

THE CORRIDOR REPORT



Florida's corridor, decoded every week.

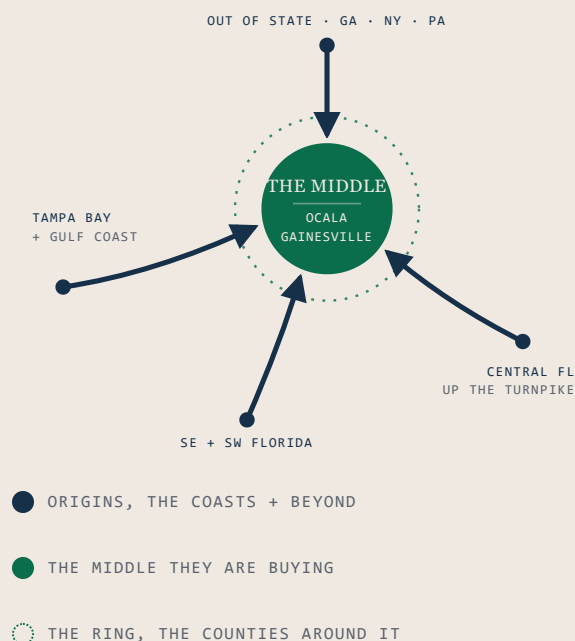
Expert weekly intelligence on the North Central Florida corridor, the booming interior between the coasts, and the trends, money, and risk reshaping it. Kane Brooks, Keller Williams Gainesville.

THE LEAD • WHAT MOVED THE CORRIDOR THIS WEEK

Florida's rate fell. The corridor's rose.

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.

7.9%

August unemployment in the Wildwood metro, the highest rate of any metro in Florida.

SOURCE • FLORIDACOMMERCE, AUG 2026

FloridaCommerce put the August statewide unemployment rate at **4.5 percent**, down from 4.6 in July, a third straight monthly decline. The corridor read the other way. The Wildwood metro, which is Sumter County and The Villages, came in at **7.9 percent**, the highest of any Florida metro, with Homosassa Springs at 6.7 and Gainesville at 5.4. The Bureau of Labor Statistics separately ranked Wildwood's over-the-year increase, **2.5 percentage points**, the largest of any metro area in the country. Three of Florida's five highest metro rates sit in or against the corridor, in counties the Census Bureau ranks among the fastest growing.

SOURCES • FLORIDACOMMERCE • U.S. BUREAU OF LABOR STATISTICS • WUSF • USAFACTS

5.8%

Fastest growing, worst quartile

BLS county data puts Marion at 5.8 percent for July, against 5.1 percent a year earlier, 14th highest of Florida's 67 counties. It is also the nation's fastest-growing metro by population.

Source • BLS via USAFacts, Jul 2026

82 days

The university metro is running slow

Gainesville logged 5.4 percent unemployment in August. It now takes a median 82 days to sell a house there, against 69 days a year earlier. Its workforce is the corridor's best educated.

Source • FloridaCommerce / WUSF, Aug 2026

160,413

Sumter grew 23.6 percent, mostly over 55

The April 1, 2026 estimate for Sumter County, against 129,752 counted in the 2020 Census, roughly 30,700 people in six years. The build is single-family in Southern Oaks plus apartments in Wildwood.

Source • UF BEBR / 2020 Census, Apr 2026

THE READ THIS WEEK "What rising unemployment does to a market that keeps adding people."

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What changed this week.

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

Six weeks before Florida votes to cut property taxes, Marion voted to raise its rate THE MONEY

Marion commissioners voted **5 to 0** on September 10 to set the countywide millage at **4.28**, up from 4.02, inside a \$1.73 billion tentative budget. The average unincorporated single-family home pays about **\$113** more. Ambulance staffing at \$12 million and jail operations at \$6.8 million drove it. The same board tripled impact fees effective October 1.

Source • 352today • Sep 2026

Ocala ER visits are up more than 50 percent, and UF Health adds a floor THE DRIVERS

UF Health began construction in September on a **28,300 square foot** third floor at its Ocala Neighborhood Hospital, adding infusion, cancer, urology and orthopaedics, due summer 2027. The hospital opened in 2024 and has seen emergency visits climb more than **50 percent** in a year, with orthopaedic demand up 37 percent. The corridor’s dominant health system is expanding toward Marion.

Source • UF Health • Sep 2026

Florida Forever got no new money this year, the first blank year in over a decade THE WILDCARD

The Florida Springs Council’s read of the enacted 2026-27 state budget reports **no new funding** for Florida Forever, the state land conservation program, against a statutory minimum of **\$100 million** a year and a \$115 million recommendation. Springs restoration held flat at \$50 million. The conservation easements that hold corridor acreage out of development run through the program the budget skipped.

Source • Florida Springs Council • 2026

The latest on the empty Atlantic: no hurricane by September 21, a first since 1914 THE CLIMATE

Six named storms have formed in 2026 and none has reached hurricane strength, the first time the basin has gotten this deep into a season empty since **1914**. In the record back to 1851 only 1907 and 1914 finished without one. The climatological peak falls around September 10 and the basin passed it empty. Forecasters note late development is still possible in the western Caribbean or southern Gulf.

Source • WCAX • Sep 21 2026

WHAT TO WATCH

- **September 24.** Marion’s board takes final action on the 4.28 mill rate and its \$1.73 billion budget at 6 p.m., a week before the tripled impact fees take effect October 1.
- **November 3.** The rewritten ballot summary spells out the schedule: the homestead exemption reaches \$150,000 in 2027 and \$250,000 in 2028. It still takes 60 percent to pass.
- **December 11.** Federal flood insurance authority, set to lapse September 30, now runs through December 11 under a short-term continuing resolution at fiscal 2026 funding levels.

BY THE NUMBERS

6.95% 30-YR FIXED Up 19 basis points in a week, the year’s biggest move. A year ago 6.26%. Freddie Mac • Sep 17 2026	3.75–4.00% FED FUNDS TARGET Raised a quarter point September 16, the first hike since 2023, 12-0 vote. Federal Reserve • Sep 2026	\$415,000 FL SINGLE-FAMILY MEDIAN Up just over 1%, on about six months of supply. Closed sales down 1.5%. FL Realtors • Aug 2026
28,500 MARION EQUINE JOBS About a fifth of county employment, in a \$4.3 billion horse economy. AHC Foundation / FTBOA • 2024	\$1,020 ALACHUA CITIZENS PREMIUM Marion \$1,263, Levy \$1,385, Sumter \$1,728. Statewide average \$1,843. Citizens / FL OIR • Apr 2026	\$4.12 FL AVERAGE GAS Ocala \$4.13, Gainesville \$4.19. National \$4.33. Diesel \$6.32 statewide. AAA • Sep 15 2026

Every rental bet repriced at once.

Three ways to own a rental in the corridor, by the night, by the month, and by the subdivision, all repriced in 2026. Supply arrived in each of them faster than the demand did, and 2025 underwriting no longer describes the market a landlord is buying into.

The nightly rental SUPPLY UP 36, REVENUE DOWN 13

\$19,547 **38.2%** **863**
REVENUE PER LISTING OCCUPANCY ACTIVE LISTINGS

AirROI's trailing twelve months through July 31 has Ocala active listings up **35.9 percent** year over year while average annual revenue per listing fell **13.5 percent** to \$19,547. Nightly rates rose to \$194 as occupancy slid to 38.2 percent, leaving RevPAR at \$77. Average stay is 6.3 nights, booked 41 days out.

Source • AirROI, TTM to Jul 31 2026

The apartment RENT IS DOWN YEAR OVER YEAR

\$1,532 **1.58%** **845**
AVERAGE RENT DECLINE IN A YEAR UNITS IN THE PIPELINE

RentCafe has the Ocala average apartment at **\$1,532** on August 31, down 1.58 percent from \$1,556 a year earlier, across 1,087 square feet. One bedrooms average \$1,327, two bedrooms \$1,565. Earlier in 2026 Ocala rents were climbing about twice as fast as Gainesville's. Ocala households are 48 percent renter occupied.

Source • RentCafe, Aug 31 2026

The build-to-rent house STARTS DOWN 26 PERCENT

14,000 **62,000** **7%**
Q1 2026 STARTS FOUR-QUARTER TOTAL OF SINGLE-FAMILY STARTS

Census data compiled by the National Association of Home Builders puts single-family built-for-rent starts near **14,000** in the first quarter, down from 19,000 a year earlier, with the four-quarter total falling from 84,000 to 62,000. Built-for-rent still runs near 7 percent of single-family starts against a 2.7 percent average.

Source • NAHB / U.S. Census, Q1 2026

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THE READ

Growth and payroll are not the same.

THE READ • BY KANE BROOKS

The number that stopped me was **7.9 percent**. That is August unemployment in the Wildwood metro, Sumter County and The Villages, the highest in Florida, in a county that has added 30,700 people since 2020. Gainesville sits at **5.4 percent** against a state that just fell to 4.5. Marion is at 5.8 and still ranks the fastest-growing metro in the country. Population and payroll are two different stories here.

Then the Fed hiked. A quarter point on September 16, the first increase since 2023, and Freddie Mac had the 30-year at **6.95 percent** the next day. Money got more expensive in the same month Marion voted its millage up to 4.28, six weeks before voters decide whether to cut their own property taxes. A retired household in Sumter paying cash feels none of that. A working household in Ocala or Gainesville feels all of it.

So I am watching the rental side closely. Revenue per Ocala nightly listing is down **13.5 percent**, the average apartment rents for less than a year ago, and build-to-rent starts fell 26 percent. That is supply arriving ahead of payroll. I am not calling the corridor weak. The people are showing up faster than the jobs, and that gap is what I would price this fall.

Kane Brooks

WHAT IT MEANS FOR YOU

If you're buying

Buyer: Gainesville is the soft spot, 5.4 percent unemployment and a median 82 days to sell against 69 a year ago. That is negotiating room. Lock the rate, the 30-year moved 19 basis points in a week.

If you're selling

Seller: price to the payroll, not the population. Gainesville sits at 5.4 percent unemployment against the state's 4.5, and houses there are taking 82 days to sell. Buyers are qualifying at 6.95 percent.

If you own here

Investor: the Wildwood metro at 7.9 percent is where the retiree cash is, not the wage base. Underwrite rent on 2026 numbers, Ocala's average apartment is down 1.58 percent and nightly revenue down 13.5.

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SOURCES & DATA VINTAGE

FloridaCommerce • U.S. BLS • WUSF • USAFacts • UF BEBR • Freddie Mac • Federal Reserve • FL Realtors • Citizens / FL OIR • AAA • AirROI • RentCafe • NAHB / U.S. Census • AHC Foundation / FTBOA • 352today • UF Health • FL Springs Council • WCAX. Aug–Sep 2026 unless noted. Rates, corridor median / DOM / supply, gas, commute, and weather refresh each issue from the named source; no unsourced figure ships.

Kane Brooks, Licensed Real Estate Sales Associate • Keller Williams Gainesville. • kanebrooks@kw.com • The Read is the author's analysis; data is attributed inline.