

A tropical beach scene at sunset. The sky is a soft, hazy orange and yellow. Several tall palm trees are scattered across the landscape, their fronds silhouetted against the sky. In the foreground, a paved road with yellow lane markings stretches across the frame. The overall atmosphere is serene and warm.

The Ultimate Florida Relocation Guide (2026 Edition)

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Introduction: Why Florida? Who This Guide Is For

Florida continues to top the wish lists of out-of-state movers across America—and for good reason. From sun-kissed beaches to vibrant cities and lush nature preserves, the Sunshine State is a magnet for families, retirees, remote professionals, and anyone seeking a lifestyle upgrade. Year after year, more buyers choose Florida for its low-tax lifestyle, endless recreational opportunities, and welcoming communities.

But relocating is about more than climate and cost of living. It's also about transitioning smoothly into a new chapter of life, choosing the right neighborhood, and avoiding costly mistakes along the way. Whether you're just starting your research or actively house hunting, this guide is crafted to help you make confident, informed decisions at every stage.

Who is this guide for?

- Families seeking excellent schools, friendly neighborhoods, and safe communities.
- Retirees searching for year-round warmth, low taxes, and vibrant leisure activities.
- Professionals and remote workers looking for flexibility, affordability, and a dynamic job market.
- Anyone who craves luxury coastal living or a laid-back lifestyle in the heart of Central Florida.

Throughout this guide, Rob & Jayme Group—trusted Engel & Völkers real estate advisors—share insider insights, relocation best practices, and market data so you can skip the confusion and move forward with clarity. With answers to hundreds of the most-Googleed questions and tailored tips for each relocation stage, you'll discover how to:

- Find the perfect Florida town for your needs
- Navigate the housing market and buy with confidence
- Understand taxes, insurance, and legal basics before your move
- Avoid pitfalls that catch new residents off guard
- Connect with local experts for a truly seamless, joyful transition

Let's dive in and start your Florida story, the right way.

Why Florida Has Captured America's Imagination



Year-Round Sunshine

Imagine escaping grey winters for endless blue skies, balmy evenings, and 230+ days of sunshine each year. Florida's climate is a big draw for those seeking an active, outdoorsy lifestyle.



Tax-Friendly Living

No state income tax means more take-home pay—and retirees love Florida's tax policies on pensions and investments compared to high-tax northern states. Savvy buyers see lasting financial benefits.



Diverse Communities

From artsy historic towns and bustling cities to tranquil suburbs and luxury beachfront enclaves, Florida welcomes newcomers with a wide range of lifestyles. There truly is a perfect fit for every buyer.



“
**Florida is a state of
constant renewal—
a place where
every day feels like
a new beginning.**

— Rob & Jayme Group, Engel & Völkers

Section 1: Is Moving to Florida Worth It?

Is Florida still worth moving to in 2026? Absolutely! According to the latest Census Bureau and real estate trends, Florida consistently ranks as a top inbound state for movers from places like New York, California, Illinois, and Texas. People are relocating for warmth, tax savings, and new opportunities in coastal and metropolitan regions alike.

Who's moving here—and why?

Families are attracted to safe suburbs and renowned school districts. Retirees flock to vibrant 55+ communities with robust amenities. Remote workers and professionals appreciate the flexible lifestyle, international airports, and ever-growing business hubs. Whatever your stage of life, Florida offers room to thrive.

But is life in Florida all sunshine and palms? It's important to look honestly at the pros and cons.

- Major Pros: Warm climate, diverse communities, active lifestyle, no state income tax, year-round outdoor recreation, booming real estate market.
- Major Cons: Higher homeowner's insurance costs, risk of hurricanes and tropical storms, crowds during peak season, summer heat and humidity.

Are you worried about hurricanes, bugs, or crowds? Most newcomers adapt quickly with the right knowledge and preparation. Florida's infrastructure is designed with storm safety in mind, and local experts can help you navigate flood zones and property insurance options.

The day-to-day reality? Expect friendly neighbors, vibrant festivals, walkable historic districts, and endless options for boating, golf, or coastal relaxation. Yes, the summers are warm—but that's prime time for cooling off at the beach or enjoying shaded parks and pools.

In the next sections, we'll answer your top questions about cost of living, taxes, and what your money really buys in Florida's unique market. Let's uncover real, actionable insights so you can picture your life here with confidence.

Common Fears and Misconceptions: The Real Florida Experience



Hurricane Myths

It's true that hurricanes impact Florida, but most of the state is well-prepared with strict building codes, professional emergency response, and clear evacuation plans. Local realtors and insurance experts guide homeowners through storm season prep so you can rest easy.



The Heat Factor

Florida summers are warm and humid, but nearly every home features modern air conditioning—and locals know how to beat the heat. Seasonal patterns mean milder, breezy winters—one of Florida's best 'hidden' perks.



Wildlife Worries

People often ask about gators and bugs. In reality, Florida's native wildlife keeps mostly to protected parks and wetlands. With modern pest management and routine landscaping, residents enjoy plenty of safe, worry-free outdoor living.



Section 2: Florida Cost of Living & Taxes—The Real Numbers

One of Florida's biggest selling points? All the savings that come from no state income tax! But there's more to the story—buying or moving here involves understanding property taxes, insurance, and the true cost of day-to-day living.

Here's how to break it down:

No State Income Tax:

Florida is one of only a few states with no state income tax—a major draw for working families, high earners, and retirees alike. Keep in mind, though, that federal taxes still apply, and there are some local tax considerations worth noting.

Property Taxes by Region:

Florida's property tax rates vary widely depending on county and city. Coastal areas often have higher home values and therefore higher tax bills, while inland cities and historic districts can be more budget-friendly. Use an online property tax estimator or consult a local Realtor for an accurate projection.

Homeowner's Insurance:

This is a bigger expense in Florida compared to many other states, due to hurricane risk and flooding. Expect average annual insurance premiums to be higher on the coast, and always budget for flood insurance if you're buying in a flood zone—or simply want peace of mind.

- **Utilities:** Expect higher electricity usage for A/C during summer months. Water, sewer, and trash costs vary by municipality.
- **Groceries:** Slightly above the national average in most major cities, but ample farmers' markets keep things fresh and local.
- **Healthcare:** Florida offers excellent access to healthcare, with a wide range of providers and plans. Costs are competitive with other top relocation markets.

How does Florida stack up against other feeder states? Compared to California, New York, or Illinois, most newcomers save substantially on taxes and utilities—even factoring in higher insurance and occasional seasonal costs.

The bottom line: Diligent budget planning and local market expertise are the keys to making Florida's cost of living work for your lifestyle.

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**Living in Florida
isn't about
spending less—it's
about spending
smarter and
getting more for
your lifestyle.**

— Jayme, Rob & Jayme Group

Cost Comparison: Florida Versus Other States



Florida vs. New York

Florida's no state income tax and lower property taxes are a big win over New York's high tax rates. Many New Yorkers find their dollars go further, especially for waterfront and luxury homes.



Groceries & Dining

Comparatively, the cost of groceries and eating out in Florida is close to national averages —noticeably less than California's premium cities, and on par with the rest of the Southeast.



Healthcare Costs

Florida's robust medical infrastructure and competitive healthcare costs make it especially appealing for seniors and families. Access to world-class specialists is a major plus for new residents.



Section 3: Florida vs Other States—The Facts

How does Florida really compare to other popular states for relocation? Let's look at the objective pros and cons—even beyond taxes and home prices.

Florida vs Texas:

- Both offer mild winters, friendly tax laws, and sprawling suburbs. Texas tends to have lower property prices, but Florida takes the win for coastal access, resort-style living, and no state income tax. Insurance rates are often comparable.

Florida vs California:

- California may rival Florida for climate, but the Sunshine State wins for affordability, lower cost of living, and no state income tax. Job opportunities are booming in health, education, and tourism, while the luxury real estate market thrives—often at framer prices than LA or San Diego.

Florida vs New York:

- Florida is a clear favorite for retirees and remote workers thanks to major tax savings, relaxed dress codes, and a more laid-back, outdoor-centric culture. However, New York offers unrivaled walkability and metropolitan perks that some might miss.

Florida vs South Carolina:

- Both states attract retirees and second-home buyers with their coastal charm and low taxes. South Carolina edges out for lower property prices, but Florida wins for year-round climate, dynamic cities, medical care, and investment potential.

Every family and buyer is different—robust research and local guidance ensure you find the right fit.

Section 4: Where Should You Live in Florida?

Florida offers a mosaic of lifestyles—from coastal towns with an artsy vibe, to bustling metropolitan cities, to historic neighborhoods and the chill pace of golf cart communities. Here's a closer look at your options:

Coastal Towns: Experience year-round beach access, boutique shopping, and seafood dining. Great for families, retirees, and those who crave a relaxed coastal ambiance.

Central Florida: The heart of the state, including Orlando and its scenic suburbs, delivers urban amenities, theme parks, and easy commutes. Excellent for families, professionals, and investors seeking steady growth and convenience.

South Florida: Miami, Fort Lauderdale, and Palm Beach blend international flair, cultural richness, and upscale real estate. Fast-paced, diverse, and buzzing with energy—ideal for those craving city life by the ocean.

Gulf Coast: Sarasota, Naples, and Tampa boast luxury resorts, golf courses, and world-class beaches. The Gulf's calm waters and laid-back attitude are perfect for boaters and outdoor enthusiasts.

Panhandle: Destin, Pensacola, and Panama City offer affordable homes, sugar-white sands, and a slower pace. Perfect for military families, retirees, and remote workers.

Spotlight: Why Buyers Love New Smyrna Beach & Central Florida



Golf Cart Communities & Walkability

New Smyrna Beach features pedestrian-friendly neighborhoods with charming Main Streets, local boutiques, and welcoming parks. Many communities are perfectly designed for golf carts, making everyday adventures both fun and convenient.



Award-Winning Beaches & Schools

Top-rated schools and miles of pristine coastline make Central Florida a favorite for families. From surf lessons to sandcastle building, there are endless ways to savor beachside living and invest in your children's future.



Section 5: Housing Market & Buying a Home in Florida

Florida's real estate market is vibrant, dynamic, and full of opportunity—regardless of your price point or lifestyle. Here's a breakdown of what homebuyers can expect in 2026:

Home Prices & Inventory:

Florida's popularity means rising demand, particularly in coastal cities and lifestyle communities. However, inventory varies by region, and there are still excellent options at \$500k, \$750k, and \$1M+ price points—especially with expert guidance. In master-planned developments, buyers enjoy new amenities and smart-home upgrades, while historic neighborhoods offer timeless architecture and walkability.

New Construction vs Resale:

New home builds provide energy efficiency and resort-style amenities, but resale homes can deliver more character, mature landscaping, and lower entry costs. Your priorities—be it move-in ready, custom features, or established neighborhoods—should guide your search.

HOA vs Non-HOA:

HOA communities offer gated security, shared pools, and manicured common areas. Non-HOA homes provide fewer rules (and sometimes fewer fees!), making them ideal for buyers seeking autonomy or unique design choices. Review HOA documents carefully to ensure a good fit for your lifestyle.

Flood Zones & Insurance:

Understanding flood risk is crucial anywhere in Florida. Work with your Realtor to research FEMA maps, flood insurance requirements, and wind mitigation options. The age and quality of a home's roof can also influence insurability and costs.

What can your budget buy?

- \$500k: Turnkey 3- to 4-bedroom homes in up-and-coming neighborhoods, condos, or smaller beach bungalows.
- \$750k: Newer construction homes, larger lot sizes, or properties in sought-after school districts.
- \$1M+: Luxury coastal estates, waterfront access, or custom homes with high-end finishes.

Pro tip: Get pre-approved for a mortgage and review all inspection and disclosure documents—especially related to insurance—before making an offer.

Section 6: Moving Logistics & Legal Basics

Moving to Florida is exciting, but tackling the details early will make your transition far smoother. Here's what out-of-state buyers need to know about logistics, compliance, and setting up your new life:

Driver's License & Vehicle Registration:

- New residents must obtain a Florida driver's license within 30 days of establishing residency. Visit the local DMV with proof of address, social security number, and vehicle VIN.
- Vehicle registration is required; bring your out-of-state title and proof of insurance.

Gun Laws & Residency Essentials:

- Florida has its own set of firearm regulations and permits. If you plan to bring firearms, research the process or consult with local law enforcement.

Voter Registration & Homestead Exemption:

- Once you've closed on a home, register to vote online or at your county supervisor of elections office.
- Apply for the Florida Homestead Exemption to reduce property taxes on your primary residence. Deadlines are strict, so mark your calendar.

Utilities Setup:

- Contact local providers ahead of your move for water, sewer, electricity, and trash services. Your Realtor or welcome packet should include recommended contacts and numbers.

With the right paperwork and a step-by-step checklist, becoming an official Floridian is straightforward. Your local agent is the best resource to avoid delays and make your relocation worry-free.

Section 7: Weather, Hurricanes & Insurance—What to Expect

Florida's famous sunshine is only one side of its climate story. Here's what you need to know to protect your home and enjoy peace of mind in the Sunshine State:

Year-Round Climate:

- Winters are mild and breezy, with January temperatures ranging from 50–75°F, depending on region.
- Summers are warm (often 90°F+) and humid—prime season for pool days, indoor activities, and quick afternoon thunderstorms.

Hurricane Preparedness:

- Florida's hurricane season extends from June to November, with the highest activity in September. Local governments, builders, and insurers work together to ensure safety, with robust building codes, evacuation plans, and widespread community resources.
- Residents should maintain a hurricane kit, stay tuned to official advisories, and consider impact windows or shutters for added protection.

Insurance & Flood Zones:

- Flood and wind insurance are separate from standard homeowners' insurance. If purchasing near waterways or in a marked flood zone, budget for additional coverage.
- The age and construction quality of your roof impact both premium costs and eligibility for wind mitigation discounts.

Knowledge is your best defense. With smart preparation, Florida's weather is just another part of a beautiful, exciting lifestyle.



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Section 8: Jobs, Remote Work & Business in Florida

Looking to continue or launch your career in Florida? The 2026 job market is diverse and expanding, with leading industries including healthcare, technology, hospitality, construction, and real estate. New residents are often surprised by the entrepreneurial spirit and accessibility of Florida's business networks.

Remote Work Lifestyle:

- Florida's climate, lifestyle amenities, and plentiful co-working spaces have transformed it into a premier destination for remote and hybrid workers. High-speed internet and major airport access make it easy to work and play anywhere.

Business & Tax Perks:

- The Sunshine State is extremely friendly to entrepreneurs and small business owners, offering no state income tax for LLCs, trading companies, and consultants.
- Set up a business with minimal red tape and tap into local chambers of commerce, networking groups, and economic development resources.

Whether you're transferring from a big city or building a business from the ground up, Florida is ready to support your goals. Consult a relocation specialist for tailored resources and introductions.

Section 9: Mistakes to Avoid When Moving to Florida

Every year, we work with buyers who wish they'd known 'just one more thing' before making the leap to Florida. Here's how to avoid the most common pitfalls reported by new residents and Google searchers alike:

Don't buy in the wrong area. Research school ratings, traffic patterns, walkability, and future development plans. Visit potential neighborhoods at different times and talk to locals.

Don't ignore flood zones or insurance regulations. Verify FEMA flood maps, ask for recent insurance quotes, and check roof and window quality before making an offer. Transparent agents will help you navigate these waters.

Don't underestimate the true cost of living. The savings are real, but higher insurance, HOA fees, or even hurricane prep costs may surprise you if you don't plan ahead.

Don't choose lifestyle perks over your daily commute or necessary amenities. The dream house loses its shine fast if you're far from work, school, or everyday essentials.

Most importantly, don't go it alone—partner with a top Florida Realtor.

Your smooth transition starts with experienced guidance, personalized tools, and local expertise. We're here to walk you through every detail, every step of the way.

Section 10: How Rob & Jayme Help Buyers Relocate Smoothly



Personalized Virtual Tours & Local Education

We provide live, one-on-one virtual tours of homes, neighborhoods, and amenities—even before you visit. Our buyers gain granular knowledge with up-to-date market stats, local school data, and tailored property comparisons.



Off-Market Access & Vendor Network

Gain access to exclusive off-market listings and a trusted vendor network including movers, inspectors, insurance agents, and legal pros. We connect you with everyone needed for a seamless closing.



Negotiation & Relocation Planning

We negotiate strategically to maximize your buying power and deliver a stress-free closing. Our step-by-step relocation planning keeps you two steps ahead, from first showing to move-in day—one call covers it all.

Thinking about moving to Florida? Work with trusted local experts who live here and sell here every day.

Contact Rob & Jayme Group – Engel & Völkers

For more information, personalized relocation strategies, or to get started with your home search, reach out today via our website or connect directly by phone. Your dream Florida lifestyle is closer than you think.