



A FREE RELOCATION GUIDE

# The *Florida* Escape

*An Honest Guide to Moving from the Sunshine State  
to East Tennessee*

What 25,000 Floridians who already made this  
move know that you don't

Bradley N. Meyer, Broker · Transactional Realty · Athens, Tennessee  
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## INTRODUCTION

# You're Not Crazy for Thinking About This

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This is not a brochure. We're not going to tell you East Tennessee is perfect. We're not going to hide the sales tax, skip over the winters, or pretend moving across state lines is simple.

Florida has a problem. Florida now has the most expensive homeowner's insurance in the United States — averaging over \$7,000 a year, and in some coastal counties past \$14,000. The national average is \$2,543. A recent Florida Atlantic University study found that 36% of Floridians have moved or are actively considering moving, and nearly half cited insurance costs as a primary reason.

In 2022 alone, over 25,000 Floridians made the move to Tennessee — making Florida the single largest source of new Tennessee residents. Knoxville ranked #8 most-moved-to city in America. You're not crazy. You're early.

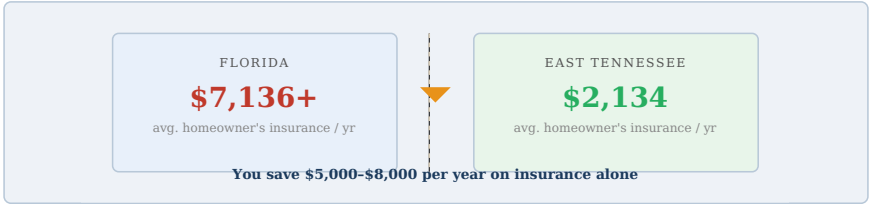
### TENNESSEE BONUS FLORIDA DOESN'T HAVE

Tennessee Promise gives every high school graduate up to five semesters of tuition-free community college. Tennessee Reconnect gives adults without a degree the same opportunity. Chapter 7 covers both fully.

— *The Team at Settle Tennessee*

# The Money Math

What This Move Actually Does to Your Wallet



Cost comparison — illustrative figures based on publicly available data. Verify with a licensed insurance agent.

## KEY FINANCIAL FACTS

Category	Florida (avg.)	East Tennessee
Homeowner's Insurance	\$7,136-\$10,240/yr	~\$2,134/yr
<b>Annual Insurance Savings</b>	—	<b>\$5,000-\$8,000</b>
Property Tax Rate (effective)	~1.0-1.3%	~0.49%
State Income Tax	None	None
Cost of Living vs. National Avg.	Above average	10-15% below
Median Home Price (metro)	\$400K-\$600K+ (coastal)	\$220K-\$415K

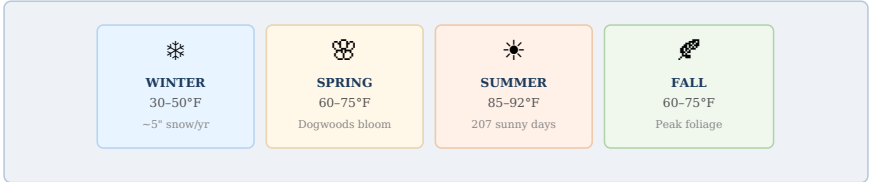
### THE ONE HONEST TRADEOFF

Tennessee's combined sales tax is 9.25-9.75% — one of the highest in the country. For most people, the insurance and property tax savings far outweigh this. *Verify all figures with a licensed CPA.*

# Yes, There Are Winters. No, You Won't Die.

*What the Weather Is Actually Like*

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*East Tennessee seasonal temperature ranges — source: NOAA climate normals*

Many Floridians hesitate because of winter fears — and those who do make the move consistently report: "*I wish I'd done this sooner.*" East Tennessee's weather is four genuine seasons. Winters are real but mild. Falls are spectacular. Summers are familiar. And there are absolutely no hurricanes.

## THE ALLERGY NOTE

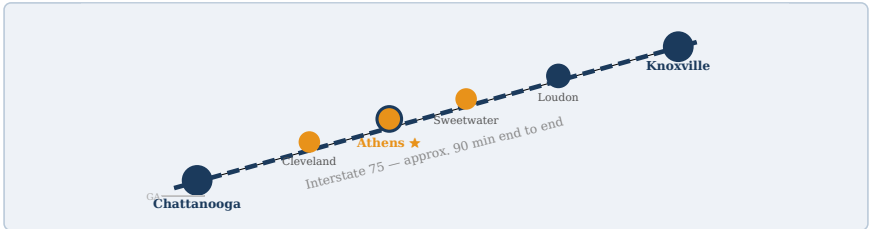
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Spring brings "The Pollening" — a nickname locals use for the intense pollen season. If you have allergies, plan accordingly. It's manageable and temporary.

*"There are no hurricanes. Not a single one. East Tennessee sits inland, surrounded by the Appalachian Mountains."*

# Where Should You Actually Live?

The Full I-75 Corridor — South to North



I-75 corridor schematic — illustrative only. Distances approximate.

SOUTHERN ANCHOR · ~90 MIN FROM KNOXVILLE

## Chattanooga

Tennessee's fourth-largest city. World-famous Tennessee Aquarium, Lookout Mountain, Bluff View Art District. Gig-speed fiber internet (EPB). Cost of living 11.4% below the national average.

**\$285K-\$350K** 11.4% below

Median Home National COL avg.

30 MIN NORTH OF CHATTANOOGA · BRADLEY COUNTY

## Cleveland, TN

Quiet small city of ~50,000. Lee University, Ocoee River whitewater corridor, strong manufacturing base. Thriving downtown.

**\$280K-\$340K**

Median Home

MIDWAY BOTH CITIES · MCMINN COUNTY · SETTLE TN BASE

## Athens, TN ★

Where Settle Tennessee is based — equidistant from both Knoxville and Chattanooga. Charming downtown square, Tennessee Wesleyan University. Brand-new **\$40 million school campus (2024)**. Best value in the corridor.

**\$220K-\$310K** Best value

Median Home in corridor

45 MIN NORTH OF CHATTANOOGA · MONROE COUNTY

## Sweetwater, TN

Sweetwater Valley Farm (nationally recognized artisan cheese), the Lost Sea (America's largest underground lake), Cherokee National Forest access.

**\$195K-\$290K**

Median Home

30 MIN SOUTH OF KNOXVILLE · LOUDON COUNTY

## Loudon / Lenoir City

Tennessee River and Fort Loudoun Lake waterfront. Tellico Village — a popular master-planned lakefront retirement community. One of Tennessee's fastest-growing counties.

**\$300K-\$450K+Retirees**

Median Home    Best for

NORTHERN ANCHOR · TENNESSEE'S 3RD-LARGEST CITY

## Knoxville

Metro area of nearly 900,000. University of Tennessee, revitalized downtown Market Square, arts scene, excellent restaurants, gateway to the Smokies.

**\$280K-\$300K**

Median Home

### ALSO IN THE REGION

- **Maryville** — About 15 miles south of Knoxville. Among the best small cities in America. Maryville City Schools rated "Exemplary." (\$350K-\$415K)
- **Farragut** — West Knoxville's upscale suburb. Farragut High School ranked #7 in Tennessee. (\$450K-\$550K+)
- **Oak Ridge** — Manhattan Project history. Intellectual community. Oak Ridge National Laboratory. (\$275K-\$350K)
- **Tri-Cities (Johnson City / Kingsport / Bristol)** — Bristol is one of the three Tri-Cities and the official Birthplace of Country Music. Most affordable major area. (\$220K-\$310K)
- **Smoky Mountain Corridor** — Best for STR investors and second homes. High tourist traffic in peak season. (\$350K-\$500K+)

# Jobs, Remote Work & the Income Question

*Can You Actually Make a Living Here?*

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## IF YOU'RE A REMOTE WORKER

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Your income doesn't change. Your cost of living drops 10-15%. That's an instant raise. Chattanooga offers Gig-speed fiber through EPB. Knoxville has solid coworking infrastructure and a growing tech community.

## IF YOU'RE RETIRING

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Social Security, pension income, 401(k), and IRA withdrawals are all **not taxed at the state level** in Tennessee. The yearly cost of living in Tennessee averages approximately \$42,469 — about \$3,539/month (Council for Community and Economic Research, 2024).

## CHATTANOOGA'S MAJOR EMPLOYERS

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- **Volkswagen** — VW's only North American manufacturing plant
- **BlueCross BlueShield of Tennessee** — Headquartered in Chattanooga
- **Erlanger Health System** — Major regional healthcare employer
- **Amazon** — Major distribution and operations presence
- **Unum** — Large insurance company headquartered downtown
- **Tennessee Valley Authority (TVA)** — Federal energy agency

## KNOXVILLE'S MAJOR EMPLOYERS

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- University of Tennessee · UT Medical Center · Covenant Health
- Oak Ridge National Laboratory · Growing manufacturing cluster

### THE CORRIDOR ADVANTAGE

Living between Chattanooga and Knoxville gives you access to

#### **TWO JOB MARKETS**

within a 45-minute drive in either direction.

# The Real Estate Reality

*An Honest Look from Someone Who Lives Here*

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The market is rising — but still dramatically more affordable than Florida. A house that sold for \$220,000 in Maryville in 2019 might list for \$380,000 today. But the \$450,000 that gets you a tired 3/2 in suburban Orlando gets you a 4-bedroom on a half-acre in Maryville with mountain views.

## FIVE THINGS TO UNDERSTAND


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- **It moves fast in desirable areas.** Maryville, Farragut, and West Knoxville see multiple-offer situations. Have financing ready.
- **Rural properties are a different world.** Extraordinary value still exists in surrounding counties for land buyers.
- **STR near the Smokies** has been a strong investment category, but regulations are tightening. Due diligence is essential.
- **New construction is active** in Hardin Valley, West Knoxville, outer Blount County, and Bradley County.
- **A local relocation specialist changes everything.** East Tennessee is a collection of hyper-local markets.

# What About Natural Disasters?

*Trading Hurricanes for... What Exactly?*

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 <b>HURRICANES</b> ZERO RISK	 <b>TORNADOES</b> LOW (valley protection)	 <b>FLOODING</b> Check flood zone	 <b>WILDFIRES</b> Near Smokies only
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You're not watching forecast maps every August. You're not paying \$10,000 a year to insure against a storm. **Tornadoes** are less frequent here than in Middle/West Tennessee due to valley geography — be aware, not terrified. **Always check flood zone status** on any specific property before purchasing.

# How Are the Schools?

*From Chattanooga to Knoxville — The Full Picture*

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Tennessee has both **city school systems** and **county school systems** that can overlap geographically. Always verify a specific property's school zone directly with the district before buying.

## DISTRICT HIGHLIGHTS BY AREA

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- **Signal Mountain Schools (Chattanooga)** — A+ rated (Niche), award-winning, deeply community-supported
- **Ooltewah / Collegedale (Chattanooga)** — Top schools with strong parental involvement
- **Cleveland City Schools & Bradley County Schools** — Solid, community-oriented systems; 15:1 student-teacher ratio
- **Athens City Schools (McMinn Co.)** — Brand-new **\$40 million campus completed 2024**
- **Farragut High School (Knox Co.)** — Ranked #7 in Tennessee
- **Maryville City Schools** — Named "Exemplary" by Tennessee Dept. of Education
- **Oak Ridge City Schools** — "Exemplary" rated; strong STEM culture

### **Free College: Tennessee Promise & Tennessee Reconnect**

Every TN high school graduate gets up to 5 semesters of tuition-free community or technical college. Last-dollar scholarship — covers what Pell Grant doesn't. Apply by November 1 senior year.

Adults 23+ without a degree — tuition-free community college. Part-time enrollment OK. Five years to complete. Must be a TN resident for at least one year.

Verify current eligibility at [tbr.edu](https://tbr.edu). Program rules subject to change by the Tennessee legislature.

## SCHOOL RESEARCH TOOLS

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- Tennessee Dept. of Education State Report Card: [tn.gov/education/families/report-card.html](https://tn.gov/education/families/report-card.html)
  - Niche.com — Parent reviews and letter grades by district
  - GreatSchools.org — Searchable by address
-

→ [SchoolDigger.com](https://www.schooldigger.com) — Tennessee district rankings

*See full links on the References page at the back of this guide.*

# Healthcare

*A Hospital-by-Hospital Guide from Chattanooga to Knoxville*

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## CHATTANOOGA — THREE MAJOR SYSTEMS

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Chattanooga's hospital systems earned top national recognition. CHI Memorial (CommonSpirit Health) ranked in the **top 10 on U.S. News & World Report's 2025-26 Best Hospitals in Tennessee** list. Both Erlanger and Parkridge Medical Center received Healthgrades national awards.

### **Erlanger Health System**

Level I Trauma Center — one of only 6 in Tennessee. Children's Hospital at Erlanger (Level IV NICU). LIFE FORCE Air Ambulance. Serves a 50,000 sq mile tri-state region. Affiliated with UT Health Science Center.

### **CHI Memorial Hospital (CommonSpirit)**

Top 10 Best Hospitals in Tennessee (U.S. News, 2025-26). Rees Skillern Cancer Institute — leading adult cancer care in Southeast Tennessee. Multiple campuses.

### **Parkridge Health System (HCA Healthcare)**

Parkridge Medical Center: Healthgrades America's 100 Best Hospitals. Parkridge East: America's 50 Best Vascular Surgery. New outpatient mental health center.

## I-75 CORRIDOR COMMUNITY HOSPITALS

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### **Tennova Healthcare — Cleveland**

Serves Bradley County. Recognized for Coronary Intervention Excellence.

### **Starr Regional Medical Center — Athens, TN**

McMinn County community hospital. Approximately equidistant between Chattanooga and Knoxville.

### **Roane Medical Center — Harriman, TN**

Recognized for Patient Safety Excellence. Knoxville's full system within 30-45 minutes.

## KNOXVILLE — TWO MAJOR SYSTEMS

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### **University of Tennessee Medical Center**

Level I Trauma Center. Academic research hospital. Nationally recognized in vascular surgery and joint replacement.

## **Covenant Health**

Multi-hospital system: Fort Sanders Regional, Parkwest Medical Center, Baptist Hospital West, Morristown-Hamblen Healthcare System, and community hospitals throughout the region.

### **BOTTOM LINE FOR RETIREES**

You are never more than 30–45 minutes from a nationally recognized hospital in this corridor. Medicare is widely accepted. *Always verify Medicare acceptance with specific providers.*

# Will I Fit In?

*Culture, Arts, Music, Food & Festivals*



Arts



Music



History



Food



Outdoors



Festivals

## THE ARTS

**Chattanooga:** Hunter Museum of American Art (three centuries of American art), Bluff View Art District, Bessie Smith Cultural Center (Bessie Smith was born here), Creative Discovery Museum. **Knoxville:** Downtown arts district nominated for Best in the Country; Knoxville Museum of Art; Museum of East Tennessee History; historic Blount Mansion (1792 — National Historic Landmark, birthplace of Tennessee).

## MUSIC

**Bristol, TN/VA** — one of the Tri-Cities — is officially the Birthplace of Country Music; first commercial recordings made there in 1927. Chattanooga's Songbirds Guitar Museum holds one of the world's greatest private guitar collections. IBMA World of Bluegrass festival comes to Chattanooga in October 2026.

## HISTORY

- **Chickamauga Battlefield** — second-bloodiest Civil War battle (just south of Chattanooga)
- **Tennessee Aquarium** — world's best freshwater aquarium; 29 million visitors
- **Ruby Falls** — tallest underground waterfall open to the public in the U.S.
- **The Lost Sea (Sweetwater)** — America's largest underground lake

## FESTIVALS & FAIRS (SELECTED)

Festival	Location	When
IBMA World of Bluegrass	Chattanooga	October 2026
Riverbend Music Festival	Chattanooga	June
National MooFest	Athens, TN	June

Dollywood's Harvest Festival	Pigeon Forge	Sept-Oct
Townsend Bluegrass Festival	Townsend	September
Fall Foliage Season	Entire Corridor	Oct-Nov
Kingsport Fun Fest	Kingsport	July

*"East Tennessee isn't a cultural void. It's a different culture — rooted in Appalachian history, music, craftsmanship, faith, and land."*

# Your Roadmap

*How to Actually Do This Move*

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## **1 Take a Scouting Trip First**

Spend 3–5 days in East Tennessee before falling in love with any listing. Drive communities, get on a trail, have coffee downtown.

## **2 Get Honest About Your Priorities**

Budget, school needs, commute, city vs. quiet. Know these before you look at listings.

## **3 Connect With a Local Relocation Specialist**

The most expensive mistake is using a generic agent who doesn't specialize in relocation. This is why Settle Tennessee exists.

## **4 Get Pre-Approved for Financing**

Local Tennessee lenders often have market advantages. We can make introductions.

## **5 Coordinate the Florida Side**

Start with a Florida agent 60–90 days before you plan to move. Timing the sale and purchase is the #1 logistical challenge.

## **6 Make Targeted Visits — See 8–12 Homes in Two Days**

Shortlist narrowed, price range set — second trip with a mission.

## **7 Make Your Offer, Close & Move**

With the right team, this is straightforward.

## **8 Establish Tennessee Residency**

Within 30 days: driver's license, vehicle registration, voter registration, USPS, Medicare address (retirees).

## **9 Find Your Community**

A church, hiking group, UT tailgate crew. East Tennessee rewards engagement.

## **10 Exhale.**

You made it.



WHY SETTLE TENNESSEE IS DIFFERENT

# Relocation Is Not the Same as Regular Real Estate

**Bradley N. Meyer** lives in Athens, TN — the heart of the I-75 corridor — with over four decades of real estate experience including management of \$200M+ in multi-state real estate assets.

## 1. WE SPECIALIZE IN YOU

Built for individual Florida families and retirees. Your situation IS our business model.

## 2. COST SHIFT AUDIT FIRST

We show you the real financial comparison before we look at a single listing.

## 3. FULL CORRIDOR COVERAGE

Georgia border to Virginia border. We work all of it.

## 4. HONEST ADVICE

Flood issue? School zone problem? Price off? We'll tell you.

YOUR FIRST STEP — FREE

# Download the Relocation Fit Scorecard

Evaluate the move before the house. Seven sections. No email required.



QR CODE  
INSERT HERE

[www.settletennessee.com](http://www.settletennessee.com)

📞 (423) 370-5664

Call or text Settle Tennessee direct

Brokerage (Transactional Realty): (423) 451-8898

We're building a video series covering the topics in this book — neighborhood tours, area overviews, and practical guidance for anyone considering this move.

[youtube.com/@SettleTennessee](https://youtube.com/@SettleTennessee)

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*Move Smarter. Live Better.*



# Important Disclosures

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## LICENSING DISCLOSURE

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## AGENCY DISCLOSURE — TENNESSEE LAW

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Under TCA § 62-13-405, real estate licensees must disclose agency or facilitator status before providing services. You will receive a written Agency Disclosure before any real estate services are provided. Tennessee recognizes: Buyer's Agent, Seller's Agent, Designated Agent, Subagent, and Facilitator. Known adverse facts will be disclosed under the Tennessee Residential Property Disclosure Act, Title 66, Chapter 5, Part 2.

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## FAIR HOUSING NOTICE

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Settle Tennessee and Transactional Realty are committed to the Federal Fair Housing Act and Tennessee Human Rights Act. We do not discriminate based on race, color, religion, sex, national origin, disability, familial status, or any other protected class. Equal Housing Opportunity provider.

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## TENNESSEE REAL ESTATE COMMISSION

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Tennessee Real Estate Commission · 500 James Robertson Pkwy. · Nashville, TN 37243 · (615) 741-2241 · [tn.gov/commerce/regboards/trec.html](http://tn.gov/commerce/regboards/trec.html)

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## References & School Resources

### OFFICIAL STATE SCHOOL DATA

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TN Dept. of Education — State Report Card (2024-25)

[tn.gov/education/families/report-card.html](https://tn.gov/education/families/report-card.html)

TN TCAP Assessment Results

[tn.gov/education](https://tn.gov/education) — Department Reports

### SCHOOL RATING TOOLS — BY DISTRICT

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Knox County Schools

[niche.com/k12/d/knox-county-schools-tn/](https://niche.com/k12/d/knox-county-schools-tn/)

Maryville City Schools

[niche.com/k12/d/maryville-city-school-district-tn/](https://niche.com/k12/d/maryville-city-school-district-tn/)

Hamilton County Schools (Chattanooga)

[niche.com/k12/d/hamilton-county-schools-tn/](https://niche.com/k12/d/hamilton-county-schools-tn/)

Bradley County Schools (Cleveland)

[niche.com/k12/d/bradley-county-school-district-tn/](https://niche.com/k12/d/bradley-county-school-district-tn/)

Cleveland City Schools

[niche.com/k12/d/cleveland-city-school-district-tn/](https://niche.com/k12/d/cleveland-city-school-district-tn/)

McMinn County Schools (Athens)

[niche.com/k12/d/mcminn-county-schools-tn/](https://niche.com/k12/d/mcminn-county-schools-tn/)

Athens City School District

[niche.com/k12/d/athens-city-school-district-tn/](https://niche.com/k12/d/athens-city-school-district-tn/)

Loudon County Schools

[niche.com/k12/d/loudon-county-schools-tn/](https://niche.com/k12/d/loudon-county-schools-tn/)

Oak Ridge City Schools

[niche.com/k12/d/oak-ridge-schools-tn/](https://niche.com/k12/d/oak-ridge-schools-tn/)

GreatSchools.org — All TN schools by address

[greatschools.org/tennessee/](https://greatschools.org/tennessee/)

SchoolDigger — Tennessee District Rankings

[schooldigger.com](https://schooldigger.com) — Tennessee

Tennessee Promise

[tbr.edu/initiatives/tn-promise](http://tbr.edu/initiatives/tn-promise)

Tennessee Reconnect

[tbr.edu/initiatives/tn-reconnect](http://tbr.edu/initiatives/tn-reconnect)

TN Student Assistance Corporation

[tn.gov/collegepays.html](http://tn.gov/collegepays.html)

## HEALTHCARE

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[erlanger.org](http://erlanger.org) · [memorial.org](http://memorial.org) · [parkridgehealth.com](http://parkridgehealth.com) · [covenanthealth.com](http://covenanthealth.com) · [utmedicalcenter.org](http://utmedicalcenter.org)

## REGULATORY

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Tennessee Real Estate Commission

[tn.gov/commerce/regboards/trec.html](http://tn.gov/commerce/regboards/trec.html)

FEMA Flood Map Service Center

[msc.fema.gov](http://msc.fema.gov)

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