



SOUTH FLORIDA

RELOCATION GUIDE

Your Resource for Moving to South Florida
and The Treasure Coast

St.
Lucie County

Martin
County

Palm
Beach County

Okeechobee
County

WHAT'S INSIDE:

- Area Overviews & Neighborhoods
- Cost of Living & Housing Market
- Top Schools & Education
- Things to Do & Local Lifestyle
- Tips for a Smooth Relocation



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Welcome to South Florida!

Your expert guide to relocating to one of America's most desirable regions

Whether you're drawn by year-round sunshine, stunning waterways, a lower cost of living than Miami, or simply a change of pace — South Florida's Treasure Coast and surrounding counties offer something extraordinary. This guide covers four distinct counties, each with its own personality, lifestyle, and housing market.

I've put this guide together to help you and your family make the most informed decision possible. When you're ready to take the next step, reach out — I'd love to be your local real estate resource.

4	Counties Covered	330+	Days of Sun	No	State Income Tax	~2M	Combined Population
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St. Lucie County

Port St. Lucie • Fort Pierce • Tradition • Hutchinson Island

St. Lucie County is one of Florida's fastest-growing counties — and for good reason. It offers an exceptional quality of life at a fraction of the cost of South Florida's bigger cities. With miles of Atlantic coastline, easy highway access, and a booming local economy, it's a top choice for families, retirees, and remote workers alike.

Key Statistics

~\$455K	Median Home Price	~\$65K	Median Household Income	240K+	Resident Population	A-	Overall Livability Score
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Neighborhoods at a Glance

Port St. Lucie

The county seat and largest city. Master-planned communities, excellent schools, low crime, and great parks. Popular with young families and retirees.

Tradition

A planned community with a small-town feel, top-rated schools, community events, and walkable downtown. One of PSL's most sought-after areas.

Fort Pierce

Historic coastal city with a vibrant arts scene, farmers markets, and affordable waterfront living. The birthplace of Navy SEALs!

Hutchinson Island

A barrier island paradise with pristine beaches, luxury condos, and a laid-back resort lifestyle. Great for vacation homes and snowbirds.

Pros & Cons

Why People Love St. Lucie

- Lower home prices than Palm Beach
- Rapidly appreciating market
- New construction options
- Top-rated schools in Tradition
- Beautiful beaches & waterways

Things to Consider

- Growing pains — traffic increasing
- Fewer luxury amenities than PB
- Some areas still developing
- Limited public transportation

Top Things to Do

RECREATION & LIFESTYLE

- St. Lucie Mets Spring Training at Clover Park Stadium
- Kayaking & paddleboarding on the North Fork of the St. Lucie River
- White sand beaches at Fort Pierce Inlet State Park
- PGA Village Golf — world-class golf courses
- Oxbow Eco-Center for nature walks & wildlife viewing
- Downtown Fort Pierce waterfront dining & art galleries

Schools

TOP-RATED SCHOOLS IN ST. LUCIE COUNTY

- Tradition Preparatory School — Highly rated K-8 charter
- Forest Grove Middle School — Multiple A-rated years
- Treasure Coast High School — Strong academics & athletics
- Windmill Point Elementary — Top-rated public elementary
- Several private & charter options throughout Port St. Lucie

St. Lucie County — Homes & Lifestyle

A glimpse of what's available in Port St. Lucie, Tradition & beyond



New Construction — Belterra, Port St. Lucie



Resort-Style Pool Home



Outdoor Living Space



Catalina — New Construction Community

Martin County

Stuart • Hobe Sound • Jensen Beach • Palm City • Indiantown

Martin County is often called the "Sailfish Capital of the World" and is beloved for its small-town charm, pristine natural environment, and strict growth controls that keep it uncrowded. It's a place where old Florida charm meets upscale living — with some of the best waterfront real estate on the Treasure Coast.

Key Statistics



Neighborhoods at a Glance

Stuart

The county seat with a charming historic downtown, art galleries, waterfront dining, and sailing culture. A hub of activity and community.

Palm City

A family-friendly community known for top schools, golf courses, boating access, and upscale planned communities.

Jensen Beach

A relaxed coastal town with a local beach, great restaurants, and a beloved pineapple festival tradition. Very walkable downtown.

Hobe Sound

Upscale and exclusive — home to Jonathan Dickinson State Park, Olympia Playa, and some of Florida's most coveted estate properties.

Pros & Cons

Why People Love Martin

- Strict growth controls = uncrowded
- Excellent school system
- Stunning natural beauty & waterways
- Low crime rates
- Vibrant arts & cultural scene in Stuart

Things to Consider

- Higher home prices
- Limited new development
- Less nightlife/entertainment
- Longer commute to West Palm Beach

Top Things to Do

RECREATION & LIFESTYLE

- Fishing & boating from Stuart's waterfront — Sailfish Capital of the World
- Jonathan Dickinson State Park — kayaking, hiking, manatee tours
- Bathtub Beach — one of Florida's most unique and sheltered beach spots
- Downtown Stuart's art galleries, murals & live music scene
- Sailfish Splash Waterpark — great for families
- Manatee observation at Florida Power & Light's warm-water discharge areas

Schools

TOP-RATED SCHOOLS IN MARTIN COUNTY

- Martin County School District — consistently A-rated district
- South Fork High School — award-winning academics & sports
- Hidden Oaks Middle School — highly rated, strong STEM programs
- Pinewood Elementary — top-rated public school in Palm City
- Several private schools including The Pine School (K-12)

Martin County — Homes & Lifestyle

Stuart, Palm City & Jensen Beach — charm meets upscale living



Martin County New Construction



Palm City Community Home



Martin County Modern Home

Palm Beach County

West Palm Beach • Boca Raton • Delray Beach • Lake Worth • Jupiter

Palm Beach County is where luxury meets lifestyle. From the glamour of Palm Beach Island to the surf culture of Jupiter, and the vibrant nightlife of Boca Raton, PBC offers an unparalleled variety of communities for every buyer. It's also a major economic hub with world-class healthcare, education, and employment.

Key Statistics

~\$605K	Median Home Price	~\$72K	Median Household Income	1.5M+	Resident Population	#1	FL County for Job Growth
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Neighborhoods at a Glance

West Palm Beach

The county seat — rapidly revitalized downtown, luxury condos, arts district, excellent restaurants, and easy access to I-95 and the airport.

Jupiter

Coastal gem beloved by families and retirees. Roger Dean Chevrolet Stadium, Harbourside Place, and some of FL's best beaches. Very safe and clean.

Boca Raton

Upscale city known for shopping, dining, FAU, and corporate headquarters. One of Florida's most beautiful planned communities.

Delray Beach

Award-winning downtown with Atlantic Ave's shops, restaurants, and beach. Named one of America's top small cities multiple years in a row.

Lake Worth Beach

An artsy, diverse enclave with affordable housing, a beach casino, and a thriving local restaurant scene.

Pros & Cons

Why People Love Palm Beach

- World-class amenities & dining
- Major airport (PBI) with direct flights
- Excellent hospitals & medical care
- Wide variety of communities & prices
- Thriving job market

Things to Consider

- Higher cost of living & home prices
- Traffic — I-95 & US-1 congestion
- Hurricane risk (coastal areas)
- Competitive buyer market

Top Things to Do

RECREATION & LIFESTYLE

- Worth Avenue shopping & Palm Beach Island sightseeing
- John D. MacArthur Beach State Park — snorkeling & nature walks
- The Kravis Center for the Performing Arts — world-class entertainment
- Loggerhead Marinelife Center in Juno Beach — turtle rescue & education
- Green Markets, food halls, and craft breweries across the county
- Golf — home to dozens of world-class public and private courses
- Norton Museum of Art & the Ann Norton Sculpture Gardens

Schools

TOP-RATED SCHOOLS IN PALM BEACH COUNTY

- Palm Beach County School District — 5th largest in Florida
- Jupiter Community High School — consistently A-rated
- Alexander W. Dreyfoos School of the Arts — nationally renowned magnet school
- Don Estridge High Tech Middle School — top STEM school
- FAU Laboratory School — K-12, university-affiliated
- Numerous top private schools: King's Academy, Benjamin School, and more

Palm Beach County — Homes & Lifestyle

Jupiter, Boca Raton, Delray Beach & West Palm Beach — luxury living



Luxury New Construction — Palm Beach County



Modern Estate Home — Palm Beach



New Construction — Palm Beach County

Okeechobee County

Okeechobee City • Taylor Creek • Lake Okeechobee Shores

Okeechobee County is Florida's hidden gem — an affordable, rural paradise built around Lake Okeechobee, one of the largest freshwater lakes in the United States. It's the perfect choice for buyers seeking wide-open spaces, acreage properties, unbeatable bass fishing, and a slower, more affordable pace of life.

Key Statistics

~\$315K	Median Home	~\$52K	Median House	~42K	Residence	730 sq mi	Lake Okeechobee
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What Makes Okeechobee Special

Don't overlook Okeechobee. For buyers priced out of coastal markets, or those seeking acreage, ranches, or investment land — this county offers incredible value. It's also centrally located, giving you access to both coasts of Florida within a 1-2 hour drive.

Types of Properties Available

PROPERTY TYPES IN OKEECHOBEE COUNTY

- Single-family homes — very affordable starter and retirement homes
- Acreage lots & mini-farms — space and privacy at a low cost per acre
- Cattle ranches & agricultural land — true Florida ranch lifestyle
- Waterfront lots along Lake Okeechobee — with fishing dock access
- RV & mobile home communities — low-cost retirement living
- Investment land for future development

Pros & Cons

Why People Love Okeechobee

- Extremely affordable home prices
- Large lots & acreage available
- World-famous bass fishing on Lake O
- Agricultural tax exemptions (Greenbelt)
- Low property taxes
- Central FL location — easy access to both coasts

Things to Consider

- Limited amenities & dining options
- Smaller job market
- Rural feel — not for everyone
- Limited school options vs. coastal counties

Top Things to Do

RECREATION & LIFESTYLE

- Bass fishing on Lake Okeechobee — legendary among anglers worldwide
- Okeechobee Music & Arts Festival — nationally recognized annual event
- Hiking & biking the Lake Okeechobee Scenic Trail (110-mile loop)
- Kissimmee Prairie Preserve State Park — stargazing & wildlife
- Brighton Seminole Indian Reservation — cultural events & powwows
- Rodeos & county fairs — authentic Florida cowboy culture

Okeechobee County — Homes & Lifestyle

Wide-open spaces, lakefront living & incredible value



Okeechobee Home on Acreage



Lakefront Property — Lake Okeechobee



Waterfront Community — Okeechobee

Cost of Living Comparison

Side-by-side breakdown across all four counties

Category	St. Lucie	Martin	Palm Beach	Okeechobee
Median Home Price	~\$455K	~\$520K	~\$605K	~\$315K
Avg. Rent (2BR)	~\$1,900	~\$2,100	~\$2,400	~\$1,300
Property Tax Rate	~1.2%	~1.1%	~1.1%	~1.0%
State Income Tax	NONE	NONE	NONE	NONE
Cost of Living Index	97	105	115	82
Homestead Exemption	Yes — \$50K+	Yes — \$50K+	Yes — \$50K+	Yes — \$50K+
HOA Communities	Many	Moderate	Extensive	Limited

** Figures are approximate averages and subject to change. Always verify current tax rates and home prices with your real estate agent and county appraiser.*

Florida Homestead Exemption — Save Thousands!

As a Florida primary resident, you're entitled to a \$50,000 Homestead Exemption on your property taxes. Additionally, the Save Our Homes (SOH) cap limits annual assessment increases to 3% or CPI, whichever is lower. This can save you significantly over time — and is one of the biggest financial advantages to

owning in Florida.

Your Relocation Checklist

Steps to make your move to South Florida smooth and stress-free

6-12 Months Before Moving

ACTION ITEMS: 6-12 MONTHS BEFORE MOVING

- Start researching neighborhoods online — YouTube, community Facebook groups, local forums
- Get pre-approved for a mortgage — know your budget before you fall in love with a home
- Visit in person if possible — spend a weekend in each county you're considering
- Research schools if you have children — check GreatSchools.org ratings
- Start following local real estate listings to understand market pricing

3-6 Months Before Moving

ACTION ITEMS: 3-6 MONTHS BEFORE MOVING

- Connect with a local South Florida real estate agent (hi, that's me!)
- Narrow down your county and neighborhood choices
- Research Florida-specific homeowner's insurance — get quotes early, it can surprise you
- Understand flood zone designations — ask your agent about any property's flood zone
- Start decluttering — reduce moving costs by shipping less

1-3 Months Before Moving

ACTION ITEMS: 1-3 MONTHS BEFORE MOVING

- Lock in your home purchase or rental — inventory moves fast in South Florida
- Hire a Florida-licensed moving company and get multiple quotes
- Change your address with USPS, bank, employer, subscriptions
- Register your vehicle in Florida within 10 days of establishing residency
- Apply for your Florida driver's license within 30 days
- File for Homestead Exemption by March 1 of the year after purchase

Florida-Specific Things to Know

Financial & Legal

- No state income tax — more money in your pocket
- Hurricanes — season June–November, prep matters
- Homeowner's insurance can be costly — shop early
- HOA rules vary widely — always read the docs
- Rainy season May–October — afternoon storms daily

Lifestyle Adjustments

- Pest control is a must — quarterly service recommended
- AC runs year-round — budget accordingly
- Wildlife: gators, iguanas & snakes are part of life
- Sun protection is essential — Florida UV is intense
- Salt air affects homes near coast — maintenance matters

Let's Find Your Perfect Home

I'm here to guide you every step of the way



You've done the research. You know the counties. Now it's time to take action.

As a local South Florida real estate expert, I specialize in helping families and individuals just like you navigate this exciting market — whether you're buying your first home, upsizing, or investing. I live and work here, and I'm passionate about helping people find their perfect place in paradise.

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FREE Buyer Consultation

Let's talk about your goals, timeline, and budget — zero pressure, zero obligation.

Personalized Home Search

I'll send you hand-picked listings that match exactly what you're looking for.

Neighborhood Tours

I'll give you a real insider's tour of any neighborhood you're considering.

Negotiation & Closing

I'll fight for the best price and terms — and guide you through every step of closing.

After the Sale

My job doesn't end at the closing table. I'll connect you with trusted local vendors, contractors, and community resources.

Ready to Make South Florida Your Home?

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Thank you for downloading this guide. I look forward to helping you and your family find your perfect home in beautiful South Florida.

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