, budget, and real estate goals.



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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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