



Florida Real Estate

Every county and town in Florida, with real home values and local guides from Ryan and Megan.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◇ Licensed real estate brokers in Florida, Massachusetts, Connecticut and Rhode Island.
- ◇ Mortgage Bankers with The Federal Savings Bank, lending in all 50 states.
- ◇ 17 years and over 3,000 homes sold.
- ◇ One team for the home and the loan.
- ◇ Winslow Homes LLC, a full-service brokerage built on experience and your success.

THE SUNSHINE STATE

Why Florida

- ◇ Third most populous state in the US, with over 300,000 new residents every year.
- ◇ Stretches 800 miles from Pensacola in the Panhandle to Key West.
- ◇ No state income tax draws retirees, remote workers and business owners from high-tax states.
- ◇ Winslow Homes LLC covers all 67 Florida counties for buyers, sellers and investors.



THE FLORIDA MARKET

Four Kinds of Florida Living

South Florida

Miami-Dade, Broward and Palm Beach command the highest prices in the state.

Coast and suburbs

Gulf Coast beach towns, Atlantic oceanfront communities and Orlando-area suburbs.

Value and jobs

The Space Coast, Tampa Bay and Jacksonville offer strong value with growing job markets.

North and inland

North Florida and rural inland counties give you affordable homes with rural character.

Our Florida Markets

\$581,000 TYPICAL VALUE
Miami

\$511,000 TYPICAL VALUE
Fort Lauderdale

WINSLOW HOMES · 5
VOLUSIA COUNTY, \$325,000
New Smyrna Beach

\$371,000 TYPICAL VALUE
Orlando

MONROE COUNTY, \$960,000
The Florida Keys

ALL 67 COUNTIES
Surrounding Towns

FLORIDA BY THE NUMBERS

Florida Home Values

\$375,000

Zillow Home Value Index,
August 2026, the middle of
the market

+20.3%

Home value change over five
years

+85.4%

Home value change over ten
years

-1.5%

Change over the past year

FLORIDA BY THE NUMBERS

Rent, Owners and Income

\$1,564

Median monthly gross rent,
for investors running rental
numbers

67%

Share of occupied homes
lived in by the owner

1988

Median year built. Newer
homes mean fewer surprises
at inspection

\$71,711

Median household income



SHOP FLORIDA HOMES

Every Home Type, Live

- ◆ Live listings open highest price first, or type exactly what you want in the search bar.
- ◆ Luxury homes, \$1M and up.
- ◆ Waterfront homes and pool homes.
- ◆ New construction.
- ◆ Condos.

FLORIDA FINANCING

Buying With the Right Loan

One team Ryan and Megan are Mortgage Bankers with The Federal Savings Bank. On a typical Florida home of \$375,000:

FHA, 3.5% down \$13,141 down, loan of \$362,000

Conventional, 5% \$18,774 down, loan of \$357,000

Conventional, 20% \$75,094 down, loan of \$300,000

VA, 0% down For eligible veterans, loan of \$375,000

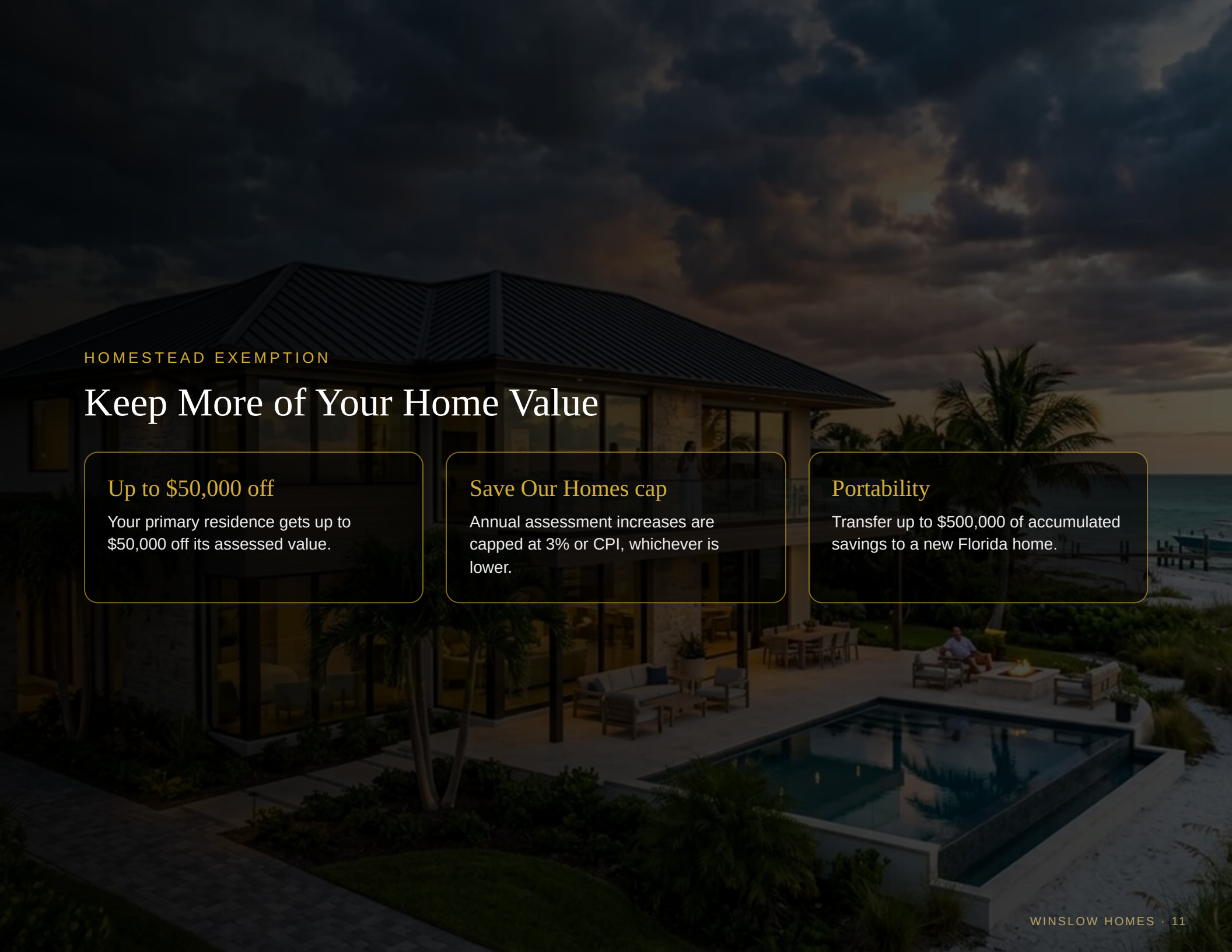




TAXES AND COSTS

Property Taxes and Cost of Living

- ◇ No state income tax, one of the biggest draws for new residents.
- ◇ Property taxes vary by county, with a statewide average effective rate around 0.86%.
- ◇ Sales tax is 6% statewide, plus county surtaxes up to 1.5%.
- ◇ Homestead exemption cuts assessed value by up to \$50,000 on a primary residence.

A large, modern house with a pool and palm trees at dusk. The house has a dark, multi-gabled roof and large glass windows. The pool is in the foreground, and there are palm trees and other tropical plants around it. The sky is dark with some clouds, and the overall scene is dimly lit, suggesting twilight.

HOMESTEAD EXEMPTION

Keep More of Your Home Value

Up to \$50,000 off

Your primary residence gets up to \$50,000 off its assessed value.

Save Our Homes cap

Annual assessment increases are capped at 3% or CPI, whichever is lower.

Portability

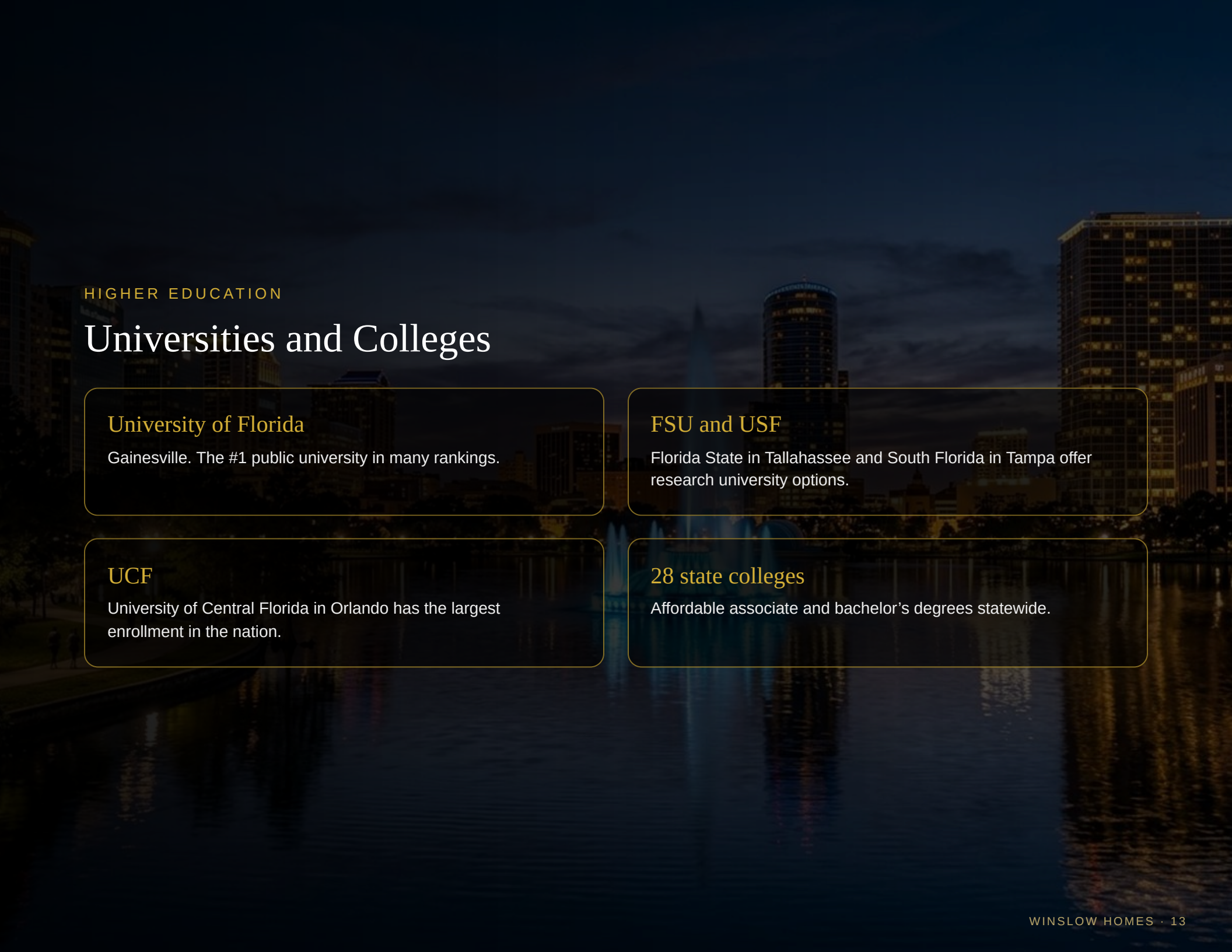
Transfer up to \$500,000 of accumulated savings to a new Florida home.

SCHOOLS

Schools and Education

- ◆ Florida runs the third largest public school system in the US.
- ◆ Schools earn grades from A to F under the state grading system.
- ◆ Top districts: St. Johns County (consistently #1), Seminole, Sarasota and Clay counties.
- ◆ Florida Bright Futures scholarships reward academic achievement with college tuition help.



A nighttime photograph of a city skyline, likely Orlando, Florida, featuring a large fountain in the foreground and several illuminated skyscrapers in the background. The scene is reflected in the water.

HIGHER EDUCATION

Universities and Colleges

University of Florida

Gainesville. The #1 public university in many rankings.

FSU and USF

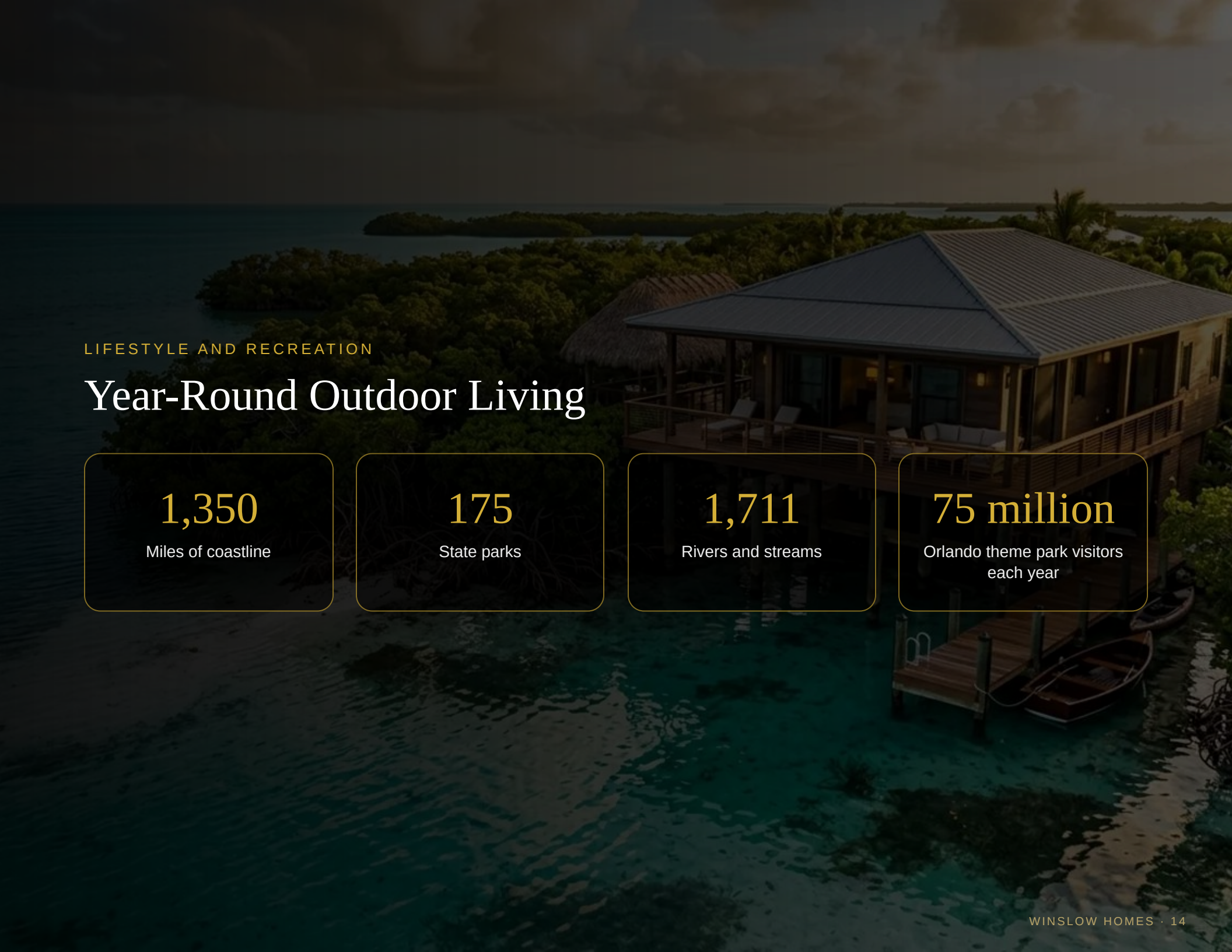
Florida State in Tallahassee and South Florida in Tampa offer research university options.

UCF

University of Central Florida in Orlando has the largest enrollment in the nation.

28 state colleges

Affordable associate and bachelor's degrees statewide.



LIFESTYLE AND RECREATION

Year-Round Outdoor Living

1,350

Miles of coastline

175

State parks

1,711

Rivers and streams

75 million

Orlando theme park visitors
each year

LIFESTYLE AND RECREATION

Beaches, Nature and Golf

Beach living

825 miles of Atlantic and Gulf beaches. Clearwater Beach, Siesta Key, Destin and Amelia Island rank among America's best. Surf, paddleboard, fish and dive.

Nature and wildlife

Everglades National Park protects 1.5 million acres. Over 700 natural springs, manatees in Crystal River, sea turtle nesting and world-class fishing.

Golf and more

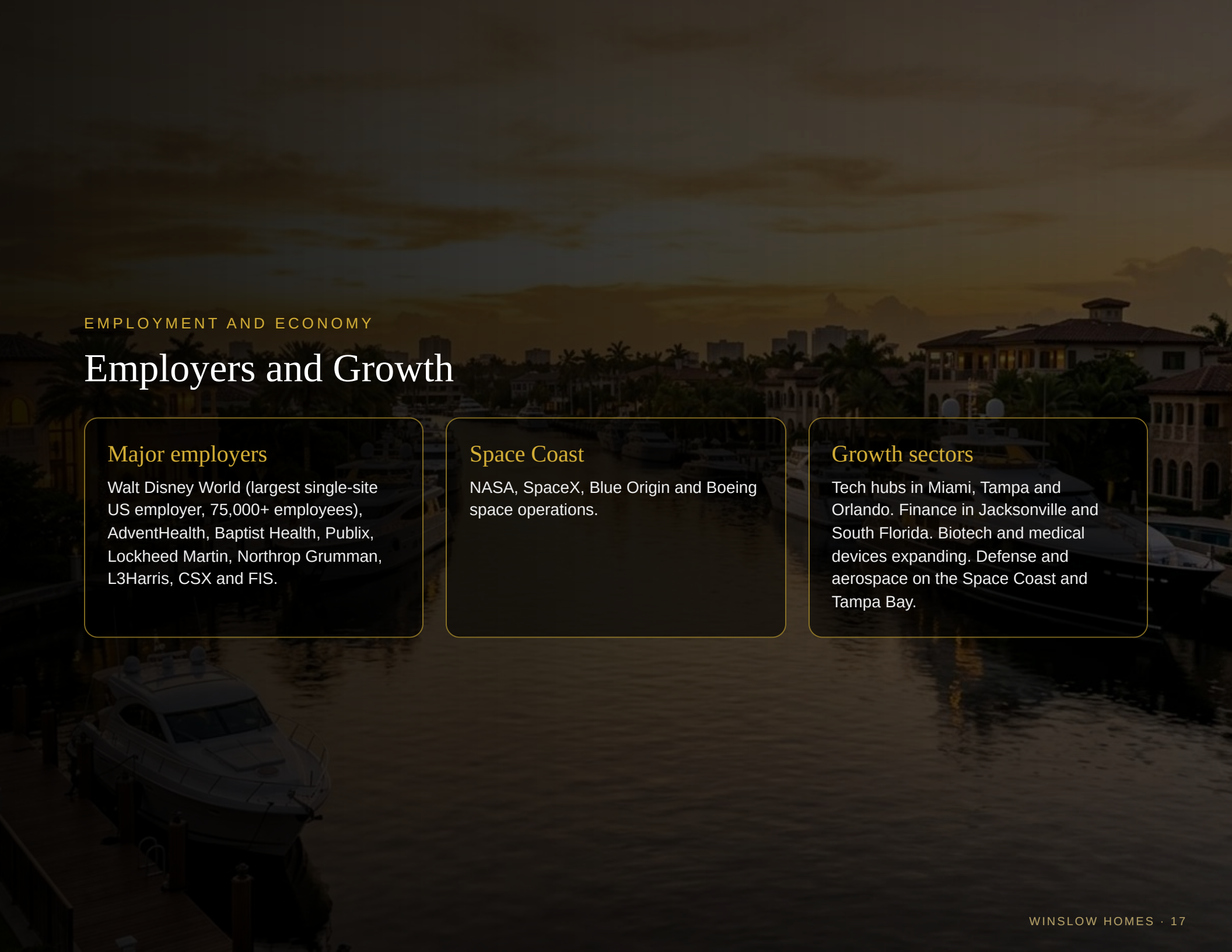
More golf courses than any other state. The Everglades, the Florida Keys and the Springs region are found nowhere else in the US.



EMPLOYMENT AND ECONOMY

A Top Five Economy

- ◇ Florida's economy ranks fourth in the US by GDP.
- ◇ Major industries: tourism and hospitality, healthcare, aerospace and defense, agriculture, finance and technology.
- ◇ No personal income tax attracts businesses and workers from across the country.



EMPLOYMENT AND ECONOMY

Employers and Growth

Major employers

Walt Disney World (largest single-site US employer, 75,000+ employees), AdventHealth, Baptist Health, Publix, Lockheed Martin, Northrop Grumman, L3Harris, CSX and FIS.

Space Coast

NASA, SpaceX, Blue Origin and Boeing space operations.

Growth sectors

Tech hubs in Miami, Tampa and Orlando. Finance in Jacksonville and South Florida. Biotech and medical devices expanding. Defense and aerospace on the Space Coast and Tampa Bay.

COMMUTE AND TRANSPORTATION

Getting Around Florida

Highways	I-95 on the Atlantic coast, I-75 on the Gulf coast and center, I-4 Orlando to Tampa, I-10 across the Panhandle.
SunRail	Commuter rail for the Orlando metro.
Brightline	High-speed rail linking Miami, Fort Lauderdale, West Palm Beach and Orlando.
Orlando, MCO	Florida's busiest airport.
Miami, MIA	Gateway to Latin America and the Caribbean.
More airports	Tampa (TPA) ranks among America's best. Jacksonville (JAX), Fort Lauderdale (FLL) and Southwest Florida (RSW).





TOP TOWNS IN FLORIDA

Florida's Largest Towns

Miami	\$581,000 typical value, 487,014 residents
Fort Lauderdale	\$511,000 typical value, 190,641 residents
Orlando	\$371,000 typical value, 334,854 residents
Jacksonville	\$285,000 typical value, 1,009,833 residents
Tampa	\$378,000 typical value, 414,547 residents
St. Petersburg	267,102 residents

TOP TOWNS IN FLORIDA

More Top Florida Towns

Port St. Lucie	258,575 residents
Hialeah	\$443,000 typical value, 235,388 residents
Cape Coral	\$336,000 typical value, 233,025 residents
Tallahassee	\$294,000 typical value, 205,089 residents
Pembroke Pines	\$488,000 typical value, 179,326 residents
Hollywood	\$444,000 typical value, 159,073 residents





EVERY COUNTY IN FLORIDA

Counties: Alachua to Broward

Alachua	\$304,000 typical value, -1.2% over one year, 291,782 residents
Baker	\$315,000 typical value, +3.9% over one year, 29,325 residents
Bay	\$344,000 typical value, -0.4% over one year, 199,718 residents
Bradford	\$252,000 typical value, +3.8% over one year, 28,075 residents
Brevard	\$342,000 typical value, -0.9% over one year, 658,447 residents
Broward	\$423,000 typical value, -2.1% over one year, 2,037,472 residents

EVERY COUNTY IN FLORIDA

Counties: Calhoun to Columbia

Calhoun	\$177,000 typical value, -4.1% over one year, 13,278 residents
Charlotte	\$297,000 typical value, -4.9% over one year, 212,122 residents
Citrus	\$272,000 typical value, -1.1% over one year, 170,174 residents
Clay	\$336,000 typical value, -0.5% over one year, 236,760 residents
Collier	\$551,000 typical value, -2.4% over one year, 416,233 residents
Columbia	\$271,000 typical value, 0.0% over one year, 73,977 residents





EVERY COUNTY IN FLORIDA

Counties: Dixie to Gadsden

Dixie	\$221,000 typical value, +3.4% over one year, 17,614 residents
Duval	\$295,000 typical value, -0.7% over one year, 1,055,159 residents
Escambia	\$282,000 typical value, +1.4% over one year, 331,275 residents
Flagler	\$349,000 typical value, -1.0% over one year, 136,744 residents
Franklin	\$422,000 typical value, -3.3% over one year, 12,979 residents
Gadsden	\$201,000 typical value, -0.3% over one year, 44,151 residents

EVERY COUNTY IN FLORIDA

Counties: Gilchrist to Hendry

Gilchrist	\$306,000 typical value, +2.7% over one year, 20,233 residents
Glades	\$261,000 typical value, -3.2% over one year, 13,132 residents
Gulf	\$399,000 typical value, -1.3% over one year, 15,876 residents
Hamilton	\$212,000 typical value, +5.7% over one year, 14,334 residents
Hardee	\$245,000 typical value, +2.0% over one year, 26,068 residents
Hendry	\$274,000 typical value, -3.9% over one year, 46,130 residents





EVERY COUNTY IN FLORIDA

Counties: Hernando to Jackson

Hernando	\$308,000 typical value, -2.0% over one year, 218,150 residents
Highlands	\$233,000 typical value, -1.5% over one year, 109,778 residents
Hillsborough	\$377,000 typical value, -1.4% over one year, 1,581,426 residents
Holmes	\$188,000 typical value, -2.2% over one year, 19,876 residents
Indian River	\$364,000 typical value, -1.5% over one year, 172,139 residents
Jackson	\$185,000 typical value, +1.5% over one year, 49,980 residents

EVERY COUNTY IN FLORIDA

Counties: Jefferson to Levy

Jefferson	\$313,000 typical value, +4.6% over one year, 15,921 residents
Lafayette	\$265,000 typical value, +5.8% over one year, 8,640 residents
Lake	\$361,000 typical value, -2.3% over one year, 444,204 residents
Lee	\$335,000 typical value, -4.4% over one year, 860,959 residents
Leon	\$295,000 typical value, +1.4% over one year, 300,488 residents
Levy	\$290,000 typical value, -1.3% over one year, 47,765 residents





EVERY COUNTY IN FLORIDA

Counties: Liberty to Miami-Dade

Liberty	\$209,000 typical value, +4.8% over one year, 7,955 residents
Madison	\$210,000 typical value, -1.8% over one year, 18,364 residents
Manatee	\$408,000 typical value, -3.4% over one year, 458,352 residents
Marion	\$269,000 typical value, -2.3% over one year, 428,905 residents
Martin	\$448,000 typical value, -0.4% over one year, 165,666 residents
Miami-Dade	\$521,000 typical value, -0.0% over one year, 2,838,461 residents

EVERY COUNTY IN FLORIDA

Counties: Monroe to Osceola

Monroe	\$960,000 typical value, +1.1% over one year, 80,908 residents
Nassau	\$483,000 typical value, +0.2% over one year, 104,376 residents
Okaloosa	\$353,000 typical value, +0.7% over one year, 220,483 residents
Okeechobee	\$291,000 typical value, +0.7% over one year, 42,369 residents
Orange	\$401,000 typical value, -1.2% over one year, 1,533,646 residents
Osceola	\$359,000 typical value, -3.2% over one year, 468,058 residents





EVERY COUNTY IN FLORIDA

Counties: Palm Beach to Santa Rosa

Palm Beach	\$474,000 typical value, +1.2% over one year, 1,582,055 residents
Pasco	\$329,000 typical value, -2.1% over one year, 659,114 residents
Pinellas	\$371,000 typical value, -0.8% over one year, 965,870 residents
Polk	\$296,000 typical value, -2.4% over one year, 852,878 residents
Putnam	\$218,000 typical value, +0.7% over one year, 77,301 residents
Santa Rosa	\$351,000 typical value, +1.3% over one year, 207,653 residents

EVERY COUNTY IN FLORIDA

Counties: Sarasota to Suwannee

Sarasota	\$397,000 typical value, -2.9% over one year, 476,604 residents
Seminole	\$401,000 typical value, -0.8% over one year, 494,605 residents
St. Johns	Typical value not listed. 334,928 residents
St. Lucie	Typical value not listed. 390,670 residents
Sumter	\$388,000 typical value, -0.8% over one year, 154,693 residents
Suwannee	\$273,000 typical value, +3.0% over one year, 47,536 residents





EVERY COUNTY IN FLORIDA

Counties: Taylor to Washington

Taylor	\$198,000 typical value, +6.1% over one year, 21,843 residents
Union	\$266,000 typical value, +1.9% over one year, 15,738 residents
Volusia	\$325,000 typical value, -0.9% over one year, 602,772 residents
Wakulla	\$289,000 typical value, +0.7% over one year, 37,115 residents
Walton	\$655,000 typical value, +0.4% over one year, 89,666 residents
Washington	\$224,000 typical value, +0.5% over one year, 26,503 residents

SELLING IN FLORIDA

What Is Your Home Worth?

- ◇ Ryan and Megan price Florida homes from recent sales, not guesses.
- ◇ Send your address and get a free market analysis.
- ◇ No obligation.



COMMON QUESTIONS

Florida FAQ

Typical home value?

\$375,000 on the Zillow Home Value Index in August 2026, -1.5% over the past year.

How many counties?

Florida has 67 counties. Winslow Homes has a guide for each one, with every town inside it.

Licensed in Florida?

Yes. Ryan and Megan are brokers in FL, MA, CT and RI, and Mortgage Bankers lending in all 50 states.

Pre-approval?

Apply at www.winslowloan.com or call 386-690-5858. FHA, VA, conventional and jumbo loans through The Federal Savings Bank.



ABOUT THE NUMBERS

Sources and Fine Print

- ◇ U.S. Census Bureau 2024 population estimates and 2019 to 2023 American Community Survey.
- ◇ Zillow Home Value Index, August 2026. Numbers update as new data is released.
- ◇ Listing data comes from the MLS and public sources, deemed accurate but not guaranteed.
- ◇ Ask Ryan and Megan for current sold prices on your street.
- ◇ Equal Housing Opportunity. Winslow Homes LLC operates under fair housing principles.



Ready to Move in Florida?

Call or text **386-690-5858**

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Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscany Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.