

2026 EDITION

Orlando, On Your Terms

A practical field guide to neighborhoods, commute trade-offs, payment strategy, schools, insurance, and the first eight weeks of your move.



Downtown Orlando and Lake Eola.

PRESENTED BY

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WELCOME TO CENTRAL FLORIDA

A growing metro with more than one way to live

Orlando is not one lifestyle. It is a network of cities, established towns, master-planned communities, lakeside neighborhoods, employment centers, and destination districts.

The Orlando-Kissimmee-Sanford metro added 75,969 residents between July 2023 and July 2024, reaching about 2.94 million people. That ranked seventh nationally for numeric metro growth in the Census Bureau's Vintage 2024 estimates.

Florida does not levy a state individual income tax. Brightline connects Orlando International Airport with South Florida, and Orlando's central position makes both coasts and much of the peninsula realistic weekend territory.

The relocation rule: Choose the routine first. Then choose the address that supports it.



Nate Samson, Orlando Realtor and Creative Finance Specialist.

I know Central Florida as a local, a parent, and a real estate advisor. I also bring the preparation and calm built through 18 seasons of professional baseball.

This guide is a starting point, not a substitute for address-specific school verification, insurance quotes, tax estimates, inspections, legal advice, or financing approval.

CHOOSE BY ROUTINE, NOT REPUTATION

Your daily map matters more than a top-ten list

Start with the places you must reach at fixed times: work, school, training, the airport, family, medical care, and the activities that define your week.

WEST AND SOUTHWEST

Growth, lakes, and attraction access

Winter Garden, Horizon West, Windermere, Dr. Phillips, Clermont, Celebration, and Kissimmee offer very different versions of west-side living. SR 429, I-4, US 27, and Florida's Turnpike often shape the decision.

NORTH AND NORTHEAST

Established centers and employment corridors

Winter Park, Maitland, Lake Mary, and Oviedo can fit buyers who value mature districts, northern business centers, the University of Central Florida area, or Seminole County access.

SOUTHEAST

Airport, medical, and planned-community access

Lake Nona puts SR 417, SR 528, Orlando International Airport, healthcare, education, and newer development close to the center of daily life.

BEFORE YOU DECIDE

Drive the exact route

Test the trip during your real commute window. Check school drop-off, tolls, construction, and the last two miles to the property. A route that looks short on a map can feel very different at 8:00 a.m.

No commute promises: Road conditions change by day, season, event schedule, and construction phase. Use the notes in this guide as screening questions, not guaranteed travel times.

WEST SIDE

Historic energy meets lake-country scale

Winter Garden

ORANGE COUNTY

THE HIGHLIGHT

Plant Street and a downtown that supports real weekly routines.

IDEALLY SUITED FOR

Buyers who want a walkable center without giving up west-side suburban options.

THE LIFESTYLE

Historic character, trails, community events, and newer neighborhoods beyond the core.

HOUSING LENS

Older homes near the core, infill opportunities, townhomes, and planned communities.

Commute notes: SR 429 is the major north-south connector. Florida's Turnpike and SR 408 matter for downtown and regional trips. Test school-hour traffic around the historic core.



Downtown Winter Garden.

Clermont

LAKE COUNTY

THE HIGHLIGHT

Rolling terrain, lake views, and room to spread out.

IDEALLY SUITED FOR

Buyers who prioritize space, hills, water, and west-of-Orlando living.

THE LIFESTYLE

Outdoor recreation, training culture, established neighborhoods, and continued growth.

HOUSING LENS

Lakefront enclaves, conventional subdivisions, acreage, and newer construction.

Commute notes: US 27 and SR 50 carry much of the daily load. Access to SR 429 depends heavily on the exact part of Clermont. A Disney, downtown, or airport commute should be driven before narrowing the search.



Clermont lake country.

EAST AND SOUTHEAST

Campus access or airport-side planning

Oviedo

SEMINOLE COUNTY

THE HIGHLIGHT

An established town identity near the University of Central Florida and Research Park.

IDEALLY SUITED FOR

Households tied to northeast Orlando, UCF, Seminole County, or the SR 417 corridor.

THE LIFESTYLE

Suburban neighborhoods, parks, youth activities, and a mix of older and newer pockets.

HOUSING LENS

Single-family communities dominate, with options ranging from mature streets to newer development.

Commute notes: SR 417 is the key regional route, while SR 434 and local roads handle many daily trips. Downtown Orlando commonly involves SR 417 and SR 408. Verify tolls and peak-hour patterns.

Lake Nona

ORANGE COUNTY

THE HIGHLIGHT

Planned growth centered on health, education, recreation, and modern community design.

THE LIFESTYLE

Newer homes, trails, programmed public spaces, and fast access to the airport corridor.

IDEALLY SUITED FOR

Healthcare professionals, frequent travelers, and buyers who prefer newer planning.

HOUSING LENS

Apartments, townhomes, single-family homes, gated options, and master-planned districts.

Commute notes: SR 417 and SR 528 are the primary regional connectors. Orlando International Airport is a major advantage, but road construction and new development can change local patterns quickly.



Lake Nona.

ESTABLISHED ORLANDO

Walkable polish or southwest convenience



Winter Park and Park Avenue.

Winter Park

ORANGE COUNTY

THE HIGHLIGHT

Park Avenue, the chain of lakes, culture, dining, and a strong sense of place.

THE LIFESTYLE

Walkable pockets, mature trees, older architecture, arts, restaurants, and neighborhood events.

IDEALLY SUITED FOR

Buyers who value character, culture, and proximity over maximum square footage.

Commute notes: I-4 and US 17-92 are major routes. Local streets can slow during events and school traffic. Downtown Orlando access is strong by distance, but timing still matters.

Dr. Phillips

ORANGE COUNTY

THE HIGHLIGHT

Established neighborhoods near dining, attractions, and the southwest employment corridor.

THE LIFESTYLE

Restaurant Row, lakes, recreation, gated communities, and convenient access to major entertainment districts.

IDEALLY SUITED FOR

Households tied to hospitality, conventions, theme parks, or southwest Orlando.

Commute notes: I-4, Sand Lake Road, and SR 528 are central to mobility. Attraction traffic and events can affect the same roads residents use every day.

DISTINCTIVE IDENTITIES

Town-center planning or quiet lake prestige

Celebration

OSCEOLA COUNTY

THE HIGHLIGHT

A highly recognizable town center with trails, events, and deliberate neighborhood design.

IDEALLY SUITED FOR

Buyers who want a cohesive town identity and southwest access.

THE LIFESTYLE

Walkable central areas, community programming, varied housing types, and strong proximity to Disney.

HOUSING LENS

Condos, townhomes, cottages, and larger homes within planned neighborhoods.

Commute notes: I-4 and SR 417 provide regional access. Tourism traffic can reshape travel times, especially on weekends and around major events.

Windermere

ORANGE COUNTY

THE HIGHLIGHT

The Butler Chain of Lakes and a small-town center surrounded by high-end neighborhoods.

IDEALLY SUITED FOR

Buyers prioritizing water, privacy, larger homes, or proximity to west Orlando.

THE LIFESTYLE

Boating, privacy, mature landscapes, luxury properties, and a quieter local rhythm.

HOUSING LENS

Lakefront estates, gated communities, established subdivisions, and select newer construction.

Commute notes: Many local trips begin on two-lane roads before reaching SR 429, SR 408, or major arterials. The last few miles often matter more than the regional map suggests.

Property-by-property reminder: Waterfront, gated, and planned-community purchases can add dock, shoreline, architectural, membership, or community rules. Review documents early.

NEW GROWTH AND NORTH-CORRIDOR ACCESS

Planned villages or an I-4 business hub

Horizon West

ORANGE COUNTY

THE HIGHLIGHT

A fast-growing network of villages with newer homes and expanding commercial centers.

IDEALLY SUITED FOR

Buyers who prefer contemporary planning and want west-side or Disney-area access.

THE LIFESTYLE

Trails, parks, community events, family routines, and newer retail around Hamlin and nearby districts.

HOUSING LENS

Newer single-family homes and townhomes, often with homeowners association or Community Development District obligations.

Commute notes: SR 429 is the regional spine. Local construction, school traffic, and the distance from a village to an interchange can change the daily experience.

Lake Mary

SEMINOLE COUNTY

THE HIGHLIGHT

A polished northern suburb with corporate offices, dining, recreation, and established residential areas.

IDEALLY SUITED FOR

Professionals working north of downtown or households centered on the I-4 and SR 417 corridor.

THE LIFESTYLE

Suburban convenience, parks, golf, town-center activity, and proximity to Seminole County employment.

HOUSING LENS

Condos, townhomes, established subdivisions, gated communities, and larger homes.

Commute notes: I-4 and SR 417 drive regional access. A downtown Orlando commute can be direct but highly time-sensitive. Test the actual interchange and office destination.

Growth check: Ask what is planned nearby, which roads are funded, and whether the property sits inside a district with assessments. Today's edge of development can become tomorrow's construction corridor.

TWO VERY DIFFERENT ANCHORS

Close-in maturity or a broad southern market

Maitland

ORANGE COUNTY

THE HIGHLIGHT

Established neighborhoods, cultural institutions, lakes, and quick access to Winter Park and northern business centers.

THE LIFESTYLE

Mature trees, parks, art, professional offices, and a quieter close-in residential feel.

IDEALLY SUITED FOR

Buyers who want an established setting near downtown without living in the urban core.

HOUSING LENS

Mid-century homes, renovated properties, condos, townhomes, and lake-oriented neighborhoods.

Commute notes: I-4 and US 17-92 are major routes. Maitland Center traffic and interchange conditions should be tested at work hours.

Kissimmee

OSCEOLA COUNTY

THE HIGHLIGHT

A large, diverse market spanning historic areas, newer subdivisions, resort corridors, and major transportation routes.

THE LIFESTYLE

Local neighborhoods, lakefront activity, tourism-adjacent employment, and broad housing choice.

IDEALLY SUITED FOR

Buyers tied to Osceola County, attractions, healthcare, logistics, or the south metro.

HOUSING LENS

Primary residences, townhomes, new construction, and short-term-rental zones that require careful rule review.

Commute notes: US 192, Osceola Parkway, Florida's Turnpike, and SR 417 shape mobility. Do not treat all Kissimmee addresses as one commute.

Short-term rental warning: Zoning, association rules, lender requirements, and insurance must all align. A nearby vacation rental does not prove the subject property is eligible.

ILLUSTRATIVE CONVENTIONAL FINANCING

The same price can create very different monthly obligations

Affordability is a stack: cash to close, principal and interest, property tax, homeowners insurance, flood insurance when applicable, homeowners association dues, Community Development District assessments, maintenance, and utilities.

PURCHASE PRICE

\$450K

DOWN PAYMENT

\$90K

20 percent

LOAN AMOUNT

\$360K

ILLUSTRATIVE INPUT OR RESULT	AMOUNT
Thirty-year fixed interest rate	6.50%
Monthly principal and interest	\$2,275
Total principal and interest over 360 payments	\$819,160
Total interest if held for the full term	\$459,160
Taxes, insurance, HOA, CDD, maintenance, utilities	Not included
Closing costs, prepaid items, lender fees	Not included

Use this as a worksheet, not a quote. A lender's annual percentage rate, mortgage insurance, points, loan type, credit profile, property type, occupancy, and closing date can change the result.

Illustrative assumptions: \$450,000 purchase, 20 percent down, \$360,000 principal, 6.50 percent note rate, 30-year fully amortizing fixed-rate loan, and no extra payments. Values are rounded. Eligibility, rates, taxes, insurance, association charges, district assessments, and negotiated terms vary.

PERFORMANCE-FIRST STRUCTURE

Do not force a negotiated structure into a bank-loan template

A Performance-First structure is built around the actual seller, buyer, property, existing debt, timing, and exit plan. It is not a standardized product with a default rate or guaranteed payment.

SAME \$450,000 HOME	CONVENTIONAL BANK EXAMPLE	PERFORMANCE-FIRST REVIEW
Upfront cash	\$90,000 down, before closing costs and prepaids	Negotiated. No amount is assumed.
Financed amount	\$360,000	Depends on seller equity, existing debt, and agreed terms.
Rate	6.50 percent illustrative fixed rate	Negotiated. There is no standard promised rate.
Principal and interest	\$2,275 per month, illustrative	Cannot be calculated until the actual terms are defined.
Term and maturity	30 years in this illustration	Negotiated, including any maturity or payoff timeline.
Taxes, insurance, HOA, CDD	Additional	Additional unless the written agreement says otherwise.

WHAT GETS COMPARED

- Total cash needed
- Monthly housing obligation
- Timing and payoff plan
- Property condition and insurability
- Default and remedy provisions

WHAT HAPPENS NEXT

Nate reviews the goal and deal facts, models realistic options, and coordinates with the appropriate lender, title, legal, tax, and insurance professionals.

Not every property, seller, or buyer is a fit. Written documents and professional advice control.

Bottom line: Conventional financing can be compared with exact published loan terms. A Performance-First structure should be compared only after the negotiated terms exist.

ADDRESS-SPECIFIC RESEARCH

A community name does not guarantee a school assignment

District boundaries, attendance zones, program rules, capacity, transfers, and construction can change. Verify the exact property address before relying on any school assumption.

DISTRICT ORIENTATION

Orange County: Winter Garden, Horizon West, Windermere, Dr. Phillips, Lake Nona, Winter Park, and Maitland areas

Seminole County: Oviedo and Lake Mary areas

Lake County: Clermont area

Osceola County: Celebration and Kissimmee areas

Some community labels and postal addresses cross intuitive boundaries. Always confirm the district and assigned schools from the property address.

FOUR-STEP SCHOOL CHECK

1. **Verify zoning.** Use the district's official address lookup or enrollment office.
2. **Read the full report card.** Florida's report cards include achievement, growth, graduation, participation, discipline, and educator information.
3. **Check the fit.** Programs, transportation, calendars, before-care, after-care, athletics, and special services can matter more than a single grade.
4. **Confirm again before contract deadlines.** Ask the district directly if an assignment is important to the purchase.

Fair-housing standard: This guide does not rank schools or steer buyers toward a neighborhood based on protected characteristics. Nate can provide official resources and help compare homes using the criteria you choose.

BRING

Proof of residence, guardianship records, birth or age documentation, immunization records, transcripts, and prior school records as required.

ASK

What is the assigned school today? Is rezoning pending? Are choice or magnet deadlines separate?

PROTECT

Keep copies of enrollment documents and do not rely solely on a listing description or unofficial school website.

MORE THAN TOURISM

Orlando's work map is spread across several corridors

Hospitality is central to the region, but Central Florida also has established lanes in healthcare and life sciences, aerospace and defense, modeling and simulation, technology, advanced manufacturing, education, and corporate operations.

SOUTHWEST AND CONVENTION CORRIDOR**Hospitality, entertainment, and events**

Theme parks, resorts, restaurants, conventions, travel, and supporting services cluster around southwest Orlando and Osceola County.

DOWNTOWN AND MEDICAL CORRIDOR**Healthcare, government, and professional services**

Downtown Orlando and nearby health districts connect hospitals, courts, public agencies, finance, legal services, and office employment.

SOUTHEAST AND AIRPORT CORRIDOR**Health, education, aviation, and logistics**

Lake Nona and Orlando International Airport influence healthcare, research, education, aviation, logistics, and regional access.

EAST ORLANDO**Simulation, defense, technology, and education**

The University of Central Florida and Research Park area supports education, modeling and simulation, defense, engineering, and technology.

NORTH I-4 CORRIDOR**Corporate offices, healthcare, and services**

Maitland, Lake Mary, and the surrounding corridor contain office campuses, healthcare, professional services, and distribution connections.

Relocation move: Map the office, airport trips, client territory, and any hybrid-work requirements before deciding which side of the metro is most convenient.

QUESTIONS TO ASK AN EMPLOYER

How often is in-person attendance required? Which entrance or campus is used? Are shifts outside standard hours? Is parking predictable? Does the role travel through Orlando International Airport or across multiple counties?

ROADS, TOLLS, AND COMMUTE PLANNING

Toll-road literacy is part of the Orlando lifestyle

KNOW THE NETWORK

I-4: The major east-west urban spine and a frequent traffic bottleneck.

SR 408: East-west access through the Orlando core.

SR 417: Eastern and southern beltway access, including Lake Nona and the airport side.

SR 429: Western beltway access for Winter Garden, Horizon West, and nearby areas.

SR 528: Airport, convention, attraction, and coast-bound corridor.

Florida's Turnpike: Major regional north-south route.

TRANSPONDERS

SunPass and E-PASS

SunPass is Florida's prepaid toll program, while E-PASS is operated by the Central Florida Expressway Authority. Compare current device costs, account rules, and any available discounts before choosing.

MANAGED LANES

I-4 Express

I-4 Express uses dynamic tolling. Rates adjust with traffic conditions, and overhead signs show the price before entry. Users need an active compatible transponder.

Budget both time and tolls. A house with fast expressway access may support the week better even if it is farther away by mileage.

THE THREE-DRIVE TEST

1

Workday morning

Drive from the property to the real destination at the real time.

2

Workday evening

Reverse the route and include school or childcare pickup if relevant.

3

Weekend routine

Test groceries, sports, parks, family, worship, and entertainment.

THE EXPENSES BUYERS UNDERESTIMATE

Quote the house, not just the mortgage

HOMEOWNERS INSURANCE

Start before the inspection period ends

Florida underwriting can be property-specific. Roof age and material, electrical and plumbing systems, openings, prior claims, wind-mitigation features, flood exposure, occupancy, and replacement cost may affect availability and premium.

- Get a real quote for the exact address.
- Ask what inspections or repairs are required.
- Confirm wind, hurricane, water, and flood coverage details.
- Recheck the quote if the closing date or condition changes.

HOA AND CDD

Two different obligations

A homeowners association sets private community rules and dues. A Community Development District funds local infrastructure and may appear as an assessment on the property tax bill. Ask for current amounts, budgets, reserves, pending increases, and estoppel information.

SUMMER WEATHER

Heat, humidity, rain, and lightning

Afternoon storms are part of the warm-season rhythm. Evaluate drainage, shade, roof condition, heating and cooling age, and how outdoor plans change during heavy rain.

HURRICANE PREPARATION

Plan before June

Atlantic hurricane season officially runs June 1 through November 30. NOAA recommends reviewing insurance and preparing supplies before the season.

- Know the home's shutter or impact-glass plan.
- Keep documents, medications, batteries, and water ready.
- Understand tree, generator, pool, and exterior-item procedures.
- Know whether the home is in a flood zone and what the policy covers.

Contract move: Insurance is not a final-week task. A home can fit the payment target and still fail the total-cost target.

THE BALANCED VIEW

Central Florida offers range, not perfection

The best relocation decisions come from matching the trade-offs to your actual priorities.

WHY PEOPLE CHOOSE IT

No state individual income tax

A meaningful planning factor for many households, though other taxes and costs still apply.

Wide lifestyle range

Urban districts, historic towns, master-planned communities, lakes, acreage, and resort-adjacent living.

Air and rail connectivity

A major international airport plus Brightline service to South Florida.

Diverse employment lanes

Tourism, healthcare, simulation, defense, education, logistics, technology, and more.

Year-round recreation

Theme parks, sports, trails, lakes, springs, arts, dining, and frequent events.

WHAT REQUIRES PLANNING

Car dependence

Many daily routines still depend on driving, even in walkable pockets.

Traffic and tolls

A short distance can carry a time or cost penalty at the wrong hour.

Heat and storms

Humidity, lightning, drainage, and hurricane preparation shape homeownership.

Insurance complexity

The specific house can matter as much as the buyer's budget.

HOA and CDD charges

Newer amenities and infrastructure may carry recurring costs and rules.

My straight answer: Orlando works best for people who choose a side of town intentionally, budget the full ownership cost, and respect how much the daily route affects quality of life.

BEYOND THE MOVING BOXES

Build a local life, then enjoy the destination perks

The region's strongest lifestyle advantage is not one attraction. It is the ability to mix global entertainment with neighborhood routines, arts, sports, lakes, trails, and day trips.

MAJOR ENTERTAINMENT

Plan like a resident

Walt Disney World, Universal Orlando, SeaWorld, International Drive, convention events, and major sports venues are part of the regional economy and lifestyle.

Resident offers, parking systems, reservations, and event schedules change. Check official terms before planning around a perk.

LOCAL DISTRICTS

Give weekends a home base

Plant Street, Park Avenue, downtown Orlando, Mills 50, Audubon Park, Lake Ivanhoe, Thornton Park, and neighborhood main streets create very different evenings and weekends.

CULTURE AND SPORTS

Use the calendar

Performing arts, museums, galleries, college sports, professional sports, festivals, and touring events make the region active well beyond the theme-park gates.

YOUR FIRST-MONTH CHALLENGE

- ☐ Visit one farmers market.
- ☐ Walk one downtown district after dinner.
- ☐ Choose one trail, lake, or spring.
- ☐ Attend one local arts or sports event.
- ☐ Find the grocery, coffee shop, gym, and park that will anchor your week.

Neighborhood test: Spend one evening near the home after the showing. Traffic, noise, lighting, parking, and the local rhythm are easier to understand when the day is not staged around an appointment.

SPRINGS, TRAILS, AND WATER

Florida's quieter side is close enough for a regular habit

Freshwater springs, lakefront parks, paddling routes, paved trails, and shaded preserves can become part of ordinary weekends, not just a vacation itinerary.

DAY-TRIP CANDIDATES

Wekiwa Springs State Park

Swimming, paddling, trails, and a classic Central Florida spring setting.

Kelly Park and Rock Springs

A popular spring run and park experience northwest of Orlando.

Blue Spring State Park

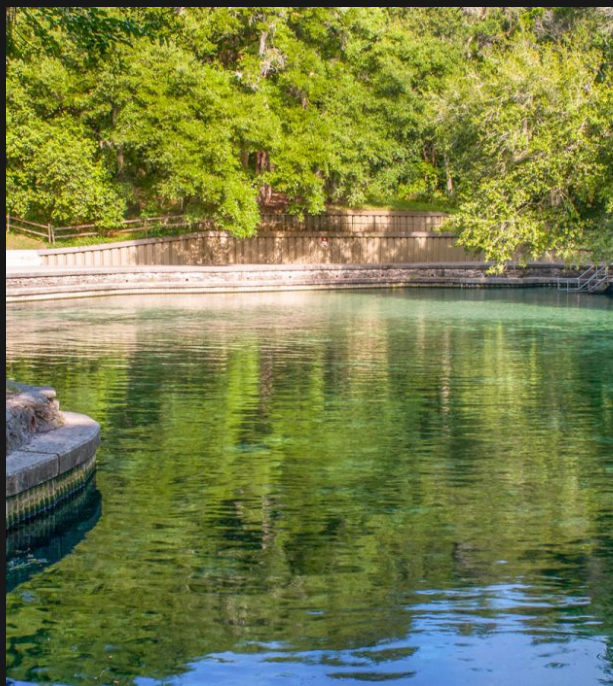
Spring water, trails, wildlife viewing, and seasonal manatee protection.

De Leon Springs State Park

A spring, trails, and a historic park setting.

Lake Louisa State Park

Lakes, hills, camping, paddling, and open space near Clermont.



Wekiwa Springs.

CLOSER TO HOME

- West Orange Trail
- Lake Eola Park
- Little Econ Greenway
- Lake Baldwin trails
- Community lakefront parks and boat ramps

Plan before departure: Capacity, reservations, wildlife closures, swimming conditions, rentals, and park hours can change. Check the managing agency the day you go.

QUIET. FAST. ORGANIZED.

A relocation plan built around the season, not the other way around

As a member of the Engel & Völkers Professional Athlete Advisory Group, Nate supports athletes and their families through discreet, schedule-aware moves in and out of Central Florida.

PERSPECTIVE

Preparation reduces pressure.

I understand how quickly a roster move, contract decision, training schedule, or family need can change the plan. That perspective comes from 18 seasons of professional baseball.

The goal is not attention. It is a clean decision, controlled information, and a move that supports performance and family life.

01

Define the non-negotiables

Timeline, privacy, training, school, airport, lease or purchase, security, pets, vehicles, and family support.

02

Build a tight property set

Fewer, better-matched options with remote previews when travel is limited.

03

Control the showing process

Efficient scheduling, appropriate confidentiality, and clear communication with authorized decision-makers.

04

Run due diligence

Inspection, insurance, association review, title, financing or structure, and a practical exit plan.

05

Coordinate arrival

Utilities, vendors, moving logistics, property access, and local orientation.

For organizations and representatives: Nate can coordinate with the people the client authorizes while keeping the search focused on the client's priorities.

WEEKS 8 THROUGH 5

Make the big decisions before the calendar gets loud

8

Set the move brief

- ☐ Confirm target move date, employment location, school needs, training or travel schedule, pets, vehicles, accessibility, and must-have home features.
- ☐ Build a total housing budget that includes taxes, insurance, HOA, CDD, tolls, utilities, maintenance, and reserves.
- ☐ Decide whether you will buy first, sell first, rent temporarily, or coordinate both transactions.

7

Narrow the metro

- ☐ Choose two to four areas based on the real weekly routine, not online rankings.
- ☐ Drive work, school, airport, medical, and recreation routes at relevant hours.
- ☐ Verify school zoning from actual addresses if assignments matter.

6

Prepare the money and documents

- ☐ Get financing approval or begin the documented Performance-First review.
- ☐ Gather identification, income, asset, insurance, and transaction documents.
- ☐ Price the exact home's insurance early when a candidate property appears.

5

Choose and investigate the property

- ☐ Review disclosures, seller documents, association or district costs, and zoning.
- ☐ Schedule inspections and obtain repair estimates when needed.
- ☐ Compare cash to close and the full monthly obligation before deadlines.

WEEKS 4 THROUGH ARRIVAL

Convert the contract into a clean handoff

- 4 Book the move**
Reserve movers, storage, travel, childcare, pet transport, and vehicle shipping if needed. Confirm cancellation and insurance terms.
- 3 Build the utilities list**
Schedule electric, water, sewer, gas where applicable, internet, trash, security, pool, lawn, and pest service. Ask which providers are assigned to the address.
- 2 Finish records and access**
Transfer medical, school, prescription, and veterinary records. Confirm keys, gate access, parking, mailbox, association orientation, and closing logistics.
- 1 Protect the final week**
Complete the final walk-through, verify funds and identification through trusted channels, photograph the condition, keep essentials with you, and avoid last-minute credit changes.

Arrival folder: Keep closing documents, lease or deed records, insurance, vehicle records, school files, utility confirmations, and residency evidence together.

FIRST 30 DAYS IN FLORIDA

- ☐ Florida driver license within 30 days of establishing residency.
- ☐ Florida insurance, title, and vehicle registration planning. FLHSMV says title and registration are required within 10 days of establishing residency.
- ☐ Consider whether a Declaration of Domicile fits your residency record. Ask the county clerk or an attorney about requirements.
- ☐ Update voter registration if desired.
- ☐ Complete school enrollment and transportation setup.
- ☐ Apply for homestead exemption with the county property appraiser by March 1 if eligible.

Deadlines and eligibility depend on individual facts and may change. Verify current requirements directly with the appropriate agencies. This checklist is not legal, tax, insurance, or financial advice.

A CASUAL PLANNING CALL

Let's make Orlando feel smaller.

Tell me where you need to be, what the week has to feel like, and what the numbers need to do. I will help you narrow the map and identify the next right step.

01

Define the routine

Work, school, travel, training, family, and lifestyle.

02

Compare the areas

Housing, commute, ownership costs, and trade-offs.

03

Build the plan

Conventional financing, a Performance-First review, or a clear next action.

CALL OR TEXT

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No pressure. Just a better relocation plan.



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