RELOCATION GUIDE · 2026 EDITION

Moving to Davenport, Florida

Which side, what it costs, and how to buy from out of state

For anyone relocating to the Davenport area from another state or another part of Florida.

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01 Real August 2026 prices and where homes actually sell

02 The Polk vs. Osceola county line, explained

03 Vacation-rental rules that catch new buyers off guard

04 A 90-day plan to buy without five trips down here



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September 2026

01 Davenport in 60 Seconds

Between Orlando and Tampa, where I-4 meets US-27. Posner Park is the main shopping hub at that interchange.

+40%
Population since 2020
vs. 6.9% for Florida overall (RPR, 2026)

15 yrs
Median home age
vs. 36 statewide. Fewer inspection surprises, more HOAs and CDD fees.

89%
Owner-occupied
An owner-heavy market (RPR)

DO THIS Decide your priority first: a home you live in, or a vacation-rental property. That one choice narrows your community list by half.

02 Polk Side vs. Osceola Side

A “Davenport” mailing address can sit in Polk County or Osceola County. The county line changes your school district, your property appraiser, your rental rules, and your drive to the parks.

	POLK COUNTY SIDE	OSCEOLA COUNTY SIDE
Where	City of Davenport, US-27 corridor, Posner Park area	East toward Four Corners and ChampionsGate, near US-192
School district	Polk County Public Schools	School District of Osceola County
Homestead filed with	Polk County Property Appraiser	Osceola County Property Appraiser
Theme park drive	Longer	Shorter

DO THIS Check the county on the property appraiser record before you fall for a listing. Two homes a few miles apart can land in different districts.

03 Communities to Know

BUILT FOR LIVING IN

Providence — POLK

Gated, 18-hole golf, rec center, tennis, fitness

Know before you buy: Multiple phases, including Fairway Ridge and Sherwood

Ridgewood Lakes — POLK

Golf community, mature landscaping, minutes from Posner Park

Know before you buy: Course now runs as White Heron Golf Club

Astonia — POLK

Newer single-family homes and townhomes, pools, playgrounds, near I-4

Know before you buy: Check the CDD line on the tax bill

Highlands Reserve — POLK

Established, public golf course, mature trees

Know before you buy: Short-term rentals allowed: live in it or rent it

BUILT FOR VACATION RENTALS

Solterra Resort — POLK

Clubhouse, lazy river, water slide, poolside dining

Know before you buy: Priced and designed for short-term rental use

Calabay Parc — POLK

Established, gated, private pools

Know before you buy: Mature, well-kept neighborhood feel

Solana Resort — EITHER SIDE

Gated, clubhouse, private pools, near US-27

Know before you buy: Check the county on the appraiser record: addresses here can fall on either side

Windsor Island Resort — OSCEOLA

Water park, zero-entry pool, clubhouse, near ChampionsGate

Know before you buy: Get current HOA and resort fees in writing

DO THIS Ask for the HOA rental rules in writing before you make an offer, not after.

04 What Homes Cost Right Now

Median sold price
$364,990

Median list price
$375,000

Months of inventory
6.99
Buyer's market

Median days on market
47

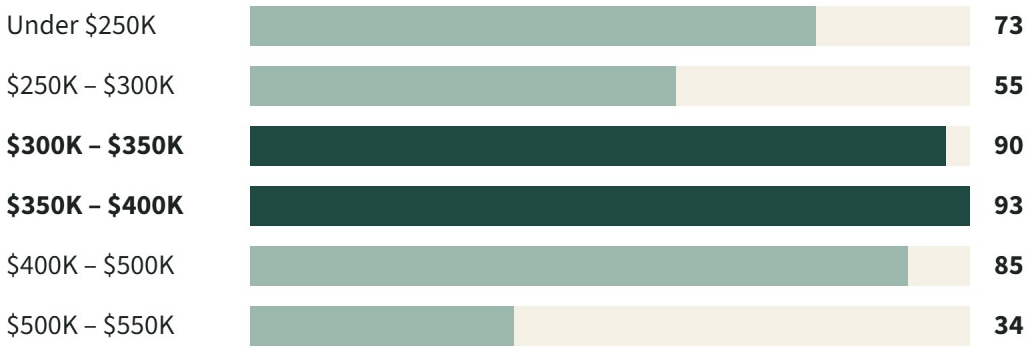
Sold-to-list price
98.2%

List price vs. Aug 2023
−8.1%
$408,100 → $375,000

City of Davenport, all home types, August 2026. Source: Realtors Property Resource (RPR).

Where homes actually sell

Homes sold, last 3 months



$300K–$400K is the busiest range. Source: RPR public records, 3 months ending September 2026.

WHAT THIS MEANS

With about 7 months of supply, sellers are negotiating. Ask for closing-cost help or a rate buydown before you haggle on price.

HEADS-UP

These figures cover the City of Davenport. Resort communities trade in their own market, so ask for a community-level report before you offer.

COMPARE NEARBY

Median estimated value: Haines City $309K, Lake Alfred $336K, Davenport $351K (RPR, Aug 2026). Worth a look if budget is tight.

05 New Build, Resale, or Vacation Rental?

New construction

41% of recent sales were homes under 10 years old (RPR). Bring your agent to your first model visit — many builders only honor agent representation from day one.

Resale

Budget for a 4-point and wind-mitigation inspection along with the standard one. Florida insurers often ask for them.

Vacation rental

Buy only where both zoning and the HOA allow short-term rentals. A vacation-rental home generally can't carry a homestead exemption — talk to a tax professional.

DO THIS Settle "live in it" vs. "rent it" before your first tour. Mixing both lists wastes trips.

06 Florida Costs Nobody Warns You About

COST	WHAT IT IS	WHO TO ASK
Homestead exemption	Lowers taxable value on your primary home. File with your county by **March 1**.	County property appraiser
CDD assessment	Pays for community infrastructure. Shows up on the property tax bill, not the HOA bill.	Read the tax bill before you offer
HOA / resort fees	Monthly or quarterly. Resort communities run higher.	HOA documents
Homeowners insurance	Wind coverage is the big variable.	Insurance agent, before you sign
Flood insurance	Depends on the flood zone. Worth a quote even outside high-risk zones.	Insurance agent

DO THIS Get your insurance quote during the inspection period, not at the closing table.

07 Commute, Schools, and Daily Life

FROM DAVENPORT TO...	DRIVE
Posner Park shopping	**5–15 min**
Walt Disney World	**25–35 min**
Lakeland	**30–40 min**
Downtown Orlando	**45–60 min**
Orlando Int'l Airport	**50–60 min**
Tampa	**60–75 min**

COMMUTE

Average travel time to work is **41 minutes**; about 46% of workers drive 45+ minutes (RPR / U.S. Census). No recorded transit use — plan on a car.

SCHOOLS

The county line decides the district. Verify any address with the district's school locator before you buy.

WEATHER

January lows ~45°F, July highs ~95°F, ~45 in. of rain a year (RPR / NOAA). Hurricane season runs June 1 – Nov 30: ask about roof age and storm shutters.

DO THIS Drive your real commute at rush hour during your scouting trip.

08 Financing Your Move

FHA

Lower down payment option for a primary residence.

VA

For eligible veterans and service members buying a primary residence.

Florida Hometown Heroes

Down payment help for eligible Florida workers. Funding opens and closes — check current availability with a lender.

Vacation-rental purchases

Usually need second-home or investment financing. FHA and VA are built for primary homes.

DO THIS Get pre-approved by a lender who closes in Florida regularly before your scouting trip. A licensed lender can tell you which program fits.

09 Your 90-Day Out-of-State Buying Plan

One scouting trip. Everything else by video, phone, and e-signature.

DAYS 1–14

Pre-approval

Pick your side (Polk or Osceola) and your use (live or rent).

DAYS 15–30

Video tours

Shortlist 2–3 communities and pull HOA rental rules.

DAYS 31–45

One scouting trip

Your top homes, the commute, and the neighborhood at night.

DAYS 46–60

Offer & due diligence

Offer, inspections, insurance quotes, HOA document review.

DAYS 61–90

Close

Appraisal, final walkthrough (video works), closing. Ask the title company about remote closing.

Before-you-offer checklist

- [ ] County confirmed on the property appraiser record
- [ ] CDD line checked on the tax bill
- [ ] Commute driven at rush hour
- [ ] HOA rental rules in writing
- [ ] School verified with the district locator
- [ ] Pre-approval from a Florida lender



ABOUT YOUR GUIDE

Bernard Jackson Jr.

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Specialties: First-time buyers, renters becoming owners, FHA / VA / Hometown Heroes / down payment assistance, and new construction.

Bilingual: Your whole move, start to finish, in English or Spanish.

Proof: 19 five-star Google reviews and multiple new construction closings.

"Educated today. Prepared tomorrow. Homeowner forever."

YOUR NEXT STEP

Book a free 20-minute relocation call

Bring your timeline and your budget. You'll leave with your side of the county line picked, a shortlist of communities, and a lender intro if you need one.

BOOK ONLINE

bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation

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