

2026 NY → TAMPA

Relocation Guide

Your timing advantage explained in 4 pages



TAMBAY
REALTY

THE FINANCIAL REALITY

ANNUAL TAX SAVINGS

NY Top Marginal Rate

10.9 %

Florida State Tax Rate

0%

\$150,000 income	→	save \$14,000 per year
\$250,000 income	→	save \$24,000 per year
\$500,000 income	→	save \$51,000 per year

New York uses marginal tax brackets. You pay different rates on different portions of your income. These savings are calculated using actual 2026 NY State and NYC tax brackets for single filers.

WHAT YOUR EQUITY BUYS

NEW YORK MEDIAN:

\$875,000

FLORIDA MEDIAN:

\$375,000

Your New York equity goes twice as far, and you keep more of what you earn every single year.

WHAT YOU NEED TO KNOW

Where New Yorkers Are Moving

South Tampa

Walkable Neighborhoods

A+ rated schools

Premium food and Restaurants

Westchase

Master-Planned Community

A+ rated schools

Family-Oriented

DT St. Pete

Urban Energy

Incredible Arts District

Waterfront Living

The Insurance Question

Florida homeowners insurance averages \$3,750-\$4,500/year vs \$2,543 nationally. That's an extra \$2,000/year. You're still way ahead.

A \$250K income saves \$24,000/year in taxes. Your net benefit would still be a savings of \$22,000/year.

TAMBAY connects you with vetted Insurance partners who specialize in Florida properties and can you get the best rates on the market.

How Closing Works

- Title companies handle closings (not attorneys like in New York)
- Typical Timeline- 30 to 45 days (not 60-90)
- Remote closings available for out-of-state buyers

Let's Talk

Free 30-minute consultation. No pressure. Just answers.

Stephanie Brubaker

Lead Agent



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Why work with TAMBAY

TAMBAY has been a household name in Tampa Bay for over three decades. Our expertise spans residential, commercial, and mergers & acquisitions, giving you access to unmatched market intelligence and a network that goes beyond traditional real estate.

Our broker is a state-certified appraiser and state-certified real estate instructor who has led TAMBAY to monumental heights across multiple industries. This isn't just real estate, it's a powerhouse operation built on credibility, precision, and results.

Stephanie Brubaker is leading this relocation initiative. When you work with TAMBAY, you're not working with a typical agent, you're working with a team that understands the financial, legal, and strategic complexities of relocating from New York to Florida.

We've helped countless families make this transition seamlessly. Let us do the same for you.

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