

Forget Florida — Baby Boomers flocking to Eastern seaboard state for low taxes, sandy beaches

By [Taylor Herzlich](#)

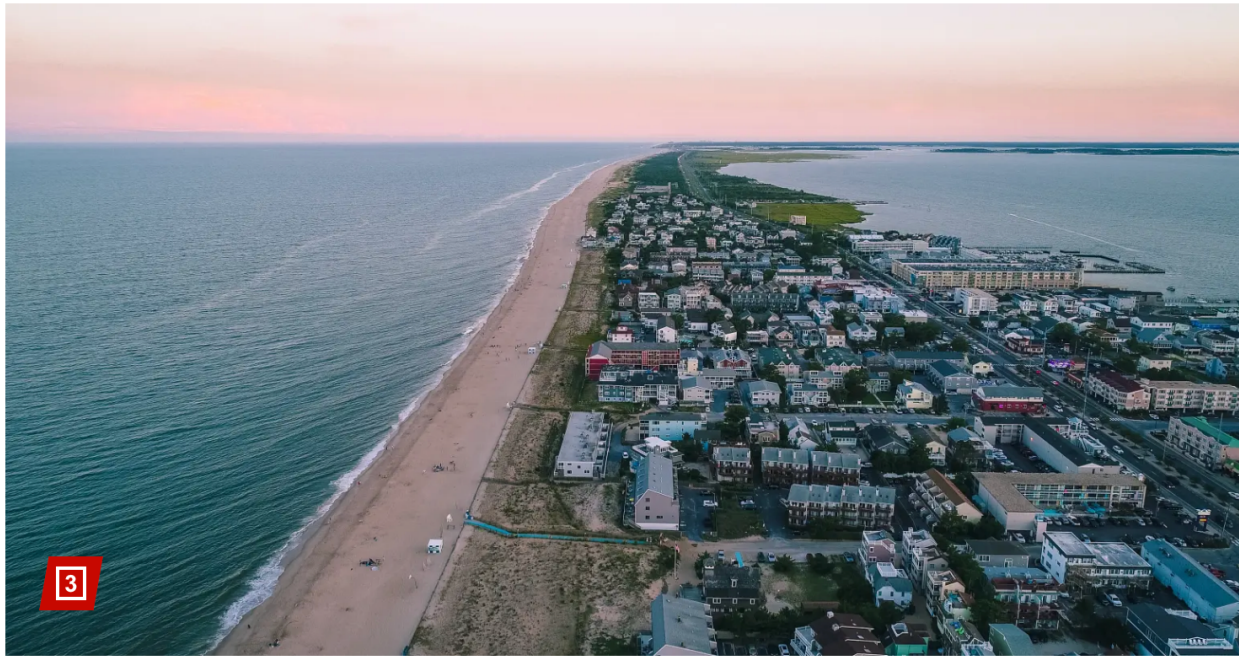
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It's no secret that retirees like to fly south for warmer weather, cheaper living and a slower way of life — but now many are skipping Florida for booming beach towns in southern Delaware.

More than 40,000 people have moved to Sussex County, Delaware, since 2020, wooed by the area's low taxes and sandy beaches — pushing the oceanfront county's population 17% higher, five times the rate of national growth, [according to a Bloomberg report](#).

Over the same period, Delaware's population of residents 65 or older has soared 23%, more than any other state, driven in part by the swarms of Baby Boomers flocking to Sussex, the report said.

Senior citizens moving to more affordable states to retire is nothing new. It's been a trend over the past decade, with [New York suffering a serious exodus](#) of boomers and wealthy residents. Florida and Texas are among the [biggest recipients of New Yorkers](#).



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Annette Babich, a 60-year-old Long Island native, is part of a new group setting their sights elsewhere, saying, “I’ve been to Florida in the summer. To me, that’s a nightmare.”

After Googling the best places to retire, Babich said she discovered Lewes, Delaware – a coastal town with beachfront homes.

During a visit in 2018, a realtor steered Babich and her partner inland to Milton, a smaller community with more affordable historic homes. It’s a short drive from the beach and known for its large LGBTQ community.

“Before we knew it, we were making an offer on a house,” Babich, who previously lived in Brooklyn, New York, told Bloomberg – adding her new Delaware home was “just ridiculously priced compared to New York.”

Retirees have also been flocking to Rehoboth Beach, another idyllic Delaware beach town and the area where former President

Joe Biden has a home that has been nicknamed the “Nation’s Summer Capital.”



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Florida has long been a favorite of retirees since it offers a more affordable way of life compared to high-tax states like New York. The Sunshine State, however, has been growing more expensive as a result, with housing prices rising alongside the population.

Meanwhile, homeowners fleeing New Jersey, New York and other East Coast states can end up paying less in property taxes in Delaware all year than they did per month. The so-called First State has an income tax, but no sales tax.

“Property tax refugees” leaving New Jersey can trade annual bills of \$18,000 for something closer to \$1,500, financial planner Brad Travis, Jr., 46, told Bloomberg.

But the state is starting to see its own issues, like traffic on roads to the beach, a limited supply of doctor's appointments and a rising average income that could price out teachers and healthcare workers.

Last year, Sussex County's median age jumped to 53.2, according to Census estimates – nearly five years older than 2015 and almost 14 years higher than the national average.

Joe Pika, 79, told Bloomberg that Delaware living has grown chock-full of “everyday annoyance, traffic, and a lot of stress,” adding that he had to wait nine months for a colonoscopy, 18 months for a dental visit and drives 40 miles away for dermatologist visits.

The retired University of Delaware professor currently leads the Sussex Preservation Coalition, which is trying to slow growth in the area – though Pika acknowledges the irony, since he and his wife only moved to the area full-time four years ago.

“Everybody wants to be the last person to move here,” said Travis, who grew up in the neighborhood.

Since moving to Delaware, Babich has since recruited about a dozen New York friends who followed her, jokingly telling her realtor “that I should be employee of the month.”

“It's the kind of place where people come and they're like, ‘Oh, this is different. It's a different energy. It's quieter, it's slower, it's friendlier, it's cheaper,” Scott Richardson, one of Babich's high school friends who relocated to Delaware with his husband, told Bloomberg. “Sometimes I feel like I'm on a cruise ship and it's on land.”

To keep up with the influx of older residents, developers have been moving inland and turning farm fields into residential communities, some of which are marketed to people 55 and older.

The concern among many residents is that the boost in development could erase the state's small-town charm, which has earned it the nickname "Lower, Slower Delaware," shortened to "LSD" on some bumper stickers, the report said.