

Your Move to Ocala

A straight, no-fluff guide to making Ocala, Florida your home, from taxes and insurance to neighborhoods and the move itself.

● Your guide to relocating to Ocala, Florida

"I don't just find homes, I engineer your wealth."

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WHY PEOPLE ARE CHOOSING OCALA

Florida weather and lifestyle, without the coastal price tag

Ocala sits in the center of the state, about 90 minutes from both coasts and just under an hour from Gainesville. It has become one of the most moved-to cities in the country, and the reason is simple: you get real Florida living at a price that still makes sense.

~\$290K

Median home price, 2026
(roughly a third below
the U.S. metro average)

\$0

Florida state income tax

#1

U-Haul U.S. growth
market
(three of the last four
years)

~11%

Cost of living below the
national average

HORSE CAPITAL OF THE
WORLD

70,000 acres of horse farm

Rolling pasture, world-class equestrian venues, and the World Equestrian Center, one of the largest of its kind anywhere.

SILVER SPRINGS

Crystal springs & rivers

Glass-bottom boats, manatees in winter, and some of the clearest freshwater swimming and paddling in the state.

OCALA NATIONAL FOREST

387,000 acres out your door

Hiking, kayaking, and natural springs that stay 72 degrees year round, minutes from town.

Where the real advantage shows up

For many people, this is where the move pays for itself. Between income tax, property tax, and the overall cost of living, the structure here is built very differently. Here is the honest breakdown.

No state income tax

Florida has no personal income tax at all. If you are coming from a state that taxes income, that line simply disappears here. Wages, pension, and Social Security are untaxed at the state level, which for many households is the single biggest number in the whole move.

Lower housing basis

The median Marion County home runs in the **\$280K to \$310K** range in 2026, well under Florida's statewide median and dramatically under Tampa, Orlando, or Miami. New construction typically runs about \$150 to \$200 per square foot.

Insurance: the inland advantage

Homeowners insurance is the line most new Floridians underestimate, but Ocala is inland with no coastal storm surge exposure. Marion County is consistently among the state's **lowest-premium counties**, often in the \$1,600 to \$2,900 range on a typical home, versus \$6,000+ on the coast. We price this into your budget before you ever write an offer.

Property tax & everyday costs

Marion County's millage rate is low by any measure, and paired with the homestead exemption below, property tax here tends to be a fraction of what many out-of-state owners are used to. Groceries, utilities, and healthcare sit at or below national benchmarks. Summer AC runs hard, but the trade-off is no heating bills, no snow, and a long warm season.

Insurance and tax figures are ranges for planning only. Your actual numbers depend on the specific home, its roof age, and your lender. I will connect you with a local insurance agent and lender for firm quotes before you commit.

Homestead Exemption & Save Our Homes

This is the part that fits the tagline. Once a Florida home is your primary residence, two protections work in your favor, and neither one is automatic. You have to file.

Homestead Exemption

Reduces the taxable value of your primary home by up to **\$50,000**. You must own and occupy the home as your permanent residence as of January 1, and file with the Marion County Property Appraiser by **March 1**. Nobody files it for you, not your agent, lender, or title company. I make sure it is on your calendar.

Save Our Homes cap

Once homestead is in place, the assessed value of your home can rise no more than **3% per year** (or the rate of inflation, whichever is lower), no matter what the market does. Over years, that gap between market value and assessed value becomes a genuine, compounding asset.

There is a proposed constitutional amendment on the November 3, 2026 ballot that would increase the homestead exemption further. It is proposed, not law, and requires 60% voter approval. I will keep you posted, but we plan around the rules that exist today, not the ones that might.

YOUR FIRST WEEKS AS A FLORIDIAN

The new-resident clock

Florida starts a few deadlines the moment you establish residency (a job, a permanent home, or enrolling a child in school). Handle these early and the transition is painless.

WITHIN 10 DAYS

Get Florida auto insurance & title/register your vehicle

State law expects vehicles titled and registered quickly. Budget for a one-time \$225 initial registration fee per vehicle new to Florida, plus title and plate fees. Good news: no emissions testing statewide.

WITHIN 30 DAYS

Get your Florida driver license

Done in person at a local tax collector or DHSMV office. You surrender your out-of-state license and bring Real ID documents. Many new residents handle the license and registration in the same visit, so do not wait.

SOON AFTER ARRIVAL

Register to vote & record a Declaration of Domicile

Optional but smart. A recorded Declaration of Domicile at the county clerk creates a clean paper trail that you now call Florida home, which matters if a former state ever questions your residency.

BY MARCH 1 (ONCE YOU OWN)

File your Homestead Exemption

The single most valuable filing you will do. See the section above. I flag the deadline the day you close.

YOUR CURRENT HOME → OCALA

What actually changes day to day

The lifestyle shift is often bigger than the weather. Here is a straight comparison so nothing catches you off guard.

Topic	Common up north	What to expect in Ocala
Winter	Snow, ice, plowing, heating bills	Dry, mild, 60s to 70s. No snow, no shoveling. Peak "season" for events and snowbirds.
Summer	Warm, humid, short season	Hot and humid, daily afternoon thunderstorms June to September. AC runs constantly, and the warm season is long.
Homes	Basements, furnaces, older housing stock	Slab foundations (no basements), block construction, central AC, often newer builds. Roof age drives insurance.
Taxes	State income tax plus high property tax	No state income tax, low county millage, and homestead protection on your primary home.
Storms	Blizzards, tornadoes, nor'easters	Hurricane season June to November. Ocala's inland position means wind, not storm surge. We factor mitigation into home selection.
Pace & space	Dense, fast, expensive land	Room to breathe. Acreage is attainable, traffic is light, and I-75 puts Tampa, Orlando, and Gainesville within a day trip.

WHERE TO LAND

A first look at Ocala's areas

Every area here has a different feel and price point. This is a starting map, not a recommendation, since the right fit depends entirely on your lifestyle, budget, and commute. That conversation is exactly where I come in.

SOUTHWEST / SR 200 CORRIDOR

Shopping, dining & newer builds

The busiest growth corridor. Easy access to I-75, retail, and medical. A mix of established communities and new construction from the low \$200Ks up.

NORTHWEST HORSE COUNTRY

Acreage & equestrian estates

Rolling farmland, larger lots, and the World Equestrian Center. This is the postcard Ocala, ranging from modest acreage to luxury estates.

DOWNTOWN & HISTORIC DISTRICT

Walkable & character-rich

A revitalized square with restaurants, events, and historic homes. Appeals to buyers who want charm and walkability over new construction.

SOUTHEAST / SILVER SPRINGS SHORES

Value & established lots

One of the more affordable entry points, with generous lot sizes. A strong option for first Florida homes and investment.

55+ COMMUNITIES

Amenity-rich & low maintenance

On Top of the World and similar communities offer golf, clubs, and turnkey living for buyers who qualify and want that lifestyle.

NEW CONSTRUCTION CORRIDORS

Warranty & efficiency

Builder communities across the county offer modern, energy-efficient homes, newer roofs, and lower insurance profiles.

GOOD TO KNOW

Healthcare, work & daily life

- ◆ **Healthcare:** AdventHealth Ocala and HCA Florida Ocala Hospital anchor local care, with Gainesville's UF Health and Shands a short drive for specialized needs.
- ◆ **Airports:** Ocala International handles general aviation. Orlando (MCO) and Tampa (TPA) international airports are each about 90 minutes.
- ◆ **Work & remote:** A growing logistics, healthcare, and equine economy, and an easy base for remote work with quick access to two major metros.
- ◆ **Recreation:** Springs, forest, golf, and the equestrian scene year round. Outdoor living is the point here, not the exception.

YOUR NEXT STEP

Let's build your move around a plan, not a guess

I was born and raised in Marion County, and I help people relocate here every month. Whether you are moving in a few months or a couple of years out, we will map your budget, must-haves, and timeline, and I will send you homes that actually fit, before they hit the crowded searches.

Book a 30-minute relocation call

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Prepared by Cristian Gonzalez, REALTOR®, eXp Realty, FL License #3633800. This guide is for general information only and is not legal, tax, or financial advice. Market figures, tax rules, insurance ranges, and residency deadlines are current to 2026 and subject to change; verify specifics with the Marion County Property Appraiser, the Florida Department of Highway Safety and Motor Vehicles, and a licensed attorney, CPA, or lender as appropriate. All real estate services are provided in compliance with the Fair Housing Act. Neighborhood descriptions reference amenities and housing stock only. eXp Realty is an Equal Housing Opportunity brokerage.