

The Jacksonville & Beaches Relocation Checklist

Moving to Northeast Florida? Your roadmap, from first search to first sunrise on the coast.

Work through it in order. Check things off as you go, and bring this with you to your first call or tour.

1

6 TO 12 MONTHS OUT

Get clear on the move

- ☐ Decide your **why** and your move-by date (job start, school year, lease end, life change)
- ☐ Set your all-in monthly budget, including insurance, HOA or CDD fees, and utilities
- ☐ List your top 5 must-haves and top 3 deal-breakers (yard, walkability, beach distance, commute, schools)
- ☐ Choose your lifestyle lane: **beach town**, **riverfront**, **historic**, **new-construction community**, or **suburban**
- ☐ Plan at least one in-person visit before you buy, ideally two seasons apart

Local tip: Jacksonville Beach, Atlantic Beach, Neptune Beach, and Ponte Vedra Beach each feel very different. Spend a day in each before you pick.

2

4 TO 6 MONTHS OUT

Get your finances ready

- ☐ Talk with a local lender and get a **pre-approval letter** before touring seriously
- ☐ Ask about your loan options (conventional, VA, FHA) and the cash you need for closing
- ☐ Get homeowners, **wind**, and **flood** insurance quotes for the specific areas you like, before you fall in love with a house
- ☐ Review your state tax picture with your CPA (Florida has no state income tax, but property taxes and insurance still matter)
- ☐ Keep your credit and employment steady until after closing

Local tip: Insurance can swing your monthly payment more than people expect on the coast. Quote early.

3

3 TO 4 MONTHS OUT

Know the neighborhood, not just the house

- ☐ Check **flood zone** and elevation for every property on your shortlist
- ☐ Confirm HOA, CDD, and special assessment fees, and read the HOA rules
- ☐ Look up school zones directly with the school district (Duval and St. Johns County zones differ)
- ☐ Drive the commute at your real work times, not on a Sunday
- ☐ Visit at different times of day: weekday morning, weekend afternoon, evening
- ☐ Scout your daily life: grocery, coffee, gym, medical, and beach access

Local tip: Always verify school assignments and flood zones yourself with the official source before making an offer.

4

2 TO 3 MONTHS OUT

Tour and make an offer

- ☐ Line up a local agent who knows the area, and tour in clusters to compare fairly
- ☐ For new construction, ask what incentives, rate buydowns, and upgrades are included
- ☐ Review the home's age, roof, HVAC, and window details, since they affect insurance
- ☐ Write your offer with a clear inspection period and a plan for your timeline
- ☐ Book your inspections: general, plus wind mitigation, 4-point (older homes), and termite

5

30 TO 60 DAYS OUT

Close and lock in your move

- ☐ Bind your homeowners insurance before closing and send proof to your lender
- ☐ Do your final walkthrough and confirm agreed repairs are complete
- ☐ Set up utilities, internet, and trash service for your move-in date
- ☐ Hire movers (book early for summer and month-end) or schedule your truck
- ☐ Start your mail forwarding and update your address with your bank and employer

6

AFTER YOU ARRIVE

Land and settle in

- ☐ Update your driver's license and vehicle registration (Florida gives you a short window after you establish residency)
- ☐ Register to vote and update your address with the IRS and insurers
- ☐ **File for your homestead exemption** if this is your primary residence (the deadline is March 1 of the year after you close)
- ☐ Find your local people: doctor, dentist, vet, groomer, and a favorite coffee shop
- ☐ Learn your hurricane plan: evacuation zone, supplies, and where your insurance documents live
- ☐ Take a sunrise walk on the beach. You made it.

Local tip: Your county property appraiser's office handles homestead filing. Confirm current deadlines on their website.

Want a personal game plan for your move?

Tell me your timeline and what you love, and I will help you map the neighborhoods that fit your life.

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This checklist is general information, not legal, tax, or insurance advice. Rules, fees, and deadlines change, so verify the details with the appropriate professional or official source.