
Moving to South Florida Planning Guide

Free resource | For people relocating to South Florida who want to choose where — and how — to live, with clear eyes.

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About me: I help South Florida homeowners prepare, price, and sell with confidence — with practical, plain-language guidance and no pressure. If you would like help with your next move, reach out any time.

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Start with how you want to live, not just the house

South Florida is not one market. Miami-Dade, Broward, and Palm Beach each have different neighborhoods, commutes, costs, and community rules. The right home in the wrong daily life gets old fast. Use this guide to compare places on the things that will matter every day, not only on the day you buy.

Neighborhood comparison worksheet

	Neighborhood A	Neighborhood B
Area / community		
Home types & price range		
Schools / parks nearby		
Shopping, dining, healthcare		
HOA dues (if any)		
Flood / storm considerations		
Overall feel		

Commute and lifestyle considerations

- ☐ Drive the commute at the time you would actually travel — not just on a map, and not only on a weekend.
- ☐ Check how far you are from work, school, family, healthcare, and the airport, in real minutes.
- ☐ Think about seasons: heat, humidity, rain, and storm season affect daily life, yard care, and insurance.
- ☐ Visit the neighborhood in the evening and on a weekend, not only during a weekday showing.
- ☐ Ask what you will do on a normal Tuesday — gym, groceries, worship, friends — and whether that life fits here.

Property tax and homeowners insurance questions

These two costs can change the monthly picture more than people expect. Ask early, and get figures in writing for the specific home.

- ☐ What are the current property taxes for this home, and could they change after a sale or reassessment?
- ☐ What homeowners insurance quotes have been given for this home, and what do they cover — and exclude?
- ☐ Does the home need flood insurance, wind coverage, or additional policies? What do those cost?
- ☐ Are there any special assessments, past or planned, for the community or building?
- ☐ What is the total monthly cost — mortgage, tax, insurance, and HOA together — not just the mortgage alone?

HOA and community rules checklist

- ☐ What are the dues, what do they cover, and how often can they increase?
- ☐ Are rentals allowed? For how long, and under what conditions?
- ☐ Are there rules on pets, parking, exterior paint, fences, patios, or storage?
- ☐ What amenities exist, and are they included in the dues or charged separately?
- ☐ Ask for the HOA documents and recent meeting notes before you commit, and read them.

Moving budget and home search worksheet

Item	Estimated cost / note
Moving company / truck	
Temporary housing / storage	
Travel to South Florida	
Deposits, utilities, setup	
Furniture / essentials	
Reserve / cushion	
TOTAL moving budget	

Home search worksheet

Must-have	Nice-to-have	Deal-breaker

Neighborhood visit checklist

Use this on every neighborhood visit, so you compare places fairly instead of by first impression.

- ☐ Drive in and out at rush hour, and walk the street in the evening.
- ☐ Note noise, lighting, parking, sidewalks, and how the area feels after dark.
- ☐ Check the nearest grocery, pharmacy, hospital, school, and place of worship.
- ☐ Ask residents, if you get the chance, what they like and what frustrates them about living here.
- ☐ Check phone signal, internet options, and flood or storm history for the specific address.

Monthly cost comparison (blank)

Compare your current monthly housing cost with a South Florida home, line by line, before you decide.

Monthly cost	Where I live now	South Florida home
Mortgage / rent		
Property tax		
Homeowners insurance		
Flood / wind coverage		
HOA dues		
Utilities		
TOTAL per month		

Schools, healthcare, and services

- ☐ If schools matter to you, check school zones for the exact address, not just the town name.
- ☐ Locate your preferred doctors, hospitals, pharmacies, and urgent care, and check drive times.
- ☐ Check public transport, airport access, and parking if you travel often.
- ☐ Ask about community services: libraries, parks, recreation, and senior or family programs.

First 30 days after you move

- ☐ Set up utilities, internet, mail forwarding, and voter / license updates on your own timeline.
- ☐ Meet neighbors, find your grocery, pharmacy, and a trusted local handyperson early.
- ☐ Walk your new neighborhood at different times of day, and learn evacuation and storm procedures.
- ☐ Keep a folder — digital and paper — of every closing, HOA, warranty, and insurance document.

Questions to ask before you choose a community

- ☐ What will a normal week actually cost and feel like here?
- ☐ What changes with the seasons — weather, traffic, crowds, and costs?
- ☐ What would make us regret this neighborhood in a year, and can we check for that now?

Final decision checklist

- ☐ I have compared neighborhoods on commute, costs, and daily life — not just the house.
- ☐ I have insurance and tax figures in writing for the home I am considering.
- ☐ I have read the HOA rules and know the dues and any assessments.
- ☐ I have a moving budget with a cushion, and a plan for the first 30 days.

My notes

Thinking about moving to South Florida? Contact Therisa Campbell, Real Estate Advisor — 786-569-9020, homesbytherisa@gmail.com, tchomesrealestate.com.