SECOND-HOME OWNERSHIP | UPDATED NOVEMBER 4, 2026

Buying a Second Home in Central Florida: Costs, Location and Ownership

Your Florida escape, your own front door. Choose a home for the visits you look forward to.



AI-generated home illustration; original agent photograph.

A second home in Central Florida can give your holidays and seasonal visits a familiar address. The best purchase begins with how you will use it: a quiet retreat, long weekends, family visits or a possible future full-time move. Match that purpose with a location you enjoy and a budget you can comfortably carry throughout the year, including the months when the home sits empty.

ENJOY
Choose for your visits

PLAN
Budget for the full year

PROTECT
Arrange care between stays

Choose the location around your Florida routine

When comparing an Orlando-area second home, decide what you want within easy reach and test the actual journey. Explore Windermere or Winter Garden if those communities fit your activities and preferred home style. If your visits revolve around attractions or a resort setting, compare appropriate properties in the Disney-area market as well. Review the specific address and community rules before treating any location as suitable for rentals.

Buy a home that is easy to enjoy between trips

A pool, generous outdoor living area or larger floor plan can add enjoyment, but each also affects care and expense. Decide who will inspect the home while you are away, manage storm preparation and respond to leaks or equipment problems. Ask an insurer about vacancy, seasonal occupancy and any rental plans before choosing coverage.

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Make the ownership plan as appealing as the home

Build a complete second-home budget

Include financing, buyer-specific property taxes, insurance, HOA or condominium charges, utilities and ongoing care. Review what association fees cover, current financial documents and planned assessments. Compare properties using annual costs rather than only the monthly loan payment. Keep cash available for repairs and periods when you use the home less than expected.

Understand the non-homestead tax treatment

A true second home does not receive the primary-residence homestead exemption. Amendment 3 lowers the assessment-growth cap for qualifying non-homestead property to 5% for non-school taxes; it does not cap the entire tax bill. A purchase can reset the assessment, so use an estimate for your ownership. [1, 2, 3]

Keep future rental plans clear

If renting is part of your plan, confirm local zoning, association rules, lender requirements and insurance coverage before committing. A home marketed as a second home is not automatically an approved vacation rental. If your main goal is personal enjoyment, first establish that you can carry the costs without depending on projected bookings.

Your purchase checklist

1. Estimate the number and length of your personal visits.
2. Obtain insurance and full-year ownership cost estimates.
3. Review association finances, restrictions and assessments.
4. Arrange local oversight and verify any proposed rental use.

Buyer questions, answered

Must I buy a second home by December 31, 2026? No universal second-home purchase deadline arises from the residency cutoff. Choose timing around your use, budget and the particular property. [2]

Can I use a second-home mortgage for a vacation rental? Do not assume so. Tell the lender how you intend to occupy and rent the property, and obtain financing consistent with that use.

Could the home later become my primary residence? Possibly. A permanent move changes the planning questions; ask the property appraiser about your residency history and eligibility before claiming homestead. [1]

BUY NOW. FIND YOUR FLORIDA RETREAT.

Tell Christopher how often you plan to visit, what you want nearby and whether rental use matters. Compare second homes with a clear ownership plan.

407-900-0829 | WindermereHomeSales.com/contact

Explore Windermere | Explore Winter Garden

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SOURCES | Checked November 4, 2026

1. Florida Department of Revenue: permanent-residence homestead rules
2. Florida Department of State: Amendment 3 summary
3. Florida Statutes: non-homestead assessment changes

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