REALTY EZ

2026–27 EDITION

RELOCATION GUIDE

MAKE THE MOVE SOUTH.

Communities, costs, schools, insurance and hurricane prep — your guide to moving to Lee and Collier counties.



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WELCOME TO SWFL

SUNSHINE, GULF BEACHES AND NO STATE INCOME TAX.

Southwest Florida draws families, retirees and remote workers for its warm weather, waterfront lifestyle and favorable tax climate.

This guide introduces the region's communities and walks you through the practical details of relocating — so you arrive prepared.

$0
STATE INCOME TAX

RSW
INTERNATIONAL AIRPORT

2
COUNTIES, MANY LIFESTYLES

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WHERE TO LIVE

COMMUNITIES AT A GLANCE 01

Naples
Upscale coastal living, golf, fine dining and Fifth Avenue South shopping.

Bonita Springs
Between Naples and Fort Myers, with beaches, parks and quick access to both.

Estero
Planned communities, Coconut Point shopping and Florida Gulf Coast University nearby.

Fort Myers
Historic riverfront downtown, arts and the region's commercial hub.

Cape Coral
Hundreds of miles of canals, boating access and a wide range of home prices.

Marco Island
Island living with beaches, boating and a relaxed resort feel.

Sanibel & Captiva
Barrier islands known for shelling, nature preserves and quiet beaches.

Lehigh Acres
Larger lots and newer construction at more accessible price points.

BUDGET

COST OF LIVING & TAXES

02

- **No state income tax** on wages or retirement income
- **Property taxes** vary by county, city and district; ask for current millage
- **Homestead exemption** reduces taxable value for primary residences and caps annual assessed-value increases at 3%
- **Portability** may let you carry Florida homestead savings to a new Florida home
- **Insurance** — budget for homeowners, wind and flood coverage

> **INSURANCE PLANNING**
>
> Roof age, construction, elevation and flood zone drive premiums. Get quotes early and ask about wind mitigation discounts.

DAILY LIFE

03 SCHOOLS, HEALTHCARE & GETTING AROUND

TOPIC	WHAT TO KNOW
Public schools	The School District of Lee County and Collier County Public Schools, plus charter, magnet and private options
Higher education	Florida Gulf Coast University, Florida SouthWestern State College and more
Healthcare	Major regional systems and specialists across both counties
Travel	Southwest Florida International Airport (RSW) with nonstop service to many U.S. cities
Roads	I-75 and US-41 connect communities north to south

BE PREPARED

HURRICANE READINESS

04

Atlantic hurricane season runs June 1 through November 30. Preparation is part of Florida life.

HOUSEHOLD PLAN

- [ ] Know your evacuation zone
- [ ] Impact windows or storm shutters
- [ ] Generator or backup power plan
- [ ] Water, food and medication for at least 7 days
- [ ] Copies of insurance and important documents
- [ ] Photo inventory of your home

CHECKLIST

YOUR MOVING PLAN 05

RELOCATION CHECKLIST

- [ ] Get pre-approved with a lender
- [ ] Tour neighborhoods virtually or in person
- [ ] Get insurance quotes before making an offer
- [ ] Transfer driver's license within 30 days of residency
- [ ] Register vehicles and update voter registration
- [ ] File for homestead exemption by March 1

Notes

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YOUR NEW CHAPTER STARTS HERE.

Tell us what you're looking for and we'll send a curated list of homes and neighborhoods.

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