

Georgia

Why halfbacks land here: one of the most retiree-friendly tax codes in the country, mild winters, and a short drive home to Florida grandkids.

Top Halfback Cities

Blue Ridge / Blairsville (North GA Mountains)

Cool summers, fall color, cabin culture, small-town pace.

- Best neighborhoods: Aska Adventure Area, Coosawattee, Notla River.
- Median home: ~\$445K.
- Closest airport: ATL (~1.5 hrs) or CHA.
- Halfback fit: nature lovers escaping FL summer heat.

Greater Atlanta — Alpharetta / Roswell / Marietta

Big-city amenities, world's busiest airport, mild winters.

- Best neighborhoods: Avalon, Crabapple, East Cobb, Vickery, Milton.
- Median home: ~\$540K. Property tax ~1%.
- Halfback fit: snowbirds wanting non-stop flights anywhere and culture.

Athens

College town energy, healthcare access, four seasons.

- Best neighborhoods: Five Points, Cobbham, Oconee County (Watkinsville).
- Median home: ~\$355K.
- Halfback fit: lifelong learners, UGA fans, walkable downtown.

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Savannah

Historic squares, coastal Lowcountry, Florida-light winters.

- Best neighborhoods: Ardsley Park, The Landings (Skidaway Island), Isle of Hope.
- Median home: ~\$385K. Property tax ~0.9%.
- Halfback fit: history, walkability, coastal access, easy drive to FL.

St. Simons Island / Brunswick

Coastal GA, milder than FL in summer, retiree-dense.

- Best neighborhoods: Sea Island, Frederica, East Beach.
- Median home: ~\$525K.
- Halfback fit: beach with seasons, golf, slower pace than FL coasts.

Cost of Living Snapshot

- State income tax: 5.39% flat (dropping). Social Security exempt.
- Retirement Income Exclusion: up to \$65,000/person at 65+ — one of the most generous in US.
- Property tax: ~0.8–1.0% with generous senior homestead exemptions (varies by county).
- No estate or inheritance tax.

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Healthcare

- Emory Healthcare (Atlanta) — top-ranked academic system in the Southeast.
- Piedmont Healthcare (Atlanta + statewide).
- Wellstar Health System.
- Northeast Georgia Medical Center (Gainesville).
- Memorial Health (Savannah).

Government & Move-In Resources

- Driver's license & registration: dds.ga.gov (30 days to transfer).
- Voter registration: mvp.sos.ga.gov.
- Senior homestead exemptions: dor.georgia.gov — many counties offer 100% school-tax exemption at 62+.
- Retirement Income Exclusion: file Schedule 1 of GA 500 each year.
- GeorgiaCares (SHIP) Medicare counseling: mygeorgiacares.org.

Halfback Tip

- Check county-level senior school-tax exemptions BEFORE you pick a town — savings vary by thousands per year.
- Atlanta traffic is real. Test your daily-life drives at rush hour.

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