

THE NEWCOMER'S GUIDE • 2026 EDITION

Moving to Dade City & North of Tampa

A practical relocation guide to Pasco County, Florida

Dade City • Zephyrhills • San Antonio • St. Leo
Wesley Chapel • Land O' Lakes • Spring Hill



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WELCOME

Welcome to the north side of Tampa Bay

Whether you are moving in nine days or ninety, relocating is easier when you know what to expect. This guide covers the practical side of moving to Dade City and the suburbs north of Tampa: the communities, how Florida property taxes and insurance work, who to call to turn on the lights, and a timeline you can follow from your first house hunt to your first week in town.

We live in this area, and it is where we work every day. Treat this guide as a starting point, then call or text us with whatever is specific to your move.

At a glance	
County	Pasco County, Florida (Spring Hill is in neighboring Hernando County)
Our focus area	Dade City, Zephyrhills, San Antonio, St. Leo, Wesley Chapel, Land O' Lakes, Spring Hill
State income tax	None. Florida does not tax personal income.
Property tax	Based on assessed value times your taxing district's millage rate, with a homestead exemption of up to about \$50,000 for primary residences
Hurricane season	June 1 through November 30. Insurance and flood zone checks matter here, see page 6.
Where schools are determined	By the address you live at. Pasco County Schools has an online boundary search.

Not sure where to start?

Tell us your timeline, your must-haves, and the places you are considering. We will narrow it down, set up a custom search, and walk you through the process, including virtual tours if you are still out of state.

Find the area that fits your life

The area north of Tampa mixes small-town streets and rural acreage with fast-growing planned communities. Commutes, lot sizes, and amenities differ a lot from one town to the next, so it helps to compare them side by side.

Community	What to know
Dade City	The Pasco County seat, with a historic downtown, local shops and restaurants, and the annual Kumquat Festival. Housing ranges from older in-town homes to newer subdivisions and country properties.
Zephyrhills	East Pasco city with its own city services, a municipal airport and a well-known skydiving center, and a range of newer and established neighborhoods.
San Antonio	A small, quiet community in east Pasco near St. Leo and Dade City, popular with people who want more space and a slower pace.
St. Leo	Home to Saint Leo University and Saint Leo Abbey. Mostly small-town and semi-rural, close to Dade City.
Wesley Chapel	One of Pasco's fastest-growing areas, with large master-planned communities, newer construction, shopping, dining, and a medical presence. Most commuters to Tampa use I-75 or I-275.
Land O' Lakes	South-central Pasco, with a mix of established neighborhoods and newer developments, and good access to US-41 and the Tampa side of the county.
Spring Hill	In Hernando County just north of Pasco. Large established neighborhoods and a wide range of home styles. Note that county rules, taxes, and school district differ from Pasco.

Getting around. Downtown Tampa is roughly 35 miles from Dade City, and drive times vary a lot with traffic. Plan for about 45 minutes to an hour on a typical day, and test your own commute at the hour you will actually drive it. Tampa International Airport is a similar drive. Wesley Chapel and Land O' Lakes are closer to Tampa and to I-75 / I-275.

Healthcare. AdventHealth has hospitals in Dade City, Zephyrhills, and Wesley Chapel, and there are additional specialty and urgent-care options throughout the area. Check that your insurer's network includes the providers you use.

What homes cost, and how buying works

Prices shift month to month and vary widely by neighborhood, age of home, lot size, and new construction versus resale. Published figures also differ by source and by how each source counts, so treat any single number with caution.

As a rough reference point from mid-2026 market reports, typical sale prices in Wesley Chapel were in the mid-\$400,000s, while Dade City figures ranged widely, from the upper \$200,000s into the \$400,000s depending on the source and the type of property. We will give you a current, neighborhood-level report for any area you are considering.

Ask for a current market report

A relocation decision is too big to base on a figure from a PDF. Call or text us and we will send recent sales, days on market, and price trends for the exact neighborhoods and price range you are considering.

Buying a home from out of state

- **Get pre-approved first.** Talk to a lender early. Local lenders can often move quickly, and veterans should ask about VA financing options.
- **Tour virtually, then visit once.** We can do live video walk-throughs so your in-person trip is used to confirm your top two or three homes.
- **Plan for inspections.** Standard home inspection, plus a roof and wind-mitigation review. Insurers in Florida often ask for a wind-mitigation report, and for older homes a 4-point inspection (roof, electrical, plumbing, HVAC).
- **Check the roof age and the flood zone before you fall in love.** Both affect insurance availability and cost.
- **Ask about HOA and CDD fees.** Many newer communities have HOA dues and some have Community Development District (CDD) assessments that show up on the annual tax bill.
- **Order a survey and title search.** Your title company will guide you through closing. Closing costs vary, and we will give you an estimate up front.

How Florida property taxes work

Florida has no state income tax, which is a major reason people move here. The trade-off is that property tax, insurance, and in some communities HOA or CDD fees make up a larger part of the cost of owning a home. Here is the short version.

Concept	What it means for you
Assessed value x millage	Your annual bill is your taxable value multiplied by the millage rate for your taxing district (one mill is \$1 per \$1,000). Millage varies by address, so the same price can produce different bills in different spots.
Your bill resets on purchase	A seller's low tax bill usually does not carry over to you. When you buy, the property is reassessed toward its current value, so estimate taxes using the new price, not the seller's current bill.
Homestead exemption	Primary residences can receive an exemption of up to about \$50,000 off taxable value: the first \$25,000 applies to all taxes, and an additional \$25,000 applies to non-school taxes on higher-value homes. You must be a Florida resident living in the home on January 1.
File by March 1	Apply with the Pasco County Property Appraiser by March 1 of the year after you buy. You can usually file online.
Save Our Homes cap	Once homesteaded, increases in your assessed value are capped at 3% a year (or inflation, if lower).
Portability	If you already own a Florida homestead, you may be able to transfer up to \$500,000 of your accumulated Save Our Homes benefit to a new Florida home within three years.

Veterans and seniors

Florida offers additional property-tax exemptions for eligible disabled veterans and for qualifying low-income seniors. Eligibility rules and income limits change, so check the Pasco County Property Appraiser's website or ask us where to start.

Typical monthly costs to budget for

- Mortgage principal and interest, plus property taxes and homeowners insurance (often paid together through escrow)
- Flood insurance if your home is in or near a flood zone, or if you choose to add it
- HOA and CDD fees, where they apply
- Electric, water/sewer, trash, internet, and lawn care (many Florida homes are on lawn maintenance plans)
- Pest control, which is routine in Florida homes

Insurance, flood zones, and hurricane readiness

Homeowners insurance is one of the biggest differences between Florida and most other states. Pricing and availability depend on the home's age, roof, construction, and location. Get quotes early in your search so there are no surprises at closing.

- **Homeowners policies exclude flood.** Flood from rain, rising water, or storm surge needs a separate policy through the National Flood Insurance Program or a private carrier.
- **Know your flood zone.** Pasco County has an online tool to look up the FEMA flood zone and base flood elevation for any address. Lenders require flood insurance for federally backed mortgages in high-risk zones (zones starting with A or V).
- **Flood can happen outside high-risk zones.** Poor drainage and heavy rain cause problems in inland areas too. Many owners buy flood coverage even when it is not required.
- **Citizens policyholders:** reports indicate Florida law will require flood coverage on remaining Citizens residential policies with wind coverage starting in 2027. Ask your insurance agent how this applies to you.
- **Ask about wind-mitigation credits** (roof shape, roof-to-wall connections, opening protection). They can lower premiums.
- **Work with a local independent insurance agent** who can shop several carriers for you.

Hurricane readiness

Pasco County uses evacuation zones A through E, and the zone you are in determines whether you are told to leave during a storm. Recent storm seasons have made this very real for local residents, so check your zone before you buy, not after.

- Look up your evacuation zone and flood zone on the Pasco County website (mypasco.net).
- Sign up for county emergency alerts and learn your nearest shelter and evacuation route.
- Keep a go-bag, medications, important documents (in a waterproof bag or in the cloud), and a plan for pets.
- Photograph or video your home and belongings once you move in, for insurance records.

Utilities, services, and schools

Which utility serves you depends on your exact address, even between neighbors. Confirm with the seller, your title company, or us before closing, then schedule service to start the day you get the keys.

Service	Who to contact
Electric	Depending on address: Duke Energy Florida (800-700-8744), Withlacoochee River Electric Cooperative / WREC (based in Dade City, 352-567-5133), or Tampa Electric in some parts of eastern Pasco. Verify your meter.
Water and sewer	Pasco County Utilities (727-847-8131) for county accounts. The cities of Dade City and Zephyrhills run their own utilities for in-city addresses. Some rural homes use a private well and septic, so ask during inspection.
Trash and recycling	Depends on city, county, or HOA. Ask which hauler serves the address.
Internet and cable	Providers vary by neighborhood. Check availability at the address before you commit, especially if you work from home.
Natural gas	Available in some neighborhoods only. Many Florida homes are all-electric or use propane.

Schools

Pasco County Schools assigns students by home address, and boundaries are adjusted from time to time as the area grows. Some boundary changes for the 2026-27 school year affect parts of the Wesley Chapel and Zephyrhills areas. Because zoning follows the address, please verify directly with the district:

- Use the Pasco County Schools boundary search (pasco.k12.fl.us) to confirm the zoned schools for any address.
- New students enroll through the district's online Parent Portal. A Spanish-language process is available.
- School choice and magnet programs are handled separately through Pasco Pathways.
- For school quality, use official district and state sources and visit in person. We do not rank or recommend schools.

A timeline you can follow

90 days before

- ☐ Decide on your must-haves, budget, and target communities
- ☐ Get pre-approved with a lender, and ask about VA financing if you qualify
- ☐ Start a custom home search with us and schedule virtual tours
- ☐ Get homeowners and flood insurance quotes on homes you like

60 days before

- ☐ Plan a short visit to tour your top choices in person
- ☐ Write offers, negotiate, and schedule inspections (home, roof, wind mitigation, termite)
- ☐ Look up flood zone, evacuation zone, and school zoning for your finalist addresses
- ☐ Start collecting moving-company quotes and book early, since summer and month-end dates fill up

30 days before

- ☐ Finalize your mortgage and lock in homeowners insurance
- ☐ Schedule electric, water, trash, and internet to start on closing day
- ☐ Transfer prescriptions and medical records, and look into local providers
- ☐ File a change of address with USPS and update banks, employers, and subscriptions

First weeks in Florida

- ☐ Update your driver license and register your vehicles with the Florida DHSMV promptly after you establish residency. Confirm current deadlines with the agency
- ☐ Register to vote and update your address with the IRS and Social Security
- ☐ Enroll children in school through the Pasco County Schools Parent Portal
- ☐ File for homestead exemption with the Pasco County Property Appraiser before the March 1 deadline
- ☐ Learn your evacuation zone, assemble a hurricane kit, and sign up for county alerts

Let's make your move simple

Michael and Angela Lopez are Realtors with Dalton Wade Real Estate Group, helping buyers and sellers in Dade City and the suburbs north of Tampa. Angela has nearly 12 years of real estate experience and speaks fluent Spanish, so Spanish-speaking buyers and sellers can work with us directly. *Hablamos español*.

We also publish free neighborhood tours and market updates on our YouTube channel, North of Tampa Real Estate, and on our blog, so you can get to know the area before you visit.

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Official links worth bookmarking

Topic	Where to go
Property taxes and homestead	Pasco County Property Appraiser (pascopa.com) and Pasco County Tax Collector (pascotaxes.com)
Flood zone, evacuation zone, alerts	Pasco County Emergency Management (mypasco.net)
School zoning and enrollment	Pasco County Schools (pasco.k12.fl.us)
Driver license and vehicle registration	Florida DHSMV (flhsmv.gov)
Electric service	WREC (wrec.net) and Duke Energy (duke-energy.com)

This guide is for general information only and is not legal, tax, insurance, or financial advice. Market figures, tax rules, exemption amounts, utility territories, school boundaries, and agency requirements change, so please confirm details with the official source or a licensed professional before making decisions. Information was compiled in October 2026. Not intended to solicit currently listed properties. Equal Housing Opportunity.