



Moving from New Jersey to Florida

The 2026 roadmap for New Jersey families relocating to Southwest Florida, including the towns of Venice, Wellen Park, Sarasota, North Port, Nokomis, Englewood, Lakewood Ranch and surrounding areas.

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Why Work With Donna Rizzo

Relocating from New Jersey to Florida is a big decision. You need a guide who understands both places — and the unique steps in between.



- New Jersey roots with local Southwest Florida expertise
- Certified Relocation Specialist
- Deep knowledge of Venice, Wellen Park, Sarasota, North Port, Nokomis & Englewood
- Licensed agents also located in New Jersey to coordinate every step of your move
- Personalized home search tailored to your goals
- Virtual tours available from anywhere in NJ
- Trusted referrals for insurance, lenders, movers & inspectors

My promise: No pressure, no surprises — just a clear plan and honest guidance from the first call to closing day.

CHAPTER ONE

01

Best Places to Live

Southwest Florida offers a community for almost every lifestyle — from active 55+ villages to waterfront neighborhoods and family-friendly suburbs. Here are the top places New Jersey buyers are exploring right now.



Venice

Venice is known as the 'City on the Gulf' for good reason. Its historic downtown, walkable Main Street, and relaxed coastal vibe make it a favorite for retirees and families alike.



Venice, Florida

- Median home range: \$400K – \$900K+
- Beach access, boutique shops, and arts district
- Popular with retirees and remote workers
- Known for cleanliness, charm, and community events

Wellen Park

Wellen Park is one of the fastest-growing master-planned communities in the region, with a vibrant downtown core, sports facilities, and modern new construction.



Wellen Park, Florida

- Newer homes with builder warranties
- Village Center with dining, shops, and events
- Atlanta Braves spring training stadium nearby
- Great for families and active adults

North Port

North Port offers more space and affordability than many coastal neighbors, with newer developments and a growing list of amenities.



North Port, Florida

- Larger lots and lower price-per-square-foot
- Newer neighborhoods and planned retail growth
- Quick access to I-75 and surrounding beaches
- Ideal for buyers seeking value and room to grow

Nokomis

Nokomis sits between Sarasota and Venice, offering a quieter, Old Florida feel with beach access and local charm.



Nokomis, Florida

- Close to Casey Key and Nokomis Beach
- Small-town feel with fewer crowds
- Mix of waterfront and mainland homes
- Popular for second homes and vacation rentals

Englewood

Englewood is an affordable coastal gem with a relaxed pace, great fishing, and beach access on both the Gulf and Lemon Bay.

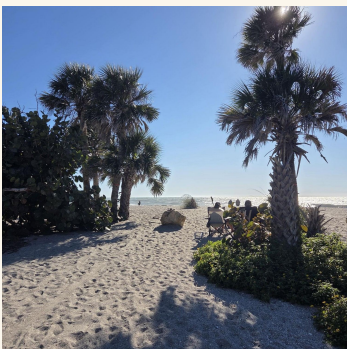


Englewood, Florida

- Lower home prices than Sarasota/Venice
- Manasota Key beaches and boating nearby
- Growing restaurant and arts scene
- Popular for retirees and snowbirds

Sarasota

Sarasota is the cultural hub of the region, offering world-class beaches, performing arts, dining, and a wide range of housing options.



Sarasota, Florida

- Median range: \$450K – \$1.5M+
- Siesta Key, Lido Key, and downtown Sarasota
- Theater, opera, museums, and fine dining
- Strong job market and healthcare

Lakewood Ranch

Lakewood Ranch is a nationally recognized master-planned community with top-rated schools, golf courses, and a polished suburban lifestyle.



Lakewood Ranch, Florida

- Excellent schools and family amenities
- Multiple village neighborhoods with unique character
- Golf courses, trails, and a large main street
- Popular with families relocating from the Northeast

02

Home Prices

Understanding the local market helps you set realistic expectations before you start touring homes from New Jersey. Here's what 2026 looks like across Southwest Florida.



Current Market Trends

- Inventory has stabilized after the post-2021 boom, giving buyers more options and less competition than in peak years.
- New construction continues to expand in Wellen Park, North Port, and Lakewood Ranch, often with builder incentives.
- Resale homes in established neighborhoods remain in demand, especially in Venice and Sarasota.

New Construction

- Builder inventory homes can close in 30–90 days depending on stage of completion.
- Buyers can often choose finishes, flooring, and upgrades in to-be-built homes.
- Builder warranties and modern energy codes are big advantages.

Resale Homes

- Established neighborhoods offer mature landscaping, finished communities, and quicker closings.
- Resale prices can be more negotiable than new construction, especially for homes that need updates.

Luxury Homes

- Sarasota, Venice Island, and Lakewood Ranch offer luxury homes from \$1M to \$5M+.
- Waterfront, golf course, and gated estate properties are the most sought-after.

55+ Communities

- Active adult communities offer clubhouses, pools, fitness, pickleball, and social calendars.
- Wellen Park, Lakewood Ranch, and Venice have multiple 55+ options at different price points.

Get a custom market report: Prices change by neighborhood and month. I can send you a tailored report for the communities that fit your budget.

CHAPTER THREE

03

Taxes

One of the biggest financial motivators for New Jersey buyers is Florida's tax-friendly environment. Here's what to expect when you cross the state line.



Florida vs New Jersey

State Income Tax	Up to 10.75%	None
Property Tax (typical)	Among the highest in the U.S.	Often lower, but varies by county
Sales Tax	6.625%	6% state + local option
Estate/Inheritance Tax	Yes	No state estate or inheritance tax

Property Taxes

- Florida property taxes are based on assessed value and millage rates set by each county.
- Sarasota and Charlotte counties generally have lower effective rates than many New Jersey counties.
- Tax bills are issued annually; many buyers escrow them through their mortgage.

Homestead Exemption

- Florida's Homestead Exemption can reduce taxable value by up to \$50,000 for primary residences.
- Save Our Homes caps annual assessed increases to 3% or CPI, whichever is lower.
- You must apply by March 1 of the year after you purchase and occupy the home as your primary residence.

No State Income Tax

- Florida has no state income tax, which can mean significant savings for retirees and high earners.
- This is a major reason many New Jersey residents choose Florida for their primary residence.

Important: Always consult a CPA or tax advisor for advice on your specific situation, especially if you will maintain ties to New Jersey.

04

Insurance

Insurance is one of the most important — and most misunderstood — topics for New Jersey buyers moving to Florida. Here's what you actually need to know.



Flood Insurance

- Standard homeowners insurance does NOT cover flood damage.
- Flood insurance is available through the NFIP and private carriers.
- Even homes outside mapped flood zones can benefit from flood coverage.

Wind Insurance

- Wind/hurricane coverage is typically included in standard Florida homeowners policies.
- Roof age, construction type, and location influence premiums significantly.
- Newer homes often qualify for better wind mitigation discounts.

Hurricane Myths

- Myth: 'All of Florida is a hurricane zone.' Fact: Risk varies by location, elevation, and home construction.
- Myth: 'Insurance is unaffordable.' Fact: Costs vary widely; newer homes inland can be very reasonable.
- Myth: 'I don't need flood insurance.' Fact: Flooding can happen far from the coast.

Current Costs (2026)

- Homeowners insurance: \$1,800 – \$4,500+ per year depending on home age, location, and wind rating.
- Flood insurance: \$500 – \$2,000+ per year depending on zone and coverage.
- Newer homes with wind mitigation features often see the lowest premiums.

Before you buy: I connect every client with a trusted local insurance agent who can estimate your actual insurance costs before you make an offer.

05

Cost of Living

Beyond home prices, your monthly budget in Florida will look different from New Jersey. Here's a realistic breakdown of what to expect.



Utilities

- Electricity: \$120 – \$250/month depending on home size and season.
- Water/sewer/trash: \$60 – \$120/month in most municipalities.
- Solar is increasingly common and can reduce long-term electric costs.

HOA Fees

- Single-family HOA: \$150 – \$400/month in most communities.
- Condo/villa HOA: \$300 – \$700/month, often including exterior maintenance and amenities.
- Master-planned communities may have CDD fees built into the tax bill.

Healthcare

- Sarasota Memorial, Venice Regional, and other hospitals serve the region well.
- Medicare Advantage and private options are widely available.
- Specialist wait times are generally shorter than in many Northeast markets.

Groceries & Transportation

- Groceries are roughly comparable to New Jersey, with some seasonal variation.
- Gas and tolls are typically lower than in the Northeast.
- No state vehicle inspection; registration fees are modest.

Bottom line: Most New Jersey families find their overall cost of living drops, especially when state income tax savings are included.

06

Buying From New Jersey

You don't have to be in Florida to find your next home. With the right systems — and licensed agents in both New Jersey and Florida — you can sell, search, and close with confidence.



Buying While Living in New Jersey

- Start with a relocation strategy call to define your timeline, budget, and priorities.
- Receive curated listings and video tours before you ever travel.
- Compare communities, builders, and home types without leaving New Jersey.

Licensed Agents in Both States

One of the biggest concerns for New Jersey sellers is coordinating the sale of their current home with the purchase of a Florida home. My network includes licensed agents located in New Jersey who can:

- Help you prepare, price, and sell your New Jersey home.
- Coordinate showing schedules and listing timelines with your Florida search.
- Keep both transactions aligned so you avoid gaps, double moves, or rushed decisions.
- Serve as your local contact in New Jersey while I handle the Southwest Florida side.

Two-state coordination: Whether you sell first, buy first, or close both homes on the same day, we create a plan that works for your family.

Virtual Closings

- Remote Online Notarization (RON) allows many documents to be signed electronically from New Jersey.
- Closing agents can coordinate wire transfers, final walkthroughs, and key exchanges remotely.
- You may only need to travel to Florida for the final walkthrough or to move in.

Remote Inspections

- I attend inspections on your behalf and provide video summaries, photos, and reports.
- We can schedule live video calls during the inspection so you can ask questions in real time.
- Trusted inspectors, contractors, and handymen are part of my referral network.

Moving Timeline

- Month 1–2: Define budget, get pre-approved, and start community comparisons.
- Month 2–3: Tour homes virtually or in person; identify your top communities.
- Month 3–4: Make an offer, complete inspections, and finalize financing.
- Month 4–5: Close on your Florida home and plan your move.

Typical timeline: Most relocating buyers find a home and close within 45–75 days once they are actively searching. Your timeline may vary based on financing, home sale, and travel plans.

07

Your Next Steps

You now have a clear picture of what it takes to move from New Jersey to Southwest Florida. The next step is personal.



Schedule a Free Relocation Consultation

- Review your goals, budget, and timeline.
- Get a personalized list of communities and homes that match your lifestyle.
- Ask questions about taxes, insurance, schools, and the buying process.

Download Your Guide & Stay Connected

- Save this guide and share it with your family.
- Watch for follow-up emails with market updates, new listings, and relocation tips.
- Reply anytime with questions — I read every email personally.

Ready to make the move?

Call Donna at 732.688.1132

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Helping families relocate with confidence — not pressure.