

# FLORIDA FOR BOOMERS



RYAN ERISMAN

---

# FLORIDA FOR BOOMERS

By Ryan Erisman

© 2007-2018 All Rights Reserved

No portion of this work may be reproduced without the express written permission of the author.

DISCLAIMER: The author has used best efforts in preparing this book, however no warranties as to the accuracy or completeness of the information provided herein are expressed or implied. The author is not qualified to render legal, tax, or financial advice and the reader should consult with proper professionals before acting upon the information in this book. The author disclaims any liability, loss, or risk that is incurred as a consequence of the use and application of the contents of this book, including but not limited to the use of the recommended services provided herein.

## OTHER BOOKS BY RYAN ERISMAN

### **Inside the Bubble: Unauthorized Guide to Florida's Most Popular Retirement Community**

If you are thinking about buying a home and moving to The Villages, this could be the most important book you'll ever read. The Villages is one of the most popular retirement communities in the world, but if you're looking to move here, you need to do your due diligence and research. Since 2007, I've constantly updated this guide with the latest information, resulting in the most comprehensive guide to The Villages available anywhere.

Learn more at <https://www.insidethebubble.co/about>

### **Pick the Right Place**

A step-by-step process for figuring out the best location, community, and home for you. 52% of my readers say that one of their greatest fears about retirement is moving to the wrong place. That's second only to not having enough assets or income. Imagine if there was a book to walk you step-by-step through the process of figuring out where to retire, and guiding you through all the steps required to actually make it a reality. That would be great right? Well such a book does exist and it's called Pick the Right Place.

Learn more at <https://www.picktherightplace.com>

# TABLE OF CONTENTS

---

- |                                     |                                   |
|-------------------------------------|-----------------------------------|
| 1. Welcome to Florida               | 10. Homeowners Insurance          |
| 2. Florida Regions & Popular Cities | 11. Hurricanes 101                |
| 3. Choosing an Area                 | 12. Real Estate Contracts         |
| 4. Types of Communities             | 13. Home Inspections & Warranties |
| 5. HOA's and Beyond                 | 14. New Home Construction         |
| 6. Types of Homes                   | 15. Swimming Pool Construction    |
| 7. Cost of Living                   | 16. New Home Walkthrough          |
| 8. Property Taxes                   | 17. Real Estate Closings          |
| 9. Rentals                          | 18. Florida Resources             |



---

## 1

---

# WELCOME TO FLORIDA

So, you're thinking of retiring to Florida or maybe buying a second home or vacation home here.

You won't exactly be blazing a new trail.

Though likely inhabited by Native Americans for thousands of years before Europeans set eyes on it, Florida was "discovered" in 1513 by Juan Ponce de Leon who

claimed it for Spain. Ponce de Leon named it Florida, because he landed here during “Pascua Florida,” the festival of flowers during the Easter season. The next several hundred years were a tumultuous time in Florida with various parts of the state changing hands several times between the Spanish, French, and British. After Britain’s defeat in the Revolutionary War, Spain regained control of Florida, but later ceded it to the United States.

Florida became the 27th state on March 3, 1845.

### **Florida Fast Facts**

Capital: Tallahassee

Nickname: The Sunshine State

State Flower: Orange Blossom

State Beverage: Orange Juice

State Bird: Mockingbird

State Tree: Sabal Palmetto Palm

Funky Fact: State Pie: Key Lime

Since it became a state, Florida has seen steady and sometimes explosive growth. Today more than a thousand people a day set their sights on moving to Florida. Most of them are chasing fantastic year-round weather and a slower pace of life.

## **Why do People Move to Florida?**

The two main reasons people consistently name for moving to Florida are the great weather, and the slower pace of life. But let me tell you about another attractive feature of living in Florida.

### **Taxes**

Florida is consistently ranked among the states with the lowest tax rate. It has less than half the tax burden per capita as New Jersey, the nation’s highest tax state per capita, making it a haven for retirees as well as businesses. The state sales tax is 6% and the corporate tax is 5.5%. One thing that attracts many people to Florida is that there is no state income tax. Any income that you

plan to pull in from investments, pensions, or a second career during your retirement will only be taxed at the federal rate, which means more money for you in the end.

Another advantage is that since January 1, 2007, Florida residents no longer have to file an intangibles tax return on their stocks, bonds, mutual funds, money market accounts and other investments.

## **Florida Weather**

Florida is well known for its beautiful weather, with plenty of sunshine most days of the year. Thousands of Northerners affectionately referred to as “Snow Birds” flock to the state each winter to escape the frigid winter temperatures up north.

During the winter, temperatures average around the mid-fifties in the north part of the state, and the mid-sixties down south. You won’t find coat closets in most of the homes you see in Florida, but don’t let that fool you. In some parts of the state it can get below freezing, and it has been known to snow.

Florida’s weather is primarily subtropical, largely because it is nearly surrounded by water. In the summertime temperatures can get uncomfortably warm. Lots of folks who move to Florida from up north use the summer months to do some traveling, going back up north to see friends or traveling abroad. This is something that you may want to consider as well. There are days, especially in South Florida, where the mercury can top 100 degrees.

The average temperature in North Florida during the summertime is around 80 degrees while the average in South Florida is in the low to mid-eighties. You can also usually count on an afternoon rain shower or thunderstorm to cool you off a little bit on most summer days. Be careful during those afternoon thunderstorms, as Central Florida is known as the lightning capital of the world. Florida has a rainy season that runs from June through October. This rainy season accounts for around 70% of Florida’s annual rainfall, which is between 50 and 60 inches for most parts of the state.

## MyFlorida.com Website

The state of Florida has compiled a great resource for residents and visitors at its official website, myflorida.com. It's a portal for almost any kind of Florida information you would want or need. Seeking information about how to get a Florida driver's license? Myflorida.com. Want to research the history of Florida? Myflorida.com. Looking for information about taxes, insurance, roadways, employment, recreation, or health care in Florida? Myflorida.com. You can even write a letter to the governor from the website. Anytime you are not sure where to look for information about Florida, start at myflorida.com.

Visit: <http://www.myflorida.com>

## CHAPTER 2

---

# FLORIDA REGIONS & POPULAR CITIES

Previous editions of this book admittedly did not do any of the regions or popular cities in Florida much justice. But one area where we've made great strides on our website and now in this book is painting a better picture of the areas and cities that make Florida so great. In the pages that follow, we've chosen to include a handful of the most popular Florida cities our readers have told us they're interested in. To see all of the cities we've covered visit our website and click on "Cities" in the top navigation bar.

## The Panhandle

This region is home to the state's capital, Tallahassee, as well as Pensacola, Fort Walton Beach, and Panama City. People love the tranquility of the Panhandle, as it is one of the least heavily developed parts of Florida. However, as more people discover this region, this tranquility may not last.

### **Spotlight: Destin**

Commonly referred to as "The World's Luckiest Fishing Village," Destin is located on a small peninsula along the Florida panhandle about halfway between Panama City and Pensacola. This area of Florida is known as the Emerald Coast because of the crystal clear green water of the Gulf of Mexico.

In addition to its beautiful waters, Destin is also known for its stunning white sand beaches. And as a popular tourist destination, there are a nearly unlimited number of things to do when it comes to attractions, golfing, shopping, and dining. The luckiest fishing village in the world is also known for...you guessed it...outstanding fishing.

Destin was named after Leonard Destin, who was a fisherman that settled here sometime between 1845 and 1850. The area was originally a barrier island, but became more of a peninsula as hurricanes have built up a connection to the mainland over the years.

The Destin area began to see rapid population growth in the early 1980s after condominiums began popping up in the 1970s.

Because of its reputation as a tourist destination, there is pretty much always something to do here in Destin. The community features 21 really outstanding golf courses, and there are more than 40 different companies that offer fishing charters. Between all of those activities, you could spend years fishing and golfing right here in Destin without ever getting bored.

Keeping with the tourist-focused theme, another one of the most popular activities in Destin is kicking back and relaxing on one of the beautiful, powdery white sand beaches.

If you are looking for a bit of history or culture, you should definitely check out the Destin History & Fishing Museum or take in a performance at The Funky Blues Shack.

The best shopping in Destin can be found at Destin Commons or Silver Sands Premium Outlets. Destin Commons is the place to find all kinds of unique little boutique shoppes to explore, while the Silver Sands Premium Outlets focus more on the name brand stores you would expect to find at any major outlet mall.

Destin also has a really great lineup of antique stores like Antiques on Holiday, Smith's Antique Mall, and Clements Antiques of Florida.

Since Destin is located along the panhandle, there is definitely plenty of New Orleans influence on the local cuisine. Restaurants like Boshamps Oyster House and Louisiana Lagniappe specialize in delicious Cajun/Creole food that will have your mouth watering.

One of the most popular restaurants in town is Dewey Destin Seafood, which is a super casual seafood joint located on a pier out over the harbor. Two of the most popular items here are the soft shell crab sandwich and the spicy crab legs. They are also known for their Steamed Royal Reds Shrimp.

For a non-seafood option that will still have your taste buds dancing, The Other End on Harbor Boulevard is a really great choice. Here you will find gourmet burgers and sandwiches served out of an Airstream trailer kitchen!

The Destin area offers the ideal small town beachfront community setting that is absolutely perfect for anyone who is passionate about fishing, golfing, or just relaxing on the beach. If you are looking for a retirement destination where every day feels like a vacation, Destin is a great place to start.

### **Spotlight: Pensacola**

Located at the very far end of the panhandle, Pensacola is a perfect location for anyone looking to enjoy Florida's perfect weather and those beautiful Gulf Coast beaches, without relocating to one of the popular tourist destinations.

Between the outstanding fishing opportunities, the adventure of canoeing along the Blackwater River, and the history of the National Museum of Naval Aviation, there is a never-ending supply of activities to keep residents busy here. But at the end of the day, life in Pensacola is a pretty close match to the relaxing Florida retirement lifestyle you have always envisioned for yourself.

Pensacola was originally home to a people known as the Muskogean. The area was then discovered by Spanish explorers in the 1500s, but the first real attempt to settle the area didn't take place until 1698.

This area also holds a significant place in United States military history. Pensacola was the location for the very first US Naval Air Station, which was commissioned in 1914. Famous astronauts John Glenn and Neil Armstrong were trained here, and it is also home to the world famous Blue Angels.

Like many cities along the Gulf Coast, the Pensacola lifestyle revolves around making use of its gorgeous white-sand beaches and exploring all of the nearby parks and nature preserves.

The beaches at Santa Rosa Island, Perdido Key State Park, the Pensacola Beach Gulf Pier, and the Gulf Islands are all popular choices. One of the favorite inland destinations is Blackwater River State Park. If you are into canoeing or kayaking, this is a perfect place to start exploring the local waterways.

Since the area has such a rich military history, the Pensacola lifestyle also includes a large number of museums and historic landmarks. Visitors should absolutely make a point to check out the National Naval Aviation Museum, the Pensacola Naval Air Station, the Pensacola Lighthouse and Museum, and historic Fort Barrancas.

Residents looking to appreciate the arts can usually find excellent options at the Saenger Theatre, the Pensacola Little Theatre, or the Pensacola Opera.

When it comes to shopping in Pensacola, there are three different directions to pursue, depending on what type of store you are looking for.

There are two large shopping centers located in East Central Pensacola. Between the Cordova Mall and University Town Plaza, you will be able to find all of the popular chain stores you are looking for.

Downtown Pensacola is where you will find a more unique selection of shops and boutiques. Start on Palafox Street and you can spend an entire day looking through all kinds of local artisanal products.

Lastly, Pensacola Beach and Perdido Key is where you will find everything you need for a day at the beach. With lots of stores selling everything from swimwear and beach accessories to sun tan lotion and souvenirs, this is the place to get your beach shopping on!

Like most of the great cities along the Gulf Coast, there is a plethora of fantastic restaurants to choose from throughout Pensacola. Three of the ones that you abso-

lutely must try are Taqueria El Asador, Joe Patti's Seafood Company, and Restaurant IRON.

Taqueria El Asador is literally a shack on the side of the road, but this is where you will find the best tacos in town. They are known for selling amazing food at ridiculously low prices, so you can expect this to be a regular lunch stop once you decide to call P-Cola home.

Another popular lunch option is Joe Patti's Seafood Company. This place is more of a seafood market than a restaurant, so it is a great spot to pick up some ultra-fresh seafood for your next dinner party. But they also have a sushi counter that is a dynamite spot for a quick lunch with some of the best priced and freshest sushi in town.

If you are looking for a dinner of high-end cuisine in a casual environment, Restaurant IRON should be at the top of the list. You'll definitely want to try their Sweet Home Farms Organic Cheese Tasting and just about anything that happens to be on special that day.

Between the rich history, the beautiful beaches, and all of the great shopping and dining options, there isn't much more you could want out of life here in Pensacola. Which is exactly why it is one of the best kept secrets of the Gulf Coast!

## Northeast Florida

The areas of Jacksonville, St. Augustine, and Palm Coast are where the bulk of the population in this fast-growing region live. Palm Coast is located in the what was for a few years the nation's fastest growing county, Flagler County.

### **Spotlight: Jacksonville**

Located right on the Atlantic Coast in northeast Florida, Jacksonville offers its residents all of the amenities that come with a beachfront city for a fraction of the cost of some of the popular destinations nearby.

Known as the “River City on the Sea,” Jacksonville is packed with more than 22 miles of beaches, a scenic stretch of the beautiful St. Johns River, the largest urban park system in the nation, historic neighborhoods, and a thriving street art scene.

The history of Jacksonville dates all the way back to 2500 BC according to pottery remains that have been found in the area, but the modern history of the city starts when it was founded in the early 1800s. American settlers moving to the area named it after President Andrew Jackson.

Following the Civil War, Jacksonville became a popular winter tourist destination for wealthy visitors from the north. Then the real boom came to the area shortly after World War II thanks to the postwar economic growth that helped many cities in Florida become popular places to live.

In 1991, Mayor Ed Austin issued a \$235 million bond to fund the River City Renaissance program that would lead to a revamping of the city’s historic neighborhoods and eventually help stake the claim as a major city by being awarded an NFL franchise in 1993.

In a city that is known for its beaches, waterways, and green spaces, everything about the lifestyle in Jacksonville revolves around taking advantage of those amenities.

Whether you are a surfer, an ocean swimmer, or just a beach bum, you can find your fill of salt water, sand, and sun at Jacksonville Beach, Neptune Beach, and Atlantic Beach.

In addition to those beaches, residents can also find tons of boating, fishing, and kayaking opportunities along the St. John’s River, which is one of the few northward flowing rivers in the country.

If you prefer to stay on dry land, there are more than a few green spaces to choose from here in “The City of Parks,” including 10 different state and national parks inside the city limits.

Where many Florida cities have cultural communities that you have to go looking for, you simply can't avoid all of the arts and culture that exists in Jacksonville. The Art in Public Places Program, which displays the city's art collection in public buildings, plays a major role in creating that atmosphere.

There are also more than 18 different museums and art galleries across the city that create a never-ending cycle of cultural excitement for anyone who is interesting in the arts.

And that's not even scratching the surface of all that Jacksonville offers through its thriving theatre community and all of the history that you will find in its unique neighborhoods.

Jacksonville offers a wide range of shopping opportunities depending on the type of experience you are looking for. Beachfront shoppers can find some of the best shops in the area right at Beach Town Center, and then there are dozens of other stores located up and down A1A.

Jacksonville Landing is the focal point for downtown shopping, which includes a huge selection of retail stores and some excellent restaurants located right on the St. John's River. And if you are in the mood for a little mall shopping, you can always swing through St. Johns Town Center, The Avenues, or River City Marketplace.

As you might expect, the largest city in Florida brings quite a bit to the table when it comes to culinary appeal. No matter where you find yourself in the city, you're never going to be more than a stone's throw away from a great place to eat.

Some of the local favorites here include The Bearded Pig for barbecue, Southern Charm for soul food, Chomp Chomp for burgers, and Five Points Tavern for casual French cuisine.

And if you have never had the pleasure of visiting a pouterie, then we highly recommend a trip to The Stuffed Beaver to try their Chicken Pot Pie Poutine.

For special occasions, there is nothing quite like a meal from Orsay, which offers the perfect combination of French cooking techniques and the local ingredients available along the Atlantic Coast of Florida.

All of the benefits of living in Jacksonville can be summed up nicely in the fact that the city was named one of “21 Supercool U.S. Cities” by Expedia’s Viewfinder blog, and it doesn’t hurt that it was also named to Lonely Planets list of “10 Best Value Destinations for 2018.”

The only real issue with relocating to Jacksonville is choosing which of the historic neighborhoods or nearby retirement communities you want to call home.

## East Coast

Known as the “Space Coast” because of the Kennedy Space Center in Cape Canaveral, this region includes Ormond Beach, Daytona Beach, Port Orange, New Smyrna, Titusville, Melbourne, and Cocoa Beach. This region is growing rapidly not only because of Northerners retiring there, but also because of people moving up from South Florida, to escape the high home prices and congestion.

### **Spotlight: Daytona Beach**

Because of its popularity among race fans, motorcycle enthusiasts, spring breakers, and summer vacationers, Daytona Beach is often overlooked by many boomers as they search for a Florida retirement destination that will fit their ideal lifestyle. However, those popular reasons for visiting Daytona Beach are really just scratching the surface of what residents enjoy here throughout the year.

Located just over an hour northeast of Orlando, this oceanfront destination provides residents with everything they could want from a big city on the beach while still maintaining the quaint feel of a small town atmosphere. Let’s wade out into the water and see what Daytona Beach has to offer!

The area that would become Daytona Beach was originally settled as a citrus and sugar cane plantation by Samuel Williams. That plantation operated from 1787 all the

way up until it burned down in 1835. The area was then purchased by Mathias Day, Jr. in 1871 and a small community developed around the hotel he built there.

Local residents decided to name the new town after Day, and things really took off in the late 1880s when Henry Flagler's Florida East Coast Railroad started offering easy access to the area. Shortly after the turn of the century, Daytona Beach had already become a popular tourist destination that was earning the reputation as "The World's Most Famous Beach."

You also can't talk about the history of Daytona Beach without mentioning that the hard-packed sand here made it a popular spot for early auto races. There were a number of racing firsts that happened in Daytona Beach over the years, and any NASCAR fan will tell you how important "Daytona" is to their heart.

Attracting and entertaining tourists is the root of a major portion of the Daytona Beach lifestyle. The region plays host to two NASCAR races each year, as well as all kinds of auto-racing events. Then there are the huge Daytona Bike Week and Daytona Jeep Beach events that attract people from all over the globe.

But while many locals do participate in the fun during these busy weeks, it is important to realize that most year-round residents have a much calmer lifestyle that makes use of all of the local parks and beaches. You can do everything from standup paddle boarding in the Atlantic Ocean to hiking through the woods of Doris Leeper Spruce Creek Preserve here in Daytona Beach.

Because it is one of the most popular destinations along Florida's Atlantic Coast, there is plenty of arts and culture to go around in Daytona, starting with historic landmarks like the Ponce Inlet Lighthouse and the Mary McLeod Bethune Foundation House.

Residents here can spend hours exploring destinations like the Halifax Historical Museum, the Museum of Arts & Sciences, and the Cici and Hyatt Brown Museum of Art. On top of that, there are always exciting performances happening at the Daytona Beach Bandshell, the Peabody Auditorium, and the Daytona Playhouse.

If unique boutique shopping is what you are looking for, your first destination for shopping should be the Riverfront Shops of Daytona Beach. Here you will find more than 60 stores selling a wide range of merchandise in a beautiful, waterfront setting.

And if you are looking for more of a mall-style shopping experience, then you can choose from the Volusia Mall or the Tanger Outlets, which are both easy to access and packed with popular stores.

Because Daytona Beach is such a popular tourist destination, local residents have the benefit of being completely surrounded by outstanding restaurants.

One of the most popular choices in the area is always Caribbean Jack's, which is located right on the water and is a perfect spot to enjoy local favorites like gator bites and coconut shrimp.

There are plenty of seafood options located along the water, but Macker Seafood and Bay Street Seafood are two of the most popular among the locals. Neither of these places is built to wow tourists with their appearances, but the fresh seafood will blow most of the tourist traps out of the water...literally.

Of course, Daytona Beach offers a much wider variety than seafood. You can always find a great local beer on tap to go with your meal at the Daytona Taproom, and the Osso Bucco on the menu at The Cellar Restaurant is the perfect treat for any special occasion.

Many people think of Daytona Beach as a tourist destination, but many boomers who choose to retire here have realized that there is a whole lot more than meets the eye once you dig down a little bit below the surface here. If that is something that sounds appealing to you, then Daytona Beach should definitely be on your shortlist.

## West Coast

Tampa, St. Petersburg, Clearwater, Bradenton, and Sarasota are the biggest populations centers in this region of the state. Also known as the Gold

Coast, the west coast of Florida offers direct access to the Gulf of Mexico, which is perhaps a more serene option than the Atlantic Ocean.

### **Spotlight: Sarasota/Bradenton**

These two are often spoken of in the same breath, and because they are so close in proximity we've lumped them together.

Located along the Gulf Coast just an hour south of Tampa and a little under two hours north of Fort Myers you will find the historic artist towns of Sarasota and Bradenton. Both of these communities combine the historic Old Florida feel with vibrant cultural districts to create one of the most perfect atmospheres anywhere.

While they are separate communities, both Sarasota and Bradenton feature rich historic roots, a great cultural community, and a wonderfully calm pace of life.

The village of Sarasota was originally formed in 1902, but really took off when Charles Ringling (yes, that Ringling) began investing in the area in the 1920s. Despite dying soon after finishing construction on his waterfront mansion, Ringling had a lasting impact on the area.

The key figure in the history of Bradenton was Dr. Joseph Braden, who's house in the area was more like a fort that would protect local settlers from the Seminole Indians. There are multiple historic buildings still standing in Bradenton today that date back to the 1800s.

With both of these towns located so close together, they have virtually identical climates. Like most of Florida, this area is known for being hot in the summer and warm in the winter.

The average high in January is just over 70 degrees Fahrenheit, and the average high in the summer months is just over 90 degrees Fahrenheit.

Both Sarasota and Bradenton have thriving cultural communities, so things like art studios, theater performances, and boutique shopping are very popular here.

One of the biggest attractions in the Sarasota area is the Ringling Museum of Art.

The community also hosts annual events like The Ringling International Arts Festival, The Sarasota Film Festival, The Sarasota Music Festival, and The Sarasota Blues Fest.

Up in Bradenton, the cultural community is centered around the Village of the Arts, which contains about 30 different artist galleries and studios. There is also plenty of exciting entertainment happening regularly at The Riverwalk along the Manatee River.

### **Spotlight: Tampa**

As the third largest city in the state of Florida, Tampa offers residents all of the big city amenities they are looking for combined with the fantastic climate that draws people to the Sunshine State in the first place. In addition to tons of amenities and great weather, Tampa is also located right on the water and filled with outstanding shopping and dining options.

The name Tampa comes from the Native American tribe that originally called this area home. Its literal translation is “sticks of fire.” The name was a reference to the many lightning storms that occur here during the summer months.

Before the 1880s, the town of Tampa was just a small fishing outpost. However, the discovery of phosphate in the area combined with the arrival of railroad transportation turned Tampa into a boomtown overnight, and it was one of Florida’s largest cities by 1900.

No matter what you are passionate about, you can find a way to pursue those passions all over this large city. Some of the best lifestyle benefits you will find here include experiences like visiting Busch Gardens Tampa, the Florida Aquarium, and Lowry Park Zoo.

In addition to those major attractions, residents also love kicking back and relaxing at places like Lettuce Lake Regional Park or Curtis Hixon Waterfront Park. And if that still isn’t enough, you can follow the city’s three professional sports teams all year round.