
RELOCATION GUIDE · MIAMI-DADE & BROWARD

Moving to South Florida? **Know this before you buy.**

Neighborhoods, condo vs. single-family, and the insurance, HOA and tax basics that surprise almost everyone moving here.

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Two counties, very different feels

"Miami" to most people means a 60-mile strip from Homestead to Boca Raton. Where you land along it shapes your commute, your budget and your weekends.

MIAMI-DADE

Big-city energy

International business, dense urban cores, the most dining and nightlife, and the widest range of prices, from downtown high-rises to older single-family neighborhoods.

BROWARD

More space for the money

Fort Lauderdale's waterfront plus large suburban cities to the west, with newer single-family homes, well-regarded schools and a slightly slower pace.

Getting around

Traffic is the thing new residents underestimate most. I-95, the Turnpike and the Palmetto are heavily congested at rush hour, so test your commute at the time you'd actually drive it. Brightline and Tri-Rail connect Miami, Fort Lauderdale and Palm Beach by train, and living near a station can change the math.

Money basics

- **No state income tax.** For many relocators this offsets higher insurance and HOA costs.
- **Property taxes reset when you buy.** Don't budget from the seller's tax bill; it may reflect years of capped increases. Ask us for an estimate at your price.
- **Homestead exemption.** Once it's your primary residence, apply by March 1. It can cut up to \$50,000 from your taxable value, and the Save Our Homes cap limits future assessed-value increases to 3% a year (or inflation, if lower).

Hurricane season runs June 1 to November 30. Insurers generally won't bind a new policy while a named storm threatens the area, so plan closings with some cushion during those months.

Where people land, and why

A starting point, not a ranking. Every one of these has great streets and streets to skip; that's what a tour with us is for.

AREA	FEELS LIKE	OFTEN A FIT FOR
Brickell & Downtown	High-rise, walkable, financial district	Professionals who want condo living and no car dependence
Coral Gables	Tree-lined, historic, strict architectural rules	Families and buyers wanting established single-family homes
Miami Shores & North Miami	Quiet, older homes, close to the beaches and Biscayne Blvd	Buyers wanting a neighborhood feel between Miami and Fort Lauderdale
Aventura & Sunny Isles	Oceanfront towers, shopping, resort style	Seasonal residents, downsizers, beach lovers
Kendall & Pinecrest	Suburban, bigger lots, family-oriented	Families prioritizing space and schools
Doral	Newer construction, near the airport and business parks	Commuters and buyers wanting newer homes
Miami Beach	Beach and culture, mostly condos	Buyers who want the ocean as their backyard
Fort Lauderdale	Canals, boating, lively downtown	Boaters and buyers wanting city life with less density
Hollywood & Hallandale	Beach towns with a broad mix of prices	Buyers wanting beach access at a lower entry price
Pembroke Pines & Miramar	Large master-planned suburbs	Families wanting value, newer homes and community amenities
Weston	Planned community, strong HOA standards	Families focused on schools and consistency
Coral Springs & Parkland	Leafy suburbs in northwest Broward	Families wanting space and a quieter pace

Schools, flood zones and HOA rules vary street by street. Check the specific address, not just the city.

Condo or single-family?

In most of the country this is a lifestyle question. In South Florida it's also a money question, because of how condos are insured, maintained and regulated here.

	CONDO	SINGLE-FAMILY
Entry price	Usually lower	Usually higher
Monthly fees	Condo fees cover the building, shared insurance and reserves, and can be substantial	Lower or no HOA fee, but you pay for everything yourself
Insurance	You carry an HO-6 policy for the interior; the association insures the building	You carry the full homeowners policy, including wind and roof
Maintenance	Handled by the association, paid for through fees and assessments	Yours: roof, A/C, hurricane protection, landscaping
Rules	Rental limits, pet rules, approval to buy or lease	Fewer rules, unless there's an HOA
Financing	The building must meet lender standards; some are "non-warrantable"	Most loan types work

Florida's condo safety rules

After the 2021 Surfside collapse, Florida now requires condo buildings three or more stories tall to complete **milestone structural inspections** and a **Structural Integrity Reserve Study (SIRS)**, and to fully fund reserves for key structural items. Many older buildings raised fees or levied special assessments to catch up. A 2025 law (HB 913) added some flexibility and more transparency, including required online document posting for associations with 25 or more units.

Before you make an offer on a condo, ask for: the milestone inspection report, the SIRS, the current budget and reserve balances, any approved or proposed special assessments, the last 12 months of board minutes, and the rental and pet rules. We request these up front for every condo our clients consider.

The costs that make or break a budget

Homeowners insurance

Premiums here depend heavily on the roof's age and type, the year the home was built, wind-rated windows and shutters, and distance to the coast. Two homes on the same street can be priced very differently.

- **4-point inspection:** roof, electrical, plumbing and A/C. Insurers often require it on older homes.
- **Wind mitigation inspection:** documents storm features that can earn meaningful discounts. Always get one.
- **Timing:** get real quotes during your inspection period, before you're locked in.

The market has improved. Citizens, the state-backed insurer, announced average 2026 rate cuts of about 14% in Miami-Dade and Broward, and more than a dozen new insurers have entered Florida since the 2022–2023 reforms. Rates still vary widely, so shop.

Flood insurance is separate

Standard homeowners policies don't cover flooding. If a home is in a high-risk flood zone and you have a mortgage, your lender will require flood insurance, through the federal NFIP or a private carrier. Even outside those zones, many owners buy it. Ask for the flood zone and any elevation certificate early.

HOAs and condo associations

- **Two different laws:** condo associations fall under Chapter 718 of Florida Statutes; homeowners' associations under Chapter 720.
- **What fees cover:** it ranges from landscaping and a gate to full building insurance, water, cable and staff. Compare what's included, not just the number.
- **Approvals:** many associations require an application, background check and sometimes an interview before you can buy or lease. Build that time into your contract.
- **Rental and pet rules:** minimum lease terms, rental caps and weight limits are common. Read them before you fall in love.
- **Estoppel certificate:** at closing, the association confirms what's owed, so you don't inherit the seller's unpaid dues.

From out of state to settled in

- 1 Set your real budget**
Mortgage plus taxes at your price, insurance quotes, flood if needed, and HOA or condo fees.
- 2 Get pre-approved with a Florida-savvy lender**
Someone who knows condo approvals and local insurance requirements saves weeks.
- 3 Shortlist 2-3 areas**
Test commutes at rush hour and visit on a weekday evening and a weekend.
- 4 Tour virtually, then in person**
We do live video tours so your in-person trip is spent on finalists.
- 5 Offer with Florida-specific protections**
Inspection period long enough for insurance quotes, condo document review and association approval.
- 6 Close, then make it official**
Florida asks new residents to get a Florida driver's license within 30 days and to register vehicles promptly. Update your voter registration too.
- 7 File for homestead by March 1**
The exemption and the Save Our Homes cap start saving you money the following year.

Hurricane prep for new homeowners

Know your evacuation zone, keep shutters or impact-window paperwork handy for your insurer, and photograph your home and belongings before the season starts.

LET'S PLAN YOUR MOVE

Moving here is easier with locals on your side.

We live and work in South Florida. Tell us your timeline, budget and what matters most, and we'll send a short list of neighborhoods and homes that fit, plus honest numbers on insurance, taxes and fees.

Book a free 15-minute call

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Information is general and current as of September 2026, drawn from Florida statutes and public program and insurer announcements. Laws, insurance rates, tax rules and association requirements change; confirm details for any specific property with the appropriate professional. Neighborhood descriptions are general impressions, not guarantees about any property, school or area. We are licensed real estate professionals, not attorneys, insurance agents, tax advisors or financial advisors. Equal Housing Opportunity.