

# Florida → Texas Luxury Relocation Guide

By CGP Custom Homes

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**The Florida to Texas Relocation Guide**

**A Luxury Homeowner's Roadmap to Life in Texas**

How Florida homeowners are upgrading their lifestyle and building luxury homes in Texas.



Provided by  
**CGP Custom Homes**



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# Executive Summary

## Why Florida Residents Are Moving to Texas

Texas continues to attract homeowners from across the country, including many families relocating from Florida.

While both states offer warm climates and no state income tax, many Florida residents are choosing Texas for:

- Lower homeowner's insurance costs
- More stable real estate markets
- Larger homes and land
- Strong economic growth
- Family-focused communities

For many Florida homeowners, selling their property provides the opportunity to **build a larger custom home in Texas while maintaining financial flexibility.**

CGP Custom Homes specializes in helping relocating families transition smoothly into **luxury custom homes in Aledo and Weatherford**, two of the most desirable communities west of Fort Worth.

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# The Florida Relocation Trend

## Why Some Florida Residents Are Leaving

Florida remains a popular state, but several challenges are driving some residents to consider relocating.

### Rising Insurance Costs

Homeowner's insurance premiums in Florida have increased significantly due to storm risks.

### Weather Concerns

Hurricanes and coastal flooding create uncertainty for some homeowners.

### Population Growth

Rapid population increases have driven higher housing prices in many Florida cities.

### Changing Lifestyle Priorities

Many families are looking for:

- quieter suburban communities
- strong school districts
- newer housing developments

Texas offers many of these benefits while maintaining strong economic growth.

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# Why Texas Is an Attractive Destination

## What Makes Texas Appealing

Texas offers several advantages for relocating homeowners.

### No State Income Tax

Like Florida, Texas residents pay **0% state income tax**, allowing families to keep more of their earnings.

### Stable Insurance Market

Homeowner's insurance in Texas is generally more stable than coastal markets.

### Expanding Economy

The **Dallas–Fort Worth metroplex** continues to experience strong job growth across multiple industries.

### Larger Homes and Land

Many relocating homeowners upgrade to **larger homes with more land and outdoor living areas**.

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# Housing Cost Comparison

## Florida vs. Texas Housing Costs

Category	Florida	Texas
Median Home Price	\$420,000	\$352,700
Average Home Size	~2,000 sq ft	~2,400 sq ft
Property Size	Moderate lots	Larger suburban lots
Luxury Home Price	\$900k – \$1.4M	\$700k – \$1.1M

### Insight

Many Florida homeowners can purchase **larger custom homes in Texas at a comparable or lower price point.**

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# Tax Comparison

## Taxes: Florida vs. Texas

<b>Tax Category</b>	<b>Florida</b>	<b>Texas</b>
State Income Tax	0%	0%
Sales Tax	~6–7.5%	6.25–8.25%
Property Tax	~0.9% avg	~1.8% avg

While Texas property taxes are typically higher than Florida's, many relocating families find that **overall housing value and community benefits offset the difference.**

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## Cost of Living Comparison

### Everyday Expenses

Typical savings when moving from Florida to Texas:

Expense	Average Difference
Insurance	Often lower in Texas
Utilities	Comparable or slightly lower
Gasoline	5–15% lower
Transportation	5–10% lower
Groceries	Comparable

One of the biggest financial factors is **homeowner's insurance**, which can be significantly more affordable in Texas compared to coastal Florida markets.

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# Financial Deep Dive

## Example Relocation Scenario

Florida Home Sale  
\$900,000

Mortgage Balance  
\$300,000

Available Equity  
\$600,000

Potential Texas Purchase

Luxury Custom Home  
\$700,000 – \$950,000

Outcome:

- Larger home
- More land
- Modern construction
- Stable housing investment

For many relocating families, the move represents **both lifestyle improvement and long-term financial stability.**

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# What Florida Buyers Want in Texas Homes

Relocating homeowners commonly prioritize:

## **Energy Efficiency**

Homes designed to remain comfortable during hot summers.

## **Modern Layouts**

Open floor plans with large kitchens and entertaining spaces.

## **Outdoor Living**

Covered patios and backyard entertaining areas.

## **Durable Construction**

Homes built to withstand weather conditions.

## **Family-Focused Communities**

Safe neighborhoods with strong schools and parks.

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## How CGP Custom Homes Delivers

CGP Custom Homes builds residences designed for **luxury, durability, and efficiency.**

Standard features include:

- Spray foam insulation
- Low-E energy efficient windows
- Rinnai tankless water heaters
- Post-tension foundations
- Premium appliances
- Custom cabinetry and finishes

Each home is designed to provide **long-term comfort and performance.**

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## Why Aledo & Weatherford

These communities offer the ideal balance of **luxury living and suburban charm**.

Highlights include:

### **Aledo ISD**

One of the most highly rated school districts in Texas.

### **Scenic Landscape**

Rolling hills and open countryside provide beautiful surroundings.

### **Community Lifestyle**

Parks, walking trails, and family-oriented neighborhoods.

### **Convenient Location**

Quick access to Fort Worth and the Dallas–Fort Worth metroplex.

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# The CGP Custom Homes Building Process

CGP Custom Homes provides a **transparent and streamlined building experience.**

Typical process:

1. Consultation
2. Lot selection
3. Home design
4. Material selections
5. Construction
6. Final walkthrough
7. Move-in

Our goal is to make relocating to Texas **simple and rewarding.**

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# Florida Relocation Checklist

## Moving Checklist for Financial and Practical Steps

- Research and select moving company.
- Schedule inspections and appraisals.
- Notify employers and arrange work transitions.
- Transfer and set up utilities.
- Update insurance policies (home, auto, health).
- Register vehicles and obtain Texas driver's license.
- Keep receipts for tax purposes.
- Pack essentials box.
- Meet with CGP Custom Homes design team.
- Set up new utility accounts and monitor bills.
- Review property tax and insurance statements.
- Update mailing address with all relevant parties.
- Explore local community and amenities.
- Connect with neighbors and local groups.

## **Before the Move**

- Evaluate home equity
- Compare moving companies
- Research Texas schools
- Plan temporary housing if building
- Create a moving budget
- Schedule inspections and appraisals

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## **During the Move**

- Transfer utilities
- Update insurance policies
- Register vehicles in Texas
- Confirm moving logistics
- Keep moving receipts
- Prepare an essentials box

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## **After Arrival**

- Explore the community
- Meet with CGP design team
- Set up utilities
- Review property tax statements
- Update mailing address
- Connect with neighbors and local events

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## **Your Texas Home Awaits!**

### **Begin Your Texas Home Journey**

Relocating from Florida to Texas offers the opportunity to enjoy **larger homes, beautiful communities, and a thriving economy.**

CGP Custom Homes specializes in building **luxury homes designed for families relocating to Texas**, combining craftsmanship, energy efficiency, and thoughtful design.

Our team would be honored to guide you through every step of the relocation and homebuilding process.

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**Schedule a Relocation Consultation Today!**