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A Snowbird's Guide to Moving to Florida or Arizona

Retirees living in colder parts of the United States often find the idea of spending part of the year in a warmer climate appealing. Many adopt a seasonal lifestyle as “snowbirds” — people who leave their primary homes during the winter months for warmer destinations, much like how birds migrate to avoid the cold.

Snowbirds may choose to spend their winters in southern or western parts of the country, or even abroad in destinations such as Mexico, the Caribbean, or Portugal. Within the United States, however, two of the most popular locations are Florida and Arizona.

These states attract seasonal residents for their warm weather and active retirement communities. Many cities offer amenities such as golf courses, spas, social clubs, and community activities that appeal to retirees looking for both relaxation and opportunities to stay engaged.

Before committing to the snowbird lifestyle, retirees should understand several important considerations, including the cost of moving between states, how taxes may be affected, how to manage utilities and home maintenance while away, and how to coordinate medical care between locations.

Below are several key considerations to make before splitting time between two homes.

How to Plan a Cross-Country Move

A cross-country move can be challenging due to the costs, logistics, and the emotional toll it can take. When you factor in the possibility of moving during the colder weather periods, and the inclement weather that comes with it, the process can feel even more overwhelming. Planning ahead is essential for a smooth and more cost-effective move. You should determine who you will hire to move, what items you will bring, and how much it will cost for the move.

One of the first hurdles snowbirds face is finding a moving company that can transport belongings across state lines. Many local movers are limited to intrastate moves, meaning they are only licensed to operate within a single state. Interstate moves, on the other hand, require companies to be registered with the Federal Motor Carrier Safety Administration (FMCSA) and hold a valid USDOT number.

Because of these requirements—and the added distance, fuel costs, tolls, and labor involved—cross-country moves can be expensive. On average, moving across the country costs around \$4,600, though costs can rise to \$15,000 or more depending on distance, service level, and how much you’re moving.¹ Nevertheless, you should get quotes from at least three to five reputable interstate moving companies to compare costs.

While the distance itself may be fixed—for example, moving between Illinois and Florida—there are still ways to help manage costs. One of the most effective strategies is to be selective about what you bring. If your winter home is your primary residence, consider keeping essential items like furniture, artwork, heirlooms, and seasonal clothing there. This can significantly reduce the volume of items you need to transport.

For a second home where you'll spend less time, it may make more sense to purchase or rent furniture locally rather than move everything back and forth. High-end consignment shops and furniture rental services can help keep costs manageable. If your seasonal home is a long-term rental, it may already be furnished, giving you even more flexibility.

Vehicle transportation is another important consideration and expense. Some retirees choose to drive their vehicles between homes, which can be a practical option if the distance and timing allow. Others may prefer to ship a car using an auto transport service. Costs vary based on distance, vehicle type, and whether you choose open or enclosed transport, but shipping can save time and reduce the strain of a long drive, especially for those making the trip more than once a year.

Finally, timing also plays a role in moving costs. Peak moving season typically runs from May through September, when demand is highest. Though many snowbirds travel to warmer climates between November and January and return in the spring, planning your move outside of peak periods, when possible, may help reduce expenses.

Beyond the logistics of relocating, it's also important to understand how splitting time between states may affect your taxes.



How Taxes Work When You Split Time Between Florida and Arizona

While planning your move, it's important to understand how splitting time between two states may affect your tax responsibilities. Spending part of the year outside your primary state of residence can make state income taxes feel more complicated. To help navigate this, you'll need to determine your state of domicile.

Your domicile is generally the state you consider your permanent home—the place you intend to return to after temporary absences, such as spending the winter in another location. While many states use a 183-day rule as part of determining residency, domicile is not based solely on the number of days you spend in a state. Other factors such as where you are registered to vote and where your driver's license is issued can also play a role.

If you plan to split your time between two states, it's important to clearly establish which state is your permanent residence. This decision affects not only state income taxes, but also voting eligibility, legal jurisdiction, and aspects of estate planning. In some cases, individuals may meet residency criteria in more than one state, which can increase the risk of being taxed in multiple jurisdictions. Because of this, many retirees choose to establish residency in a more tax-friendly state. Working with a tax or financial professional can help you avoid unintended tax consequences.

Below are some key tax considerations for Florida and Arizona.

Arizona Taxes

Since the 2023 tax year, Arizona has implemented a flat individual income tax rate of 2.5%.² If you spend part of the year in Arizona but are not a full-year resident, you are generally taxed only on income sourced within the state. This may include wages earned in Arizona, business income, or income generated from Arizona-based property.

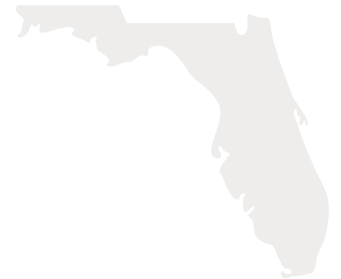
Arizona does not have a state estate tax, and its property taxes are generally lower than the national average, which can make it appealing for seasonal residents. However, certain property tax benefits, such as primary residence exemptions, are typically reserved for full-time residents. Senior residents age 65 and older may qualify for property valuation protections or freezes if they meet specific income and residency requirements.



Florida Taxes

Florida does not impose a state income tax on earned income, retirement income, or investment income, which is one reason it is a popular destination for retirees. The state also does not have an estate tax or inheritance tax.

Homeowners who establish Florida as their primary residence may qualify for the homestead exemption, which reduces the taxable value of a property and can lower annual property taxes. This exemption is generally available only for a primary residence, not a secondary or seasonal home.



Additional Considerations

If you own property in more than one state, you are responsible for paying property taxes in each location. These taxes vary based on local assessments and rates, so it's important to factor them into your overall cost of maintaining two homes.

It's also important to understand that estate tax obligations depend on your state of domicile. While Florida and Arizona do not impose state estate taxes, your estate may still be subject to state estate or inheritance taxes if your permanent residence is in another state that levies them.

Because tax laws and residency rules can vary and may change over time, it's important to review your situation with a qualified tax advisor or financial professional. They can help ensure your residency is properly established, your filings are accurate, and your broader financial and estate plans are aligned with your lifestyle.

In addition, you may need to update key legal and financial documents when establishing residency in a new state. This can include your will, trust documents, powers of attorney, healthcare directives, and beneficiary designations. Keeping these documents current helps ensure your wishes are carried out according to the laws of your primary state.

Medical Care for Snowbirds

Access to healthcare is an important consideration when living between two states. You may already have a primary care physician where you currently live, but you will likely need to identify providers in your seasonal location as well. Finding a new physician in an unfamiliar area can take time, so it helps to start early. Asking friends or family for recommendations can be a good starting point. You can also check with your insurance provider to see which doctors and specialists are in-network in your second location.

For those who retire before becoming eligible for Medicare, it's important to understand how health insurance works across state lines. Many individual and employer-sponsored plans have regional provider networks and may only offer limited coverage—often for emergencies—outside of your home state. If you are under 65 and insured through an employer or the ACA Marketplace, review your plan carefully to confirm whether it includes nationwide coverage.

In some cases, ACA Marketplace plans are state-specific, which may require you to maintain coverage in the state where you are considered a resident. Purchasing separate plans in multiple states is generally not permitted, so understanding your primary state of residence is especially important. If you have employer-sponsored insurance, check whether your plan offers a national network or out-of-state coverage options.

If you are 65 or older and enrolled in Original Medicare (Part A and Part B), your coverage is accepted nationwide by any provider who accepts Medicare. Many retirees also carry a Medigap (Medicare Supplement) policy, which helps cover out-of-pocket costs and works seamlessly across state lines, offering added flexibility when receiving care in multiple states.

Prescription drug coverage under Medicare Part D requires a bit more planning. Part D plans are based on your primary state of residence and use pharmacy networks that can vary by plan. Many plans include large national pharmacy chains, which can make it easier to fill prescriptions in different states. However, it's still important to confirm that your preferred pharmacies are in-network in both locations. Mail-order pharmacy services can also be a convenient option for maintaining consistent access to medications while traveling.



Keeping a Seasonal Home Safe While You're Away

When you're away from either home, it's important to properly weatherize and secure your property to prevent damage and deter potential break-ins. The steps you take will depend on the location and season, but planning ahead can help avoid costly issues.

If you are leaving a home in a colder climate, preparing it for winter conditions is essential. Before you leave, consider turning off the main water supply and setting your thermostat to at least 55 degrees Fahrenheit to help prevent pipes from freezing. Outdoor faucets should also be shut off and drained to avoid damage from freezing temperatures.

It's also important to make sure your home's heating and electrical systems are functioning properly. Having a licensed professional inspect your furnace, electrical system, and chimney can help identify any potential issues and reduce the risk of fire or system failure while you're away.

In addition to weather-related precautions, securing your home is just as important. You'll want the property to appear occupied to discourage break-ins. Forwarding your mail or asking a trusted neighbor or family member to collect deliveries can help prevent packages from piling up. Arranging for snow removal after storms can also signal that the home is being maintained and may help you avoid local fines.

Inside the home, confirm that your alarm system and any security cameras are activated and working properly. All doors and windows should be securely locked, ideally with deadbolts or reinforced hardware. Valuable items such as passports, jewelry, and important documents should be stored in a fireproof safe or kept in a secure offsite location.

When leaving a home in a warmer climate, many of the same security steps apply, but the focus shifts from winterization to storm preparedness. In Florida, for example, homes should be prepared for hurricane season. This may include reinforcing the roof with hurricane straps or clips, securing windows and doors with storm shutters, and trimming trees or removing loose outdoor items that could become hazards during high winds.

In Arizona, monsoon season can bring heavy rain, strong winds, and flash flooding. Making sure your roof and drainage systems are in good condition can help protect the home's foundation. Clearing gutters, trimming trees, and securing outdoor items can also reduce the risk of damage during storms.

Regardless of location, it's a good idea to have someone periodically check on your home while you're away. A neighbor, friend, or home watch service can help identify issues early and give you reassurance while you're in your other residence.

Staying Organized

When you own two homes—especially in different states—billing and document management can easily become difficult to track. Setting up simple systems can help ensure nothing slips through the cracks.

One of the most effective ways to stay organized is by enrolling in paperless billing and autopay for recurring expenses such as utilities, insurance, and other household services. This allows you to stay on top of payments without needing to be physically present. It can also be helpful to route all billing notifications to a single email address so you can easily monitor accounts in one place.

For documents that cannot be delivered electronically, setting up mail forwarding between your two residences can help ensure you don't miss important correspondence. The U.S. Postal Service offers temporary mail forwarding for periods ranging from a few weeks up to one year. In addition to forwarding mail, be sure to update your address with financial institutions, insurance providers, and healthcare providers so they know where to send time-sensitive documents.

As you receive important records, consider storing them in a secure digital cloud platform so they are accessible from either location. This can be especially helpful for tax documents, insurance policies, and medical information. Keeping digital copies allows you to have access to critical information when you need it, regardless of where you are.

It's also important to stay organized with utility cycles and service schedules for both homes. Maintaining a calendar of recurring services—such as landscaping, pool maintenance, pest control, or snow removal—can help you make sure each property is properly maintained while you are away. Coordinating these services in advance can prevent disruptions and help avoid unnecessary costs.



conclusion

Splitting time between two homes can offer flexibility, comfort, and the opportunity to enjoy different environments throughout the year. However, it also requires thoughtful planning and coordination across several areas, including moving logistics, taxes, healthcare, and home maintenance.

Because of the financial and tax complexities involved, working with a financial advisor and tax professional can help ensure your decisions are aligned with your overall plan. They can provide guidance on residency, tax implications, and how to structure your finances in a way that supports your lifestyle.

If you are considering becoming a snowbird, it's important to take the time to plan ahead and understand how each aspect of the transition may affect you. Don't hesitate to reach out to our team if you're considering becoming a snowbird. We can help you navigate the process and make informed decisions.





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¹ Horne, B. (2025, April 24). How much does it cost to move across country or Long-Distance? Forbes Home. <https://www.forbes.com/home-improvement/moving-services/cost-to-move-across-the-country/>

² Wells, D. (2025, June 18). State Budget: The flat tax failure – Grand Canyon Institute. Grand Canyon Institute. <https://grandcanyoninstitute.org/research/taxes/state-budget-the-flat-tax-failure/>

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