

FREE GUIDE

FLORIDA

to

TENNESSEE

YOUR GUIDE

Why Floridians are making the move — and what you actually need to know before you do.

Insurance · Cost of living · Neighborhoods · Schools · The honest truth

"Been Googling 'moving to Tennessee' at 11pm? Hi. You found the right person."

— Alyssa Haines, eXp Realty | (615) 557-5105 | FranklinTN-Homes.com

What Floridians Need to Know Before They Move

If you've been quietly Googling 'moving to Tennessee from Florida' — you are not alone. Floridians are one of the fastest-growing groups relocating to Middle Tennessee right now, and honestly? The reasons make a lot of sense. Here's everything you need to know.

WHY FLORIDIANS ARE LEAVING

01

■ The Insurance Crisis

FLORIDA AVG: \$10,000–\$20,000+/yr · TENNESSEE AVG: \$1,500–\$2,500/yr

This one alone is enough to make people pack up and leave. Florida homeowners insurance has become completely unmanageable — major insurers have been pulling out of the state entirely, leaving homeowners scrambling and paying outrageous premiums. In Middle Tennessee you're paying a fraction of that. For a lot of families this difference alone covers a car payment or more every single month.

02

■ Hurricane Fatigue is Real

FLORIDA: Active hurricane zone · TENNESSEE: Zero hurricane risk

After Ian, Idalia, and Milton — a lot of Floridians are just done. Not 'we'll ride it out' done. Legitimately done. Middle Tennessee gets bad storms and the occasional tornado watch, but we are not in a hurricane zone. No evacuation routes. No boarding up windows. No watching the cone of uncertainty with dread every August through November.

03

■ Florida Isn't as Affordable as It Used to Be

FLORIDA median home: ~\$415K · MIDDLE TN median: ~\$480K (but insurance flips it)

The secret got out. Florida absorbed a massive wave of people during COVID and the cost of living followed hard. Home prices, property taxes, groceries, and services all went up significantly. When you factor in the insurance difference, Tennessee often comes out ahead — and you get more house for the money.

04

■ They Miss Actual Seasons

FLORIDA: Hot. Hot. Hot. Also hot. · TENNESSEE: Four real seasons

A lot of Floridians originally moved there from the Midwest or Northeast — and after a while, they miss fall. They miss a real Christmas. They miss not sweating through October. Middle Tennessee gives you gorgeous fall foliage, mild winters, beautiful springs, and yes — hot summers, but not Florida hot. It's the best of everything without the brutal northern winters.

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05

■ It Got Crowded. Really Crowded.

FLORIDA population density: Among highest in US · Middle TN: Still breathing room

Long-time Florida residents will tell you it just doesn't feel like Florida anymore. The traffic is relentless, the overdevelopment is everywhere, and the tourism crowds never really stop. Middle Tennessee — especially Williamson County — still has that tight-knit community feel that Florida used to have before everyone moved there.

FLORIDA VS. MIDDLE TENNESSEE — SIDE BY SIDE

	FLORIDA	MIDDLE TENNESSEE
State Income Tax	None ■	None ■
Homeowners Insurance	\$10K–\$20K+/yr ■	\$1.5K–\$2.5K/yr ■
Hurricane Risk	High ■■	None ■
Median Home Price	~\$415K	\$400K–\$875K (varies)
Seasons	Hot & hotter ■	All four ■
School Quality	Varies widely	Top 1% (Williamson Co.) ■
Population Growth	Very crowded	Growing but livable ■
Vibe	Lost its charm (locals say)	Community feel intact ■

WHERE DO FLORIDIANS TYPICALLY LAND IN MIDDLE TN?

AREA	MEDIAN PRICE	SCHOOLS	TO NASHVILLE	WHY FLORIDIANS LOVE IT
Franklin	~\$875K	■■■■■	~25 min	The crown jewel — charm, top schools, amazing restaurants & real community feel. Most popular landing spot for FL families.
Brentwood	\$1M+	■■■■■	~15 min	Polished, prestigious & established. Closest feel to upscale FL suburbs — without the hurricane risk or insane insurance.
Nolensville	~\$625–700K	■■■■■	~30 min	#1 safest city in TN. Tight-knit community, top schools, and that 'everyone waves at you' energy FL used to have.
Spring Hill	~\$500–600K	■■■■■	~35–40 min	Best value for new construction. Great for FL buyers trading equity for more house. Verify school zone — spans two counties.
Thompson's Station	~\$550–650K	■■■■■	~40 min	Semi-rural, scenic, and peaceful. Rolling hills and space to breathe — a lifestyle upgrade without the FL chaos.
Fairview	~\$480–580K	■■■■■	~25 min	Best kept secret. Full Williamson County Schools access at lower price points. Next to Bowie Nature Park & Natchez Trace.

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Leiper's Fork	\$1.2M-\$2M+	■■■■■	~35 min	Historic, artsy, rural luxury. Acreage, horses, galleries & Southern character you can't manufacture. One of a kind.
Nashville Proper	~\$480-600K	■■■	You're there	Urban lifestyle — walkable, vibrant, full of restaurants & culture. Great for professionals who want to be IN the city.
East Nashville	~\$585K	■■■	~10 min	Nashville's coolest neighborhood. Trendy, walkable, great food & music scene. Best for creatives & young professionals.
Bellevue	~\$450-550K	■■■	~20 min	Underrated gem. Percy Warner Park in your backyard — great for outdoor lovers. More affordable than Williamson Co.
Hendersonville	~\$500-550K	■■■■	~30 min	Old Hickory Lake gives FL buyers that waterfront lifestyle they love — at a fraction of FL waterfront prices. Solid schools.
Mt. Juliet	~\$575K	■■■■	~25 min	Percy Priest Lake access, great schools, strong community. Growing fast — very popular with FL transplants who want water nearby.
Lebanon	~\$390K	■■■	~35 min	Most affordable option with a rural, small-town feel. Great if you want land and a slower pace. Growing quickly.
Murfreesboro	~\$400-450K	■■■	~40 min	Budget-friendly with a booming local economy. Home to MTSU. Best for investors or those working south of Nashville.
Columbia	~\$350-450K	■■■	~45 min	Maury County's charming small city. Historic downtown, affordable homes, and a growing arts & dining scene. Up and coming.

■ FROM SOMEONE WHO JUST RELOCATED:

I moved here from Pennsylvania — not Florida — but the experience of buying from out of state is the same. I can do video walkthroughs, help you plan a scouting trip, connect you with local lenders, and be your eyes on the ground before you ever get on a plane. This is literally what I do.

Ready to make the Florida → Tennessee move?

No pressure. No sales pitch. Just honest conversation from someone who gets it.

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