

THE CORRIDOR REPORT



Florida's corridor, decoded every week.

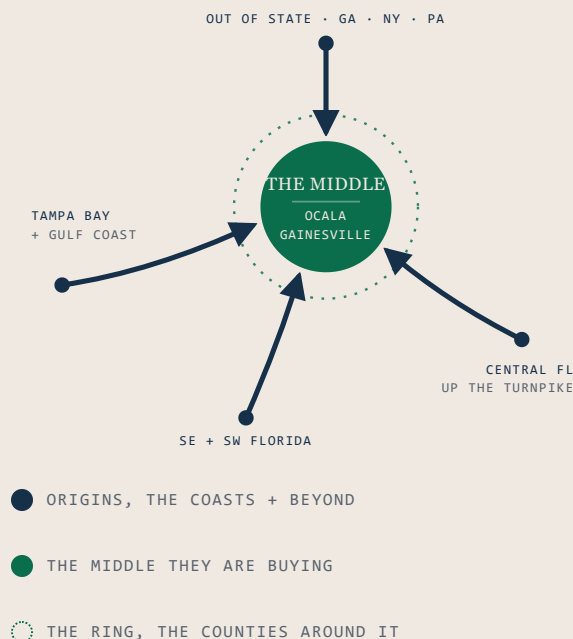
Expert weekly intelligence on the North Central Florida corridor, the booming interior between the coasts, and the trends, money, and risk reshaping it. Kane Brooks, Keller Williams Gainesville.

THE LEAD • WHAT MOVED THE CORRIDOR THIS WEEK

Alachua just said yes to 2,700 new homes.

The migration to the middle

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



● ORIGINS, THE COASTS + BEYOND

● THE MIDDLE THEY ARE BUYING

○ THE RING, THE COUNTIES AROUND IT

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

2,600 ac

approved in one unanimous vote, with only 900 acres built on and the rest left in farm.

SOURCE • FL OIR / COUNTY RATE FILINGS • 2026

The county the corridor reads as its brake pedal just approved its largest community in years. On **August 25** the Alachua County Commission voted unanimously to approve Everlee Farmstead, a 2,600-acre project from The Roberts Companies in southwest Gainesville, putting roughly **2,700 families** on about 900 acres. The rest stays in agriculture, anchored by a working farm with CSA plots, livestock and beehives, run with UF's Institute of Food and Agricultural Sciences. Construction begins in 2028 and the first families arrive in 2029, so the county known for saying no said yes to a decade of growth, and to none of this fall's inventory.

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

900 of 2,600

Most of the approval stays farm

Only about 900 of the 2,600 acres carry houses. The balance stays in agriculture, managed with UF's Institute of Food and Agricultural Sciences, around a central farm running CSA plots and beehives.

Source • Florida Alligator / UF IFAS, Aug 2026

2029

Approved now, occupied in three years

The first phase does not begin until 2028, and the first families move in during 2029. Nothing about the corridor's inventory this fall, or next spring, changes because of a vote taken in August 2026.

Source • The Independent Florida Alligator, Aug 2026

9 days apart

Two counties, opposite directions

On August 18 Marion voters elected two commissioners who ran against growth, and the outgoing board approved 329 more homes on its way out. Nine days later Alachua approved 2,700 with no dissent.

Source • Ocala-News.com, Aug 2026

THE READ THIS WEEK *"The supply everyone asked for arrives in 2029, not this fall."*

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What changed this week.

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

Marion opened a \$180 million high school where the growth is going

WHAT GETS BUILT

Marion County Public Schools opened the year with **46,697 students** across 54 traditional and five charter schools, and cut the ribbon on South Marion High School: more than \$180 million on 115 acres near Marion Oaks, capacity 2,011. Districts build where the rooftops are going, not where they are, so the site is a public forecast of where southwest Marion's next decade lands.

Source • Marion County Schools • Aug 2026

The latest on November 3: the opposition has raised almost nothing

THE MONEY

Three committees opposing Amendment 3, which raises the homestead exemption to **\$250,000** by 2028, have raised under \$30,000 since June. Vote No on 3 holds about \$23,200, Floridians for Shared Prosperity \$5,000, and 3 Degrees Florida has raised \$55. Analysts put the local revenue hit near \$5 billion in fiscal 2027-28 and \$12 billion a year by 2031-32. It needs 60 percent.

Source • CBS News Miami / FOX 13 • 2026

The insurance turn, part four: the deepest cuts are on the coast

THE PREMIUM

Citizens' approved rate change averages a decrease of **8.7 percent** statewide, the largest in its history, with more than 330,000 policyholders in all 67 counties seeing cuts. The relief concentrates where litigation costs were worst: Miami-Dade averages 14.0 percent off across some 42,000 homes, Broward 14.1 percent. The corridor's inland edge is narrowing from the coastal side.

Source • Gov. Exec. Office / CBS12 • 2026

Rainbow Springs is rationing annual passes as well as entry

THE WILDCARD

On top of the day-use reservation requirement imposed April 29, Florida State Parks has restricted annual pass sales at Rainbow Springs to weekdays and non-holidays, citing high visitation. From **Labor Day** through the end of September the headsprings area runs weekends only, 8 a.m. to 4 p.m. The marquee amenity is now rationed at both doors.

Source • Florida State Parks • 2026

WHAT TO WATCH

- **August 28.** Kevin Warsh, sworn in May 22 as the 17th Fed chair, gives his first Jackson Hole keynote at 10 a.m. Eastern. The August jobs report follows on September 4.
- **September 30.** Federal flood authority expires at 11:59 p.m. A lapse also cuts FEMA's Treasury borrowing power from \$30.4 billion to \$1 billion, at the tail of the season.
- **October 1.** Marion's transportation impact fee steps to 80 percent of the calculated rate, about \$530 more a house, with the same step due again in 2027 and 2028.

BY THE NUMBERS

6.65%

30-YR FIXED

A second straight weekly decline. A year ago: 6.58%. 15-year: 5.95%.

Freddie Mac • Aug 20 2026

40%

SEPT HIKE ODDS

Down from 58% three weeks ago. Jobs report September 4 is the next test.

CME FedWatch • Aug 26 2026

\$425,000

FL SINGLE-FAMILY MEDIAN

Up 3.7%, on 4.5 months of supply and an 11th straight month of gains.

Florida Realtors • Jul 2026

\$279,000

MARION COUNTY MEDIAN

Down 3.7% a year, at 62 days on market against 58 last year.

Redfin • Jul 2026

\$4,974

OCALA HOME INSURANCE

Gainesville \$4,259, against \$16,123 in Miami, same policy.

MoneyGeek • 2026

\$3.83

FL AVERAGE GAS

Regular unleaded statewide, a live line item on any commute.

AAA • Aug 3 2026

The county number is hiding the street.

Marion is the fastest-growing metro in the country and its median price is falling. Both are true, and neither describes a street. Three reads of the same July data show a market pulling apart town by town, the difference between pricing off a headline and pricing off the block.

Ocala, the city FALLING FASTER THAN ITS COUNTY

\$278,000

TYPICAL OCALA HOME VALUE

4.1%

DOWN, YEAR OVER YEAR

3.7%

THE COUNTY, SAME MEASURE

Zillow's home value index puts the typical Ocala home near **\$278,000** as of June, down 4.1 percent on the year, against a county figure down 3.7 percent. The city that anchors the metro is softening faster than the county around it, the opposite of what the fastest-growing-metro headline implies about where demand is landing.

Source • Zillow Home Value Index • Jun 2026

Bellevue UP 20% INSIDE A FALLING COUNTY

\$300,000

AVERAGE HOUSE PRICE

20%

UP, YEAR OVER YEAR

\$279,000

THE COUNTY MEDIAN

Redfin's latest read puts the average Bellevue house near **\$300,000**, up 20 percent year over year, inside a county whose median is \$279,000 and falling. One town can run twenty points ahead of the county it sits in, so a seller pricing off the county line leaves the spread on the table, and a buyer never sees the discount.

Source • Redfin • Jul 2026

Time on market THE NUMBER THAT MOVES FIRST

62

DAYS, MARION COUNTY

58

DAYS, A YEAR AGO

101

DAYS, DUNNELLON

Marion homes took **62 days** to sell in July against 58 a year earlier, a slow drift rather than a break. Twenty miles west the picture is different in kind: Dunnellon homes now sit 101 days. Days on market turns before price does, so the west side of the county is already telling sellers what the median has not gotten around to saying.

Source • Redfin • Jul 2026

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THE READ

The county that says no just said yes.

THE READ • BY KANE BROOKS

Alachua County approved 2,700 homes on August 25, unanimously, in a county whose whole reputation is caution. I want to be careful about what that does and does not mean. Everlee Farmstead breaks ground in **2028** and takes its first families in 2029. It changes what this corridor looks like in a decade. It changes nothing about what a buyer can tour in October.

What is moving right now is smaller and closer to the ground. Marion's median is down 3.7 percent while Belleview is up twenty. Ocala city values are falling faster than the county they anchor. Dunnellon homes sit **101 days**. Every one of those numbers came out of the same July data, and quoting the county figure at a listing appointment is how a good house sits for a season.

My read is that the headline numbers have stopped being useful in both directions. The growth story is real and three years out. The softening story is real and one town wide. Rates eased two straight weeks to **6.65 percent** and September hike odds fell from 58 to about 40, which buys a little room this fall. Use it on a specific street, not on a county.

Kane Brooks

WHAT IT MEANS FOR YOU

If you're buying

Buyer: shop the town, not the county. Marion's median is down 3.7 percent, but Belleview is up 20 and Dunnellon sits 101 days. The negotiating room is real in some ZIP codes and gone in others.

If you're selling

Seller: price off the last three comparable sales on your side of the county, not off a metro headline. At 62 days and drifting, an aggressive list this fall costs a season, not a week.

If you own here

Investor: a 2,600-acre approval three years out is a land signal, not a rent signal. The nearer trades are the softest submarkets and the October 1 fee step, which prices new construction against resale.

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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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