Your South Florida Move — The Checklist

MOVE TO SOUTH FLORIDA · FROM QUIZ MATCH TO KEYS — IN THE ORDER THAT MATTERS

Read this with your matched city in mind. Most moving checklists are sorted by room. Florida rewards one sorted by deadline.

Our closing date: _____ Countdown starts (closing minus 90 days): _____

Decide and prepare — 90 to 61 days before closing

- [ ] Choose the move window, then work backward to a closing target date.
- [ ] Set the budget on true cost of ownership — taxes, insurance, flood — not asking price alone.
- [ ] Decide the buy-first / sell-first sequence honestly, based on your tolerance for carrying two homes.
- [ ] Engage a Florida coastal insurance agent before you offer — insurability decides deals here.
- [ ] Shortlist areas. If schools matter, verify assignments by exact address on the district's website — never from a listing sheet.

Search and contract — 60 to 31 days before closing

- [ ] The scouting trip: see each finalist area in person — the house, the dock, the seawall, and the street, in the evening as well as at noon.
- [ ] Waterfront: elevation certificate and flood zone reviewed during the inspection period, not after it.
- [ ] Know your flood zone: Intracoastal and canal homes generally sit in FEMA's AE zone, oceanfront in VE. Federal flood coverage caps at $250,000 — most waterfront owners carry private flood above it.
- [ ] Offer with deposits in stages — typically 3–10% total across the escrow timeline.
- [ ] HOA and condo review windows are short — do the document diligence before the window opens, not inside it.

Close and move — 30 to 1 days before closing

- [ ] Lock the moving date, book travel, and set utility start dates for closing day — electric, water/sewer, and internet live on day one.
- [ ] Insurance bound on the actual house; survey ordered.
- [ ] Wire closing funds only on the title company's verified instructions — and confirm them by phone, on a number you already have, before you send.

Closing day

- [ ] Final walk-through before you sign: systems on, water running, the house as contracted.
- [ ] Keep the closing packet with the house paperwork — the first ninety days keep reaching for it.
- [ ] Get the keys. The count flips here: from today, it runs forward.

Become a Floridian on paper — days 1 to 14 in the home

- [ ] Get your Florida driver's license.
- [ ] Title and register the vehicles — inside the 30-day window. (These are the first dominoes; half the list below asks for them.)
- [ ] Register to vote, and update your address with banks, insurers, and the IRS.
- [ ] If you keep ties up north, plan the domicile timing with an advisor rather than discovering it at filing time.
- [ ] Live in the house a few days before rearranging anything. Keep the first bills as they arrive — you will re-run your numbers with them at day 90.

Learn the house you actually bought — days 15 to 45

- [ ] Service the AC — it works year-round here.
- [ ] Confirm the roof's age, and claim the wind-mitigation credits you're owed: impact glass, rated shutters, roof-to-wall connections. A current wind mitigation inspection can take real money off a premium.
- [ ] On the water, run the dock pass: seawall age and condition, lift capacity against your boat's loaded weight, depth at the dock face at low tide, and the bridge table for your route to the inlet. The lowest fixed bridge sets your ceiling — know yours before the boat ships south.
- [ ] Build the hurricane kit in the calm. Storm season runs June through November; learn your shutters, your generator, and your evacuation route on a quiet weekend, not in a forecast cone.

Settle in — days 46 to 90

- [ ]

Walk your new city in the evening, not just at noon. Run your boat's actual route to the inlet. Eat where the locals eat on a Tuesday.

- [ ] Re-run your cost-of-ownership numbers with the actual first bills; adjust your reserves to match.
- [ ] Homestead, done and dusted: if you own and occupy by January 1, file with the county property appraiser as soon as the window opens — March 1 is the deadline, not the target. Second homes don't qualify, however many months you spend in them. Homestead filed on: _____
- [ ] Moving within Florida? Ask about portability — up to $500,000 of accumulated Save Our Homes benefit can travel with you, and for long-time Florida owners it's worth more than the exemption itself.

The tax calendar — pin these dates

- [ ] January 1 — own and occupy your Florida home by this date; it is the day homestead eligibility is measured.
- [ ] March 1 — homestead filing deadline with your county property appraiser.
- [ ] November — tax bills are mailed. Pay in November for the 4% early-payment discount; it steps down monthly (3% December, 2% January, 1% February), and taxes go delinquent April 1.

I'm licensed in Florida only — but if your move starts with a sale in another state, or takes you somewhere else entirely, I keep a national network of vetted relocation specialists and referral partners, and I'm glad to connect you with the right agent there. Help first, always.

Want the deeper version? Move to South Florida Like a Local — the Relocation Playbook — is the full guide behind this checklist: reedkellough.gumroad.com/l/relocation-playbook. And when you're ready to talk your move through — twenty minutes, your questions, no pitch — just reply to any email in this series. A person reads those replies. It's me.

Reed Kellough, GRI · Estate Agent at Douglas Elliman · Eklund|Gomes Team - #1 Team in Country
m: 954.242.0441 | @ReedtheRealtor · 200+ closings · 14 years