

TOP ORLANDO LIVING

ORLANDO

Home Buyer's Guide

DOWNTOWN NEIGHBORHOODS AND BEYOND

A practical guide to choosing, comparing and buying.



Conceptual AI illustration. Not a real property, neighborhood photo or listing.

College Park - Winter Park - Baldwin Park - Audubon Park
Downtown Orlando - Lake Nona - Mills 50 / Colonialtown - Delaney Park

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October 25, 2026 edition | Educational planning resource

Start your personal home search

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START HERE

A better search starts with a clear brief.

Use this guide before touring, then bring the worksheets back to each property decision. Local buyers, relocation buyers and repeat buyers can use the same process.

The service focus is Orlando and surrounding Central Florida communities, roughly within 45 miles, with particular attention to the eight areas in this guide. This is not a measured boundary or a 45-minute commute promise. Ask about your specific address.

- 03** Your buying brief
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Print pages 3, 4, 7 and 10 for your working notes. These are blank printable worksheets, not interactive form fields. Mark unknown facts as unknown; separate a personal observation from a listing claim or a verified record.

This original Top Orlando Living guide is not an official RE/MAX-issued guide, contract, loan quote, inspection, appraisal or legal opinion. Records, policies, availability and requirements can change. Property-specific professional advice and signed agreements govern.

WORKSHEET 01

Write the brief before the wish list.

Bring priorities, not private financial documents. This page is for your own notes; share only what is needed to plan a search.

Target move month / timing flexibility

Purchase price range / comfortable total monthly target

Property type / space and accessibility requirements

Regular destinations / travel days and times

Must have	Would be nice	Trade-off I can accept

Two or three areas to compare first

Current home or lease: what must happen before this move?

Do not choose from a neighborhood label alone. Test your actual route, visit at different times and confirm property-specific records. School assignment, municipal services and travel time are not guaranteed by a ZIP code.

WORKSHEET 02

Compare the full cost of owning.

Use dated lender, insurer, association and public-record inputs. A search price and a comfortable monthly cost are different decisions. [1, 3]

Compare lender Loan Estimates using consistent assumptions. Ask about rate, APR, term, points or credits, projected payment and cash to close. Identify what is included in escrow before adding any separate amounts. [1]

Monthly cost input	Amount / frequency	Source / date / included where?
Loan principal and interest		
Buyer-specific property tax estimate		
Homeowners / flood insurance		
Mortgage insurance, if applicable		
Association / condo / district charges		
Utilities / upkeep / reserves / other		

Avoid double counting. Taxes, insurance or district charges may already be included in a payment or tax-bill estimate. Unknown is not zero. A seller's old tax bill is not your confirmed future tax bill; ask the correct county property appraiser. [1, 3, 4]

Keep one-time cash separate

Planning item	Amount / source
Lender / closing team cash-to-close estimate	
Already-paid deposit: reconcile credit at closing	
Inspections, moving, immediate work and retained reserves	

AREA LENSES 01-04

Start with the place. Decide by the property.

These entries are comparison prompts, not rankings or recommendations based on who lives in an area. Use current city maps and the exact address. [10-12, 16]

01 College Park

An Orlando neighborhood associated with the Edgewater Drive corridor. The 32804 ZIP code is not the neighborhood boundary.

Compare: What permits and system records support any renovations? How does the exact route to your regular destinations work?

02 Winter Park

A separate city in the Orlando area. A Winter Park mailing address does not by itself establish incorporated city limits.

Compare: Which jurisdiction handles this parcel's permits and services? What are the exact ownership, parking and upkeep obligations?

03 Baldwin Park

A named Orlando neighborhood with its own planning framework. Identify the exact ownership and applicable association or district records.

Compare: Who pays for the roof, exterior and grounds? Which dues or assessments apply to this parcel, and what do they cover?

04 Audubon Park

The neighborhood and the Audubon Park Garden District are related but not identical. The business district clusters around Corrine Drive and includes more than one neighborhood.

Compare: Where is the property relative to the district and your actual walking route? What condition, drainage and improvement records need follow-up?

AREA LENSES 05-08

Compare the routines behind the address.

A nearby amenity, attractive photograph or district name is a starting point - not a substitute for checking access, costs and property records. [10, 13, 16]

05 Downtown Orlando

Downtown includes multiple neighborhoods and districts. Do not assume every downtown property is a high-rise condominium or has the same parking arrangements.

Compare: Are parking, storage and guest access documented? If there is an association, what do its current finances and building records show?

06 Lake Nona

A broad southeast Orlando-area label; city maps distinguish several named neighborhoods. Development, ownership and service arrangements vary by address.

Compare: Which association or special-district charges apply, if any? How do new-build terms or resale condition compare with your needs?

07 Mills 50 / Colonialtown

Mills 50 is a Main Street district around Mills Avenue and Colonial Drive. Colonialtown North and South are named neighborhoods, not interchangeable district or ZIP boundaries.

Compare: How do street activity, access and parking work at your specific block? Do records support any additions or converted spaces?

08 Delaney Park

The City of Orlando identifies both a neighborhood and a public park named Delaney Park; their boundaries are not the same.

Compare: What parcel, drainage and improvement records should you review? Does the precise route to the park or other destinations suit your daily routine?

WORKSHEET 03

Tour with the same questions every time.

Write O for observed, R for reported and V for independently verified. Keep the source and date for important answers. Do not treat a listing statement as a completed inspection.

Compare	Home A	Home B	Home C
Address / date visited			
Layout / access / actual usable space			
Condition questions / specialist needed			
Monthly cost / outstanding quote			
Ownership / rules / fees			
Parking / storage / outdoor upkeep			
Actual route / tolls / travel test			
Permit / flood / insurance unknowns			
One reason to return / one concern			

Most important unresolved question before an offer

Bring the right professional into the question. An appraisal is not a home inspection; insurance reports are not a substitute for a comprehensive condition review. The contract controls any deadlines and options. [5, 6]

VERIFY THE ADDRESS

Six checks that deserve an actual source.

Use the correct county, municipality, insurer, school district and association. Record the answer, its source and what remains unresolved.

Jurisdiction and permits

An Orlando mailing label may be outside city limits. Identify the municipality/county first, then use the responsible building and planning office for the actual property. [10]

Taxes and exemptions

Ask for a buyer-specific estimate. Ownership changes can affect assessment and exemptions. Homestead or portability benefits require eligibility and proper applications; do not assume the seller's benefits are yours. [3, 4]

Flood and drainage

Review the effective FEMA map for the exact address and ask about local records or map changes. A map designation is not a flood-free guarantee; discuss coverage with your insurer and lender. [7]

Insurance

Request an address-specific quote early. Ask about coverage, deductibles, exclusions, effective date and requested four-point or wind-mitigation reports. These serve different purposes from a buyer's home inspection. [6, 7]

Schools, if relevant to your search

Confirm the exact address and intended school year with the serving district, including approved or pending boundary changes. Do not rely only on a listing or neighborhood name. [14]

Condition and approvals

Have your independent inspector identify the scope, exclusions and any specialist follow-ups. Ask which permits, surveys or approvals need review. No inspection promises a defect-free home. [5]

Priority record / responsible person / follow-up date

UNDERSTAND WHAT YOU OWN

The documents matter as much as the floor plan.

A property style, development name or listing photo does not establish legal ownership, maintenance responsibility or current obligations.

Association or condominium

Request the applicable governing documents, current budget and financial information, reserves, insurance details, meeting records and pending or adopted assessments. Ask about leasing, parking, pets, alterations, application requirements and responsibility for major components. Obtain property-specific professional advice on restrictions and review rights.

For a condo, determine which milestone-inspection and structural-integrity reserve-study requirements apply. These address different issues; obtain applicable reports and discuss work, funding and lending implications with the relevant professionals. A reserve study does not certify building safety. [8]

District assessments and new construction

Ask whether the parcel has CDD or other special-district assessments. Confirm the current amount, schedule and purpose, and reconcile any amount already in the tax estimate. Association dues and district charges are not interchangeable.

For a new home, compare the actual builder contract, included features, lot terms, completion assumptions, warranty and inspection opportunities. Ask about incentive conditions and preferred-service-provider requirements. Do not assume a model-home feature or advertised credit is included in your deal.

Document / open issue	Who confirms?	Due date / answer source

Do not assume a cancellation period from this guide. Have the actual contract and required disclosures reviewed promptly; rights and deadlines depend on the transaction and applicable law.

WORKSHEET 04

Turn the offer into a managed plan.

Discuss comparable properties, condition, financing, deposit, contingencies, included items and timing before signing. This worksheet creates no contractual right and extends no deadline.

Before an agent-led tour: discuss the written buyer agreement, services, duration, compensation and termination terms. Many real-estate professionals need an agreement before tours. Compensation is negotiable, not set by law; clarify any seller contribution and remaining buyer obligation. Downloading this guide is not an agreement. [9]

Contract event / required action	Exact date / time	Responsible person / evidence
Deposit delivery / receipt		
Inspection / notice / specialist review		
Financing / appraisal milestones		
Document review / other contingency		
Walk-through / closing / possession		

Offer questions / terms I need explained before signing

Copy deadlines from the signed documents with your agent and closing professional. Track notices and delivery requirements, not only appointment dates. Ask about any change in writing; never assume a verbal discussion changes the contract.

FROM CONTRACT TO KEYS

Close with the details reconciled.

Your lender, closing professional and signed documents determine the actual process and timing. These checkpoints are planning prompts, not a promised closing schedule.

- ☐ Keep lender requests and document deadlines organized; discuss financial changes with the lender before making them.
- ☐ Confirm inspection follow-ups, agreed repairs and any written changes with the responsible professionals.
- ☐ Confirm property-specific coverage and when the required insurance becomes effective.
- ☐ Review title, survey, association or other closing questions with the closing professional and appropriate advisers.
- ☐ For most covered mortgages, you should receive a Closing Disclosure at least three business days before closing. Compare it with your latest Loan Estimate and resolve discrepancies with the lender. [2]
- ☐ Confirm the final amount due, how prior deposits are credited and the approved funds-delivery process.
- ☐ Complete the agreed walk-through, documenting unresolved items before signing.
- ☐ Confirm when possession, keys, access devices and any occupancy transfer occur.
- ☐ Arrange utilities, moving access, association onboarding and any required service transfers.
- ☐ After closing, retain your records and ask the correct property appraiser about applicable homestead requirements. [3, 4]

Protect closing funds. Independently verify payment instructions using a trusted closing-team number established earlier. Do not use a new number or link supplied in a last-minute email. This guide contains no payment instructions. [15]

YOUR NEXT STEP

Make the next conversation property-specific.

You do not need every answer before asking for help. Start with your move timing, price range, property needs and regular destinations.

Daniel Wilson helps buyers compare Orlando-area homes and plan their next steps, with a particular focus on downtown Orlando neighborhoods and Winter Park. Use this brief to turn browsing into a useful search conversation.

My first two areas to compare

My target move month / price range

My three most important property requirements

My usual commute destinations / schedule

My biggest unanswered question

Request your personal home-search plan

Call 407-808-9931 or use the Contact page at TopOrlandoLiving.com. Share the brief above, not bank statements, account numbers, Social Security numbers or identity documents. Use secure channels arranged directly with the appropriate professional.

Contact Daniel Wilson

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Equal housing opportunity. Homes and areas are compared using your stated needs and objective property information. No guide can guarantee loan approval, available inventory, future value, a school assignment or a particular transaction result.

KEEP EXPLORING

Go deeper only where you need to.

The master guide is your starting point. These established Top Orlando Living resources add detail without asking you to repeat the whole process.

College Park home-tour workbook

Winter Park home-tour checklist

Baldwin Park buyer checklist

Lake Nona home-buying checklist

Mills 50 / Colonialtown home-tour checklist

Moving to Orlando from out of state

Orlando purchase timeline

Delaney Park real estate overview

Explore the neighborhood directory

A few terms worth separating

Appraisal / inspection: valuation and physical-condition review are different tasks. [5]

Escrow / cash to close: ask what is collected in the ongoing payment and what remains due at settlement. [1, 2]

Association / CDD: private association obligations and special-district charges are different; verify both for the parcel.

Reported / verified: a listing or conversation is a lead to investigate, not a substitute for the underlying record.

OFFICIAL SOURCEBOOK

Check the current source before you decide.

Sources reviewed October 25, 2026. Links are clickable in the PDF. Government, district and professional sources are not sponsors of this guide.

1. CFPB: Loan Estimate
2. CFPB: Closing Disclosure
3. Florida Revenue: buyer property-tax guide
4. Florida Revenue: county appraisers / collectors
5. CFPB: independent home inspection
6. Florida DFS: homeowners insurance
7. Florida DFS: flood coverage / FEMA lookup
8. Florida DBPR: condo inspections and reserves
9. NAR: negotiating written buyer agreements
10. Orlando: check your city jurisdiction
11. Winter Park: official city maps
12. Audubon Park Garden District: district scope
13. Mills 50: district overview
14. OCPS: address and school-year verification
15. CFPB: closing-fund fraud prevention
16. Orlando: official neighborhood maps

For a home outside Orange County, use the actual county property appraiser, serving school district and municipal/county offices. For permits or neighborhood boundaries, follow Orlando's map links or the relevant city's current records. A mailing name is not a jurisdiction test.

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