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New York to Palm Beach County migration continues

New York is top state exchanging driver licenses for Palm Beach County ones.

New York continues to be the top state exchanging out-of-state driver licenses for those in Palm Beach County, according to the Florida Department of Highway Safety.

The Q3 2022 data is another sign of New York to South Florida migration and the impact New Yorkers have made in South Florida real estate and many other industries in recent years. South Florida boasts less-expensive real estate, lower taxes, quality of life offerings in comparison to New York.

New York average annual driver exchanges to Palm Beach County surged 53% from the 2016-2019 average to the 2020Q4 to 2022 Q3 average.

Tax implications

The federal tax reform law passed on Dec. 22, 2017 established a new limit on the amount of state and local taxes (SALT) that can be deducted on a federal income tax return. Beginning in 2018, the itemized deduction for state and local taxes paid were capped at \$10,000 per return for single filers, head of

household filers, and married taxpayers filing jointly.

The tax changes sped up the trend of homebuyers from New York and other tax-burdened Northeastern states searching and purchasing homes in South Florida. COVID-19 and the expansion of remote work has accelerated the trend.

Between its lifestyle, beauty, proximity to nature, world-class cultural institutions, tax benefits and security, South Florida has so much to offer. More buyers from larger, highly populated cities in the Northeast and Midwest are recognizing the value of our region.

Martha Gillespie-Beeman
2023 JTHS-MIAMI President
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Driver license exchanges

Origin state	2020 Q4-2022Q3	2016-2019	%Change
New York	8,104	5,314	+53%
New Jersey	4,042	2,994	+35%
California	1,902	1,076	+77%
Pennsylvania	1,581	1,423	+11%
Massachusetts	1,534	1,195	+28%

Mortgage terms to know

■ **Annual percentage rate (APR):** A mortgage's yearly interest rate. The APR represents the actual annual cost of credit over the life of the loan, including interest, service charges, point and loan fees.

■ **Assumable mortgage:** A mortgage that can be taken over by another buyer, without having the balance on the mortgage come due.

■ **Balloon mortgage:** A mortgage with monthly payments, followed by a lump sum due at the end of the loan term.

■ **Cap:** A limit placed on adjustable-rate mortgages to protect the borrower

from large interest-rate increases. Also, a limit on the amount that an interest rate or a monthly payment can increase during the adjustment period or the life of a loan.

■ **Conventional loan:** A fixed-rate, fixed-term mortgage loan not obtained under a government-insured program.

■ **Fixed-rate mortgage:** A mortgage whose interest rate does not change during the life of the loan.

■ **Index:** A statistic that indicates current economic or financial conditions. Adjustable-rate mortgages are based on the movement of a specific independent index.

All-America Selections Flower winners for 2023

One way that I know a plant could work well in my garden is by looking for the red, white and blue logo of All-America Selections on seed packets, bedding plant tags or in catalogs.



Jeff Rugg
Greener View

The AAS testing program is an independent nonprofit organization that tests new plants. They have about 80 test gardens from Alaska and Canada to California and Florida. They also have almost 200 display gardens all across

the continent that are not used for judging but are used to show gardeners how well the plants grow locally.

The judges evaluate the plants all season long, not just an end-of-season harvest. Only the entries with the highest nationwide average score are considered to be worthy of a national AAS Award. Some plants will do better in a hot, dry climate or a cool, humid region and wouldn't win a national award, so the country is divided into six regions where a plant might win one or more regional awards.

The flowering plants are evaluated for desirable qualities such as novel flower forms, flower colors, flowers held above the leaves, fragrance, length of flowering season and disease or pest tolerance or resistance. This week we discuss the flowers and next week, the vegetables. This year, the AAS produced several first-time winners.

Coral Candy



Coral Candy is the first seed coleus to ever win the coveted AAS Winner designation.

It has unique, multicolored foliage on a uniformly compact plant. This new plant form has narrow, serrated leaves that gracefully drape down the mounded plants. The judges noted that this variety holds its color well, even when grown in full sun. This variety was entered into the container trial, meaning it's perfect for small space gardens. Most coleus plants begin producing straggly flower stalks by the middle of summer, but Coral Candy had almost no flowers, even late in the season. Just three seeds will produce big enough plants to fill a 14- to 16-inch pot.

Waikiki



Waikiki was entered into the non-seed container trial, but it can be

grown in the garden. It has large glossy leaves with a bold leaf coloration featuring pink veins and creamy white centers. Waikiki is part of the Royal Hawaiian series and produces these striking colors earlier than other variegated leaf colocasia. The deep burgundy stems produce a lush, compact plant that holds up well even in wind and rain.

Artisan Yellow Ombre



Artisan Yellow Ombre is a vibrant yellow echinacea. It has color all season

long in the perennial garden, or you can use it as a cut flower. It has a uniform growth habit, and the multi-branched plants produce a prolific number of flowers. Pollinators will flock to this echinacea, and gardeners will love this low-maintenance, long-blooming beauty. Hardy in zones 4a to 10b.

Carpet Angel



The first-ever groundcover Shasta daisy, Carpet Angel is daylength

neutral, meaning earlier blooms that continue all season long. Large 3-inch flowers cover the 6-inch-tall plants that grow up to 20 inches wide. A little deadheading of spent flowers will reward you with even more blooms. Hardy in zones 4a-10b.

Blue by You salvia



Blue by You salvia has rich blue flowers that bloom from late spring into fall. It is adored all season long by hummingbirds and butterflies and it is not favored by deer or rabbits. Hardy in zones 4b to 9a.

DoubleShot Snapdragon Orange Bicolor



Perfect for the garden or as cut flowers, the open-faced double flowers emerge

in beautiful warm shades of orange and orange-red that transition to a dusty shade as they age. Tried in both the in-ground and container trial, DoubleShot will be your new go-to snapdragon.