

The
CANADIANS
MOVE TO
FLORIDA

THE VALENCIA TEAM



Hey there,

We're The Valencia Team — a husband-and-wife real estate team, parents, and partners in life and business.

After 100+ transactions and building a top-performing team in Ontario, we've expanded into Florida to help families make the move with clarity and confidence.

We're going through this transition ourselves while helping clients do the same — and one thing we've learned is that what you see online is only half the story.

This guide gives you a clear, honest look at what relocating to Sarasota actually involves so you can make informed decisions and avoid the common mistakes.

A few things that drew us to florida



The Lifestyle



The Beaches



Lower Taxes

How to USE THIS Guide



Where to Live

- Breakdowns of areas, Gulf vs Atlantic lifestyle differences, and where you actually fit best

Costs & Pricing

- Real numbers beyond just purchase price (homes, insurance, fees, etc.)

Buying vs Renting

- What most people get wrong — and what actually works best

For Canadians

- Important differences, rules, and setup when moving from Canada

Process & Planning

- Financing, immigration, timelines, and how to structure your move

Common Mistakes

- What to avoid (based on real client experiences)

Our Guidance

- What we recommend based on going through this ourselves + helping clients
- Bottom Line (small text at bottom of page)

- This guide is designed to give you clarity, confidence, and a real understanding of what moving to Florida actually looks like. This is just your starting point.

VISAS FOR CANADIANS: WHAT YOU NEED TO KNOW

THE MOST COMMON WAYS CANADIANS LIVE IN FLORIDA

TOURIST / SNOWBIRD (NO VISA REQUIRED)

Best for: Part-time living

- Stay up to 6 months (180 days) per year
- No visa required for Canadians
- Cannot work in the U.S.
- Ideal if you're testing out Florida or living seasonally

Reality:

This is how most Canadians start.

B1/B2 VISITOR VISA (EXTENDED STAY OPTION))

Best for: Staying longer than 6 months

- Can allow stays longer than 6 months (case by case)
- Still cannot work
- Requires application + approval
- Used if you want more flexibility than the standard stay

WORK VISA

Best for: Working in the U.S.

- Requires a U.S. employer to sponsor you
- Multiple types depending on job/industry
- More complex process

Important:

This is NOT how most relocating Canadians move initially.

SPOUSAL SPONSORSHIP (GREEN CARD PATH)

Best for: If married to a U.S. citizen OR dual Citizen

- Path to permanent residency
- Allows you to live and work in the U.S.
- Process takes time and proper filing

THE E2 Investor VISA (For Canadians)

LIVE & WORK IN FLORIDA THROUGH BUSINESS OWNERSHIP

The E-2 Investor Visa allows Canadians to live and work in the U.S. by investing in a business. It's one of the most common pathways for entrepreneurs looking to relocate to Florida.

WHO THIS IS FOR

This visa is ideal if you:

- Own a business (or plan to start one)
- Want to live in the U.S. long-term
- Are not being sponsored by an employer
- Want more flexibility than a visitor stay

WHAT YOU NEED TO QUALIFY)

While there's no "official minimum," most successful applications include:

- A substantial investment (commonly \$100K+ USD)
- A real, active business (not passive investments)
- A plan to generate income and jobs
- Majority ownership or control of the business

EXAMPLES OF QUALIFYING BUSINESSES

- Real estate team or brokerage
- Construction / home services
- Marketing or consulting company
- Retail or franchise businesses
- Service-based businesses

HOW LONG IT LASTS & FAMILY BENEFITS

- Typically issued for up to 5 years
- Can be renewed as long as the business is active
- Allows you to stay in the U.S. while operating your business
- Your spouse can live and work in the U.S.
- Children can attend school
- Entire family can relocate together



Explore FLORIDA

WE SERVICE THE GULF SIDE.

WE HAVE PARTNERS ALL OVER FLORIDA
TO GET YOU WHERE YOU NEED TO GO.

From laid-back beach towns to vibrant cities and family-friendly communities, Florida has a lifestyle for everyone. We help Canadians find the perfect fit.



WE SERVICE THE GULF SIDE

Our expertise, market knowledge and local connections are focused here — from Tampa Bay down to Naples and everywhere in between.



PARTNERS ALL OVER FLORIDA

Need to be on the Atlantic side or somewhere else in the state? We've got trusted partner agents across Florida to get you exactly where you want to be.



ONE TEAM. STATEWIDE SUPPORT.

No matter where you're headed in Florida, you'll have our guidance and our network working for you.



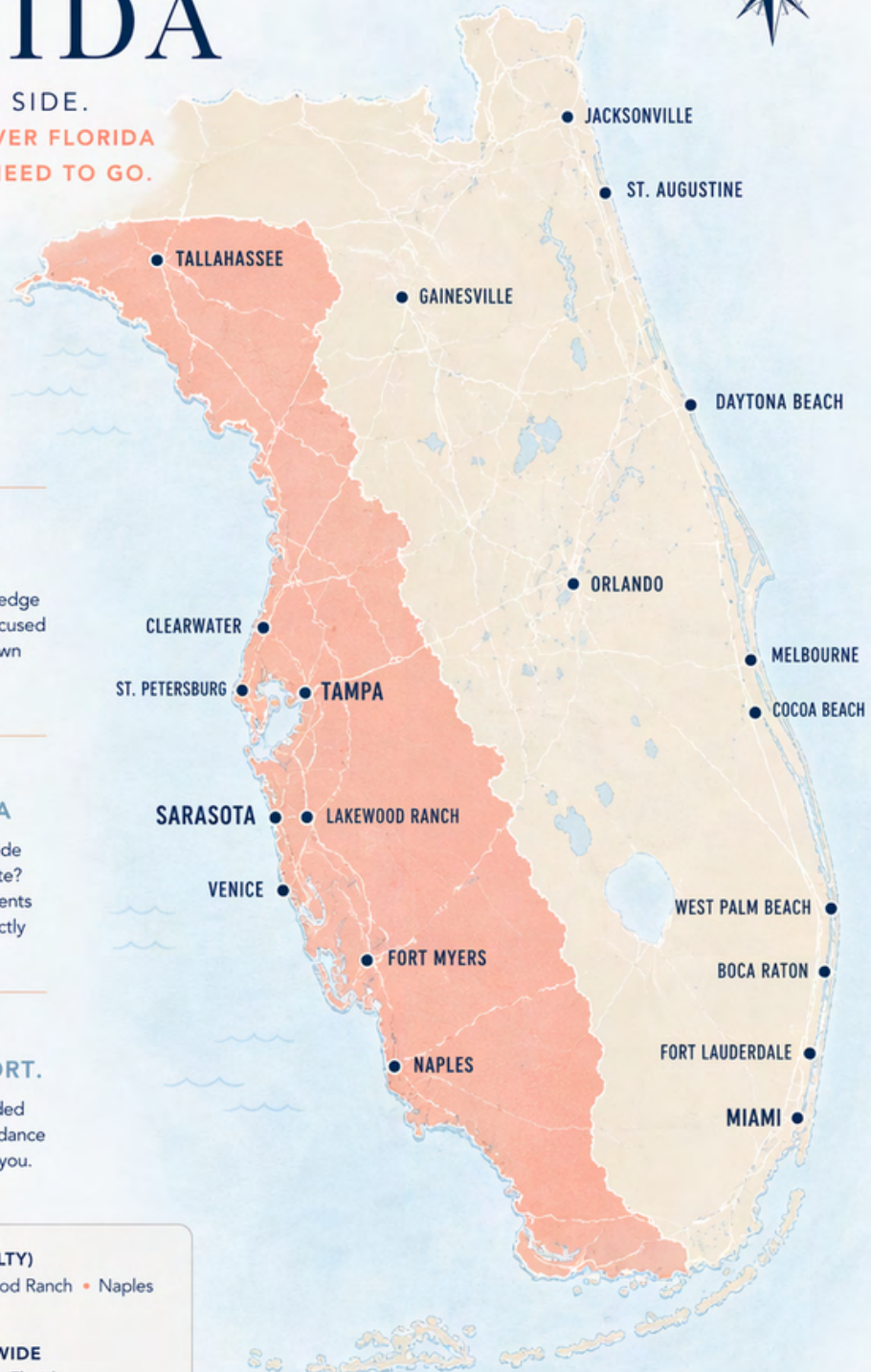
THE GULF SIDE (OUR SPECIALTY)

Tampa Bay • Sarasota • Lakewood Ranch • Naples & surrounding areas



PARTNER COVERAGE STATEWIDE

Trusted real estate partners across Florida to get you where you need to go.



From the Gulf to the Atlantic and everywhere in between,
we help Canadians find their place in Florida.

LOCAL EXPERTISE. STATEWIDE CONNECTIONS.



*Let's make your
Florida move simple.*

WE'RE HERE TO HELP.

Gulf Side vs *Atlantic* Side

TWO VERY DIFFERENT FLORIDA LIFESTYLES

THE GULF SIDE | SARASOTA • NAPLES • TAMPA...

Vibe: Relaxed, clean, lifestyle-focused

What it's known for:

- Calm, warm waters (no big waves)
- White sand beaches (Siesta Key level)
- Slower pace, more community feel
- Family-friendly + newer developments
- Beautiful sunsets

Best for:

Families
Lifestyle buyers
New construction
People relocating full-time
Canadians (this is why most choose it)

Average Home Prices:

~\$350K – \$550K+ USD (depending on area)

Luxury Market: \$1M – \$5M+ USD

- Fort Myers: low \$300s
- Tampa / St. Pete: ~\$430K
- Sarasota: ~\$450K–\$480K
- Naples: \$500K+



Gulf Side vs *Atlantic Side*

TWO VERY DIFFERENT FLORIDA LIFESTYLES

THE ATLANTIC SIDE | MIAMI • FORT LAUDERDALE • WEST PALM • BOCA

Vibe: Energetic, vibrant, city-driven

What it's known for:

- Strong ocean waves + wide sandy beaches
- High-rise living + waterfront condos
- Fast-paced lifestyle with nightlife and events
- International, diverse communities
- Beautiful sunrises

Best for:

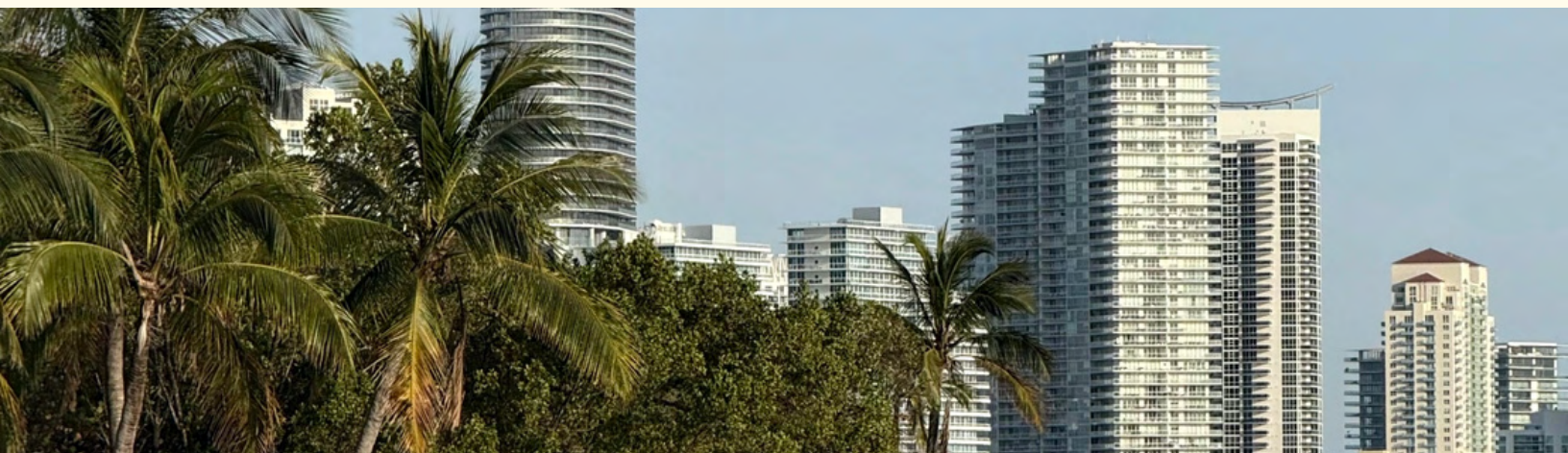
Investors
Second home / vacation buyers
Professionals / business owners
Luxury condo living
Those who want more energy + city lifestyle

Average Home Prices:

~\$400K – \$700K+ USD (depending on area)

Luxury Market: \$1M – \$20M+ USD

- Miami: \$2M – \$100M+ (ultra luxury)
- Fort Lauderdale: \$1M+ waterfront homes
- Boca Raton: \$1M – \$10M+
- West Palm Beach: \$800K – \$5M+



Learn what is an HOA *vs* CDD Fee

HOA FEES

Monthly fee that covers things like maintenance, amenities, and keeping the community looking clean and consistent.

Typically: \$100 - \$400+/month

INSURANCE

- Covers the home itself — and is often higher than expected in Florida.

Roof age and home condition matter a lot

CDD FEES

(Community Development District)

This is where most people get caught off guard. It's a fee built into your property taxes that pays for the infrastructure of newer communities.

Typically: \$1,000-\$3,000+/year

FLOOD INSURANCE

Separate from home insurance and only required in certain areas.

Can add significant cost depending on location



Should you *Rent or Buy*

**MOST PEOPLE THINK THEY SHOULD BUY RIGHT AWAY
BUT THAT'S NOT ALWAYS THE BEST MOVE.**

You Should Rent First If:

- You've never lived in Sarasota
- You're unsure which area fits you
- You don't want to risk buying wrong

How Long

- 6–12 months is ideal
- Enough time to explore + feel confident

Where

- Near areas you're considering
- Or central (Sarasota / Nokomis in the hub of everywhere)

Reality

- Rentals move fast
- Timing matters

Final Note

This is how most of our clients make the move with confidence.

You Should Buy Right Away If:

- You already know Sarasota well
- You're confident in the area you want
- You're planning to stay long-term

Timing

- Ready to move when you find the right home
- No need to wait if you feel confident

Where

- Area you've already explored
- Or guided by a clear plan

Reality

- Decisions happen quickly
- You need to be prepared

Final Note

Buying right away works best when you have clarity, that's where we come in.



Taxes , Why so many people choose FLORIDA

NO STATE INCOME TAX

Florida does not tax your personal income (Huge win for Canadians)

→ Compared to Canada's high provincial + federal taxes

**Keep More of What You Earn
Especially impactful for:**

- Business owners
- Investors
- High-income earners

WHAT YOU STILL PAY

Sales Tax: ~6–7% (varies slightly by county) **But its NOT 13%**

Property Taxes: Based on assessed value (Florida is in the process of eliminating property tax for residents)

Insurance Costs: Can be higher (especially if in a flood zone)

Capital Gains tax : 15–20% vs Canada's 50%



This is what scares most people !

Medical Insurance In Florida

FIRST

Florida does not have free healthcare. You'll need to set up your own coverage before or shortly after arriving.

This is one of the most important parts of your move.

YOUR TWO MAIN OPTIONS

private plans you purchase directly, and marketplace (ACA) plans that are government-regulated and based on eligibility and income.

PRIVATE PLANS

- Flexible coverage options
- Available for Canadians
- Faster to set up
- Customizable deductibles
- No residency required
- No enrollment periods
- Ideal for part-time or new movers
- Works for snowbirds
- Can cover emergencies + major care

MARKETPLACE (ACA) PLANS

- Government-regulated coverage
- Requires U.S. residency/status
- Income-based eligibility
- Possible subsidies
- Enrollment periods apply
- Standardized plan options
- Covers essential healthcare
- Better for full-time residents
- Less flexible than private plans

AVERAGE FLORIDA PREMIUMS SIT AROUND \$400-\$700/MONTH DEPENDING ON PLAN
U.S. AVERAGE MARKETPLACE PLANS ARE AROUND \$600-\$750/MONTH FULL PRICE
GOV SUBSIDIES CAN DRAMATICALLY REDUCE COSTS FOR ELIGIBLE RESIDENTS

WE DO HAVE A INSURANCE BROKER - TO REFER FOR QUOTES

Education System Is Exceptional

Education *in* FLORIDA

SCHOOL RATINGS (A-F)

Florida schools are rated A–F based on performance.

- “A” rated = top-performing schools
- Ratings vary by area — this matters when choosing where to live
- Many of the best-rated schools are in master-planned communities

This is one of the biggest factors when choosing the right neighborhood

FLORIDA SCHOOL GRANTS (SCHOLARSHIPS)

- \$7,000 – \$8,000+ per child/year
- Can be used for private school, homeschool, or tutoring
- Must be a Florida resident
- Some programs are income-based
- Gives families more flexibility in education

Top School Districts in Florida

- St. Johns County (St. Augustine area)
- Sarasota County (Sarasota / Lakewood Ranch)
- Okaloosa County (Destin / Fort Walton Beach)

Florida offers one of the most flexible education systems in the U.S. —
with scholarships available to most families, not just income-based households.



Mistakes to Avoid When Moving to Florida

Top 6 Mistakes

Relying Only on Online Research
What looks good online doesn't always
feel right in person

Choosing the Wrong Area
Lifestyle changes drastically within
minutes

Underestimating Monthly Costs
HOA, CDD, insurance — it adds up fast

Waiting Too Long to Start Looking
Good rentals and homes move quickly

Not Understanding the Buying Process
Florida works differently than what most
people are used to

Trying to Figure It Out Alone
There are a lot of moving parts — and
mistakes can be costly



Thinking About Making the Move?



- I have Been Exactly Where You Are
- Relocating from Canada.
 - Hours online.
 - Years of reasearch and trips.
 - Endless Youtube videos.
 - Scrolling through Facebook groups daily.
 - Trying to piece everything together and still feeling unsure.
 - We did all the work so you dont have to.
 - We have the team , from mortgages , immigration, insurance and more

David Valencia

SARASOTA REALTOR® | 647-686-7973 | DAVE@VALENCIAREALESTATE.CA

START WITH A FREE CONSULTATION

We get it — we know the questions you have.
Relocating has a lot of moving parts, and trying to figure it out on your own can feel overwhelming.
Having someone you can call, text, or message along the way makes it a lot easier and a lot less stressful.
You don't have to do this alone.

SCHEDULE A CALL