



FOR UK & CANADIAN BUYERS · CENTRAL FLORIDA

Your Complete Guide to Buying Property in Central Florida

Everything you need to know — from first enquiry to closing day.

\$10.4B

International buyers
purchased in FL

\$442K

Median price paid by
overseas buyers

60%

Of international
buyers pay cash

+50%

YOY surge in
international sales

Source: Florida Realtors® 2025 Profile of International Residential Transactions

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INTRODUCTION

A Personal Welcome



My name is Nick Carroll. I've been a licensed Florida Realtor since 2014, and I founded the Florida Concierge Team with one goal: to make buying property in Central Florida genuinely straightforward for international buyers.

I've worked with buyers from the UK, Canada, and across the globe — helping them navigate everything from their first enquiry through to closing day and beyond. Whether you're buying a vacation home, an investment property, or planning a future move to Florida, this guide gives you the full picture.

No fluff. No sales pitch. Just the information you need to make a confident decision.

Licensed since	2014 Real Broker, LLC
Specialisation	International buyers, resort properties, investment & new construction
Primary markets	Orlando, Kissimmee, Davenport, ChampionsGate, Reunion, Celebration, Horizon West, Clermont, Winter Garden, Windermere, Lakeland
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*"Buying property in another country shouldn't feel like navigating it alone. That's exactly what the Florida Concierge Team is here to change — your trusted advisor, every step of the way. **Your Florida Real Estate Concierge.**"*

MARKET INTELLIGENCE

Why Florida — Why Now?

The 2025 data is in — and it tells a compelling story. After a sluggish couple of post-pandemic years, international demand for Florida real estate has surged back in force. This isn't a blip. It's a structural rebound driven by Florida's unique combination of lifestyle, investment fundamentals, and global appeal.

\$10.4B

International purchase volume Florida 2025

Up from \$7.1B in 2024

+50%

Year-over-year surge in international sales

Florida Realtors® 2025 Report

\$442K

Median price paid by international buyers

12.5% above FL state median

60%

Of international buyers paid all cash

Canadians: 75% · Argentines: 62%

Source: Florida Realtors® 2025 Profile of International Residential Transactions in Florida

Five Reasons Florida's Fundamentals Are Unmatched

- **1. Proven global destination.** International buyers account for 5% of all existing home sales statewide — a consistent long-term figure that reflects deep-rooted global confidence in Florida property.
- **2. Tourism economy protects property values.** Florida welcomed 157.6 million out-of-state visitors in 2024, generating \$134.9B in visitor spending. That demand directly supports rental income and property values in the resort corridor.
- **3. No state income tax.** Florida has zero personal state income tax — a meaningful structural advantage for UK and Canadian buyers managing U.S. rental income.
- **4. Tourism funds public services — not residents.** Travel generated \$15.8B in state and local taxes in 2024. Without tourism, each Florida household would pay an additional \$1,730/year. Your investment in a tourism-adjacent market helps fund the infrastructure around it.
- **5. Serious buyers, strong prices.** The median international purchase price of \$442,000 is 12.5% above Florida's overall median — overseas buyers arrive prepared and purchase with conviction.

Who is buying from your region? Canada leads all international buyers by volume (\$1.9B — up 52% YOY). The United Kingdom rounds out the top five globally. Canadian and European buyers show strong preference for Central Florida and Southwest Florida. Personal contacts and referrals are the #1 source of international leads — far outpacing advertising.

LOCATION

Why Central Florida Specifically?

Central Florida is not just Orlando. It's a dynamic region built around one of the world's most visited tourism corridors — offering a range of property options, price points, and investment profiles that few markets anywhere can match.

Key Markets & Communities

ChampionsGate	Purpose-built for short-term rental. Resort amenities, water park, golf course, and a thriving Airbnb/VRBO market with strong year-round occupancy. Minutes from Disney.
Reunion Resort	Luxury branded community with three signature golf courses. Vacation homes, condos, and villas with active STR permissions. Premium positioning and price points.
Solterra & Storey Lake	Resort communities with strong occupancy records. Competitive pricing relative to Reunion — excellent ROI for investment-focused buyers.
Celebration & Harmony	Disney-developed Celebration offers walkability and community charm. Both are ideal for primary residence or longer-term tenancies. Family-oriented.
Horizon West & Windermere	Among the fastest-growing suburban corridors in the U.S. Excellent schools, newer construction, strong owner-occupier demand. Popular with Canadian snowbirds.
Kissimmee & Davenport	Core vacation rental territory. Proximity to Disney and Universal drives consistent occupancy. Entry-level investment available from ~\$280,000.
Winter Garden, Clermont & Auburndale	Emerging markets with strong fundamentals. Lower price points, growing infrastructure, excellent highway connectivity to Orlando and Tampa.
Lakeland & Polk County	Rapidly appreciating corridor between Orlando and Tampa. Affordable pricing, strong rental demand, growing employer base. Excellent long-term positioning.

UK & Canadian buyer insight: Canadian snowbirds typically target Horizon West, Windermere, and Winter Garden. UK buyers gravitate strongly toward the resort/vacation rental belt — ChampionsGate, Reunion, Kissimmee, and Davenport — where STR income can offset carrying costs significantly.

THE PROCESS

Step-by-Step: How Buying Works

The U.S. buying process differs meaningfully from both the UK and Canadian systems. Here's the complete picture — from first enquiry through to keys in hand.

1 Define Your Goals

Vacation home, investment property, or future primary residence? Your intent affects financing options, tax treatment, community selection, and HOA eligibility. We start every client relationship here.

2 Set Your Budget & True Cost Picture

Beyond the purchase price, budget for closing costs (2–4%), HOA/CDD fees, property insurance, property tax (~1.5–2% of assessed value/year), and property management if renting. See the True Cost section in this guide.

3 Confirm Cash Position or Get Pre-Approved

Cash buyers: prepare a recent bank statement or proof-of-funds letter. If financing, foreign national mortgage programmes are available with 25–35% down — no U.S. credit history or SSN required.

4 Sign a Buyer Representation Agreement

Florida law requires a signed buyer representation agreement before touring homes. This protects you and establishes our working relationship. In most transactions, the seller pays agent compensation.

5 Search & Shortlist Properties

We work through MLS listings, new construction, and off-market opportunities. For overseas buyers we offer WhatsApp video tours, detailed property reports, and in-person tours arranged around your travel schedule.

6 Make an Offer

When ready, we submit a Purchase and Sale Agreement. Florida contracts include key contingencies: inspection, financing (if applicable), appraisal, and HOA review. We negotiate terms, price, closing date, and seller credits.

7 Escrow Opens & Deposit Is Wired

Upon acceptance, you'll wire an earnest money deposit (typically 1–3% of purchase price) to the title company. We guide you step by step through the international wire process — including currency conversion timing.

8 Inspections & Due Diligence

During the inspection period (typically 10–15 days), we arrange a licensed inspector and any specialist inspections needed: roof, pool, 4-point (required by many insurers). We attend every inspection with you — in person or via live video.

9 Title Search & Title Insurance

The title company searches the property's history to confirm clear ownership. Title insurance protects you against any future claims. Both owner's and lender's policies are standard. Our title partners are experienced in international closings.

10 FIRPTA Compliance

As a foreign national buyer, you are required to withhold 15% of the purchase price at closing under FIRPTA if the seller is also a foreign national. This is handled by the title company — not an additional tax, but a withholding mechanism. See the FIRPTA section in this guide.

11 Final Walk-Through & Closing

Before closing we conduct a final walk-through to confirm property condition. Closing occurs at the title company or can be completed remotely via notary and electronic signing — ideal for overseas buyers. Funds are wired 24–48 hours before closing.

12 Post-Closing: Set Up Ownership

After closing we help you set up property management, utilities, HOA registration, home warranty, insurance, and rental platform accounts. The Concierge Team doesn't disappear at the closing table — that's the difference.

TAX & LEGAL

Understanding FIRPTA

FIRPTA — the Foreign Investment in Real Property Tax Act — is the U.S. federal law that applies to foreign nationals involved in U.S. real estate transactions. It's one of the most misunderstood parts of the buying process. Here's what it actually means.

What FIRPTA Requires

When a foreign national **purchases** from another foreign national seller, the buyer must withhold **15% of the gross purchase price** at closing and remit it to the IRS. The title company handles this on your behalf — no separate action required. When you eventually **sell**, the buyer of your property will withhold 15% from your proceeds. This is a withholding mechanism — not a final tax rate. Actual tax liability is determined by your real gain, deductions, and applicable treaty benefits.

	Detail
FIRPTA rate	15% of gross sale price (standard; certain reduced rates may apply in specific circumstances)
Handled by	Title/closing company at settlement — buyers do not need to take any separate action
Refund potential	Seller files IRS Form 8288-B to reduce withholding if actual gain is lower than 15%
UK buyers	U.S./UK tax treaty may reduce double taxation exposure. Cross-border tax advisor is essential.
Canadian buyers	U.S./Canada tax treaty applies. Must also report U.S. income and gains to the CRA. A cross-border CPA is strongly recommended.
When it applies	Only when the SELLER is a foreign national. If the seller is a U.S. citizen or resident, FIRPTA withholding does not apply to the buyer at purchase.

Our recommendation: Every overseas buyer should engage a cross-border CPA *before and after* purchasing U.S. real estate. The Florida Concierge Team connects you with trusted tax advisors experienced with UK and Canadian clients. The cost of proper advice is minimal compared to the tax exposure of going without it.

FINANCING

Financing Your Purchase & Currency

Cash Purchase (Most Common for International Buyers)

60% of international buyers in Florida pay cash — Canadians at 75%, Argentines at 62%. For UK buyers, cash purchases eliminate currency risk and simplify the process significantly. Cash offers are also more competitive in multiple-offer situations.

- Proof of funds required: recent bank or investment account statement (within 90 days)
- Funds wired in USD to the escrow/title company — we guide you through the wire process step by step
- Use a currency specialist rather than your bank for better GBP/CAD to USD rates on large sums
- Currency can be converted in advance and held in a USD account while you search

Foreign National Mortgage

If you prefer to finance, foreign national programmes are available without a U.S. credit history or Social Security number.

Feature	Typical Terms
Down payment	25–35% of purchase price
Interest rate	Typically 0.5–1.5% above standard U.S. rates
Documentation	Foreign bank statements, employment/income proof, passport
Loan amounts	\$150,000–\$3M+ depending on lender
Property types	Primary residence, vacation home, or investment property
Credit history	Home-country credit report accepted by many lenders

Currency Exchange — Practical Tips

- **Use a specialist, not your bank.** Currency brokers such as **Moneycorp** and **Currencies Direct** typically offer 2–4% better rates than high-street banks on amounts over £50,000 / CAD\$80,000.
- **Lock your rate with a forward contract.** If you've agreed a purchase price but closing is 30–60 days away, a forward contract fixes your rate today — protecting you from adverse moves.
- **Budget a 3–5% buffer.** Exchange rates move. Build a buffer into your plan.

- **Wire timing matters.** International wires typically take 1–3 business days. We'll give you a clear funding deadline well in advance of closing.

FINANCIALS

The True Cost of Ownership

This section is what most guides skip — and it's the one that matters most. Here is the complete financial picture, one-time and ongoing.

One-Time Purchase Costs

Cost	Typical Amount	Notes
Purchase price	Your agreed price	—
Closing costs (buyer)	2–4% of purchase price	Title insurance, recording fees, pre-pays
Owner's title insurance	\$1,000–\$3,000+	One-time; protects against ownership disputes
Home inspection	\$400–\$700	Standard; pool/roof inspections extra
4-Point inspection	\$150–\$300	Required by many insurers for older homes
Survey	\$300–\$600	Required by lenders; always recommended
Attorney / CPA fees	Varies	Recommended for FIRPTA and tax structuring

Annual Ongoing Costs

Cost	Typical Annual Range	Notes
Property tax	1.0–2.0% of assessed value	Non-homestead (non-primary) taxed at full assessed value
HOA fees	\$1,200–\$8,400/year	Varies widely; resort/gated communities higher
CDD fees	\$500–\$3,000/year	Community Development District — common in newer communities
Homeowner's insurance	\$2,000–\$6,000+/year	Budget conservatively — Florida market has hardened significantly

Flood insurance	\$500–\$2,500/year	Required in flood zones; check FEMA map before buying
Property management	20–30% of rental revenue	For short-term rental management companies
Utilities (vacant periods)	\$100–\$200/month	AC essential — never fully turn off in Florida heat
Pool/lawn maintenance	\$100–\$300/month	Standard for vacation homes; often in PM agreements

Florida insurance note: The homeowner's insurance market has experienced significant rate increases. For resort communities or properties with pools, budget toward the higher end. We always get insurance quotes *before* you make an offer — not after. No surprises at closing.

INVESTMENT

Rental Income & Investment Potential

68% of international buyers in Florida plan to use their property as a vacation home or rental. Central Florida — particularly the resort corridor — offers some of the strongest short-term rental fundamentals in the United States.

Short-Term Rental (Airbnb/VRBO) — Resort Communities

Communities like ChampionsGate, Reunion, Solterra, Windsor at Westside, and Storey Lake are purpose-built for STR, minutes from Walt Disney World and Universal Studios.

Property Type	Est. Annual Gross Revenue	Est. Occupancy
3-bed / 2-bath townhome (resort)	\$28,000–\$42,000	55–70%
4-bed / 3-bath pool home (resort)	\$38,000–\$55,000	60–75%
5–6 bed / 4–5 bath pool home	\$50,000–\$80,000+	65–80%
8+ bed luxury pool home	\$80,000–\$130,000+	55–70%

Estimates based on Central Florida resort market data. Results vary by property, community, management quality, and listing presentation.

Long-Term Rental — Residential Markets

Property Type	Est. Monthly Rent	Est. Gross Yield
3-bed / 2-bath suburban	\$1,800–\$2,400/mo	5–7% gross
4-bed / 2-bath suburban	\$2,200–\$3,000/mo	5–7% gross
New construction (Polk County)	\$1,600–\$2,200/mo	5–7% gross

Critical: Verify STR Permissions Before Buying

- **Not all communities allow short-term rentals.** This is the single most important due diligence step for investors. Some HOAs prohibit rentals under 6 or 12 months. We always verify STR permissions before any offer is submitted.
- **Osceola County (Kissimmee/Davenport):** Generally STR-friendly in resort zones.
- **Orange County (Orlando):** STR regulations vary by municipality and zoning — always verify.
- **Tourist Development Tax (TDT):** Collected on STRs — typically 6–13% on top of rent. Property management companies handle collection and remittance.

HONEST ADVICE

The Friction Points — Addressed

The 2025 Florida Realtors data is transparent: roughly 70% of respondents said at least one international client decided not to buy. Knowing the real obstacles — and how to plan around them — is what separates informed buyers from those who walk away unnecessarily.

High Prices & Affordability	The median international price of \$442,000 reflects a competitive market. Significant value exists in secondary markets (Polk County, Auburndale, Haines City) where \$280,000–\$380,000 can secure a well-positioned investment. We find true value, not just inventory.
Insurance Costs	Budget \$3,000–\$6,000/year for resort or vacation homes. We obtain quotes from multiple companies to secure the most competitive pricing. We do this well before closing — so the full cost picture is clear before you ever commit.
HOA & CDD Fees	Resort communities carry higher HOA/CDD fees — sometimes \$500–\$1,000+/month combined. These cover amenities that attract renters and justify premium nightly rates. Factor them into your ROI calculation, not just your purchase price.
Property Tax	Non-homestead properties are assessed at full market value without the Homestead Exemption available to permanent residents. Budget 1.5–2% of assessed value annually. Tax bills arrive in November.
U.S. Political & Immigration Climate	Purchasing real estate in the U.S. does NOT confer immigration status or visa rights. Conversely, immigration changes do NOT affect your right to own U.S. real estate as a foreign national. Property ownership rights are protected regardless of political climate.
Managing from Overseas	Managing from 4,000+ miles away is genuinely challenging without the right team. We connect every overseas client with vetted property managers who handle bookings, maintenance, guest communication, cleaning, and monthly reporting.

YOUR TEAM

The Florida Concierge Team

You don't just get a Realtor — you get a fully coordinated team of specialists, each experienced in working with international buyers. This is the concierge difference.

Nick Carroll — Your Realtor

Licensed since 2014. Your primary point of contact, market strategist, negotiator, and guide from first enquiry through post-closing support. Specialised in international buyer transactions, resort communities, investment properties, and new construction.

Real Estate Attorney

Reviews contracts, advises on ownership structures (personal vs. LLC vs. trust), assists with FIRPTA compliance, and provides legal protection on complex transactions. Especially important for international clients.

Cross-Border CPA / Tax Advisor

Handles FIRPTA withholding, U.S. rental income returns, depreciation schedules, and coordinates with your UK or Canadian tax advisor on treaty benefits and foreign income reporting. Non-negotiable for any overseas investor.

Title & Closing Company

Conducts the title search, issues title insurance, holds escrow, and manages closing. Our title partners are experienced in international wire transfers and overseas/remote closings.

Foreign National Mortgage Lender

For buyers who prefer to finance. Our lending partners offer competitive foreign national programmes without U.S. credit history requirements. Clear communication and experience with UK and Canadian income documentation.

Property Management Company

Full-service STR and long-term rental management. Handles bookings, cleaning, maintenance, monthly owner statements, and tourist tax collection. We match each client with a manager suited to their property type and goals.

Home Inspector

Licensed Florida inspector providing a comprehensive written report. We attend every inspection with our clients — in person or via live video — and review findings together before any decision is made.

Insurance Advisor

Specialist in Florida homeowner's, flood, and vacation rental insurance. Provides quotes early in the process so insurance costs are factored into your decision — not discovered at closing.

Currency Specialist

We connect overseas clients with trusted currency brokers — including Moneycorp and Currencies Direct — offering better rates than banks on large GBP or CAD to USD conversions. Forward contracts available to lock rates during your transaction.

The concierge promise: We do not disappear at closing. Every client receives ongoing support for property setup, management onboarding, and any questions that arise in the weeks and months after purchase. You are never navigating this alone.

FAQ

Frequently Asked Questions

Q1. Can a UK or Canadian citizen legally buy property in Florida?

Yes — absolutely. There are no restrictions on foreign nationals purchasing real estate in Florida. You do not need a U.S. visa, green card, or Social Security number to buy property.

Q2. Does owning property in the U.S. give me any visa or immigration benefit?

No. Owning U.S. real estate does not grant any immigration rights, visa status, or residency. If you plan to stay in the U.S. for extended periods, consult an immigration attorney separately — your property purchase and visa status are completely independent.

Q3. How long does the buying process take?

For a cash purchase, typically less than 30 days from accepted offer to closing. Financed purchases typically 45–60 days. International wire transfers and remote closings are well-established and do not significantly extend timelines.

Q4. Do I need to be in Florida to buy?

No. Many of our international clients complete their entire purchase remotely — from video tours through to remote closing via notary. We recommend at least one in-person visit before purchasing, but it is not a legal requirement.

Q5. Can I get a mortgage as a foreign national?

Yes. Foreign national programmes are available with 25–35% down, without requiring U.S. credit history or a Social Security number. We connect you with lenders who specialise in UK and Canadian applicants.

Q6. Should I buy in my personal name or through an LLC?

This depends on your goals. An LLC can offer liability protection and estate planning benefits but adds administrative costs. Consult our recommended real estate attorney and CPA before deciding — the right answer varies by situation.

Q7. What happens with rental income tax in the U.S.?

Rental income from U.S. property is subject to U.S. federal tax. You must file an annual return (Form 1040-NR for non-residents). Deductions include management fees, depreciation, insurance, HOA, property taxes, and repairs — often significantly reducing taxable income.

Q8. What about Capital Gains Tax when I eventually sell?

Foreign national sellers are subject to U.S. CGT on profit. FIRPTA requires 15% withholding at closing, sent to the IRS. UK sellers must also consider UK CGT on foreign property gains. Canadians must report U.S. gains to the CRA. A cross-border CPA is essential — this is not optional.

Q9. Can I use the property myself while also renting it?

Yes — very common. Your property manager blocks your personal use dates from the rental calendar. Be aware: excessive personal use may affect the tax treatment of rental expenses in the U.S.

Q10. How do I choose a property manager?

We vet managers based on track record, communication standards, fee structure, and experience with your specific community. We'll introduce you to two or three options and help you compare. A great PM is as important as the property itself for an overseas investor.

GET STARTED

Your Next Steps

You've done the reading. Now let's have the conversation.

Every international buyer's situation is different — your goals, budget, timeline, tax residency, and intended use all shape the right strategy. Our approach starts with a complimentary strategy call where we listen first and advise second.

1

Book a Strategy Call

A no-obligation 30-minute call to discuss your goals, budget, timeline, and questions. Video call available in your time zone — UK and Canadian hours accommodated.

2

Receive a Custom Property Report

Based on your criteria, we send a curated shortlist with investment analysis, rental income estimates, and community profiles — tailored to your specific objectives.

3

Tour Properties — In Person or Remotely

Schedule a visit or let us walk you through properties live via WhatsApp. We document everything and answer every question in real time.

4

Make Your Move

When you're ready, we move. From offer to closing, your entire Concierge Team is coordinated, responsive, and working toward one goal: your successful purchase.

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