THE HONEST RELOCATION GUIDE · 2026 EDITION

Moving to Palm Coast? Start Here.

What it actually costs, which town on this stretch of coast fits you, and the things nobody tells you until after you've moved.

Angel Decker · REALTOR®

The Decker Group, Brokered by Navy To Navy Homes
720.369.1757 · angel@navytonavy.com · buyahomeatthebeach.com

The questions you're actually asking

If you're reading this, you're probably not looking for a list of ten reasons Florida is nice. You already know it's warm and there's no state income tax. What you don't know is what living here is like on a Tuesday.

I've helped enough families move here from out of state to know the questions that actually come up — and they're almost never the ones the relocation blogs answer. Here's the real list, in the order people ask it:

- **"What's the water bill going to be?"** — genuinely the number one question I get about Palm Coast, and I've never once seen another guide answer it. Page 2.
- **"How are the schools?"** — which ones, where, and how to look them up yourself rather than taking anyone's word for it. Page 3.
- **"What about crime?"** — I'll be straight with you here. I'm not going to characterize neighborhoods for you, and you should be a little suspicious of any agent who does — it's a fair housing line, and it's also just not my opinion to give. What I will do is send you to the actual data: the Flagler County Sheriff's Office publishes reports and a crime map, and the Florida Department of Law Enforcement publishes county-level data. Look it up for yourself, for the specific address, and you'll know more than anyone's opinion could tell you.
- **"What is there to do?"** — parks, trails, beaches, the springs, restaurants, and how far you really are from everywhere else. Page 4.
- **"Which of these towns is right for us?"** — Palm Coast, Flagler Beach, Ormond Beach, Port Orange, St. Augustine. I sell all five and I'll give you the honest trade-off on each. Page 3.

> **Here's my promise for the next few pages:** real numbers with the source and the date next to them, the trade-offs said out loud, and no line anywhere that's trying to talk you into anything. If Palm Coast isn't your place, I'd rather you find that out from this guide than from a closing table.

Coming from New York, Georgia, Texas? What changes

People move to Palm Coast from all over — there's no one place everybody comes from. But if you're coming from one of the states sending the most people to Florida right now, here's the honest math.

First, the home price

The median sale price in Palm Coast is **$349,810** — essentially flat from a year ago, down 0.05% (Redfin, three months ending June 2026). One caution before you compare: below I'm putting a city median next to state medians, which isn't a perfect comparison. A state median blends New York City with upstate. Use it as a rough sense of direction, not a promise about your specific house.

> **Median home price by state, as of May 2026** (World Population Review)
> New York $595,900 · New Jersey $545,300 · California $854,000
> Georgia $373,700 · Texas $341,800 · Florida statewide $416,800

Coming from New York or New Jersey

This is the biggest swing on the list. You're looking at a market where the typical home is roughly $200,000 less than your state median, on top of losing a state income tax that runs from 3.90% up to 10.90% in New York and 1.40% up to 10.75% in New Jersey (Tax Foundation, effective January 1, 2026). Florida has no individual income tax at all. Between the housing and the income tax, this is the move that changes a household budget the most.

Coming from California

The largest housing gap of any state here — the California median is more than double Palm Coast's — plus a state income tax that tops out at 13.30% (Tax Foundation, January 1, 2026). The adjustment people actually struggle with isn't money. It's that everything is closer together and slower, and that summer here is genuinely humid in a way coastal California never is.

Coming from Georgia

A smaller gap than people expect. Georgia's median is $373,700 — about $24,000 above Palm Coast's — and Georgia's income tax is a flat 5.19% (Tax Foundation, January 1, 2026). You'll feel the tax change more than the housing change. What you're really buying is the ocean and the beach access, not a big step down in price.

Coming from Texas

I'll be honest with you, because I'd rather you hear it now: Texas is the one where the numbers don't hand you a win. Texas's median is $341,800 — slightly below Palm Coast's — and Texas has no state income tax either (Tax Foundation, January 1, 2026). If you're moving here from Texas, you're moving for the coast, the hurricane-versus-tornado trade, or family. Not for the math. That's a fine reason. Just don't budget as though you're getting a discount.

The part nobody writes about: the water bill

Palm Coast runs its own water and sewer utility, and the rates are going up on a published schedule. In March 2025 the City Council adopted a **31% increase phased in over about three and a half years through October 2028**. A household paying $90.73 a month at the time of that vote is projected to pay **$118.97 a month** once all the phases land — about $28 more a month, roughly $339 more a year (FlaglerLive, reporting the March 18, 2025 council vote). The schedule was 8% in April 2025, 8% in October 2025, then 4% each October from 2026 through 2028. There's also a clause that lifts the increase further if inflation runs above 4%.

> Why I put that in a guide meant to sell you on the place: because it's the thing people find out in month two and feel misled about. It's a real cost, it's knowable in advance, and now you know it. Check the City of Palm Coast utility rates page for the current figures when you're actually budgeting.

Property tax

The median effective property tax rate in Palm Coast is about **1.03%**, with a median annual bill of **$3,201**; Flagler County overall runs 1.05% and $3,215 (Ownwell, as of April 13, 2026). Florida's statewide median is 1.10%, so this is on the lower side for the state. If the home becomes your permanent residence, the homestead exemption reduces your taxable value — the filing deadline is March 1 and it's handled through the Flagler County Property Appraiser. Confirm the current amounts and deadline with them directly; don't take a number off a blog, including this one.

Insurance — the honest version

This is the objection that stops most out-of-state buyers, so here's what's true. **It stopped getting worse.** Rates decreased in 51 of Florida's 67 counties in 2026, and Citizens Property Insurance cut its statewide average 2.6% — its first decrease since 2015, on a statewide average premium of $1,843 (Momentum Realty compilation, August 23, 2026, citing Citizens and the Florida Office of Insurance Regulation; also reported by Spectrum News 13, July 30, 2026). But the absolute number is still high: the average annual premium including wind was about **$3,815** as of late 2025 (JMCO, December 17, 2025, citing Florida OIR).

What I won't do is quote you a Flagler County number, because the statewide reporting doesn't break out Flagler or Volusia, and I'm not going to invent one. What I'll tell you instead is the thing that actually matters: coastal wind exposure means a house three miles from the water and a house on the water are different insurance conversations. **Get a real quote on the real address before you fall in love with it.** Any agent can hand you a spreadsheet; the quote is what's true.

Weather, said plainly

Summer is hot and humid from roughly June through September, and it rains most afternoons. Hurricane season runs June 1 to November 30. October through May is the reason people move here. If you're coming from the Northeast, the winters are the thing you'll be smug about. If you're coming from California, the humidity is the thing you'll complain about.

Where to live: five towns, honestly compared

I work all five of these. That matters, because most agents only sell one and can only tell you why theirs is best. Here's the same information about each so you can actually shortlist from two thousand miles away.

Palm Coast

The destination, and the most house per dollar on this stretch of coast.

PRICE median sale price $349,810, flat year over year; median 71 days on market; 825 homes sold, up 11.1% (Redfin, three months ending June 2026).

WHAT IT IS a planned city of saltwater canals, golf, big lots and quiet streets, laid out in lettered sections. Boating access is the real draw — canal-front homes with direct or lift access to the Intracoastal.

NEAR WHAT about 23 miles to Daytona Beach, 28 miles to St. Augustine (Momentum Realty, Palm Coast relocation data, 2026). Roughly an hour to Jacksonville, about 86 miles to Orlando.

SCHOOLS Flagler County school district — elementary at Belle Terre, Bunnell, Old Kings, Rymfire and Wadsworth; middle at Buddy Taylor and Indian Trails; high at Flagler Palm Coast and Matanzas. There's also iFlagler virtual, Imagine Charter, and Flagler Technical College. Look up any of them by name on the Florida Department of Education school grades site and on the district's own site rather than a ratings aggregator.

> **THE HONEST TRADE-OFF**
> It's spread out. There's no single walkable downtown, and you will drive for most things. Groceries, dinner and the beach are all a short drive, not a short walk.

Flagler Beach

Small, low-rise, directly south, and the one with real buyer leverage right now.

PRICE typical home value $456,111, down 0.8% year over year; median 89 days on market; 6.8 months of supply (Momentum Realty 32136 scorecard, August 22, 2026). Six-plus months is a genuine buyer's market — the only community in my whole footprint where I can verify that, and it means you have room to negotiate.

WHAT IT IS a two-lane beach town with no high-rises, a pier, a handful of restaurants you'll end up at every week, and a strong local identity about staying that way.

NEAR WHAT about 10 minutes from most of Palm Coast. **SCHOOLS** Flagler County district, same schools as above.

> **THE HONEST TRADE-OFF**
>
> You're paying roughly $100,000 more than Palm Coast for a smaller, often older house — and coastal insurance is a bigger line item here. That's the deal. Some people think it's obviously worth it. Some walk it back after the first quote.

Ormond Beach

Established, quiet, beachside, and one of the better values on the Volusia coast.

PRICE median sale price $384,691, up 7.8%; median 63 days on market; 292 homes sold, up 15.4% (Redfin, three months ending June 2026). Zillow's index reads it differently, at $366,842 and down 2.2% (Zillow, July 31, 2026) — two methods, both real; I'd watch the direction, not the decimal.

WHAT IT IS older, mature, tree-lined, with a beachside strip and a solid mainland side. Ormond Loop and Tomoka State Park are right there.

NEAR WHAT minutes to Daytona; about 30 minutes south of Palm Coast. **SCHOOLS** Volusia County Schools — look up the specific zoned school for any address on the district's site.

> **THE HONEST TRADE-OFF**
> You can still buy beachside here under $400,000, but the housing stock skews older, which means roof and HVAC age matter a lot to your insurance quote.

Port Orange

The practical one, and statistically the strongest market in my footprint.

PRICE median sale price $357,795, up 8.4%; median 46 days on market — the fastest anywhere I work; 268 homes sold, up 23.1% (Redfin, three months ending June 2026).

WHAT IT IS well-kept and practical, minutes from Daytona without Daytona pricing. Newer housing stock than Ormond on average, and more of it built to modern wind code.

NEAR WHAT right on the doorstep of Daytona Beach and the Daytona Beach International Airport. **SCHOOLS** Volusia County Schools.

> **THE HONEST TRADE-OFF**
> Homes move fast here — 46 days is quick — so if you're shopping remotely you need to be genuinely ready to act, not still deciding. And you're inland; the beach is a drive, not a walk.

St. Augustine

History on one side, brand-new construction on the other.

PRICE median sale price $429,766, up 3.7%; median 91 days on market; 150 homes sold, up 31.2% (Redfin, three months ending June 2026). Zillow reads $433,503, down 2.2% (Zillow, July 31, 2026).

WHAT IT IS genuinely two markets. Downtown is the oldest city in the country — 1890s homes, cobblestone, tourists. West of I-95 is a fast-growing new-construction corridor that looks nothing like it.

NEAR WHAT about 28 miles north of Palm Coast; roughly 45 minutes to Jacksonville. **SCHOOLS** St. Johns County School District.

> **THE HONEST TRADE-OFF**
> 91 days on market is the slowest in this group, and downtown means tourist traffic and parking most of the year. Older homes here are genuinely old, with everything that implies for insurance and maintenance.

> **How to use this page:** pick two. Not five. Then tell me which two and why, and I'll tell you honestly whether I agree — including when I don't.

What everyone gets wrong about Palm Coast

People think Palm Coast is a retirement community

That label is about a decade out of date, and it's the single most common wrong idea I have to correct. Look at what the city actually has rather than what the reputation says: two public high schools, two middle schools, five elementary schools, a charter school and a technical college. More than 135 miles of trails. Sports complexes, a full parks system, and new construction going up across the city. Places that are only for retirees do not build like that.

People think the "Florida is crashing" headline describes here

It doesn't. Northeast Florida is running about **3.3 to 3.9 months of supply** — that's balanced (NEFAR, July 2026 data, released August 11, 2026). Statewide Florida is above 7 months (HouseCanary, Q1 2026 data, published May 14, 2026). The big declines are real, but they're concentrated in southwest Florida — Punta Gorda down 11.93%, Cape Coral–Fort Myers down 9.19%, North Port–Sarasota–Bradenton down 7.54% (HousingWire, March 27, 2026, citing Zillow, Census and CoStar). That's a different coast, four hours away. Don't price your offer here off a headline written about there.

People think there's nothing to do

- **Trails.** Palm Coast and the Flagler beaches have more than 135 miles of trails and paths (Visit Flagler). The Lehigh Greenway Rail Trail runs about 7 miles along an old rail corridor. Graham Swamp Preserve has a 5.5-mile dirt loop on the east access and a 2.18-mile coquina trail with boardwalk on the west. The Intracoastal Waterway Trail runs about 2 miles from Waterfront Park to the Hammock Dunes Bridge. St. Joe Walkway is on the Great Florida Birding and Wildlife Trail.
- **State parks and preserves.** Washington Oaks Gardens State Park — 425 acres of coastal scenery plus 20 acres of formal gardens, and the coquina rock beach. Bulow Plantation Ruins Historic State Park, with the remains of a sugar mill you can walk through. Princess Place Preserve, with an 1888 hunting lodge (Visit Flagler).
- **Beaches.** Flagler Beach, the Hammock, Ormond, Daytona, and the quieter stretch at Washington Oaks. You are never more than about fifteen minutes from sand.

- **Springs.** The freshwater springs people picture when they picture Florida are a day trip, not a drive-by — plan an hour or so west and south, and go on a weekday.
- **Restaurants.** Flagler Beach and European Village in Palm Coast for close-by; St. Augustine and Daytona when you want a real night out.

People think they're stranded here

You're not. Daytona Beach International is about half an hour. Jacksonville is roughly an hour north, Orlando about 86 miles southwest — which puts both of their airports, and the theme parks, inside a comfortable day trip. St. Augustine is 28 miles. That's the actual point of Palm Coast: it's not far from anything, it's just not in the middle of it.

> **And the one people get wrong about me:** that because I'm in Palm Coast, I only work Palm Coast. I'm in St. Augustine, Ormond Beach, Port Orange and Daytona regularly. It's the same coast.

The mistakes I watch relocating buyers make

Buying the community from photos

Listing photos are taken with a wide lens on the best day of the year. They cannot show you the drive to the grocery store, the road noise, or what the street feels like at 6pm. If you can't come, have someone walk it for you on video — I do this constantly, and I'll narrate what I'd tell my own family.

Visiting on the wrong day

A Saturday in March is not this place. If you can only make one trip, come on a weekday, drive the actual commute at the actual hour, and eat somewhere unremarkable. That's the real information.

Assuming the builder's incentive is free money

It isn't. I came up inside builder sales, and I'll tell you plainly: the incentive is priced in somewhere — usually the rate buydown or the lot premium. Closing-cost credits in this region are genuinely large right now, averaging around $18,500 and ranging to $30,000 in the Ponte Vedra market, with design-center allowances of $35,000 to $60,000 (Momentum Realty Ponte Vedra incentive tracker, Q2 2026). Those are real numbers and real value. But "free" is the wrong word, and knowing where it's priced in is the whole game.

Not bringing representation into a model home

This is the most expensive mistake in my market. The friendly person at the desk in the model home works for the builder. You can have your own agent, at no cost to you — the builder pays — but in most cases you have to bring them with you the first time you walk in. Once you've registered without one, that door can close.

Treating the build timeline as a promise

"Closing in ninety days" means something different when the drywall isn't up. Build a buffer into your lease end date, your movers, and your kids' school start.

Budgeting the mortgage and forgetting everything else

Insurance, property tax, the water and sewer bill, and HOA or CDD fees where they apply. Run the whole number before you set your price range, not after.

Rushing because someone else picked the date

Job transfers and PCS orders don't negotiate. But a compressed timeline is a reason to get organized early, not a reason to buy the first acceptable house. There's a difference, and it's usually about three weeks of preparation.

What to do, and when

6 to 12 months out

- Narrow the five towns on page 3 down to two.
- Talk to a lender who has actually written loans in Florida — insurance and flood requirements affect what you qualify for here, and an out-of-state lender may not price it the same way. I can refer you to a few; the loan is the lender's call, never mine.
- Start watching real listings in your two towns so you develop a feel for what your number actually buys.
- If you can visit once, visit now, not later. It's much cheaper to change your mind at this stage.

3 to 6 months out

- Get fully pre-approved, not pre-qualified. There's a real difference and sellers here know it.
- Set the true budget: mortgage plus insurance plus property tax plus utilities plus any HOA or CDD.
- If you're selling where you are, line that up now — this is the piece that most often controls the whole timeline.
- Get a real insurance quote on a real address in the area you're targeting so the number stops being theoretical.

1 to 3 months out

- Tour, in person or on video. Expect to see more than you think you need to.
- Write the offer. In Flagler County, homes have been selling at about 97.4% of list price, with 7.2% going above asking (Redfin, June 2026) — so this is a market where a thoughtful offer usually works and a lowball usually doesn't.
- Inspection, appraisal, and — if it's a new build — a walkthrough before drywall if the builder allows it.

Moving month

- Set up City of Palm Coast utilities, plus power and internet, before closing day.
- Confirm your homeowner's policy is bound and effective on the closing date, not the day after.

- Register vehicles and get Florida licenses. Register kids for school with the district — Flagler County Schools for Palm Coast and Flagler Beach, Volusia for Ormond and Port Orange, St. Johns for St. Augustine.

The first year

- File for the homestead exemption if this is your permanent residence. The deadline is March 1, through the Flagler County Property Appraiser. Confirm the current requirements with their office — this one is worth a phone call, not a Google search.

What this actually looks like when it goes right

I worked with a couple moving here from out of state who were nervous through the entire process. They were buying a house in a place they had never lived, visiting to look and then flying home again, and they didn't know the area at all.

So we didn't start with houses. We spent days driving. I showed them the towns, my favorite restaurants, the stores, the parks — including the ones they'd want when their grandkids came to visit. They'd asked about antiquing and thrifting, so we found those too. And because they wanted to know how the beach really factored into daily life, we measured it: the actual drive from the house they were considering to every beach around, and to the parks, and to the places they'd said mattered to them. Not "close to the beach." Minutes.

Then the negotiation got tense, and they couldn't understand why the sellers were behaving the way they were. So I asked them to stand in the sellers' shoes for a minute — this was a huge move for that family too, out of a home they'd been in for many years, and that's a hard thing. If we could be patient and kind and understanding, we'd do everything we possibly could to make it go smoothly for everyone. It worked. It closed well.

What they said afterward wasn't about the house. It was that they'd been able to reach me — every call, every text, every email — and that they were never handed off to anyone else, from the showings through the inspection through the negotiation to sitting next to them at the closing table.

> That's the job, for someone moving from out of state. It isn't finding a house. It's making a place you've never lived feel like somewhere you could actually live — and being the one person who doesn't disappear halfway through.

(A real client story, told without names or any identifying details.)

HOW ANGEL HELPS NEXT

So here's where you are

You know roughly what it costs, you've got two towns instead of five, and you know which questions to ask next. That's genuinely most of the hard part.

What I do from here, if you want the help:

- **Relocation from out of state.** Community-by-community guidance before you ever book a flight, showings done remotely when you can't be here, and one person holding the whole thing together from the first call to the final walkthrough. No handoffs.
- **New construction.** I came up inside builder sales — I sat on the other side of the design-center table. So I read a builder's contract the way the builder's agent does: what's negotiable, which incentives are real, and what a build timeline actually means. It costs you nothing; the builder pays.
- **Military and PCS moves.** Compressed timelines, remote closings, a process that's aware of how VA financing works. I'm affiliated with Homes for Heroes.
- **First-time buyers.** Plain English for every document, and the patience for the fifth version of the same question. I've been the nervous first-time buyer too — I'm not reassuring you from above.
- **Selling where you are, or somewhere I don't cover.** I do full listing representation here, and I have a nationwide agent network for anywhere I don't.

Why me, honestly: I spent fifteen years as a dialysis technician and five as a corrections officer before this, then two years learning transactions from the paperwork side before I ever took a client of my own. Nothing in a closing rattles me, and that's not a personality trait I'm claiming — it's twenty years of being the calm person in the room while somebody else was having the hardest week of their life. I'm a REALTOR® with my GRI, ABR, SFR, AHWD and C2EX designations, and I work as a team with my husband.

And the part that matters most for someone doing this from a thousand miles away: **I'm going to follow up. You're never going to have to chase me.**

No pressure, and no pitch at the end of this.

If you've got a question about any of it, or you just want a second opinion on two towns, reach out and ask me. That's a completely normal thing to do and it doesn't put you on a list.

Angel Decker · REALTOR®

Call or text 720.369.1757 · angel@navytonavy.com

buyahomeatthebeach.com · Instagram @angelica_decker___realtor

Angel Decker · REALTOR® · FL License SL3530137 · The Decker Group, Brokered by Navy To Navy Homes · Brokerage License CQ1038170 · 720.369.1757 · angel@navytonavy.com