
Moving to Poinciana, FL

What it really costs, how to get around, and how to buy from out of state.



WHO THIS IS FOR

Anyone moving to Poinciana from another state or city, including first-time buyers and renters ready to own.

WHAT YOU GET

Real prices, the HOA rules most newcomers miss, commute times, Florida insurance basics, and a 30-day checklist.

Bernard Jackson Jr., REALTOR®, ABR®

Poinciana • Osceola & Polk Counties • English & Español

LPT Realty

Poinciana in 60 seconds

~75,000

residents

+16.4%

growth since 2020

1972

year it was founded

~45 in.

of rain a year

- Two counties

Osceola and Polk, south of Kissimmee. Your county sets your tax bill, school district and where you file homestead. **Confirm the county and village first.**
- One big HOA

Most homes are in the Association of Poinciana Villages (APV). Membership is mandatory. The community isn't gated.
- Amenities

Pools, splash pads, the Poinciana Activity Campus, Charlie Wheeler and Vance Harmon parks, and trails.
- Climate

January averages 45–75°F, July 70–95°F. No snow.

What it costs to buy here

Metric (Aug. 2026)	Number	What it means
Median sold price	\$294,000	Up 5.2% from July
Median list price	\$280,000	Down 5.1% over 12 months
Sold-to-list price	97.5%	About 2.5% under asking
Median days on market	98	Time to decide, no rush
Months of inventory	5.68	Balanced, leaning to buyers
Most common sale	3-bed	1,200–1,800 sq ft
Typical price per sq ft	\$150–\$200	120 of 179 sales under \$300K

Source: RPR Poinciana Market Trends & Neighborhood reports, Sept. 27, 2026.

Beyond the price tag

What this market means for you: prices have softened and homes sit about three months. Negotiate for seller-paid closing costs or a rate buydown instead of fighting over list price.

APV dues

Vary by property (see the estoppel certificate). Bulk internet and cable are included.

CDD fees

Some newer subdivisions add one to the tax bill. Ask on every listing.

Property tax

No state income tax, so this matters more. The seller's bill resets after a sale.

Homestead exemption

Up to \$50,000 off assessed value. Save Our Homes caps yearly increases at 3%.

DO THIS

Close in 2026? File homestead by **March 1, 2027**. Miss it and you lose a full year of savings.

Florida homeowners insurance

Expect to pay more

It likely costs more than back home. Get real quotes before you set a budget.

Order two inspections

A 4-point (roof, electrical, plumbing, HVAC) and a wind mitigation report, which can lower your premium.

Flood is separate

Standard policies don't cover it. Check every address on the FEMA Flood Map Service Center.

Citizens Insurance

Florida's state-backed insurer of last resort when private carriers won't write a policy.

DO THIS

Get your quote during the inspection period, not closing week. Your lender needs proof of insurance to close. Coverage questions go to a licensed insurance agent.

Getting around

From Poinciana to	Drive
Disney World area	~20 min
Orlando airport (MCO)	~35 min
Orlando job corridor	30-45 min
Lakeland	~25 min

Bernard's estimates. Traffic changes them.

47 min

avg. commute (26 nationally)

About 3,800 residents work from home. **Drive your real commute at rush hour** before you make an offer.

SunRail

Poinciana station, near Orange Blossom Trail and Poinciana Blvd., is the south end of the line (opened 2018). Ride to downtown Orlando instead of driving I-4. Schedules at [sunrail.com](https://www.sunrail.com).

Poinciana Parkway (SR 538)

A toll road. CFX plans an extension from Ronald Reagan Pkwy. to CR 532 (mid-2027 to ~2030). FDOT plans a link to I-4. **Get a SunPass or E-PASS your first week.**

Buying from out of state

- 1

Get pre-approved by a Florida-licensed lender before you tour anything. Sellers here expect it.
- 2

Tour by live video. I'll open the closets, run the water, and show you the street and the neighbors' yards.
- 3

Take one scouting trip. 2-3 days to tour your top 5-8 homes, drive the commute and visit the Activity Campus.
- 4

Close remotely. Many Florida title companies offer mail-away or online closings.

WIRE FRAUD

Before you send any money, call your title company at a number you verified yourself. Never use a number from an email.

Loan programs to ask about

Program	Built for	Ask your lender about
FHA	Smaller down payments or rebuilding credit	Minimum down payment and mortgage insurance
VA	Eligible veterans and service members	Zero-down eligibility and funding fee
Florida DPA / Hometown Heroes	Florida first-time buyers who meet income limits	Current funding and terms
Physician loans	Doctors and medical residents	Low-down, no-PMI options

An overview, not lending advice. A licensed lender can tell you what you qualify for. Florida programs usually require the home to be your primary residence.

Your first 30 days after the move

Task	Deadline	Where
☐ Florida driver license	Within 30 days of becoming a resident	Osceola or Polk County Tax Collector
☐ Vehicle title and registration	Within 10 days of residency or starting work	County Tax Collector
☐ Homestead exemption	By March 1 of the year after you close	County Property Appraiser
☐ Voter registration	Any time	RegisterToVoteFlorida.gov
☐ Hurricane plan and kit	Before June 1 (season runs June 1–Nov. 30)	Your county emergency management site
☐ APV resident setup	First week	APV office, 401 Walnut St.

Rent first or buy now?

Rent first if...

- You haven't chosen between the Osceola and Polk sides
- Your job location isn't set yet

Buy now if...

- Your job is set and you're pre-approved
- The full payment on a home near the \$294K median fits your budget
- You want leverage: 5.68 months of inventory gives buyers more power than a year ago

Renting inside APV? Only long-term leases are allowed. Short-term rentals and Airbnb are prohibited.

Run the real math

Fill in your monthly numbers. APV dues already include internet.

IF YOU BUY

Mortgage payment	\$
Property taxes	\$
Homeowners insurance	\$
APV dues	\$
CDD, if any	\$
Total to own	\$

IF YOU RENT

Rent	\$
Renter's insurance	\$
Internet	\$
Total to rent	\$

DO THIS

Put both numbers side by side on one page before you sign a 12-month lease. Want help? I'll run them with you on a free call.



ABOUT YOUR AGENT

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 English & Spanish • Hablo español

About 10 years helping Central Florida buyers and sellers, with Poinciana as a core market. Specialties: relocation, first-time buyers, renters becoming owners, and FHA, VA, Hometown Heroes and down payment assistance. Clients call him warm and patient, and say he pushes them to believe more is possible.

Educated today. Prepared tomorrow. Homeowner forever.

YOUR NEXT STEP

Book a free Poinciana relocation call

Tell Bernard where you're moving from, your timeline and your budget. You'll leave knowing which side of Poinciana fits your commute, your real monthly cost, and what to do first.

 Call or text 863.223.2294

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Scan or tap to book