

THE CORRIDOR REPORT



Florida's corridor, decoded every week.

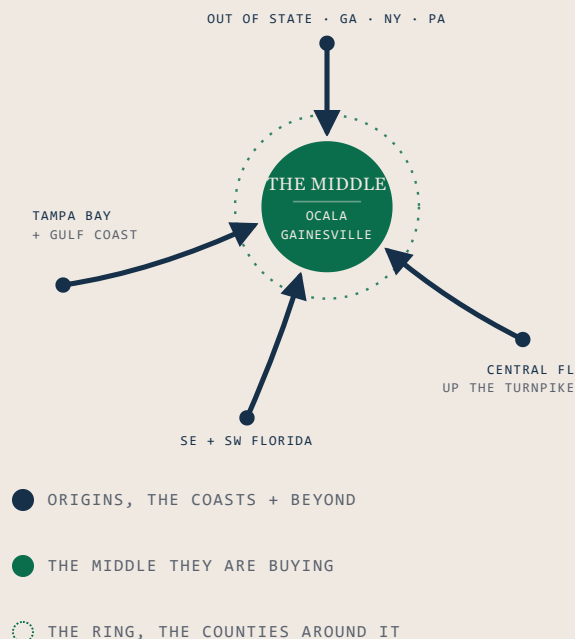
Expert weekly intelligence on the North Central Florida corridor, the booming interior between the coasts, and the trends, money, and risk reshaping it. Kane Brooks, Keller Williams Gainesville.

THE LEAD • WHAT MOVED THE CORRIDOR THIS WEEK

Marion tripled the cost of building a house.

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.

\$5,300

the calculated road fee on a new midsize house, against about \$1,400 before the phase-in.

SOURCE • FL OIR / COUNTY RATE FILINGS • 2026

On **October 1** Marion County's transportation impact fee steps to 80 percent of its calculated rate, the second of four annual 10-point increases the commission adopted on a 4 to 1 vote. The full calculated figure for a midsize single-family home is about **\$5,300**, against roughly \$1,400 charged before the phase-in began, with 90 and 100 percent due on the same date in 2027 and 2028. The Building Industry Association and the Ocala Metro Chamber warn the increases make the county less attractive to developers. Voters went the other way on August 18: every District 4 candidate who answered the voter guide ran on growth management.

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

\$5,300

The fee the consultant calculated

The consultant study puts the full transportation fee on a midsize single-family home near \$5,300, against about \$1,400 before the phase-in. The commission voted 4 to 1 to phase it in over four years.

Source • Marion County Commission, 2026

80%

October 1 is not the last step

The fee moves from 70 percent of calculated to 80 percent on October 1, then 90 and 100 percent on the same date in 2027 and 2028. A builder pricing a 2028 delivery is pricing a fee that is not final.

Source • Marion County Commission, 2026

442,660

Number one in the country, twice

Census Vintage 2025 estimates put the Ocala metro at 442,660 people, up 3.4 percent in a year and more than 66,700 since 2020. The fee lands on the market with the most new houses to price it into.

Source • U.S. Census Bureau, 2026

THE READ THIS WEEK "The cost of the roads is landing on the houses that need them."

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What changed this week.

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

Twenty carriers have come back to Florida since the reforms

THE MONEY

The Office of Insurance Regulation approved three more property and casualty carriers, taking the total to **20 new companies** writing property coverage since the reforms, carrying more than \$850 million of new capital. Rate filings only matter to a corridor buyer if somebody will actually write the policy, and carrier count is the part that decides that.

Source • FL Office of Insurance Regulation • 2026

The springs just became the corridor’s strongest zoning lever

THE WILDCARD

SB 484, effective July 1, bars water management districts and the Department of Environmental Protection from issuing consumptive use permits to large-scale data centers under certain circumstances. Not abstract here: a hyperscale project in Columbia County needs a permit from the Suwannee River district, and Marion sits over the Silver Springs springshed. The aquifer is now the lever.

Source • Florida Senate, SB 484 • 2026

The quiet season, part two: tracking to the calmest third since 1950

THE SEASON

WeatherTiger’s real-time forecast has 2026 Atlantic Accumulated Cyclone Energy running near **65 percent** of normal, with better than a 60 percent chance the season finishes in the calmest third since 1950. Three to five hurricanes and one to two majors are still expected. The quiet is a pricing input, not only weather, a second straight calm season feeding the case that inland risk was overpriced.

Source • WeatherTiger • Aug 26 2026

Every ring county is running unemployment above the state

ON THE GROUND

May rates across North Central Florida: Union **6.2 percent**, Dixie 5.7, Alachua and Columbia 5.3, Bradford 5.1 and Gilchrist 4.9, against 4.8 statewide and 4.3 nationally. The ring counties absorbing the corridor’s spillover housing demand are not yet absorbing its job growth. That gap is why a buyer can still find price in the ring, and why to ask where the household actually works.

Source • FloridaCommerce / CareerSource • 2026

WHAT TO WATCH

- **September 9.** Rainbow Springs closes its parking lot for renovation through October 31, on top of day-use reservations and weekday-only annual passes.
- **September 16.** The Fed meets. The two-week slide in mortgage rates is already over at 6.66 percent, and the August jobs report lands September 4.
- **November 3.** Florida votes on the homestead exemption amendment. It polls at 64 percent against a 60 percent bar, and the wording swing alone is 5 points.

BY THE NUMBERS

6.66% 30-YR FIXED The two-week slide is over. A year ago 6.56%. 15-year 5.98% against 5.69%. Freddie Mac • Aug 27 2026	266,093 CITIZENS POLICIES IN FORCE A fresh all-time low, down from 278,662 in June as carriers take risk back. Citizens Property Ins. • Aug 2026	\$425,000 FL SINGLE-FAMILY MEDIAN Up 3.7%, on 4.5 months of supply and an 11th straight month of sales 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 • 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 FEATURE • THE DRIVERS

The money is already in the ground.

While the county argues over what growth should pay for, the checks already written keep clearing. State road money, private prize money and a contested sports campus are three funded engines, all landing in Marion inside three years.

I-75 and SR 40 LAND BUYING STARTS THIS FALL

\$130M

BUDGETED FOR MARION LAND

\$45M

SR 40, CR 314 TO 314A

2029

WIDENING TARGET

The state work program carries five funded right-of-way buys in Marion County, about **\$130 million** in all, led by \$45.6 million on I-75 from SR 44 to SR 200, \$45 million on SR 40, and \$21.4 million for the new NW 49th Street interchange. SR 40 is the near one: buying begins in late 2026, and FDOT contacts owners directly.

Source • Jimerson Birr / FDOT • Aug 2026

World Equestrian Center A TEN-MONTH POINTS SEASON

\$11M

WINTER SPECTACULAR PURSE

\$450,000

LEADING RIDER BONUSES

10 mo

JUNE TO APRIL POINTS SEASON

The 2026 Winter Spectacular is open for entries, a 12-week USEF circuit carrying **\$11 million** in prize money. A new \$450,000 Leading Rider program tracks points from the June 3 summer opener through Winter Spectacular XIII in 2027. Investors underwrite Ocala rentals on twelve winter weeks. A ten-month chase changes that math.

Source • World Equestrian Center • 2026

The sports campus APPROVED, AND NOW IN COURT

11

OUTDOOR FIELDS

4

ON ARTIFICIAL TURF

2026

TARGETED OPENING

Commissioners approved zoning and development changes in March for a sports campus at WEC: **11 outdoor fields**, four of them artificial turf, plus a large indoor arena, slated to open in 2026. In April the owner of Live Oak Stud sued over the Golden Ocala expansion. The next demand engine is being built and sued at once.

Source • Marion County / WCJB • 2026

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THE READ

Somebody has to pay for the roads.

THE READ • BY KANE BROOKS

Marion County will charge about **\$5,300** to put a midsize house on its roads once the phase-in finishes, against roughly \$1,400 before it started. On October 1 it goes to 80 percent of that, and to 90 and 100 percent in the two years after. I keep hearing that this is what finally slows the fastest-growing metro in America down. I do not think that is what happens first.

What happens first is that new construction gets priced further away from resale. Every dollar of that fee lands on a new house, and none of it lands on the one built in 2004 down the street. Marion's median is **\$279,000**, down 3.7 percent on the year, at 62 days on market. A resale is now competing against a new build that just got harder to permit, and that spread widens again in 2027 and 2028.

The other half is that the money is already committed. FDOT has about \$130 million budgeted to buy Marion land, and owners along SR 40 get contacted this fall. WEC has \$11 million on the table for a twelve-week circuit and a points season that now runs ten months. The roads and the demand are both funded. What is still being argued is only who writes the check for the first one.

Kane Brooks

WHAT IT MEANS FOR YOU

If you're buying

Buyer: if you are weighing new construction against resale in Marion, run both numbers before October 1 and again after. The fee step lands on the new house only, and it steps again in 2027 and 2028.

If you're selling

Seller: a rising impact fee is the quiet argument for your existing house. Price off your own street, not the county median, and make the comparison to a new build explicit.

If you own here

Investor: the committed money is the signal, \$130 million of FDOT land buying and a WEC season that now runs June to April. Underwrite Ocala rentals on ten months, not twelve winter weeks.

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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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