THE FLORIDA AGENTS

CENTRAL FLORIDA RELOCATION CHECKLIST

A practical guide for planning a move to Clermont, Minneola, Groveland, Winter Garden and surrounding Central Florida communities.

How to use this checklist: Work through it in stages. You do not need every answer before you begin looking at homes, but the more you know about your lifestyle, budget and timing, the easier it is to identify the right communities.

1. BEFORE YOU START YOUR HOME SEARCH

- ■ Define your target move date and whether it is flexible.
- ■ Decide whether this will be a primary residence, second home or investment property.
- ■ Set a comfortable monthly housing budget - not just a purchase-price ceiling.
- ■ Speak with a lender early if financing. Ask about estimated cash to close, taxes, insurance and HOA/CDD costs.
- ■ If paying cash, decide how much liquidity you want to keep after closing.
- ■ Make a short list of must-haves: bedrooms, home office, first-floor primary suite, pool, garage size, yard, view, gated community, age-restricted community, etc.
- ■ Identify your deal-breakers before touring homes.

2. CHOOSE THE RIGHT CENTRAL FLORIDA AREA

- ■ Compare Clermont, Minneola, Groveland and Winter Garden based on the way you actually plan to live.
- ■ Test drive routes to work, airports, family, healthcare, shopping and the places you expect to visit regularly.
- ■ Consider whether you prefer established neighborhoods or newer master-planned communities.
- ■ Think about lot size, hills and terrain, walkability, trails, lakes, golf and recreation.
- ■ If proximity to Disney or Orlando matters, compare drive patterns at the times you will actually travel.
- ■ Do not choose by home price alone - HOA fees, CDD assessments, taxes and insurance can change the monthly picture.

3. NEW CONSTRUCTION CHECKLIST

- Use your own Realtor before your first builder visit or online registration whenever possible.
- Compare the true price after lot premiums, structural options, design-center upgrades and closing costs.
- Ask what incentives require use of the builder's preferred lender or title company.
- Confirm HOA, CDD and other recurring community fees.
- Ask what is included in the base home versus shown in the model.
- Review estimated completion timing and what happens if construction is delayed.
- Plan for independent inspections at the appropriate construction stages and before closing.
- Confirm fencing, pool, rental and architectural restrictions before signing.

4. RESALE HOME CHECKLIST

- Review recent comparable sales and current competition before writing an offer.
- Look beyond cosmetic finishes to roof age, HVAC, plumbing, electrical systems, windows and major appliances.
- Obtain a professional home inspection and any specialty inspections appropriate to the property.
- For homes with pools, evaluate the pool equipment, heater, surface and signs of leakage.
- Review seller disclosures and permit history when available.
- Review available HOA documents, community rules and restrictions before your contractual deadline.
- Get an insurance quote early - do not wait until the week of closing.
- Confirm what personal property, fixtures and furnishings are included or excluded.

5. 55+ / ACTIVE-ADULT COMMUNITY CHECKLIST

- Compare lifestyle and amenities, not just the house.
- Ask about HOA fees, CDD assessments, food-and-beverage minimums and other recurring charges.
- Confirm age-qualification rules and guest/resident restrictions.
- Compare clubhouse, pool, fitness, pickleball, tennis, golf, trails, dining and social programming.
- Ask which amenities are complete today and which are planned for the future.
- Understand lawn care, exterior maintenance and what the HOA actually covers.
- Compare new 55+ communities with established options such as Kings Ridge, Summit Greens, Heritage Hills and Esplanade at Highland Ranch.

6. FLORIDA COSTS BUYERS SOMETIMES MISS

- Homeowners insurance and, where applicable, flood insurance.
- Property taxes after the home changes ownership; the seller's current tax bill may not reflect yours.
- HOA and CDD fees.
- Pool maintenance, lawn service and pest control.
- Utilities and irrigation.
- Possible homestead-exemption timing for a Florida primary residence.
- Moving, temporary housing, storage and travel expenses during the transition.

7. BEFORE YOU WRITE AN OFFER

- Know your maximum comfortable price and your preferred terms.
- Understand the inspection period, financing deadlines and deposit requirements.
- Decide how much flexibility you have on closing date and possession.
- Review what is included with the home.
- Ask your agent to explain the current local market before deciding how aggressively to negotiate.
- Never assume a verbal promise will be handled later - important agreements belong in the contract.

8. FROM CONTRACT TO CLOSING

- Send deposits by the required deadlines using verified wiring or delivery instructions.
- Schedule inspections promptly.
- Complete loan, appraisal and insurance requirements early.
- Review title, HOA and other documents within the applicable deadlines.
- Arrange utilities and moving services.
- Complete your final walk-through shortly before closing.
- Verify repair agreements and included items during the final walk-through.
- Keep your identification and closing funds ready, and independently verify wire instructions before sending money.

9. AFTER YOU GET THE KEYS

- Change locks and access codes.
- Update gate, garage and security-system access.

- File for homestead exemption when eligible and within the applicable deadline.
- Update driver's license, vehicle registration, voter registration and mailing address as appropriate.
- Keep closing documents, inspection reports, warranties and improvement receipts together.
- Introduce yourself to the HOA or community association and learn the rules before starting exterior projects.

READY TO START PLANNING YOUR CENTRAL FLORIDA MOVE?

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This checklist is a planning resource and is not legal, tax, insurance or lending advice. Requirements, fees and community policies can change; verify details applicable to your transaction.