Florida's economy accelerates, strengthening outlook for the real estate and construction sector



Orlando, Florida Dec 3, 2025 (<u>Issuewire.com</u>) - Florida's economy continues to expand at a rapid pace. According to data from the Florida Chamber Foundation, the state has surpassed \$1.7 trillion in GDP, ranking as the 15th largest economy in the world, ahead of Spain and approaching Australia.

For the construction and real estate financing sectors, this environment reinforces a landscape of steady expansion and rising demand for new development projects.

Statements from Lucio Santana (Royal Mortgage USA)

"When we look at these numbers, it becomes clear that we are building and financing properties in an economy the size of a country," says **Lucio Santana**, real estate credit specialist and representative of **Royal Mortgage USA**. "Florida has market depth and sector diversity that guarantee consistent demand for housing, infrastructure, commercial spaces, and industrial projects."

Santana emphasizes that the state's momentum is not temporary:

"Florida leads the nation in new business creation, offers one of the best business environments in the country, has the top-ranked higher education system, and is number one in job growth in the industrial sector. Wherever companies and talent move, real estate follows."

He adds that this trend is evident in financing activity:

"We work with foreign investors, families relocating from other states, and entrepreneurs looking for warehouses and office space. Florida is also number one in Black-owned businesses and number two in Hispanic- and women-owned businesses, very aligned with the clients we serve."

Key Market Drivers, According to Santana

1. Ongoing demand for housing

"Population growth, rising incomes, and business expansion sustain a permanent need for new residential developments. Even during higher interest rate cycles, the market does not stop."

2. Industrial and infrastructure expansion

"There is strong demand for industrial parks, logistics hubs, highways, and ports. Focusing solely on residential construction means missing half of the opportunities."

3. Social impacts shaped by economic growth

"With the Florida 2030 Blueprint, more than 155,000 children have already risen out of poverty. More stable and less vulnerable communities strengthen the real estate sector over the long term."

Financing as a Competitive Strategy

Santana highlights that credit has become a strategic differentiator:

"In a competitive market, financing is no longer just a payment tool. Without specialists in Foreign

National, DSCR, or Bank Statement programs, builders lose deals that could close immediately."

Florida on the Global Map

He notes that the state's economic rise has repositioned its real estate sector internationally:

"Developers in Florida no longer operate locally. Investors from Latin America, Europe, and Asia are watching this market closely. Success belongs to those who understand the macroeconomic landscape and apply it to the right product, targeting the right audience with the right credit strategy."

Santana concludes:

"We are in the middle of the expansion cycle. The industry must operate with greater planning, professionalization, and structured financing to keep pace with the state's economic momentum."

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Source: Royal Mortgage USA

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