



CENTURY 21
FINE HOMES
& ESTATES®
Realty Exchange

RELOCATION GUIDE 2026

Moving to *Palm Coast*

Your guide to Palm Coast, Flagler Beach and Florida's East Coast

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WELCOME

Welcome to Florida's East Coast

I've lived in North Florida for 23 years, and before real estate I spent 12 years with Flagler Beach Ocean Rescue and 8 years with Bradford County Fire Rescue. Today I help families buy and sell homes across Palm Coast, Flagler Beach, Ormond Beach and St. Augustine.

Many of my clients move here from out of state, and the same questions come up every time: which area fits us, what will it really cost, how do taxes and insurance work, and how do we buy from a distance?

This guide answers those questions in one place. When you're ready to look at homes, or just want a local's honest opinion, call or text me anytime.

David Stanley

Broker Associate · FL License BK3551120



WHY PEOPLE MOVE HERE

Beaches without the crowds

Flagler Beach and the A1A coastline are minutes away.

Golf, boating and the outdoors

Championship golf, saltwater canals, the Intracoastal and miles of trails.

No state income tax

Florida has no state personal income tax, and homestead helps on property taxes.

Room to breathe

A slower pace, with St. Augustine, Daytona Beach and Jacksonville nearby.

WHERE TO LIVE

Find your fit

Palm Coast	Golf, parks, trails and saltwater canals; the widest range of homes and prices.
Flagler Beach	Old-Florida beach town with a fishing pier, walkable dining and ocean views.
Ormond Beach	Established neighborhoods, the Halifax River and quick access to Daytona Beach.
Bunnell	More land for the money and new-construction golf communities like Grand Reserve.
St. Augustine	History, culture and dining in the nation's oldest city, about 35 minutes north.

COMMUNITIES TO KNOW

Hammock Dunes

GATED · OCEANFRONT · GOLF · LUXURY

A gated oceanfront community between the Atlantic and the Intracoastal Waterway, with two championship golf courses and one of the area's most respected private clubs.

Hammock Beach

OCEANFRONT · RESORT · GOLF · LUXURY

The full-service oceanfront resort and golf club at the heart of Ocean Hammock, with resort residences, two championship courses and an optional club.

Grand Haven

GATED · INTRACOASTAL · GOLF · LUXURY

A gated, master-planned community along the Intracoastal Waterway, built around a Jack Nicklaus signature golf course.

Plantation Bay

GATED · GOLF · COUNTRY CLUB · LUXURY

A gated golf and country club community west of I-95 near Ormond Beach, with 45 holes of golf and optional membership.

Palm Harbor

SALTWATER CANALS · BOATING · WATERFRONT

Palm Coast's original saltwater canal neighborhood, where you can keep a boat behind your home and reach the Intracoastal

Ocean Hammock

GATED · OCEANFRONT · GOLF · LUXURY

A gated, roughly 1,000-acre oceanfront community on the barrier island, with 11 neighborhoods along the Jack Nicklaus-designed Ocean Course.

The Conservatory at Hammock Beach

GUARD-GATED · GOLF · LUXURY · NEW CONSTRUCTION

A gated, guarded golf community around Tom Watson's Conservatory Course, with new homes, a 24-hour guard and the glass-domed clubhouse at its center.

Palm Coast Plantation

GATED · INTRACOASTAL · BOATING · LUXURY

A gated Intracoastal community with waterfront homes and private docks, spring-fed Emerald Lake and a lakefront clubhouse.

Veranda Bay

GATED · INTRACOASTAL · NEW CONSTRUCTION · LUXURY

A gated Intracoastal community about a mile from the beach, with new luxury homes by Toll Brothers and ICI Homes and a planned community marina.

Pine Lakes

GOLF · ESTABLISHED · VALUE

An established Palm Coast neighborhood built around the Arnold Palmer and Ed Seay-designed Pine Lakes Golf Club.

Cypress Knoll

Grand Landings

What to budget for

Florida homestead exemption

If the home is your permanent residence on January 1, you can take up to \$50,000 off its assessed value. Apply with the Flagler County Property Appraiser by March 1.

Save Our Homes

Once homesteaded, yearly increases in your assessed value are capped at 3% or inflation, whichever is lower. Moving within Florida? Ask about portability.

No state income tax

Florida has no state personal income tax.

Homeowners insurance

Roof age, wind mitigation features (hurricane straps, impact windows, shutters), elevation and flood zone drive your premium. Get quotes early, before you're under contract.

Flood insurance

Required by lenders in some flood zones and worth considering in others. An elevation certificate can lower the cost.

HOA and CDD fees

Many newer communities have both. A community development district (CDD) is often billed on the property tax bill, so include it in your monthly budget.

BEFORE YOU MAKE AN OFFER, ASK FOR

- ◆ Roof age and permit history
- ◆ Wind mitigation report (it can lower your insurance)
- ◆ 4-point inspection for older homes
- ◆ Flood zone and elevation certificate
- ◆ HOA dues and any CDD on the tax bill
- ◆ A real insurance quote for that address

GETTING AROUND

Drive times from Palm Coast

Flagler Beach	about 15 minutes
St. Augustine	about 35 minutes
Daytona Beach	about 35 minutes
Jacksonville	about 1 hour 10 minutes
Orlando	about 1 hour 30 minutes
Daytona Beach International Airport (DAB)	about 35 minutes
Jacksonville International Airport (JAX)	about 1 hour 15 minutes
Orlando International Airport (MCO)	about 1 hour 30 minutes

Typical times by car without heavy traffic.

EVERYDAY LIFE

- ◆ **Schools:** Palm Coast is served by Flagler Schools, with private options and a Daytona State College campus in Palm Coast.
- ◆ **Healthcare:** AdventHealth provides hospital care in Palm Coast, with more specialists in Daytona Beach, St. Augustine and Jacksonville.
- ◆ **Getting settled:** new Florida residents get a Florida driver license within 30 days, then register vehicles and to vote.
- ◆ **Outdoors:** beaches, golf, the Intracoastal, parks and an extensive network of paved trails for walking and biking.

A step-by-step plan

● 90 days out

- ◆ Book a call with me to talk through areas, budget and timing.
- ◆ Get pre-approved with a lender (or confirm proof of funds).
- ◆ Ask for insurance quotes on a few example homes.

● 60 days out

- ◆ Tour homes in person or by live video.
- ◆ Make an offer and schedule inspections, including wind mitigation and 4-point if needed.
- ◆ Line up movers and transfer utilities.

● 30 days out

- ◆ Final loan approval and homeowners insurance binder.
- ◆ Final walkthrough and closing, in person or remotely.
- ◆ Change your address and forward mail.

● After you move

- ◆ Get your Florida driver license within 30 days and register your vehicles.
- ◆ Register to vote and update your address with the IRS and banks.
- ◆ File for homestead exemption by March 1 of the next year.

LET'S GET STARTED

I'll be your eyes and ears here.

Live video tours, honest opinions on the things photos don't show, neighborhood drive-throughs, trusted local inspectors and insurance agents, and a closing process that works from wherever you are.

CALL OR TEXT

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BOOK A CONSULTATION

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Information is believed accurate but not guaranteed. Verify taxes, fees and insurance for each property.