YOUR NEXT CHAPTER

Northwest Florida and Coastal Alabama

A relocation guide for your coastal move

Find the community that fits your everyday life, understand the cost of owning here, and take your next step with local guidance from Lisa Oubre.

Welcome to the Gulf Coast

Your move might begin with a love of the beach, a new job, retirement, or the idea of a second home. Choosing where to buy means looking at how you want to spend an ordinary day as well as your time on the water.

This guide compares my core Northwest Florida and coastal Alabama service areas, from Pensacola through the Emerald Coast and 30A, nearby inland communities, and southern Baldwin County. Use it to narrow your options, prepare your questions, and identify the properties worth a closer look.

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Start with a personalized community shortlist

Tell me your budget, timing, and what you want daily life to feel like. We can start there.

Lisa Oubre 225-938-4465 | lisaoubre@kw.com

Keller Williams Emerald Coast | Keller Williams Alabama Gulf Coast

01 COMPARE YOUR OPTIONS

Florida and Alabama at a glance

Choose the location and property that work together for you. State taxes matter, but your full budget and daily routine are just as important.

What matters	Northwest Florida	Coastal Alabama
Places to explore	Pensacola, Gulf Breeze, Navarre, Fort Walton Beach, Destin, 30A, and nearby inland communities.	Gulf Shores, Orange Beach, Foley, Lillian, Elberta, and Bon Secour.
Personal income tax	Florida has no personal state income tax. Other taxes still apply. [1]	Graduated individual rates of 2% to 5% apply to taxable income. Some retirement income is exempt. [2,3]
Property taxes	A buyer's future bill may differ from the seller's because assessment benefits and exemptions can change after a sale. [4]	Intended use matters. Baldwin County distinguishes qualifying personal-use second homes from income-producing rentals. [5]
Insurance and flood	Request quotes for the specific property, including wind or hurricane deductibles and flood options. [6-8]	Use the same property-specific approach. A statewide average will not tell you what your home will cost to insure. [6-8]
Rental plans	Confirm applicable state licensing, local rules, and association restrictions for the address. [11]	Confirm the governing jurisdiction, zoning, licensing, and association rules for the address. [12,13]

Begin with your priorities

Decide how you would use the home, your comfortable monthly budget, and the destinations you need to reach regularly. Then rank beach access, boating, a yard, walkability, maintenance, and space for visitors. There is room for different preferences on both sides of the coast.

Tax planning: Ask a tax professional to compare your income sources, residency plans, and property use before choosing a state for tax reasons. Owning a home in a state does not, by itself, resolve every residency or filing question. [1-3]

Community descriptions are starting points for exploration. Price, availability, access rights, and permitted uses must be checked for each property.

02 NORTHWEST FLORIDA

Pensacola through Navarre

Start by deciding whether you want your home base near city amenities, on the beach, along the sound, or farther inland.

Community and lifestyle	Questions to explore
Pensacola and Cantonment Downtown dining, arts, waterfront activities, and a range of neighborhood settings. Compare East Hill, Ferry Pass, and Cantonment as distinct searches. [14]	Drive from the actual home to work, groceries, healthcare, and the beach. A Pensacola mailing address covers many different daily routines.
Pensacola Beach and Perdido Key Beach-centered living, coastal recreation, and time outdoors. Each has its own access points and surrounding amenities. [14]	Verify the beach access you may use, parking, insurance, association costs, ownership or leasehold terms, and rental restrictions.
Gulf Breeze Explore the peninsula, Shoreline Park, recreation facilities, and the wider Gulf Breeze area. [15]	Confirm city limits, school assignment, and the route to Pensacola or the beach. The mailing name alone does not establish jurisdiction.
Navarre and Navarre Beach Compare mainland living near Santa Rosa Sound with the island setting of Navarre Beach and nearby coastal recreation. [16]	Treat mainland and beach homes as separate choices. Test your U.S. 98 and bridge routes and review property-specific access and insurance.
Pace and Milton Consider inland home searches and everyday services, with Milton's historic downtown and Blackwater River setting to explore. [16]	Compare each location's drive, drainage, internet, utilities, and nearby services. Include North Milton if you want to broaden the search.

Use your scouting trip well

Spend part of the visit doing normal errands. Take the route you would use for work, visit a grocery store, and see the neighborhood at different times. If you plan to walk or cycle, inspect the actual route to the places you expect to visit.

Ask Lisa to compare your top communities

Share two areas you like and the reasons you are drawn to them. I can help you turn those preferences into a focused property search.

03 THE EMERALD COAST AND INLAND OPTIONS

Fort Walton Beach through 30A

The eastern part of this guide includes harbor and beach communities as well as inland locations with different routes, settings, and property choices.

Community and lifestyle	Questions to explore
Fort Walton Beach and Mary Esther Explore local businesses, coastal recreation, and the communities around major employment destinations such as Hurlburt Field and Eglin. [17,18]	Test the commute to your actual workplace or base gate. Compare mainland homes and nearby island properties separately.
Destin Harbor activities, boating, fishing, dining, and beach recreation provide several ways to enjoy the coast. [17]	Check actual beach access, parking, association costs, rental permissions, and the drive to your regular destinations.
Santa Rosa Beach and 30A Explore distinct beach communities, coastal dune lakes, trails, parks, dining, and architecture along the corridor. [19]	30A is a scenic corridor, not one city. Compare specific neighborhoods, beach access rights, association rules, and the route to U.S. 98.
Freeport A location north of Choctawhatchee Bay, with connections between northern and southern Walton County and local outdoor recreation. [20]	Test the full route to your job and preferred beaches. Review utilities, neighborhood fees, and construction near the property.
Crestview and Baker Two inland searches that can broaden your choices beyond the beach corridor. Explore each location's services and recreation. [17]	Compare the exact commute, lot and home condition, internet, and water or septic arrangements. Check flood exposure here, too.
DeFuniak Springs Historic downtown, shops, and the setting around Lake DeFuniak offer another inland community to explore. [20]	Map your weekly destinations and check property condition, utilities, healthcare access, and the drive to the coast.

Make your route part of the decision. A map distance does not capture the full daily drive. Test bridge crossings, major intersections, and the route from the neighborhood entrance at the times you expect to travel.

Ask for a current comparison of available homes and recent comparable sales in your chosen area. Market conditions and concessions can differ by property type and location.

04 COASTAL ALABAMA

Gulf Shores and beyond

Coastal Alabama offers beach, boating, and inland searches. Explore the community's everyday setting, then look closely at the home and the rights that come with it.

Community and lifestyle	Questions to explore
Gulf Shores Explore Gulf beaches, Little Lagoon, Gulf State Park, and neighborhoods on either side of the Intracoastal Waterway. [21,22]	Separate beachfront and mainland searches. Confirm beach access, parking, daily driving routes, insurance, and rental permissions.
Orange Beach Explore beach and bay settings, marinas, fishing, boating facilities, and nearby park trails. [21,22,24]	Verify dock or slip rights, water depth and bridge clearance for your boat. Review condo finances and community restrictions, including any Ono Island property you consider.
Foley Downtown, public parks, Graham Creek Nature Preserve, and an inland base for exploring the area. [23]	Drive from the actual home to work and your preferred beach access. Check municipal boundaries, utilities, fees, and permitted uses.
Lillian Explore neighborhoods around the eastern side of Baldwin County and nearby public boating access. [24]	Confirm the exact waterfront or recreation access included, boat or RV storage rules, and the drive to your usual destinations.
Elberta Explore the town and surrounding area, with coastal waterways and boating destinations among the nearby options. [24,25]	Review the property setting, road access, utilities, and any well or septic systems. Check whether your intended activities are permitted.
Bon Secour A historic fishing community associated with the river, bay, and local seafood heritage. [26]	For waterfront property, investigate dock permits, access rights, depth, shoreline condition, and flood information. Distinguish the community from the separate national wildlife refuge.

If boating is part of your move

A nearby public launch is useful, but it does not establish private dock rights. Ask whether a slip is owned, leased, shared, or assigned; whether it transfers with the home; and whether the route works for your boat's draft and height.

05 PLAN YOUR BUDGET

Compare the full cost of ownership

Use actual estimates for two homes you are considering. A similar purchase price can produce a different monthly budget.

Request a tax estimate for your purchase and intended use, plus property-specific insurance quotes. Confirm eligible exemptions and charges included in association dues before completing the comparison. [4-8]

Monthly planning item	Home A	Home B
Mortgage principal, interest, and mortgage insurance if applicable	$ _____	$ _____
Property taxes using buyer estimate	$ _____	$ _____
Homeowners or condo-unit insurance	$ _____	$ _____
Flood or separate wind coverage, if applicable	$ _____	$ _____
HOA or condominium dues	$ _____	$ _____
Other assessments or district charges not counted above	$ _____	$ _____
Utilities, internet, and recurring services	$ _____	$ _____
Maintenance and replacement reserve	$ _____	$ _____
Rental operating costs not counted above	$ _____	$ _____
Total planned monthly ownership cost	$ _____	$ _____

Convert annual expenses to monthly amounts. Avoid counting taxes or insurance twice if they are already in a lender's quoted payment. Avoid duplicating services included in association dues. A maintenance reserve is money set aside, not a bill currently due.

Keep upfront cash separate

Plan for the down payment, lender and settlement charges, inspections, prepaid items and escrow funding, moving expenses, and any initial repairs or furnishings. Check existing, approved, and proposed special assessments and determine who is responsible for payment. Decide how much cash you will retain after closing for deductibles, unexpected repairs, and other unplanned ownership expenses.

06 LOOK BEYOND THE LISTING

Questions to resolve before you buy

Insurance and storm protection

Request insurance quotes early enough to inform your purchase decision. Review roof age and condition, documented storm protection, replacement-cost limits, exclusions, and wind or hurricane deductibles. Ask for the deductible in dollars; some are based on a percentage of the home's insured value. [6]

Flood exposure and drainage

Most homeowners policies exclude flood damage. Review the flood designation, available elevation information, drainage, and known flood history with appropriate professionals. Ask your lender about coverage requirements and your insurance agent about options. Being outside a mapped high-risk zone does not mean there is no flood risk. [7,8]

Condominiums and associations

Read the budget, reserve information, association insurance, recent meeting minutes, pending repairs, and assessments. Check rental rules, pets, parking, use of amenities, and lender requirements. For Florida condominiums, request applicable milestone inspection and structural integrity reserve study information and any required statements about their status. Requirements vary by building and association. [9,10]

The home and its legal access

Discuss inspection scope with qualified professionals. Depending on the property, this may include the roof, HVAC, electrical and plumbing systems, moisture, pests, pool, well, septic system, dock, or seawall. Ask about permits and warranties for renovations or new construction.

Confirm whether beach access, a dock, a boat slip, or an amenity is public, deeded, shared, leased, or subject to association permission. Have title and legal professionals review the relevant documents; a nearby feature or listing photograph does not establish a property right.

Create your document list

- Buyer tax estimate and insurance quotes with coverage details.
- Seller disclosures, available permit records, survey, and inspection reports.
- Association documents, financial records, assessments, and applicable structural records.
- Written confirmation of the access and property uses that matter to you.

I can help organize the questions and next steps so you can review the information with the right professionals within your contract deadlines.

07 SECOND HOMES AND INVESTMENT

Match the property to its purpose

Decide how much of the purchase is about personal enjoyment and how much depends on income. Discuss that intended use with your lender, insurer, and tax professional.

Your plan	Questions to resolve
Primary residence	Does the location support your everyday routine? Which exemptions might apply? Will the space work as your needs change?
Personal-use second home	Who checks the home while you are away? Can you carry the costs without rent? Check guest-use and extended-absence rules.
Rental or mixed use	Is your rental plan allowed? How does owner use affect rental dates, lending, insurance, taxes, and the operating budget?

Verify rental permissions for the exact address

1. Confirm the governing city or county and the parcel's zoning.
2. Obtain current information about allowed rental use, minimum stays, occupancy, and parking.
3. Read the association's current documents and amendments, including any rental caps or approvals.
4. Check applicable state and local licensing, inspections, local-contact rules, and tax obligations.
5. Confirm requirements for your new ownership rather than assuming the seller's approval transfers.

Check Florida's state licensing rules separately from local requirements. Gulf Shores and Orange Beach publish local rental guidance. An active rental listing does not prove your intended use is allowed. [11-13]

Build a realistic operating budget

Request documented rental history when available and examine what the figures include. Compare income with management and booking fees, owner-paid cleaning, utilities, insurance, taxes, dues, licensing, repairs, and replacement reserves. Treat guest taxes collected for remittance separately from income.

For planning: Start with expected rental receipts after vacancy and owner-use assumptions; subtract operating expenses, debt payments, and replacement reserves to estimate cash available before income taxes. Test lower-income and higher-expense cases. Past receipts and projections do not guarantee future results.

Share your intended use early so we can focus the search and identify the right questions.

08 MAKE THE MOVE WORK

Plan for everyday life

Work and regular travel

Test the drive to your actual workplace or base gate at your normal travel times and on a busy weekend if possible. Compare current flight schedules and full airport routes from the homes you are considering. Include PNS, VPS, and ECP for Northwest Florida; for coastal Alabama, consider Gulf Shores International and Pensacola among your regional options. [29,30]

Schools and services

If schools are part of your move, confirm the exact address with the appropriate district for the enrollment year. Ask about programs, transportation, boundaries, and registration documents. In coastal Alabama, check the Gulf Shores or Orange Beach city systems where applicable; the Baldwin County locator directs city residents to do so. [27,28]

Confirm that preferred healthcare providers accept your insurance and new patients. Check the actual availability of internet, mobile service, utilities, deliveries, and any home-office needs at the property. Review neighborhood rules for pets, vehicles, boats, and exterior changes.

A practical moving sequence

1. Before scouting: define intended use, comfortable monthly cost, timing, and must-have features. Discuss financing and any current-home sale with your lender and agent.
2. During the visit: tour a manageable shortlist, compare daily routes, and write down what you like and what needs verification.
3. When preparing an offer: review current comparable sales, financing terms, due-diligence needs, closing costs, and your contract options with the appropriate professionals.
4. During the contract: complete inspections and document reviews, finalize insurance and lending, and track each contractual deadline.
5. Before and after the move: arrange utilities and internet, movers, records transfers, address changes, applicable license and registration updates, and eligible exemption applications. Confirm current deadlines with the relevant offices.

Make a storm plan part of settling in

Check local emergency-management guidance and the evacuation zone for your address separately from the property's flood-zone information. Plan routes, pets, and essential supplies, and decide who will check a second home when you are away. Keep coverage and property records accessible. [6,31]

Buying from a distance? Tell me early so we can plan tours, document reviews, and local introductions around your availability.

09 YOUR NEXT STEP

Plan your move with Lisa

You do not need to have a town or property picked out before reaching out. Start with what matters to you, and I can help you narrow the possibilities.

Local perspective across the state line

My Louisiana roots and childhood vacations on the Emerald Coast began a connection to this area that became part of my everyday life. I owned and lived in Gulf Shores for 13 years and built a home in Navarre. I understand the questions that come with comparing both sides of the coast.

I help buyers compare communities, evaluate current properties, and organize the details that matter before a purchase. Whether you are searching for a wonderful place to live, a second home, or an investment property, we can build the search around your goals.

Share your starting point

How will you use the home?
Primary residence / Second home / Investment / Still deciding

When would you like to move or buy?

_____

Purchase range and comfortable monthly budget

_____

Communities you are curious about

_____

Your three most important features

_____

Work, travel, or other location needs

_____

Request your personalized community shortlist

Call, text, or email me with your budget, timeline, and top priorities. I can help identify communities to explore, discuss current property options, and plan your next steps.

Lisa Oubre

Real Estate Agent serving Florida and Alabama

225-938-4465 | lisaoubre@kw.com

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REFERENCE | REVIEWED NOVEMBER 15 2026

Official sources and resources

Select a linked resource to open the original source. Numbers throughout the guide refer to these entries.

01 Florida Department of Revenue
Tax information for new residents

02 Alabama Department of Revenue
Individual income tax rates and filing information

03 Alabama Department of Revenue
Income exempt from Alabama income taxation

04 Florida Department of Revenue
Property tax information for first-time Florida homebuyers

05 Baldwin County Revenue Commission
Homestead exemptions and second-home classification

06 State insurance consumer resources
Alabama Department of Insurance natural disasters guide
Florida DFS hurricane deductibles

07 National Flood Insurance Program
Flood insurance eligibility and homeowners coverage

08 National Flood Insurance Program
Flood zones and maps

09 Florida Senate
Florida Statutes section 718.503 on condominium disclosures

10 Alabama Secretary of State
Homeowners association questions and documents

11 Florida DBPR
Vacation rental licensing and local requirements
Local requirements

12 City of Gulf Shores
Rental licensing and zoning review

13 City of Orange Beach
Vacation rental regulations

14 Visit Pensacola
Pensacola neighborhoods and beach communities

15 City of Gulf Breeze Parks and Recreation
Shoreline Park and recreation facilities

16 Santa Rosa County tourism
Navarre Beach, Santa Rosa Sound, and historic Milton

REFERENCE | REVIEWED NOVEMBER 15 2026

Community and relocation resources

Use these resources to plan visits, confirm school information, check travel options, and prepare for your move.

17 Destin Fort Walton Beach tourism
Destin, Fort Walton Beach, Crestview, and Baker

18 Greater Fort Walton Beach Chamber
Area communities and employment context

19 Florida Scenic Highways
Scenic Highway 30A corridor

20 Authentic Walton
Freeport and DeFuniak Springs community information

21 Alabama Tourism
Gulf Coast regional destinations

22 Alabama State Parks
Gulf State Park recreation

23 City of Foley
Parks and Graham Creek Nature Preserve

24 Alabama Conservation and Natural Resources
Coastal Alabama public boating access

25 Alabama Tourism
Elberta community information

26 Alabama Tourism
Bon Secour community information

27 Florida school address resources
Escambia County school-zone lookup
Santa Rosa district locator guidance
Okaloosa County School District
Walton County School District

28 Baldwin County Public Schools
School-zone locator and city-system guidance

29 Official airport resources
Pensacola International Airport PNS
Destin Fort Walton Beach VPS
Northwest Florida Beaches International ECP

30 Gulf Shores International Airport
Current airport and airline information

31 Emergency planning resources
Florida evacuation zones and preparedness maps
Baldwin County evacuation information

This guide provides general planning information. Requirements, costs, availability, and boundaries can change. Confirm property-specific details with the appropriate offices and qualified professionals before purchase.