

THE DOOLAN GROUP | LUXURY REAL ESTATE ADVISORS

The 15-Step Relocation Guide

Everything you need to know about moving to South Florida -- from choosing your area to settling into your new community.

Moving to Florida rewards the prepared and punishes the rushed. Insurance, taxes, flood zones, and HOAs all work differently here -- and the buyers who thrive are the ones who learn the local rules before they buy. This guide walks you through all fifteen steps in order, with action checklists, pro tips, and the costly mistakes to avoid at each stage.



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Brent M Doolan | 561-400-9276

thedoolangroup@gmail.com | thedoolangroup.com

How to use this guide

Work it in order. Steps 1-9 are your education -- area, timing, money, insurance, taxes, and the Florida rules that surprise newcomers. Steps 10-14 are execution -- the remote search, the scouting trip, the offer, and the move itself. Step 15 is landing soft.

Every step gives you three things: what actually happens, your action checklist, and the traps -- the mistakes I watch relocating buyers make, and how you avoid them. Check items off as you go. By step 15, you're home.

The 15 steps at a glance

- 1 Pick Your South Florida
- 2 Time Your Move Right
- 3 Get Your Money Ready Early
- 4 Hire Boots on the Ground
- 5 Understand Florida Insurance
- 6 Learn the Tax Picture
- 7 Match Schools & Lifestyle
- 8 Decode HOAs, Condos & Assessments
- 9 Respect Flood Zones & Storms
- 10 Search Remotely Like a Local
- 11 Plan Your Scouting Trip
- 12 Make an Offer From Afar
- 13 Inspect & Verify Remotely
- 14 Coordinate the Move
- 15 Land Soft: Licenses, Homestead & Community



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Pick Your South Florida

South Florida isn't one market -- it's dozens of micro-markets. The right area decides your commute, your insurance bill, your lifestyle, and your budget.

Jupiter/Tequesta feels nothing like Miami, and Palm Beach Island is a world apart from the mainland ten minutes away. Each area has its own price bands, HOA culture, flood exposure, and daily rhythm. Start wide, then narrow: commute tolerance, school needs, waterfront versus inland, and how much house your budget buys in each pocket. Your agent's neighborhood guides are built for exactly this -- read the areas first, fall in love second.

Your action checklist

- List your non-negotiables: commute, schools, budget ceiling, must-have lifestyle.
- Read the neighborhood guides for Jupiter/Tequesta, Palm Beach, Miami, and the Keys.
- Compare what your budget buys in 3 different areas -- the spread will surprise you.
- Rank your top 2-3 areas before you look at a single listing.

PRO TIP

Visit the area's grocery store, not just its beach. Where locals shop tells you more about daily life than any listing photo.

Watch out:

Falling for a house before you've chosen the area. The wrong zip code with the right house is still the wrong move.



Time Your Move Right

When you move affects what you pay, what you can insure, and how sane the process feels. Florida has seasons -- just not the ones you're used to.

Winter is peak season: more inventory, more competition, higher prices. Summer brings deals but also hurricane season (June-November), when insurers can pause writing new policies as storms approach -- a closing-day surprise you don't want. Movers book out weeks ahead in spring. Give yourself a realistic runway: 90 days from decision to move-in is comfortable; 60 is doable; 30 is a sprint.

Your action checklist

- Pick a target move window and work backward 90 days.
- Know hurricane season's insurance risk: bind coverage well before closing.
- Book movers 4-6 weeks out -- spring and summer fill fast.
- Align your lease end or current-home sale with the Florida timeline, not against it.

PRO TIP

If you're buying in hurricane season, ask your agent about insurance binding deadlines the week you go under contract -- not the week you close.

Watch out:

Closing in late August without bound insurance. One named storm in the Atlantic and your policy -- and your closing -- can freeze.



Get Your Money Ready Early

Remote buyers who aren't financially ready get skipped. Sellers choose the buyer who can prove it -- from a thousand miles away, paperwork is your presence.

Get pre-approved (not pre-qualified) before you browse seriously -- income, assets, credit verified, loan amount committed. Cash buyers: have proof of funds clean and current. Know your full Florida monthly picture: mortgage, property tax, homeowner's insurance, flood insurance if applicable, and HOA. Florida insurance can double what you paid up north -- price it into your budget now, not after you're under contract.

Your action checklist

- Get a full pre-approval letter; keep it current (most expire in 60-90 days).
- Get an early Florida insurance quote for your target area and price range.
- If selling up north, know your timeline -- contingent offers are weaker here.
- Keep funds seasoned and documented; large unexplained transfers trigger underwriting questions.

PRO TIP

Ask your lender to run the payment at your target price WITH realistic Florida insurance. The number surprises almost every relocating buyer -- better now than at the inspection.

Watch out:

House-hunting for weeks with no pre-approval. When the right home appears, you'll lose it to the buyer whose paperwork was ready.



Hire Boots on the Ground

You need someone local who walks the houses, smells the mildew, and tells you the truth your screen can't. This is the highest-leverage hire of your move.

A great relocation agent does what you can't from afar: preview homes on video, flag the street the photos cropped out, know which buildings have assessment drama, and answer the phone when a new listing drops. Interview agents with specific questions: how many relocating buyers did you close last year? Will you video-tour homes for me? How fast do you respond? You're hiring a local expert and a remote partner -- demand both.

Your action checklist

- Interview 2-3 local agents; ask for recent relocating-buyer references.
- Confirm they'll do live video walkthroughs -- and how quickly.
- Set communication expectations: text, call, response times across time zones.
- Sign a buyer's agreement so duties and compensation are clear from day one.

PRO TIP

Ask your agent to shoot a 2-minute video of the STREET, not just the house. The neighborhood is half the purchase -- and it's the half photos hide.

Watch out:

Hiring the agent who just sends you listing links. You can browse Zillow yourself -- you're paying for local eyes, local truth, and local speed.



Understand Florida Insurance

This is the number-one shock for relocating buyers. Insurance here is a second mortgage line item -- and it shapes which homes you should even consider.

Premiums hinge on roof age and shape, construction type, shutters/opening protection, and flood zone. A 20-year-old roof can mean an uninsurable house or a \$8,000/year premium; a new roof with wind mitigation credits can cut that dramatically. Always ask for the seller's wind mitigation report and 4-point inspection. Price the insurance BEFORE you offer -- it changes the monthly payment more than the interest rate does.

Your action checklist

- Get insurance quotes on any serious contender -- roof age is the first question.
- Ask the listing for wind mitigation and 4-point reports up front.
- Learn what wind mitigation credits are; they can save thousands per year.
- Budget flood insurance separately if the home is in or near a flood zone.

PRO TIP

A newer roof is worth more than granite counters in Florida. When comparing two similar homes, the one with the 2022 roof wins on true monthly cost almost every time.

Watch out:

Assuming your current insurer or premium follows you to Florida. It doesn't. Start every serious home evaluation with an insurance quote.



Learn the Tax Picture

No state income tax -- but property taxes and insurance are the real math. Understand the full picture before you celebrate the savings.

Florida has no state income tax, which is real money back for high earners. Property taxes run roughly 1-2% of assessed value depending on county and millage -- and assessments reset to market price when you buy, so don't budget off the seller's tax bill. Then file HOMESTEAD EXEMPTION after you close: it knocks ~\$50,000 off taxable value and caps annual assessment growth at 3% -- the single best tax move a Florida homeowner makes.

Your action checklist

- Estimate property tax on YOUR purchase price, not the seller's current bill.
- Model the no-income-tax savings versus your current state -- know your real delta.
- Plan to file homestead exemption immediately after closing (deadline March 1).
- If you own in two states, understand domicile rules -- where you vote, drive, and file matters.

PRO TIP

Homestead exemption is the highest-ROI paperwork in Florida. Most counties let you file online in minutes -- and it compounds every year you own the home.

Watch out:

Budgeting off the seller's tax bill. Their homestead cap kept it low for years; yours resets to the purchase price on day one.



Match Schools & Lifestyle

If kids are in the picture, school zones draw the map. If they're not, lifestyle does -- be honest about how you'll actually live here.

Florida school assignments are zone-based; a street over can mean a different school. Verify zoning with the district, not the listing -- agents can't guarantee it. Beyond schools, match the lifestyle honestly: boating means water access and bridge clearance; golf means club communities and their fees; walkability is rare here, so map your daily drives. Visit at the rhythms you'll live -- school mornings, weekend afternoons, not just Saturday open houses.

Your action checklist

- Verify school zoning directly with the county district for any address.
- List your real weekly routine -- then test-drive it from the candidate neighborhood.
- Research HOA/condo rules early: rentals, pets, boats, and trucks all get regulated.
- Talk to locals -- your agent can connect you with residents, not just listings.

PRO TIP

Rent the lifestyle for a weekend before you buy it. An Airbnb in the target neighborhood for 3-4 days teaches more than a month of browsing.

Watch out:

Buying for the vacation version of Florida instead of the Tuesday version. You live Tuesdays far more than beach Saturdays.



Decode HOAs, Condos & Assessments

Florida runs on associations -- and their health decides whether your 'deal' is a deal. Read the money before you read the amenities.

Condo and HOA fees here can rival a car payment, and special assessments are the hidden trap: Florida's post-Surfside milestone inspection laws mean older buildings face real reserve requirements, and underfunded associations pass five-figure assessments to owners. Review budgets, reserves, pending litigation, and special assessments with eyes wide open. A cheap condo with a looming \$40,000 assessment is not a cheap condo.

Your action checklist

- Get the HOA/condo budget, reserves study, and meeting minutes before you're attached.
- Ask directly: any pending or planned special assessments?
- For condos 30+ years old, ask about milestone inspection status and reserves.
- Read the rules: pets, rentals, renovations, and parking all vary wildly.

PRO TIP

A well-run association with healthy reserves and a boring meeting history is worth a premium. Drama in the minutes becomes dollars out of your pocket.

Watch out:

Waiving the HOA document review to move fast. In Florida, the association's finances are as important as the roof -- maybe more.



Respect Flood Zones & Storms

Water is the defining fact of Florida real estate. Know your zone, your elevation, and your plan -- before you buy, not during the first storm.

Check FEMA flood maps for every contender -- flood insurance is a separate policy and in high-risk zones it's mandatory with a mortgage. Elevation certificates tell you the real story. Beyond flooding, learn the storm basics: shutters or impact glass, generator or not, evacuation zone, and where you'd go. None of this should scare you off -- millions live here happily -- but it should all be priced in and planned for.

Your action checklist

- Pull the FEMA flood zone for every serious contender.
- Get an elevation certificate if one exists; price flood insurance early.
- Check opening protection: impact glass or shutters -- insurers reward it.
- Know your evacuation zone and have a storm plan before your first season.

PRO TIP

Ask your insurance agent what the flood quote would be BEFORE you offer. Flood insurance can be a few hundred or a few thousand a year -- that spread changes the math.

Watch out:

Assuming 'it never floods here' from a seller. Check the maps, check the elevation, check the insurance quote -- then decide.



Search Remotely Like a Local

Your screen is your showroom -- set it up like a system, not a scroll. The best remote buyers see everything and miss nothing.

Get MLS alerts dialed with your agent -- new listings the hour they hit, filtered to your areas and must-haves. Tour via live video with your agent, not just the listing's glossy tour: ask them to open closets, run the faucets, walk the street. Track every contender with notes and screenshots; after ten video tours they blur together. And learn what Florida photos hide: the lot line, the neighbor's fence, the road noise, the afternoon sun.

Your action checklist

- Set up instant MLS alerts with your agent -- price, beds, areas, deal-breakers.
- Do live video tours; ask your agent to show you what the listing photos don't.
- Keep a simple tracker: address, price, pros, cons, insurance quote, gut score.
- Study sold comps with your agent before you get emotionally attached to a list price.

PRO TIP

Ask for a video at 5pm, not 10am. Afternoon light, traffic, and neighborhood energy tell the truth that morning photos don't.

Watch out:

Falling for the listing's virtual tour alone. It's marketing -- your agent's unfiltered phone video is due diligence.



Plan Your Scouting Trip

One well-planned trip beats three casual ones. Come with a list, a local, and a plan -- leave with a decision.

Time the trip for when inventory is live and your agent can block full days. Front-load it: tour your top 8-12 contenders in the first two days while you're fresh, then revisit the finalists. Walk the neighborhoods between showings -- coffee shops, parks, the evening dog-walk crowd. Build in a buffer day: the right home often appears mid-trip, and you want to be there to see it, not already at the airport.

Your action checklist

- Schedule 3-4 days with your agent; mornings for showings, afternoons for neighborhoods.
- Tour decisively: if it's a 9 or 10, tell your agent same-day.
- Walk the finalist streets at different hours -- morning, evening, weekend.
- Keep your pre-approval and proof of funds on your phone -- offers happen on trips.

PRO TIP

Eat where the neighborhood eats and grocery-shop where it shops. You'll know within an hour whether the daily life fits.

Watch out:

The 'we'll think about it back home' trap. In an active market, the trip IS the decision window -- come ready to write.



Make an Offer From Afar

Distance doesn't weaken your offer -- disorganization does. Remote offers win every day when the paperwork is tight and the terms are clean.

Everything signs electronically: the contract, disclosures, addenda. Your earnest money deposit wires or transfers per the title company's verified instructions -- and this is where remote buyers must be sharpest, because WIRE FRAUD targets exactly this moment. Verify every wiring instruction by phone on a known number, every time. Beyond logistics, structure to win: strong pre-approval, clean contingencies, flexible closing date.

Your action checklist

- Review sold comps with your agent and agree on price AND terms before writing.
- Have earnest money ready to move the day the offer is accepted.
- Verify wiring instructions by phone -- never wire on emailed instructions alone.
- Keep your phone on: counters move fast and silence reads as disinterest.

PRO TIP

A fast, flexible closing date and clean contingencies can beat a higher price with messy terms. Sellers fear uncertainty more than they love an extra thousand.

Watch out:

WIRE FRAUD. Criminals spoof title companies with fake instructions. One unverified wire can cost you your entire deposit -- call to verify, every single time.



Inspect & Verify Remotely

You're under contract on a home you may have seen once. This is the step where remote buyers earn their confidence -- verify everything.

Order the general inspection immediately and attend by video -- a good inspector narrates as they go. In Florida, add wind mitigation and 4-point inspections: insurers require them and they directly set your premium. Your lender orders the appraisal; review HOA docs remotely with your agent. If the inspection finds real issues, renegotiate with credits (cleaner than remote-managed repairs) or walk -- your contingency is your leverage.

Your action checklist

- Schedule the general inspection within days of acceptance -- attend by video.
- Get wind mitigation + 4-point done (often the same visit) for insurance.
- Review the full inspection report with your agent; prioritize roof, water, electrical, structure.
- Negotiate credits over repairs -- you can't supervise a contractor from another state.

PRO TIP

Ask the inspector the question that matters: 'Would YOU buy this house at this price?' Their unguarded answer is worth more than the whole report.

Watch out:

Skipping the inspection because the house 'looks new' in photos. Florida's climate punishes the unverified -- roofs, AC, and moisture don't photograph.



Coordinate the Move

Two closings, one truck, zero overlap -- the logistics phase. Plan it like a project manager and it feels easy; wing it and it won't be.

Line up movers with a real quote (video survey, not a phone guess), and decide: one shipment timed to closing, or storage plus temp housing if dates don't align. Transfer utilities to start on closing day, not after. Forward mail, update addresses, and keep a 'first-night box' with you -- sheets, towels, chargers, coffee. If you're selling up north simultaneously, build a 3-5 day buffer between closings; same-day double closings are where stress lives.

Your action checklist

- Book movers 4-6 weeks out; confirm dates the week of closing.
- Set utilities to start on closing day: power, water, internet.
- Plan temp housing if there's a gap -- know the cost before you need it.
- Pack a first-night box that travels with you, not the truck.

PRO TIP

Close on a Tuesday or Wednesday if you can. Monday closings inherit weekend delays; Friday closings risk funding hiccups with no business day to fix them.

Watch out:

Scheduling the truck for closing morning. Closings slip -- give funding and recording a full day before the movers arrive.



Land Soft: Licenses, Homestead & Community

You're here. Now make it official, make it cheaper, and make it home -- the three moves that turn a relocation into a life.

Make it official: Florida requires a FL driver license within 30 days of establishing residency -- bring proof of address to the DMV. Make it cheaper: file HOMESTEAD EXEMPTION with your county property appraiser (deadline March 1) and shop your insurance annually. Make it home: register to vote, find your coffee shop, your beach access, your people. Join one thing in the first month -- a club, a league, a volunteer shift. Roots grow where you plant them.

Your action checklist

- Get your Florida driver license within 30 days; update registration and voter reg.
- File homestead exemption -- online in most counties, minutes to complete.
- Confirm homeowner's insurance is bound; calendar an annual re-shop.
- Join one community thing in month one -- roots grow where you plant them.

PRO TIP

Homestead exemption plus the 3% annual assessment cap is the gift that compounds. File it your first week -- future-you saves thousands.

Watch out:

Staying in 'temporary' mode for a year -- unregistered car, old license, no local ties. Commit to the place and the place commits back.



READY WHEN YOU ARE

Let's make your move to Florida.

Relocating is my specialty -- I've guided buyers from all over the country into South Florida neighborhoods that fit their life, not just their budget. When you're ready, I'm ready.



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