

MOVING TO ORLANDO



ULTIMATE RELOCATION GUIDE

courtesy of
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Local Orlando Expert
Licensed Realtor





ORLANDO

First 30 Days RELOCATION CHECKLIST

**An educational relocation resource
for Orlando home buyers and renters**

Prepared by Elcy Hernandez, local real estate professional

WEEK 1–2:

UTILITIES & RESIDENCY SETUP

Utilities

- ☐ Electric
- ☐ Water & sewer
- ☐ Trash & recycling
- ☐ Internet / cable
- ☐ Natural gas (if applicable)
- ☐ HOA account setup (if applicable)

Notes: Providers vary by municipality. Deposits and processing times may apply.

DMV & Legal Setup (30-Day Requirement)

- ☐ Transfer driver's license
- ☐ Register vehicles & obtain Florida plates
- ☐ Update auto insurance
- ☐ Register to vote (optional)

Homeowners Only

- ☐ Apply for the Homestead Exemption (property tax benefit)



WEEK 2–3: **NEIGHBORHOOD SHORTLISTING**

1. Commute Awareness

- ☐ Test drive times during peak hours
- ☐ Compare distance vs actual drive time
- ☐ Factor toll roads and seasonal traffic

2. School Zone Awareness

(For resale and marketability considerations)

- ☐ Confirm zoning by address with the district
- ☐ Review reassignment policies
- ☐ Research enrollment procedures independently

3. Lifestyle & Property Fit

- ☐ Housing type (condo, townhome, single-family)
- ☐ HOA vs non-HOA governance
- ☐ Amenities and service proximity
- ☐ Parking, leasing, and usage rules



WEEK 3–4: **RENT FIRST VS BUY NOW**

Rent First May Make Sense If:

- ☐ You're unfamiliar with local sub-markets
- ☐ You want time to compare neighborhoods
- ☐ Plans or employment are still evolving

Watch for: HOA approvals, limited inventory, lease escalation terms

Buy Now May Make Sense If:

- ☐ You're confident in location
- ☐ You plan longer-term occupancy
- ☐ Financing is secured

Watch for: Insurance costs, flood zones, new construction delays



Orlando Relocation



RENT FIRST OR BUY NOW

A Decision Guide for Relocating Buyers

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OPTION 1:

RENT FIRST

What It Means

Renting before buying allows time to:

1. Learn local areas and commute patterns
2. Observe seasonal market changes
3. Delay long-term commitments during transition periods

Typical Timeline

Weeks 1–4

- Identify rental criteria
- Submit applications
- HOA or property management approval (if applicable)
- Lease execution and move-in

Months 3–12

- Market observation
- Neighborhood comparison
- Financing preparation (if planning to buy)

Common Rent-First Pitfalls

- ☐ HOA approval delays
- ☐ Lease restrictions or rent escalation clauses
- ☐ Limited inventory during peak seasons
- ☐ Two moves and overlapping timelines

OPTION 2:

BUY NOW

What It Means

Purchasing immediately may be appropriate if you:

1. Plan longer-term occupancy
2. Want predictable housing costs
3. Have secured financing before relocating

Typical Timeline

30–60 Days (Varies)

- Financing pre-approval
- Property selection
- Inspections and appraisal
- HOA document review (if applicable)
- Insurance binding, closing, and possession

Common Buy-Now Pitfalls

- ☐ HOA governance and use restrictions
 - ☐ Insurance cost changes by property and location
 - ☐ Property tax reassessments
 - ☐ New construction delays
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QUICK DECISION FRAMEWORK

Consideration	Rent First	Buy Now
Flexibility	Higher	Lower
Market Familiarity	Builds over time	Required upfront
Upfront Costs	Lower	Higher
Timing Risk	Lease renewals	Closing & contract risk

Moving To Orlando



5 ROOKIE MISTAKES NEWCOMERS MAKE

And How to Avoid Them When Relocating

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1. Choosing a Property Before Understanding the Area

Why it happens: Focus on price, size, or photos first.

Risk: Commute challenges, inconvenient access, daily lifestyle mismatch.

How to avoid it:

- ☐ Shortlist multiple areas first
 - ☐ Test commutes at peak times
 - ☐ Review roadway and service access
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2. Relying Solely on Online Research

Why it happens: Online info feels complete but may be outdated.

Risk: Pricing surprises, availability issues, missed requirements.

How to avoid it:

- ☐ Verify details with official sources
 - ☐ Confirm HOA rules directly
 - ☐ Understand local transaction timelines
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3. Underestimating Administrative Timelines

Why it happens: DMV, insurance, and utilities are assumed to be quick.

Risk: Licensing delays, insurance gaps, service interruptions.

How to avoid it:

- ☐ Start DMV and insurance updates immediately
- ☐ Schedule appointments early
- ☐ Keep required documents ready

4. Overlooking HOA Governance and Restrictions

Why it happens: HOA documents are reviewed too late.

Risk: Approval delays, unexpected fees, usage limitations.

How to avoid it:

- ☐ Request HOA documents early
 - ☐ Review leasing, parking, and use rules
 - ☐ Confirm approval timelines and fees
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5. Making Assumptions About Market Timing

Why it happens: Past experiences from other markets are applied.

Risk: Missed opportunities, rushed decisions, housing gaps.

How to avoid it:

- ☐ Monitor current inventory levels
 - ☐ Factor in seasonal changes
 - ☐ Align contracts with relocation timelines
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