

What You Should Know About Moving to Florida

Whether you're aiming for South Beach or the Panhandle, there are a few things you should know before making Florida your new home.



By [Devon Thorsby](#), Editor, Real Estate | May 21, 2020, at 5:12 p.m.

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If you're interested in making the Sunshine State your next home, know that you're far from the only one. (Getty Images)

At the southeastern tip of the continental U.S., Florida draws people with its warm weather, sandy beaches and world-renowned tourist attractions. But visiting Florida on vacation and becoming a local are two different experiences. Here's what you need to know about [moving to Florida](#) and what to expect when you get there.

Should You Move to Florida?

Whether you're planning to retire in Florida, move there for work or relocate to be closer to [family](#), know that you're not the only one moving there. Of the 125 most populous metro areas in the U.S., 11 are located in Florida, and nine of them are among the 25 fastest-growing by population due to net migration, based on census data between 2013 and 2017.

There are a wide array of places to choose from in Florida, and they may or may not be near the ocean or alligators. [Miami](#), in South Florida, is the eighth-most populous metro area in the U.S. and is known as a global hot spot for major international business deals. Meanwhile, in the Panhandle you'll find cities like [Pensacola](#) and Tallahassee that offer a completely different, small-city vibe.

You'll also find beach cities and inland lake towns that may provide a convenient commute for your new job, an ideal spot to work in the tourism industry or simply a place you'd like to raise a family or retire.

How to Move to Florida

If you're planning to be a part of the workforce in Florida, it may be a good idea to have a job lined up before your move. While Miami is the center of international commerce in the state, in [Orlando](#) you'll find that major amusement parks like Walt Disney World and Universal Orlando Resort are major sources of employment.

If you're unsure which part of the state is for you, consider renting to experience a city for a year or six months, and repeat the process in places like [Tampa](#), [Daytona Beach](#) and [Jacksonville](#), among others. After extended stays in a few spots, you're likely to find the place you want to call home permanently.

A large share of born-and-raised Floridians are renters, which can in a way make buying a home a bit more challenging if you're looking for a property at an entry-level price, explains Natalie Carmichael, a Realtor for eXp Realty in Pensacola. "That leaves you with investors buying up all these properties (with) cash for barely anything and then flipping them," Carmichael wrote in an email.

Here's what you need to know about moving to Florida:

- The cost of living depends on where you live.
- Different parts of the state offer different lifestyles.
- It's a retirement destination.
- Construction is booming.
- Hurricanes happen.

The Cost of Living Depends on Where You Live

Just about every large city in Florida offers the full gamut of housing, from studio apartments to luxury waterfront villas. Some cities, naturally, will offer a lower cost of living than others. Miami is one of the [most expensive places to live](#) in the U.S., requiring more than 31% of the

area's median household income to cover housing costs – and it's the second-most expensive place to live after San Juan, Puerto Rico, on the U.S. News 2019 [Best Places to Live](#) list.

In [Sarasota](#), home prices continue to rise steadily – between 5% and 7% annually in recent years, says Roger Pettingell, a Realtor with Coldwell Banker Realty based in the Sarasota area. He compares it to other cities in Florida such as Naples and Palm Beach, with attractions ranging from golf to opera, but without the price tag. “It’s still been, relative to those other areas, very affordable,” Pettingell says.

A major draw for people looking to move to Florida for work is the fact that there’s no state income tax, which means you’ll have more income to cover your rent or mortgage payments and utilities.

[Read: [Easy Virtual Tools for Homebuyers](#)]

Different Parts of the State Offer Different Lifestyles

Many describe life in the Panhandle as completely different from South Florida – the same with inland versus coastal cities. With its location in the Panhandle, Pensacola is more connected to nearby Southern states than spots on the Florida Peninsula. “In Pensacola you can go to Biloxi (Mississippi) in a couple hours and go to the casinos, or drive to Atlanta, or take a day trip to New Orleans,” Carmichael says.

The different vibes you might get throughout Florida are, in part, based on where people are visiting or moving from, Pettingell says. Before air travel became the norm for vacationers, many people would pick their Florida destination based on the highway they’d take to go south – so people from the Northeast taking I-95 would end up on the east coast of the state, while Midwesterners taking I-75 would end up on the Gulf Coast.

Florida cities adapted their personalities to fit where the population is coming from – the Gulf side may be a bit more slower-paced than the Atlantic side, for example – and you’ll find people naturally drawn to the cities that match their lifestyle, Pettingell says. “Somebody that comes to see (Sarasota) would not equally like going to Boca (Raton), and vice versa,” he says.

It’s a Retirement Destination

It’s no secret that Florida is a prime [destination for retirees](#) and those planning to retire soon, as well as people looking to avoid cold winters and take advantage of outdoor activities. While young professionals and families are attracted to Florida’s benefits, the median age of the state skews slightly older. More than 20% of the state’s population is over 65, according to the census, while just 16% of the entire U.S. population is over 65.

Construction Is Booming

Florida is a fast-growing state in terms of population, and the residential [construction](#) industry is working hard to keep up with demand.

In 2019, there were authorized construction permits for 154,302 residential units in the state of Florida, according to the U.S. Census Bureau, which is more than the entire Northeastern U.S. The only state with more construction permits in 2019 was Texas with 209,895. Construction on a large scale helps to keep the cost of living in many fast-growing cities from increasing too fast and pricing people out of the market.

[Read: [What You Should Know About Moving to Hawaii](#)]

Hurricanes Happen

When a hurricane is expected to make landfall in the U.S., Florida is frequently in the path of the storm due to the fact that it's a peninsula located between the Gulf of Mexico and the open ocean. Hurricanes have devastated many parts of Florida in the past, though it's not necessarily an annual occurrence if you stay in one place.

Previous hurricane damage can drive up your cost of living. Carmichael notes that beachfront condos in Pensacola, for example, come with high homeowners association fees based on increased insurance premiums following hurricanes Irma and Michael in 2017 and 2018, respectively. You should take precautions to [protect your home against hurricane damage](#) and heed instructions from authorities when a hurricane is expected to make landfall.

Tags: [real estate](#), [housing](#), [housing market](#), [Florida](#), [Miami](#), [renting](#), [home prices](#), [new home sales](#), [existing home sales](#), [pending home sales](#)

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She has appeared in media interviews across the U.S. including National Public Radio, WTOP (Washington, D.C.) and KOH (Reno, Nevada) and various print publications, as well as having served on panels discussing real estate development, city planning policy and homebuilding.

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