ORLANDO RELOCATION | UPDATED NOVEMBER 4, 2026

Moving to Orlando in 2026: Your Central Florida Homebuying Plan

Now is the time to turn your Florida plans into a focused home search.



AI-generated home illustration; original agent photograph.

Moving to Orlando starts with matching the home to the life you want to live: your work location, daily travel, outdoor space and ownership budget. If Central Florida is already on your shortlist, begin now with a realistic closing and move-in calendar. Buyers considering a 2026 move should also review the December 31 residency provision in Amendment 3 before making assumptions about future homestead benefits. [1]

DEC 31, 2026
Residency planning

JAN 1, 2027
Homestead ownership/use

MAR 1, 2027
Application deadline

Choose your daily routine before your floor plan

Build a shortlist around the places you actually need to reach. Compare Windermere and Winter Garden homes against the same requirements: an office, garage capacity, pool, maintenance needs and your routes to work or appointments. If Lake Nona or another part of Orlando is your destination, test that trip at the times you expect to travel. A map distance alone does not establish a reliable commute.

Turn a year-end goal into a workable calendar

Discuss financing, inspections, insurance, title work and possession together. Ask whether a resale home can be delivered vacant on your schedule. For new construction, confirm the builder's current completion estimate and the contract's timing provisions. Keep room for delays so the deadline supports your planning without pushing you into a home that does not fit.

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Your move, from shortlist to first night at home

Understand the residency milestone

The amendment distinguishes people maintaining permanent Florida residence by December 31, 2026 from later arrivals. Its expanded exemption is not awarded merely because you sign a contract. Review your circumstances with the property appraiser before relying on a tax benefit. [1]

Prepare the homestead application with the move

For 2027, plan to own and occupy the qualifying permanent home by January 1 and apply by March 1. The appraiser may ask for a Florida driver license, vehicle registration, domicile information or other residency evidence. Buying a home and establishing permanent residence are related but separate steps. [2]

Compare the whole monthly ownership cost

Request a buyer-specific tax estimate because a sale may lead to reassessment. Add your loan payment, insurance quote, HOA or condominium fees, utilities and upkeep. Compare actual properties using the same assumptions. Review association documents and planned assessments, and verify which costs are included in a new-construction quote. [3]

Your purchase checklist

1. Set a purchase budget and confirm financing or proof of funds.
2. Shortlist homes by daily travel, layout and maintenance needs.
3. Confirm inspections, insurance, closing and possession dates.
4. Check residency evidence and homestead filing with the appraiser.

Buyer questions, answered

Should I rent first or buy before relocating? Base that decision on your familiarity with the area, available homes and timeline. Renting can allow time to test a location; a purchase can work when the home and schedule are well matched.

Can a new-construction home meet my move date? Possibly. Verify the specific home's status, contract terms and occupancy timing. Treat an estimated completion date as an estimate.

How should I compare Windermere and Winter Garden? Use your own priorities and property-level costs. Tour both, test your regular journeys and compare homes with similar features and condition.

BUY NOW. START YOUR FLORIDA CHAPTER.

Share your moving date, work destination, budget and must-have features. Christopher can help turn them into a focused Central Florida home search.

407-900-0829 | WindermereHomeSales.com/contact

Orlando relocation guide | Windermere community guide | Winter Garden community guide

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SOURCES | Checked November 4, 2026

1. Florida Department of State: Amendment 3 ballot summary
2. Florida Department of Revenue: homestead application requirements
3. Florida Statutes: reassessment after ownership changes

General information. Confirm current rules and property-specific eligibility with the responsible authority.