

THE CORRIDOR REPORT



Florida's corridor, decoded every week.

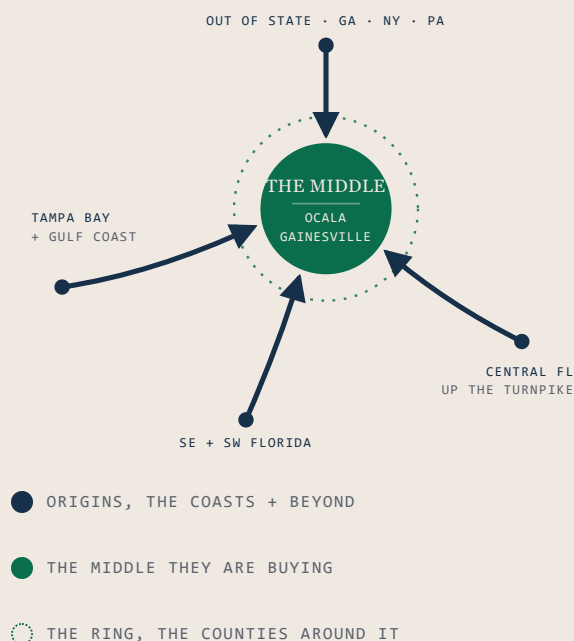
Expert weekly intelligence on the North Central Florida corridor, the booming interior between the coasts, and the trends, money, and risk reshaping it. Kane Brooks, Keller Williams Gainesville.

THE LEAD • WHAT MOVED THE CORRIDOR THIS WEEK

Marion added people and lost listings.

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.

207

fewer houses came to market in Marion in August than a year ago, a drop of 20.3 percent.

SOURCE • FL OIR / COUNTY RATE FILINGS • 2026

Florida Realtors August data for Marion County single-family homes shows new listings at **815** against 1,022 a year earlier, a drop of **20.3 percent**. Closed sales were nearly flat at 683, down 2.3 percent. Active inventory fell to **3,244** from 3,806, down 14.8 percent, and months supply eased to 4.8 from 5.9. Median time to contract shortened to 61 days from 71, and the median sale price slipped 1.7 percent to \$290,000. Census Bureau Vintage 2025 estimates rank the Ocala metro the nation's fastest-growing for a second straight year.

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

14,600

New residents in a single year

Census Bureau Vintage 2025 puts the Ocala metro at 442,660 people, a 3.4 percent gain from July 2024 to July 2025 and 66,700 added since the 2020 Census. First in the nation, second year running.

Source • U.S. Census Bureau, 2026

108 days

Listing to closing, unchanged

Median time from listing to closing in Marion held at 108 days in August, level with a year earlier. Sellers received a median 95.8 percent of original list price.

Source • FL Realtors / OMCAR, Aug 2026

\$345,807

The average rose as the median fell

Marion's average sale price rose 2.5 percent in August, moving opposite the median, which slipped. The gap between the two widened over the month.

Source • FL Realtors / OMCAR, Aug 2026

THE READ THIS WEEK “What a shrinking listing count means in a metro that keeps growing.”

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What changed this week.

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

The Fed decides Wednesday, and hike odds have jumped from 40 to 83 percent THE MONEY

Three weeks ago the market put September hike odds near **40 percent**. After Chair Kevin Warsh’s hawkish Jackson Hole speech and a solid August jobs report, the implied odds of a quarter-point move to **3.75 to 4.00 percent** now sit near 83 percent for the September 16 decision, the first hike since 2023. Freddie Mac already has the 30-year at 6.76 percent, 41 basis points above last year.

Source • Kiplinger / Freddie Mac • Sep 2026

NOAA now puts a very strong El Nino above 90 percent, holding into spring 2027 THE CLIMATE

The September update has a greater than **90 percent** chance of a very strong event through fall and winter, with roughly fifteen models forecasting Nino 3.4 anomalies at or above **plus 3.0 degrees** Celsius, beyond the highest defined category. Strong conditions hold into spring 2027. The pattern that shredded this hurricane season points to a wetter, stormier corridor winter.

Source • NOAA GFDL / Climate Prediction Center • 2026

A springs rule now adds up to \$20,000 to building on a Marion lot without sewer THE WILDCARD

Florida DEP’s Silver and Rainbow springs plan took effect in Marion on **July 27** and now covers the whole plan boundary at any lot size, not only the old Priority Focus Areas. New construction without central sewer needs an enhanced system cutting nitrogen at least 65 percent: **\$15,000 to \$35,000** installed, about \$8,000 to \$20,000 over conventional. Existing systems upgrade at repair, deadline 2038.

Source • FDEP SIRA BMAP / Marion County • 2026

845 apartments are in the Ocala pipeline, and the first 360 land in late 2027 THE INVESTOR

Merrimac Ventures and Southern Waters Capital broke ground on Leena Ocala, **360 units** on 36 acres at SW 60th Avenue and SW 52nd Street, with \$62.5 million in financing and first units due late 2027. It joins the 225-unit Pomona near HCA Florida West Marion and a 260-unit complex approved in southeast Ocala, all inside the same few miles of south Ocala.

Source • Ocala-News.com • May 2026

WHAT TO WATCH

- **September 16.** Two numbers land the same day: the Fed’s rate decision and Florida Realtors’ August statewide housing data. July was the eleventh straight month of sales gains.
- **September 30.** Federal flood insurance authority expires at 11:59 p.m., riding on a spending bill Congress has not written. Existing policies run their term and claims still get paid.
- **November 3.** Amendment 3 goes to voters under a ballot title a judge ordered rewritten, and it needs 60 percent to take effect.

BY THE NUMBERS

6.76% 30-YR FIXED Up a second straight week. A year ago 6.35%. 15-year now 6.09%. Freddie Mac • Sep 10 2026	83% ODDS OF A SEPT. 16 HIKE Implied chance the Fed moves to 3.75–4.00%, its first hike since 2023. Kiplinger • Sep 2026	\$290,000 MARION MEDIAN, AUGUST Down 1.7%, on 4.8 months of supply and 61 days to contract. FL Realtors / OMCAR • Aug 2026
\$425,000 FL SINGLE-FAMILY MEDIAN Up 3.7%, on 4.5 months. The August statewide read lands Sept. 16. FL Realtors • Jul 2026	\$4,974 OCALA HOME INSURANCE Gainesville \$4,259, against \$16,123 in Miami, same policy. MoneyGeek • 2026	\$4.12 FL AVERAGE GAS Ocala \$4.13, Gainesville \$4.19. National average \$4.33. AAA • Sep 15 2026

Where the jobs are actually landing.

Three corners of the corridor put money into job base this year: a greenhouse in Newberry, a federal equipment depot in East Gainesville, and a retail and sports build-out at the equestrian center in Ocala.

The Newberry greenhouse A TOWN OF 8,800, 50 JOBS

\$66M **\$91K** **325K**

PRIVATE INVESTMENT

AVERAGE WAGE

SQUARE FEET

Harvest Singularity broke ground in May on a **325,000 square foot** hydroponic greenhouse at the F-300 AgFoodTech Innovation Park, its first private tenant. Planned output is three tons of leafy greens a day across 20 to 26 cycles a year, on 95 percent less water. Newberry has been the corridor's permit story. This is a job base to match it.

Source • Harvest Singularity, May 2026

East Gainesville's \$36 million A DEPOT, THEN A SCHOOL FOR IT

\$36M **25,000** **600**

ARMY RESERVE SITE

OPENINGS IN THE TRADE

JOBS THE METRO LOST

Alachua County won the state economic development council's partnership award for pairing a **\$36 million** U.S. Army Reserve Equipment Concentration Site, the largest investment inside the Gainesville Community Reinvestment Area, with a heavy diesel program run with Santa Fe College. It cuts against a metro down 600 jobs on the year.

Source • FL Economic Dev. Council, May 2026

The equestrian center next phase RETAIL DOUBLES, SPORT ARRIVES

32 **11** **\$13.9M**

NEW STOREFRONTS

OUTDOOR FIELDS

A COUNTY COMPLEX

WEC Ocala is opening the Shoppes Off 80th with **32 storefronts**, roughly doubling campus retail, alongside a sports campus of 11 outdoor fields, four turf and seven grass, plus a restaurant building and covered seating. Marion County is separately budgeting \$13.9 million for a sports complex of its own.

Source • World Equestrian Center, 2026

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THE READ

Fewer doors, not fewer buyers.

THE READ • BY KANE BROOKS

Marion listed **207 fewer houses** in August than it did a year ago, a 20 percent drop, and I want to be careful how that gets read. Closed sales barely moved, down 2.3 percent. So the inventory decline did not come from a buying spree, it came from the listing side. In a metro the Census Bureau says added **14,600 people** in a single year, the constraint showing up in this data is houses, not buyers.

That is why Wednesday matters more than a quarter point. The market puts **83 percent** odds on the Fed raising rates on September 16, the first hike since 2023, and the 30-year is already at 6.76 percent. Every owner sitting on a three percent mortgage has one more reason to stay put. If that holds, the listing count keeps falling into a market that keeps adding people.

I am not calling this a hot market and I am not calling it a soft one. The median slipped **1.7 percent** while the average rose 2.5, sellers are getting 95.8 percent of original list, and it still takes 108 days from listing to closing. Those are not boom numbers. They describe steady demand and a thinning shelf. If you want one number to watch this fall, watch new listings, because that is the one that actually moved.

Kane Brooks

WHAT IT MEANS FOR YOU

<i>If you're buying</i>	Buyer: there is less to choose from, not more competition at the table. Inventory is down 14.8 percent while closed sales barely moved. A hike Wednesday likely thins the listing count further.
<i>If you're selling</i>	Seller: you have 207 fewer competitors than last August, and buyers are still closing. Marion sellers got a median 95.8 percent of original list, on 108 days from listing to closing.
<i>If you own here</i>	Investor: 845 apartments land in southwest and south Ocala through 2027 and 2028, into a metro adding roughly 14,600 people a year. Mark the delivery dates before you price 2028 rents.

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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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