



SAVANNAH

YOUR PALM BEACH REALTOR

MOVING TO WEST PALM BEACH

RELOCATION STARTER GUIDE

A complete roadmap for planning, settling in,
and thriving in South Florida.

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Contents

01

BEFORE YOU MOVE

- Choose Your Ideal Location
- Understand the Cost of Living in Florida
- Organize Your Finances
- Explore Housing Options
- Plan for Florida Weather & Lifestyle

02

AFTER YOU ARRIVE

- Visit the DMV
- Update Your Address
- File Taxes Appropriately
- Register to Vote
- Set Up Utilities & Local Services
- Take Care of Professional & Personal Logistics
- Apply for Homestead Exemption
- Get to Know Local Essentials

03

PROS & CONS OF LIVING IN WEST PALM BEACH / SOUTH FLORIDA

- Pros
- Cons
- Bonus Tips

Before You Move (Planning & Preparation)

01 Choose Your Ideal Location

- Research neighborhoods, suburbs, and nearby rural areas (WPB, Palm Beach Gardens, Jupiter, Wellington, Loxahatchee/Acreage, etc.).
- Prioritize lifestyle needs such as proximity to beaches, school zones, commute times, and amenities.
- Understand the difference between HOA and non-HOA communities.

02 Understand the Cost of Living in Florida

- Property insurance varies significantly based on home age, roof type, and location.
- No state income tax, but property taxes vary by county and exemptions.
- HOA/COA fees differ widely and may include amenities or bundled insurance.
- Hurricane-related costs: shutters, impact windows, generators, supplies.

03 Organize Your Finances

- Save 3+ months of living expenses to buffer your transition.
- Prepare for insurance deposits, utility deposits, and peak-season rental pricing.
- If buying, complete pre-approval early and incorporate insurance quotes into your budget.

04 Explore Housing Options

- Rent first if you want to test different communities.
- If buying, research flood zones, school districts, HOA rules, and insurance eligibility.
- Understand Florida's construction types (CBS, impact windows, roof age).

05 Plan for Florida Weather & Lifestyle

- Prepare for heat, humidity, and frequent summer storms.
- Familiarize yourself with hurricane season (June–November).
- Factor toll roads into your commute planning.

After You Arrive (Official Steps & Setup)

01 Visit the DMV (Within 30 Days)

- Obtain a Florida Driver's License.
- Register your vehicle and transfer your title.
- Bring proof of residency, identity, and Social Security documentation.

02 Update Your Address

- Set up USPS forwarding.
- Notify banks, insurance companies, subscriptions, and employers.

03 File Taxes Appropriately

- Florida has no state income tax — update your withholding info.
- Notify your previous state of your new residency if necessary.

04 Register to Vote

- Register online or at the DMV.
- Update your registration if you later move within Florida.

05 Set Up Utilities & Local Services

- Electric service (FPL or city-based).
- Water, sewer, trash.
- Internet & cable (Xfinity, AT&T Fiber, etc.).
- Pest control — very common in tropical climates.

After You Arrive (Official Steps & Setup)

06 Take Care of Professional & Personal Logistics

- Transfer medical records and find new doctors, dentists, specialists, and veterinarians.
- Update or transfer any professional licenses required for your career.
- Organize documents for school enrollment, new employment, and any local compliance needs.

07 Apply for Homestead Exemption (if you purchase a home)

- Must be your primary residence.
- Provides significant property tax savings and limits assessment increases.
- Apply between Jan 1-March 1 for the current tax year.

08 Get to Know Local Essentials

- Identify nearby parks, beaches, schools, gyms, and community centers.
- Explore local markets and events: GreenMarket, Clematis by Night, SunFest, boat shows, and more.

Pros & Cons of Living in West Palm Beach / South Florida

Pros:

- Beautiful year-round sunshine and outdoor lifestyle.
- Beaches, boating, golf, and waterfront activities.
- No state income tax.
- Diverse culture, food, arts, and entertainment.
- Proximity to Miami, Orlando, and major theme parks.
- Strong job market across multiple industries.

Cons:

- Hot, humid summers and high UV.
- Hurricane season and rising insurance costs.
- Seasonal “snowbird” traffic in the winter months.
- Higher cost of living, depending on the neighborhood and insurance.
- Many beaches and parks are not dog-friendly.
- HOA rules can be strict.

Bonus Tips for a Smooth Relocation:

- Visit during both summer and winter to experience both climates.
- Check flood zones before signing a lease or contract.
- Get insurance quotes before committing to a property.
- Join local Facebook groups or community pages for insider tips.
- Hire a local Realtor (like Me!) to help navigate neighborhoods, insurance, and lifestyle factors.



HEY, I'M SAVANNAH!

Your West Palm Beach real estate expert

With over 10 years of experience and more than 150 families served, I bring deep local insight, strong negotiation skills, and a true passion for helping my clients reach their real estate goals.

Whether you're looking for a luxury waterfront property, a hidden neighborhood gem, or the perfect place to start your next chapter, I'm here to make the process seamless, personalized, and stress-free.

Savannah xoxo

LET'S DO IT!



Thank you

FOR READING

**YOU'RE NOW ONE STEP CLOSER TO MAKING
A CONFIDENT REAL ESTATE MOVE.**



**If you'd like expert guidance tailored to your goals,
I'm here to help—reach out anytime.**

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