



MIAMI-DADE



BROWARD



PALM BEACH

YOUR MOVE, BEAUTIFULLY PLANNED

South Florida Relocation Guide

A concise playbook for choosing the right county, understanding ownership costs, moving with confidence, and settling into life from Miami to Palm Beach.

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Three counties. Three distinct ways to live.

South Florida rewards clarity. Start with the rhythm you want on an ordinary Tuesday - then match commute, housing style, and neighborhood energy to it.

BEST FIT FOR

Miami-Dade

Global, energetic, design-forward. The broadest range of urban, island, and suburban settings, with major cultural and dining depth.

Explore first: Brickell, Coconut Grove, Coral Gables, Pinecrest, Key Biscayne, Aventura.

Ask yourself: Do I value proximity to a specific business district, airport access, walkability, or a larger lot?

BEST FIT FOR

Broward

Water-oriented, connected, versatile. A central position between Miami and Palm Beach, with beach cities, canal neighborhoods, and planned communities.

Explore first: Fort Lauderdale, Hollywood, Weston, Plantation, Parkland, Lauderdale-by-the-Sea.

Ask yourself: Is a north-south commute, boating access, or a quieter suburban pattern the priority?

BEST FIT FOR

Palm Beach

Polished, spacious, relaxed. Coastal towns, established neighborhoods, and a strong mix of culture, golf, waterfront, and newer communities.

Explore first: West Palm Beach, Boca Raton, Delray Beach, Palm Beach Gardens, Jupiter, Wellington.

Ask yourself: Do I want a calmer daily pace, more space, or easy access to the northern tri-county area?

Compare by	Miami-Dade	Broward	Palm Beach
Daily rhythm	Most urban and international	Balanced coastal and suburban	Relaxed, polished, more spread out
Housing mix	Condos, historic enclaves, suburban estates	Waterfront homes, condos, planned communities	Coastal homes, golf communities, newer suburbs
Decision driver	Commute and neighborhood energy	Centrality and lifestyle flexibility	Space, pace, and northern access

The best neighborhood is not the one with the loudest reputation. It is the one that supports your real schedule, budget, and preferred way of living.

Tax advantages matter. So does the full carrying cost.

0%

FLORIDA PERSONAL INCOME TAX

Florida does not impose a personal income tax. Federal obligations and taxes tied to property, sales, businesses, or another state may still apply. Speak with a qualified tax professional about your situation.¹

Up to \$50,000

HOMESTEAD EXEMPTION

An eligible Florida permanent residence may receive a homestead exemption of up to \$50,000. The application is made through the county property appraiser, and the additional portion has limits and does not apply to school taxes.²

BUILD THE MONTHLY PICTURE

Mortgage or rent + property taxes + homeowners or renters coverage + wind exposure + flood coverage + association fees + commuting + utilities.

INSURANCE ESSENTIALS

- **Start before making an offer.** Ask an insurance professional for an early estimate using the actual address, roof age, construction details, and intended occupancy.
- **Separate the risks.** Homeowners coverage, windstorm exposure, and flood coverage are related but not interchangeable.
- **Check the flood map.** A property in a Special Flood Hazard Area with a federally backed loan generally requires flood insurance; risk can also exist outside mapped high-risk zones.³
- **Review deductibles.** Hurricane or wind deductibles can work differently from the standard all-peril deductible.
- **For condos, read both policies.** Review the association's master policy, reserves, deductibles, assessments, and the unit owner's coverage needs.
- **Inspect with insurance in mind.** Roof condition, openings protection, electrical, plumbing, and prior claims can affect price and availability.

A SMART OFFER HAS AN INSURANCE PLAN

Do not wait until closing week to discover the true premium, deductible, or flood requirement. Property-specific due diligence protects both your budget and timeline.

Educational only; not tax, legal, lending, or insurance advice. Rules, eligibility, premiums, and underwriting change. Verify each property with the appropriate licensed or government professional.

An eight-week plan keeps the move calm.

8 WEEKS

Define the life. Set housing range, commute limits, must-haves, and county shortlist. If buying, align with a lender and relocation-focused agent.

6 WEEKS

Test the routine. Drive likely commutes at real times. Compare insurance estimates, flood maps, taxes, association costs, and school boundaries.

4 WEEKS

Lock logistics. Book movers, transfer records, plan pets and vehicles, update address lists, and confirm closing or lease dates.

2 WEEKS

Activate the home. Schedule power, water, internet, security, and insurance. Prepare a hurricane-season basics kit if arriving June through November.

MOVE-IN

Protect day one. Photograph condition, locate water and electrical shutoffs, change locks or codes, and keep documents accessible.

SETTLING-IN CHECKLIST

- Florida driver license or ID
- Florida auto insurance, title, and registration
- Voter registration and address updates
- County property appraiser / homestead review
- Utilities, internet, waste, and community access
- Doctors, pharmacy, veterinarian, and emergency contacts

Florida requires qualifying out-of-state vehicles to be registered within 10 days after the owner becomes employed, places children in public school, or establishes residency. Confirm current requirements with FLHSMV.⁴

Spend one weekday and one weekend in your top two areas before deciding. The difference between a neighborhood you admire and one that works often appears in the daily routine.

MOVING WITH CHILDREN: VERIFY THE ROUTINE, NOT JUST THE ADDRESS

SCHOOLS

Confirm current boundaries, enrollment documents, transportation, programs, and capacity directly with the district or school. Ratings and assignments can change.

CARE & ACTIVITIES

Map child care, after-school options, parks, sports, libraries, and health care. Waitlists can influence the ideal move date.

DAILY LIFE

Run the school drop-off and work commute together. Add storm-day plans, backup caregivers, and a family communication plan.

Housing guidance should focus on your stated needs and objective property information. Giuliana can help you compare homes and logistics; school decisions remain yours to verify directly.

A first-look list for each county.

Use these as orientation points: a neighborhood mix, one memorable experience, and one Michelin-recognized dining destination.

Miami-Dade

Neighborhood sampler

Coconut Grove for leafy village energy; Coral Gables for historic architecture; Brickell for high-rise city living; Pinecrest for larger residential lots.

Do first

Pair Biscayne Bay with a cultural stop: Vizcaya, Wynwood, Pérez Art Museum Miami, or an Art Deco walk.⁵

Destination dinner

L'Atelier de Joël Robuchon Miami - two Michelin stars in the 2025 Florida selection.⁶

Broward

Neighborhood sampler

Victoria Park and Rio Vista near central Fort Lauderdale; Weston and Parkland for planned-community living; Hollywood for beach-to-downtown variety.

Do first

See the waterways by Water Taxi, then add Hugh Taylor Birch State Park, Las Olas, or Anne Kolb Nature Center.⁷

Destination dinner

Chef's Counter at MAASS in Fort Lauderdale - one Michelin star in the 2025 Florida selection.⁶

Palm Beach

Neighborhood sampler

West Palm Beach for city-and-waterfront access; Delray Beach for a lively downtown; Jupiter for coastal ease; Boca Raton and Palm Beach Gardens for polished convenience.

Do first

Walk Worth Avenue, visit the Norton Museum of Art or Flagler Museum, and spend an afternoon around Jupiter Inlet.⁸

Destination dinner

Emelina in West Palm Beach - one Michelin star in the 2026 guide coverage.⁹

Let's turn your move into a clear property plan.

Book a complimentary relocation consultation. If you are selling before the move, ask for a free home-value consultation too.

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SOURCES & FURTHER READING

1. Florida Department of Revenue, Tax Information for New Residents
2. Florida Department of Revenue, Homestead Exemption
3. FEMA, Flood Insurance Facts
4. FLHSMV, Motor Vehicle Registrations
5. Greater Miami & Miami Beach, Things to Do
6. 2025 Florida Michelin Star Winners
7. Visit Lauderdale, Parks to Explore
8. The Palm Beaches, Arts & Culture
9. Palm Beach Post, 2026 Michelin Guide additions

Restaurant recognition is time-specific; confirm current status, hours, and reservations directly. Photos: Miami by John Spade; Fort Lauderdale and Palm Beach images sourced from Wikimedia Commons.