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THE 2027 RELOCATION ISSUE

FLORIDA

WHERE TO LIVE · 2027

COVER STORY

Why Sarasota is still the one to beat

TAMPA BAY

The rare buyer's window in a big-city market

VALUE PLAY

The Gulf Coast bargain next door to Naples



THE COUNTDOWN

The 7 Best Places to *Live in Florida*

Geography, market conditions, lifestyle — and who each one is truly right for.

A FLORIDA RELOCATION GUIDE

SUNSHINE STATE COMPANY

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No. 1: Sarasota

If you can only choose one place in Florida for 2027, this is the most complete — beach, culture, a walkable downtown and some of the country's top master-planned communities.

EDITOR'S LETTER

Not the "best" places in a vacuum — *the most compelling ones for 2027.*

There is no single right answer to where you should live in Florida. There's only what's right for you. That's why this list isn't a popularity contest.

Instead, it's a look at which parts of the state are most compelling based on what happened this year, what's happening right now and where the advantage appears to be shifting heading into next year.

For each of the seven places, we walk through the geography, the current market conditions and the lifestyle differences — and, most importantly, which buyer each place is actually right for. Nothing is perfect, so every profile also includes a "Keep in Mind" note.

Together the seven cover most of the state: both coasts, the center and the northeast corner. Outside the Panhandle, Florida is narrow enough that choosing one home base never means giving up the rest.

If you come away with even one useful bit of insight into your own move, this issue has done its job. And when you're ready to go from research to boots on the ground, our team would love to help.

The Sunshine State Company
FLORIDA RELOCATION SPECIALISTS

7 → 1
We count down from No. 7 to our top pick.

01
Each place opens with the feel, then why it made the 2027 list.

02
Look for "Best For" and "Keep in Mind" at the foot of each story.

03
Use Side by Side and Find Your Fit to narrow your shortlist.

THE MAP

Seven places, one state.

From the Atlantic luxury of Palm Beach to the Gulf Coast culture of Sarasota.



7 **Palm Beach County**
SOUTHEAST ATLANTIC COAST · P.5

6 **Palm Coast**
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4 **Orlando**
CENTRAL FLORIDA · P.11

3 **Jacksonville / St. Augustine**
NORTHEAST FLORIDA · P.13

2 **Tampa Bay**
SOUTHWEST GULF COAST · P.15

1 **Sarasota**
SOUTHWEST GULF COAST · P.17

Most of the peninsula sits within a few hours' drive of everything else — so choosing one home base doesn't mean giving up the rest of the state.

NO. 7 OF 7



SOUTHEAST ATLANTIC COAST

Palm Beach County

Florida luxury in a more mature package — with buyer leverage in the condo market.

7 THE 2027 ANGLE: CONDO BUYER LEVERAGE

Luxury, Matured — With Room to Negotiate

WHERE On the southeast Atlantic coast, roughly an hour to an hour and a half north of Miami. Boca Raton and Delray Beach anchor the south end of the county; Jupiter caps it to the north.

THE FEEL

This is one of Florida's premier luxury settings. You get exactly what you'd expect — high-end beaches, shopping, dining and golf — but in a more sophisticated, established package than many of the faster-growing, newer areas getting the headlines right now.

A big bonus: easy access to the South Florida economic engine around Miami, without having to live in the chaos of it day to day.

> *For the right buyer, the condo market offers more leverage than it has in a long time.*

WHY 2027

The lifestyle has always been the draw. What puts Palm Beach County on the 2027 list is that its housing market is telling two very different stories.

Single-family homes in the desirable neighborhoods have held their value well after the post-pandemic run-up.

Condominiums are a different story: rising inventory, meaningful price reductions depending on timing, and much more seller competition. For the right buyer, that adds up to more leverage than they've had in a long time.

BEST FOR

- → Second-home buyers
- → Retirees trading a large Northeast home for lock-and-leave living
- → Buyers who want a turnkey, maintenance-free lifestyle in a top location

AT A GLANCE

COAST	**Atlantic**
CHARACTER	**Established, upscale**
ANCHOR TOWNS	**Boca Raton · Delray Beach · West Palm · Jupiter**

KEEP IN MIND

Condo leverage comes with homework. Review association reserves, recent and planned special assessments, insurance and the true monthly cost of ownership before you write an offer.

NO. 6 OF 7

6



NORTHEAST-CENTRAL ATLANTIC COAST

Palm Coast

An underrated price point on the Atlantic, with new construction finally arriving.

6 THE 2027 ANGLE: VALUE + NEW-BUILD VS. RESALE BALANCE

The Atlantic's Underrated Price Point

WHERE Still on the Atlantic side, but much farther north — just above Daytona Beach and about an hour south of Jacksonville.

THE FEEL

Palm Coast feels materially different from Palm Beach County. Expect newer residential communities and the golf, boating and fishing access you'd want on this stretch of coast — all at a much more modest scale than Florida's larger coastal markets.

> *It quietly delivers the Florida you came for — without the minutiae.*

WHY 2027

The central-east coast has always offered great geography at an underrated price point. At the time of writing, the average sale price in Palm Coast was sitting around **$360,000**.

Newer construction communities are now coming in — something this side of the state hasn't seen nearly as much of as Central or Southwest Florida. That new supply competes with resale and creates a **more balanced market**.

If you don't need everything happening around you, Palm Coast quietly delivers the Florida you came for without the minutiae.

BEST FOR

- → Retirees and people out of the workforce
- → Remote workers who want an in-between, low-key area
- → Value-focused buyers who still want to be near the ocean

AT A GLANCE

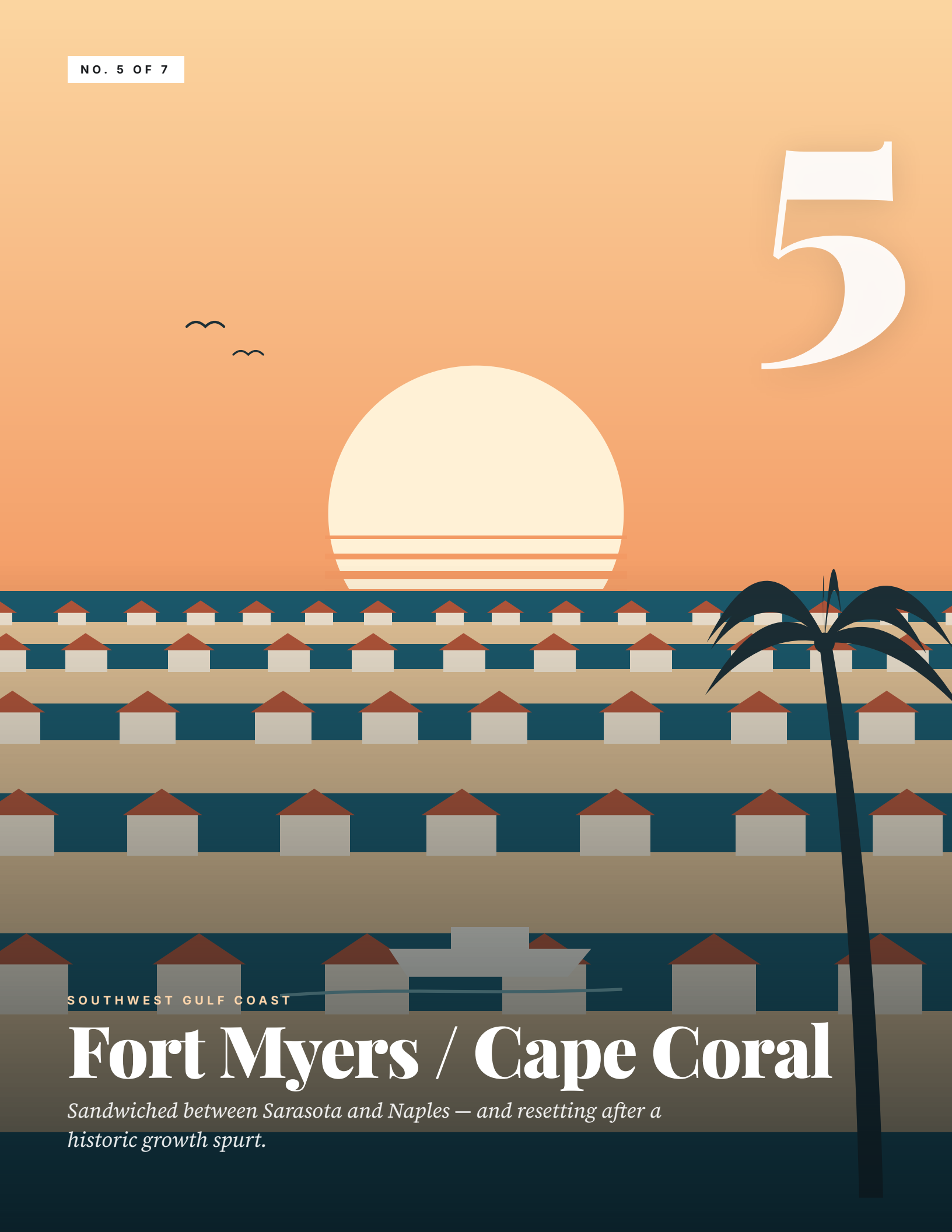
COAST	**Atlantic**
CHARACTER	**Quiet, newer, modest scale**
NEARBY	**Daytona Beach · Jacksonville**

KEEP IN MIND

It's a smaller market. If you want big-city amenities, major employers or a large airport close by, plan on driving to Jacksonville, Daytona or Orlando.

NO. 5 OF 7

5



SOUTHWEST GULF COAST

Fort Myers / Cape Coral

Sandwiched between Sarasota and Naples — and resetting after a historic growth spurt.

5 THE 2027 ANGLE: DISCOUNT VS. NEIGHBORS + POST-BOOM RESET

The Smart Money Between Sarasota and Naples

WHERE On the Southwest Gulf Coast, about an hour below Sarasota, two hours below Tampa Bay and a stone's throw above Naples, in Lee County.

THE FEEL

Fort Myers is the traditional city — more inland, with a real downtown. **Cape Coral** is a relatively affordable coastal paradise with more canals than Venice, Italy: no beaches to speak of, but a boating lifestyle that is hard to beat.

To the south, **Estero and Bonita Springs** (near Florida Gulf Coast University) offer newer suburban, golf-heavy master-planned living.

> *Go left while everyone else goes right, and the savings can run into the hundreds of thousands.*

WHY 2027

Location arbitrage. Every retirement list says Sarasota and Naples, over and over. Lee County sits roughly 25–40 minutes from either, and by going left while everyone goes right you can save not tens of thousands, but potentially hundreds of thousands of dollars on a similar-sized home.

A market reset. If any area over-grew and is now resetting, it's this one. Post-pandemic in-migration was enormous, and when the dust settled — return-to-office, lifestyle mismatch, storm seasons — there was unusual turnover. People selling for unnatural reasons creates opportunity.

If you can work through the storm and insurance picture alongside current market timing, there are pockets of opportunity that others will overlook or wait on.

BEST FOR

- → Buyers already sold on Southwest Florida who want more house for the money
- → Boaters (Cape Coral canals)
- → Contrarian buyers comfortable doing deep due diligence

AT A GLANCE

COAST	**Gulf**
CHARACTER	**City + canals + golf suburbs**
NEIGHBORS	**Sarasota (N) · Naples (S)**

KEEP IN MIND

Do your storm homework: flood zone, elevation, roof age and construction, and insurance quotes before you commit. Not every pocket recovered or is priced the same.

NO. 4 OF 7

4



CENTRAL FLORIDA

Orlando

The most practical, versatile metro in the state — the Dallas of Florida.

4 THE 2027 ANGLE: VERSATILITY + RELATIVE AFFORDABILITY

Florida's Most Versatile Metro

WHERE In the center of the state, about an hour west of the Atlantic beaches and roughly 1.5–2 hours northeast of Tampa Bay.

THE FEEL

Florida is a narrow state with only a handful of true large metros: Orlando, Tampa Bay, Jacksonville and greater Miami. Orlando brings the big-metro package and a diverse employment base — tourism, yes, but also healthcare, tech, aerospace, education (UCF) and professional services.

Because you're not running into water, you can go 360 degrees: the maturity of **Winter Park** to the north, the newer, modern feel of **Lake Nona** to the east, **Kissimmee** to the south and a whole different vibe out in **Winter Garden** to the west. The name of the game is variety.

> *"It's the Dallas of Florida — simply the most practical choice in the state.*

WHY 2027

Versatility. For a dual-income household, a rising career, a young family or a multi-generational move — parents, kids and grandkids all coming together — Orlando can satisfy more people's needs within one metro than almost anywhere in the state.

There's real investment, innovation and tech money flowing here because people are bullish on its future, and it has maintained a relatively accessible price point, with medians in much of the area around the low $400s at the time of writing.

If you've written it off — especially for retirement — it may deserve a second look.

BEST FOR

- → Dual-working households and young professionals
- → Families and multi-generational moves
- → Buyers who want job optionality and housing variety

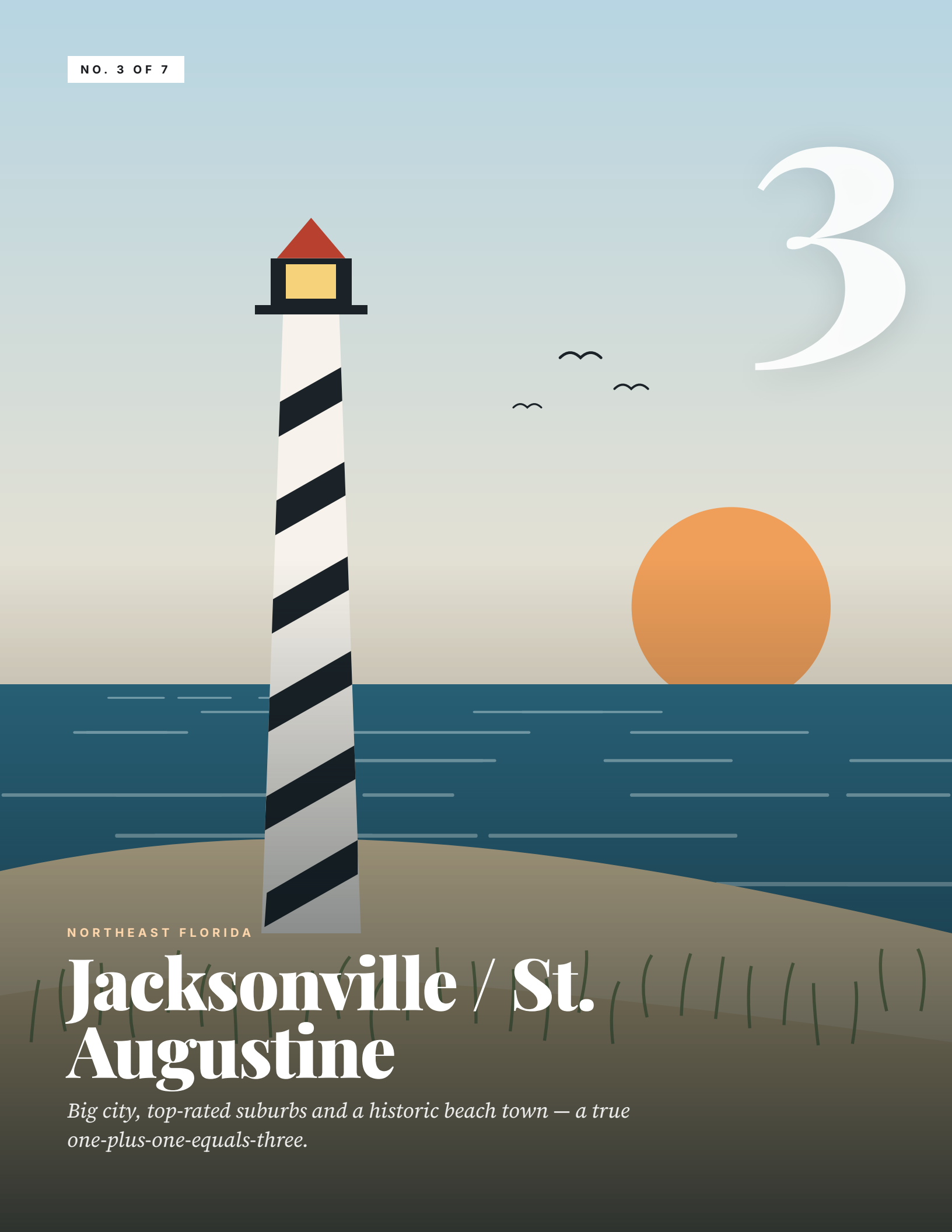
AT A GLANCE

COAST	**Inland (1 hr to Atlantic)**
CHARACTER	**Big metro, huge variety**
POCKETS	**Winter Park · Lake Nona · Winter Garden · Kissimmee**

KEEP IN MIND

The trade-off is the coast. You're never more than a drive from the water, but you won't be on top of it like you would in our coastal picks.

NO. 3 OF 7



NORTHEAST FLORIDA

Jacksonville / St. Augustine

Big city, top-rated suburbs and a historic beach town — a true one-plus-one-equals-three.

3 THE 2027 ANGLE: INTENTIONAL CHOICE, STILL RELATIVELY AFFORDABLE

One Plus One Equals Three

WHERE At the northeast tip of the state (go too far and you're in Georgia): about two hours above Daytona, two and a half hours northeast of Orlando and five to six hours above Miami.

THE FEEL

You get three things that rarely coexist in one geography. **Jacksonville** is one of the largest cities in the country by area, with the downtown, airport, employers, restaurants and energy that come with it.

St. Johns County below it has some of the fastest-growing master-planned suburbs in the state — Nocatee among them — and a public school district that consistently ranks at or near the top of Florida's 67 districts.

Then there's **St. Augustine**, a different animal entirely: the nation's oldest continuously inhabited European-founded city, with historic architecture and quaint beaches — almost a Northeast coastal feel.

> *Once treated as a Plan B. Now, an intentional choice.*

WHY 2027

No single place is perfect, so the strength here is the combination: come home to a charming, historic beach town and reach Jacksonville when you need it for work, entertainment or anything in between.

Historically this area was treated as a Plan B or C — a little cheaper than Miami, or where you landed after a work transfer or college at UNF. Now it's becoming an intentional choice. Many of the gaps between St. Johns County and Jacksonville have filled in, yet there's still relative affordability.

Because of old stigmas, buyers who choose it now may be positioned for future appreciation.

BEST FOR

- → Families prioritizing top-rated public schools
- → Buyers who want city access with small-town, historic charm
- → Relocators who prefer four-ish seasons and a more northern Florida feel

AT A GLANCE

COAST	**Atlantic**
CHARACTER	**City + suburbs + historic coast**
POCKETS	**Nocatee · St. Augustine · Ponte Vedra · Amelia Island**

KEEP IN MIND

It's vast. How it lives day to day depends heavily on the pocket you choose — spend real time mapping commutes and neighborhoods before deciding.

NO. 2 OF 7

2



SOUTHWEST GULF COAST

Tampa Bay

Southwest Florida's big-city solution — cooler than ever, and more buyer-friendly than ever.

2 THE 2027 ANGLE: MATURITY + RARE BUYER LEVERAGE

The Big-City Buyer's Window

WHERE The northernmost part of the Southwest Gulf Coast, about an hour above Sarasota. Think three counties: inland **HILLSBOROUGH** (Tampa), coastal **PINELLAS** (St. Pete Beach, Clearwater) and **PASCO** to the north (Wesley Chapel, Zephyrhills, New Port Richey).

THE FEEL

f you want this coast but need — or want — more than Sarasota or Naples can provide, Tampa Bay is your one big-city option, with the same Gulf geography and central access to the rest of the state.

> *A mature, progressive metro without a seller's market is not common.*

WHY 2027

Simply put: the passage of time. Seven years of booms, corrections, hiring waves, layoffs and rate swings left a lot of people sitting on their hands.

But those same seven years brought seven years of development — downtown Tampa and Water Street, infill across historic neighborhoods, growth throughout Hillsborough County and big conversations around sports and stadiums.

Heading into 2027, it's one of the most buyer-accessible markets this area has seen. Buyers have leverage, and a much clearer picture of what may come next. To get into a mature, progressive metro **without** a scarcity-driven, seller-favored market is not common — and that's why it ranks this high.

BEST FOR

- → Working professionals and growing families
- → Buyers who want Gulf Coast living plus big-city amenities
- → Anyone who wants a mature market with negotiating room

AT A GLANCE

COAST	**Gulf**
CHARACTER	**Big, progressive metro**
COUNTIES	**Hillsborough · Pinellas · Pasco**

KEEP IN MIND

It's segmented — Tampa vs. St. Pete vs. Pasco live very differently — and it comes with big-city trade-offs like traffic.

COVER STORY · NO. 1

1



SOUTHWEST GULF COAST

Sarasota

If you can only choose one place in Florida for 2027, this is the most complete.

1 THE 2027 ANGLE: COMPLETENESS + A MARKET THAT'S FOUND ITS FOOTING

The Most Complete City in the State

WHERE Southwest Gulf Coast, about 60 miles south of Tampa Bay, a similar distance north of Fort Myers, with Naples another half hour beyond.

CENTRAL TO EVERYTHING

Orlando is about two hours away; Miami, West Palm, Boca and Jacksonville are each roughly three and a half to four. Pick a home base here and the rest of Florida stays within reach. And the Gulf waters? Calmer and warmer.

A DOWNTOWN BUILT FOR LIVING

Downtown Sarasota is "play first, work second." It isn't a commuter core people rush into and out of — it's hospitality- and entertainment-driven, built to support the people who actually live there. Clean, walkable, with an acclaimed dining scene, and right on the water.

Known as Florida's "Cultural Coast," Sarasota has one of the highest concentrations of arts per capita in the country — galleries, museums and theater — without the pretentious air, or the extreme haves-and-have-nots divide, of some wealthy markets.

CLOSE, BUT NOT ON IT

The beach is a commitment. If you want to be very close but not on it, **West of the Trail** — the mainland pocket west of the Tamiami Trail (US-41) — offers historic neighborhoods just minutes from the water.

THE "MAGIC TRIANGLE"

Downtown Sarasota

A walkable bayfront core, about three and a half miles from the beach across the bay.

Lido Key & St. Armands Circle

The closest beach, plus 100+ boutiques and restaurants in an upscale beach village.

Siesta Key

About six miles south — Siesta Key Village and world-renowned white quartz sand.

Why It's Still the One to Beat

TWO LIVES, ONE ADDRESS

You get the quintessential Florida beach life you picture when you move here. But about eight miles east sits **Lakewood Ranch** — consistently among the top-selling master-planned communities in the United States, with multiple town centers and a true multi-generational mix. Many people are really "moving to Lakewood Ranch" in their minds: a different daily life with the same coastal access.

Add **Wellen Park** to the south and continued build-out in the middle of the county, and you get master-planned growth at a scale that's unusual for a city this size.

A RARE SUPPLY OF NEW CONSTRUCTION

For an old fishing village, Sarasota has a surprisingly deep supply of new single-family homes and pre-construction condos.

> *If you had to pick one place and get the most of what's best about the state — with far fewer negatives — Sarasota is incredibly difficult to argue against.*

A MARKET THAT KNOWS ITS NEXT CHAPTER

We can already see the shape of the rebound: builder incentives, where the $2M+ segment is landing, building under $3M on the islands, and the value alternatives to major suburbs — Parrish to Lakewood Ranch, North Port to Venice.

The outlook: **Q1 2027 won't look dramatically different from Q4 2026.** No artificial urgency — and no gold rush worth waiting out.

SARASOTA VS. THE FIELD

Orlando
All the economic viability — but inland.

Naples
Comparable to pockets of Sarasota, but resort-driven. Once you're there, you're there.

Tampa Bay
Bigger, with more of everything — but segmented, with big-city traffic.

BEST FOR

- → Retirees and the work-independent
- → Buyers who want beach, culture and suburbs in one market
- → Families eyeing master-planned new construction

KEEP IN MIND

Beachfront living is a commitment — and a cost. Weigh barrier island vs. mainland vs. inland suburb, plus flood zone and insurance, for the life you actually want day to day.

SIDE BY SIDE

All seven, compared.

The quick version — then a chooser to help you start your shortlist.

NO.	PLACE	COAST	WHY 2027	BEST FOR
1	**Sarasota**	Gulf	Most complete: beach, arts, walkable downtown, master-planned suburbs	Retirees, families, anyone choosing just one
2	**Tampa Bay**	Gulf	Mature, progressive metro with rare buyer leverage	Professionals, families wanting big city + Gulf
3	**Jacksonville / St. Augustine**	Atlantic	City + top-rated schools + historic beach town; still relatively affordable	School-focused families, city-plus-charm seekers
4	**Orlando**	Inland	Versatile, diverse job base, huge housing variety	Dual-income, young pros, multi-generational
5	**Fort Myers / Cape Coral**	Gulf	Big savings vs. Sarasota & Naples; post-boom reset	Value buyers, boaters, contrarians
6	**Palm Coast**	Atlantic	Underrated price point; new builds balancing resale	Retirees, remote workers, value seekers
7	**Palm Beach County**	Atlantic	Upscale & established; condo buyer leverage	Second-home buyers, lock-and-leave retirees

FIND YOUR FIT

"I need a big job market and lots of housing options"

→ **Orlando or Tampa Bay**

"I want the most for my money on the Gulf"

→ **Fort Myers / Cape Coral**

"Top public schools are non-negotiable"

→ **Jacksonville / St. Augustine**

"I want low-maintenance luxury on the Atlantic"

→ **Palm Beach County**

"I want quiet, the ocean and a lower price point"

→ **Palm Coast**

"I want beach, culture and options — all in one"

→ **Sarasota**

NEXT STEPS

Turning a shortlist into a move.

Relocation is not a quick cycle — many buyers start planning a year or two out. Across much of the state, 2027 offers more leverage and better information than buyers have had in years.

01

Narrow to two or three areas

Start with the Best For notes and Find Your Fit. Be honest about your must-haves: coast vs. inland, city energy vs. quiet, schools, work and how close you need to be to family.

02

Go deep on research from home

Watch the area videos, read the guides, and map commutes, flood zones and the neighborhoods that fit your budget. Front-load the information so your visit is about validating, not discovering.

03

Price out the full cost of ownership

Get insurance quotes early. For condos, review association reserves and assessments. For new construction, compare builder incentives against nearby resale.

04

Visit with a plan

Tour specific pockets, communities and homes on a focused itinerary — ideally with someone who knows the area and has already done the legwork with you.

05

Act without urgency — or artificial waiting

With early 2027 likely to look a lot like late 2026, move when it's right for you, not because of headlines.

The best move isn't the fastest one. It's the one you make with the most information.

LET'S TALK FLORIDA

Ready to find *your* place in the Sunshine State?

The Sunshine State Company is a boutique brokerage that works almost exclusively with people relocating to Florida — with an unusual amount of new-construction experience. Our approach is a baton handoff: information up front, so by the time you come to town, you're validating, not starting from scratch.

Call, text or email — even if you're two years out.

WEBSITE

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