



FREE
RELOCATION GUIDE

WISCONSIN → FLORIDA

Your Relocation Guide to Florida's Gulf Coast

Trade the shovel for the sunshine.

Florida: Joseph Vega & Melanie Kehl · Heart and Key FL Homes · Impact Realty Tampa Bay
Wisconsin: Stephanie Rigapoulos · Prestige Promise Realty LLC

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INSIDE THIS GUIDE

Two States. Two Agents. One Seamless Move.

Moving from Wisconsin to Florida means selling in one state and buying in another. We teamed up so you have a licensed local expert on both ends, working from one shared timeline.

1

Sell in Wisconsin

Stephanie Rigapoulos of Prestige Promise Realty LLC prices, markets and sells your Wisconsin home.

2

Buy in Florida

Joseph Vega and Melanie Kehl of Heart and Key FL Homes find your new home on the Gulf Coast, with video tours if you can't be here.

3

Move on one plan

We coordinate both sides so your sale and purchase dates line up: fewer moves, fewer storage units, less stress.

1 · TAXES

Taxes: What Changes When You Move

For many Wisconsin households, taxes are the biggest money difference between the two states.

0%

Florida state income tax

Florida has no personal state income tax. Wisconsin's 2026 rates run from 3.5% up to 7.65%, with most middle-income earners in the 4.4% to 5.3% brackets.

Up to $51,411

Homestead exemption (2026)

Own a Florida home and make it your permanent residence by January 1, and you can take $25,000 off its assessed value for all property taxes, plus up to about $26,000 more for non-school taxes. Apply with the county property appraiser by March 1.

3% cap

"Save Our Homes"

Once your homestead exemption is in place, the assessed value of your home can rise no more than 3% a year (or the rate of inflation, if lower), even when market values jump.

Watch the November 3, 2026 ballot. Florida voters will decide on Amendment 3, which would greatly expand the homestead exemption starting in 2027. It needs 60% of the vote to pass. As written, people who are permanent Florida residents by December 31, 2026 would qualify for the larger exemption, while people who become residents on or after January 1, 2027 would start with a smaller non-school exemption and get the larger amount beginning in their fifth year. If you're planning a move, the timing of your residency could matter. Ask us and your tax advisor how it applies to you.

2 · INSURANCE

Homeowners Insurance: Plan for It Early

Insurance is the cost that surprises newcomers most. Get a real quote on the home you want before you finalize your budget. We'll connect you with local insurance agents and get quotes during your inspection period.

Prices vary widely

Published 2026 averages for Florida range from under $3,000 to more than $8,000 a year, depending on the source and the coverage assumed. The real number for a specific home depends on its location, age, roof, construction and flood zone.

Roof age matters

Insurers often ask for a 4-point inspection (roof, electrical, plumbing, HVAC) on older homes. Shingle roofs over 15 years old, or tile and metal roofs over 20, may need proof of at least 5 years of remaining life.

Wind mitigation can save money

A wind mitigation inspection documents features like roof straps, impact windows and shutters. Those features can earn premium discounts, so newer and upgraded homes often cost less to insure.

Flood is a separate policy

Standard homeowners policies generally don't cover flood. A new NFIP flood policy usually has a 30-day waiting period, so don't wait until a storm is coming. Hurricane season runs June 1 to November 30.

3 · COST OF LIVING

Cost of Living at a Glance

Some costs go down, some go up. Here is how the main ones compare.

Cost	Wisconsin	Florida (Tampa Bay area)
State income tax	3.5% to 7.65% (2026)	None
Sales tax	Varies by county	6% state plus county surtax (7% total in Pasco County)
Property taxes	Varies by municipality	Homestead exemption plus the 3% "Save Our Homes" cap for primary residences
Homeowners insurance	Generally lower	Generally higher; depends on roof, age, location and flood zone
Utilities	Winter heating costs	Summer air-conditioning costs
Community fees	Less common	Many newer communities have HOA and/or CDD fees; always ask
Snow removal & winter gear	Yes	Never again

4 · NEIGHBORHOODS

Gulf Coast Neighborhoods We Know Well

We live and work in north Tampa Bay. Here are a few areas Wisconsin buyers often love.

PASCO COUNTY

New Port Richey

A walkable downtown on the Cotee River, waterfront parks, Gulf access and a wide range of home prices. A great fit if you want small-town charm close to the water.

PINELLAS COUNTY

Tarpon Springs

Famous for its historic Greek sponge docks, with waterfront living and established neighborhoods like Pointe Alexis South.

PASCO COUNTY

Odessa & Starkey Ranch

Newer, master-planned living with trails, parks and amenities, including communities like Esplanade at Starkey Ranch. Quick access toward Tampa.

PASCO & PINELLAS

Trinity & Palm Harbor

Popular suburban areas with shopping, dining, golf and easy drives to Gulf beaches.

Staying connected to home: Tampa International Airport (TPA) offers nonstop flights to Milwaukee, so visiting family is easy. Schedules vary by season.

5 · TIMING

Timing Your Sale and Purchase

There's no one right order. These are the three most common ways to do it.

Sell first, then buy

You know exactly what you have to spend and avoid carrying two homes. You may need a short-term rental or a delayed closing in between.

Buy first, then sell

You move once, straight into your Florida home. This usually takes more cash or financing to carry both homes for a while. Talk to a lender about your options.

Line up both closings

With both agents coordinating, we can often schedule closings close together, sometimes with a contingency or a rent-back for breathing room.

6 · CHECKLIST

Your Wisconsin-to-Florida Checklist

Check items off as you go.

Before you move

- [ ] Get a market value for your Wisconsin home from Stephanie
- [ ] Talk to a lender about financing and timing
- [ ] Make your Florida must-have list (area, budget, home age, HOA or no HOA)
- [ ] Get insurance quotes on any Florida home you're serious about
- [ ] Ask your tax advisor about your Wisconsin part-year return and the timing of your Florida residency

After you arrive

- [ ] Get Florida auto insurance, then title and register your vehicles within 10 days of becoming a resident (bring the car for VIN verification)
- [ ] Get your Florida driver license within 30 days
- [ ] Register to vote in your new county
- [ ] File for your homestead exemption by March 1 (you must own and live in the home by January 1)
- [ ] Update your address with the IRS, Social Security, your banks and Medicare if applicable

7 · CONTACT

Your Two-State Team

Questions about selling in Wisconsin or buying in Florida? Reach out to either of us. There's no obligation.

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Information is current as of October 2026 and is for general educational purposes only. It is not tax, legal or insurance advice; please talk with a qualified professional about your situation. Tax rates, exemptions and insurance costs change, and Amendment 3 depends on the result of the November 3, 2026 election. Joseph Vega and Melanie Kehl are licensed in Florida with Impact Realty Tampa Bay. Stephanie Rigapoulos is licensed in Wisconsin with Prestige Promise Realty LLC. Each agent is licensed only in their own state. If your home is currently listed with a broker, this is not a solicitation. Equal Housing Opportunity. Sources: Pinellas & Pasco County Property Appraisers; Florida DHSMV; Florida Dept. of Financial Services; FEMA/NFIP; Wisconsin Dept. of Revenue; NerdWallet and Insuranceopedia (2026 insurance averages).