THE CORRIDOR REPORT

Florida's corridor, decoded every week.

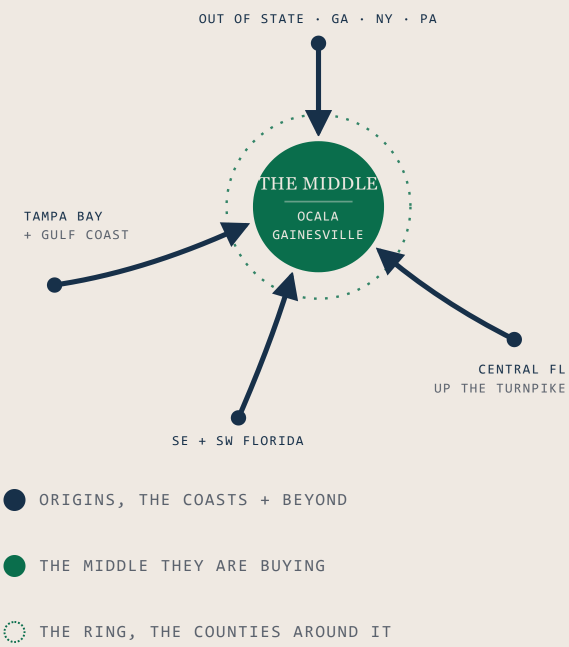
Expert weekly intelligence on the North Central Florida corridor, the booming interior between the coasts, and the trends, money, and risk reshaping it. Kane Brooks, Keller Williams Gainesville.

THE LEAD · WHAT MOVED THE CORRIDOR THIS WEEK

The insurance map is redrawing Florida.

The migration to the middle

Coastal Florida, the Turnpike, and out-of-state movers, converging on Alachua, Marion, and the ring.



The ring is Columbia, Levy, Sumter, Suwannee, Gilchrist, and Lake, the six counties the middle is spilling into.

$1,620

insures a $300K inland home for a year. The Florida average is near $8,458.

SOURCE · FL OIR / COUNTY RATE FILINGS · 2026

The development moving families this week is not the weather; it is the bill. Coastal Florida now carries a homeowner-insurance premium near **three times the national average**, and where a household can still afford to insure a home is being redrawn inland. North Central Florida covers a $300K house for well under a fifth of the coastal cost, so the same paycheck buys a drier, insurable address. **That single line, not the listing price, increasingly decides where a Florida family lands**, and it keeps pointing at the higher middle.

SOURCES · FL OIR / COUNTY RATE FILINGS 2026 · REDFIN 2026 · FAU CLIMATE SURVEY 2026

First since 2019

Flood-risk counties are losing people

For the first time since 2019, the country's highest flood-risk counties lost residents on net, a reversal after years of coastal in-migration. The premium finally outran the view.

Source · Redfin migration analysis, 2026

36%

Of Floridians are eyeing the exits

An FAU survey finds 36% of Floridians have already moved or are weighing a move over hurricanes, flooding, and heat. The inland corridor is one of the places that intent is landing.

Source · FAU climate-migration survey, 2026

Under $2,000

The inland insurance ring

Baker, Columbia, Marion, Lake, and Alachua all insure a $300K home for under $2,000 a year, against a statewide average near $8,458 and coastal rates two to three times the inland number.

Source · county rate guides / FL OIR, 2026

THE READ THIS WEEK *"Families are not fleeing storms. They are fleeing the math."*

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THE FEED · WHAT CHANGED THIS WEEK

What changed this week.

Four sourced developments moving the corridor, and why each bends the migration inland.

U-Haul again ranks Ocala the No. 1 growth city in America

MIGRATION

For the third time in four years, Ocala tops U-Haul's Growth Index, which counts real one-way truck arrivals rather than survey intentions. Twelve of the index's top 25 cities are in Florida, and Kissimmee and Clermont, both on the Turnpike, rank high, tracing the same inland pull from Central Florida. Trucks are a blunt but honest signal: they only run one direction when families do.

Source · U-Haul Growth Index · 2025 / 2026 midyear

Investor capital is arriving: Ocala short-term-rental listings up 131%

THE INVESTOR

Ocala's active short-term-rental listings are up about 131% year over year, a sign that capital is now following the residents into the middle. The market is low-regulation and operator-friendly, entry prices sit far below Orlando, and rents hold. Gainesville's rental demand runs on a different engine, the university, with football weekends and family visits filling the calendar.

Source · AirDNA / Rabbu · 2026

A record 143.3M visitors, and a bid to make the springs a national park

THE WILD CARD

Florida drew a record 143.3 million visitors in 2025, and North Central Florida's spring system is a quiet engine inside that number, generating roughly $84.2 million in spending and 1,160 local jobs a year. A proposal to fold about 2,800 square miles, including Silver Springs, into a "Florida Springs National Park" would hard-wire the region's draw for decades.

Source · VisitFlorida / UF-IFAS / Alligator · 2025–26

The condo-assessment wave lands as the grace period ends

POLICY

Florida's structural-safety law (SB 4-D) required older condo buildings to complete milestone inspections and fully fund reserves, and the special assessments are landing between $10,000 and $100,000 or more per unit. With the compliance grace period now closed (it ended January 1) and lenders refusing to close on non-compliant buildings, more coastal owners are turning a monthly fee into a decision to move.

Source · FL SB 4-D (Ch. 553 / 718) · 2026 market data

WHAT TO WATCH

- **Hurricane season.** The 2026 outlook, and any named-storm landfall, will move insurance filings faster than any market report.
- **The assessment aftermath.** With the SB 4-D compliance deadline now behind us, watch the special-assessment filings and the wave of coastal condo listings they push onto the market this fall.
- **The next Freddie Mac print.** The 30-year fixed sits at an 11-month high, so any move reprices every corridor payment, plus the next Census and U-Haul migration releases.

BY THE NUMBERS

6.66% 30-YR FIXED An 11-month high; each quarter-point outweighs most price cuts. Freddie Mac PMMS · Jul 30 2026	**~$285K** OCALA / MARION MEDIAN The middle enters far below the coast, the whole point of it. County MLS / Redfin · 2026	**~$366K** GAINESVILLE / ALACHUA MEDIAN University demand keeps a floor under corridor prices. County MLS / Redfin · 2026
~$1,620 INLAND INSURANCE, $300K HOME Against a Florida average near $8,458; the line no price offsets. FL OIR / county filings · 2026	**~$3.74** FL REGULAR GAS / GAL The commute cost of choosing inland space. EIA / AAA · Jun 2026	**~4.7 mo** FL MONTHS OF SUPPLY Statewide easing the corridor is not yet feeling. NAR / MLS Campus · 2026

THE FEATURE · THE DRIVERS

What is pulling the money to the middle.

The middle is not growing on weather alone. Its demand rests on engines that are specific, nameable, and hard to move: a national equestrian destination, a research university and its health system, and an investor base chasing yields the coast can no longer offer.

The World Equestrian Center OCALA / MARION

$2B	~1M	+325%
PRIVATE INVESTMENT	VISITORS / YEAR	LAND, 6–9 MI, SINCE 2019

The largest equestrian complex in the country has reset Marion County's land market: values are up about **200% within three miles** and **325% at six to nine miles since 2019**, and demand is bending toward smaller, turnkey equestrian homes. It draws a national, high-income buyer who was not shopping Ocala five years ago.

Source · 352today 2026 · KeyCrew 2026

UF & UF Health Shands GAINESVILLE / ALACHUA

~$4.8B	Anchor	Floor
LOCAL IMPACT / YEAR	MEDICAL + EDUCATION BASE	RECESSION-RESISTANT DEMAND

The university and its academic health system put roughly **$4.8 billion a year** into Gainesville and anchor a medical and education job base that does not flinch in a downturn. That is the structural stability the coast lacks: a **university sets a floor** under prices that a beach cannot.

Source · UF / IFAS · Bosshardt job-market report 2026

The investor's angle SHORT-TERM RENTAL / YIELD

+131%	$1,359	$1,824
OCALA STR LISTINGS, YOY	OCALA MEDIAN RENT	GAINESVILLE AVG RENT

Capital is following the residents. Ocala short-term-rental listings are up about **131% year over year** in a low-regulation, operator-friendly market, while Gainesville's rental demand is university-driven (football weekends and family visits). Entry prices sit far below Orlando, and rents hold, so the yield math points to the middle.

Source · AirDNA / Rabbu 2026 · RentCafe / Rent. 2026

THE READ

The move is a math problem.

THE READ · BY KANE BROOKS

The easy story is that Floridians are fleeing hurricanes. The truer one is quieter, and it is on my phone every week: **families are not fleeing storms, they are fleeing the math.** A coastal insurance premium near three times the national average, a condo assessment that arrives as a five- or six-figure letter, a monthly payment that no longer pencils. The weather is the same weather it has always been. What changed is the bill.

The data has caught up to what the road already shows. For the first time since 2019, the highest flood-risk counties in the country **lost** residents (Redfin), an FAU survey finds **36% of Floridians have moved or are weighing a move** over hurricanes, flooding, and heat, and Gainesville keeps turning up on the climate-haven lists. Inland North Central Florida is not cheaper because it is worse. It is cheaper because it is not carrying the coast's risk premium.

So when a statewide headline says Florida is cooling, believe it, and then set it aside. The state and the corridor are two different markets moving in two different directions. My job, on both ends of the move, is to price to the market a house is actually in, not the one the headline describes.

Kane Brooks

WHAT IT MEANS FOR YOU

If you're buying	Your dollar carries further inland, and the carrying cost is lower once you own. Watch the rate first, the price second, **the insurance and assessment math third**, because that third number is where coastal deals quietly fall apart.
If you're selling	Price to the market your house is actually in. On the coast, that is a softening, higher-supply market that **rewards discipline and punishes waiting**. In the corridor, demand is real, but overpricing still forfeits the momentum you have.
If you own here	The corridor's floor (the university, the WEC economy, the tax cap) is holding while the state eases. **Your equity is not the statewide equity.** Know which of the two markets your street belongs to before you make a move.

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SOURCES & DATA VINTAGE

U.S. Census Bureau · FHFA House Price Index (through Q3 2025) · NAR / MLS Campus 2026 forecast · Longyield 2026 · Florida OIR / industry insurance filings 2026 · FL SB 4-D · FL DOR (Save Our Homes) · 352today 2026 · KeyCrew 2026 · UF / IFAS · Bosshardt 2026 · Redfin 2026 · FAU climate survey 2026 · Pegasus 2026. Rates, corridor median / DOM / supply, gas, commute, and weather refresh each issue from the named source; no unsourced figure ships.

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