

THE 2026 FLORIDA MOVE FIELD GUIDE

Your Complete Moving-to-Florida Checklist

A practical, printable plan from eight weeks before your move through your first month in Florida - including apartment tours, insurance, storms, utilities and the deadlines that are easy to miss.

8-WEEK TIMELINE

RENTER + BUYER TRACKS

FLORIDA-SPECIFIC

Built by imovingtoflorida.com

Start here: your move snapshot

Write down the four decisions that control almost every deadline and recommendation in this guide.

TARGET CITY / COUNTY	MOVE OR CLOSING DATE
_____	_____
HOUSING PLAN	HOUSEHOLD
Renting / Buying / Undecided	Solo / Couple / Family / Snowbird

THE FLORIDA RULE: deadlines depend on how and when you establish residency. Treat this as a planning guide, then confirm requirements with FLHSMV, your county property appraiser, insurer and local emergency-management office.

Four things to do before anything else

- ☐ Create a move budget with a **15% contingency** for deposits, inspections, utility setup, travel and replacement items.
- ☐ Save the exact street address of any home or apartment you are considering; insurance, flood and evacuation information is address-specific.
- ☐ Create one digital folder for quotes, lease documents, inspection reports, insurance binders, receipts and move-in photos.
- ☐ Choose a single move calendar and assign each task to a person and a date. A checklist without owners is only a wish list.

Your non-negotiable verification list

- ☐ Confirm the property's **FEMA flood map information** and the county's evacuation-zone guidance. They are different systems.
- ☐ Get the complete monthly housing cost in writing: base rent or mortgage plus required fees, insurance, utilities, parking and pet costs.
- ☐ If buying, confirm homeowners-insurance availability before your inspection period expires; ask whether wind and flood need separate coverage.
- ☐ If renting, read the lease's hurricane, early-termination, renewal, guest, parking, pest and move-out provisions before paying nonrefundable fees.

Eight to four weeks before

The expensive decisions happen early. Compare the complete cost and keep every quote in writing.

8+ weeks before

- ☐ Get at least three written moving quotes and compare the same inventory, dates, valuation coverage and access conditions.
- ☐ Decide whether you are using full-service movers, a container, a rental truck or a hybrid plan; verify cancellation and storage terms.
- ☐ If buying, begin insurance quotes early and ask what inspections the carrier may require for the specific home.
- ☐ Check the address in FEMA's Map Service Center and your county's evacuation-zone tool; save screenshots or reports in your move folder.
- ☐ For school-age children, verify zoning with the district using the exact address; do not rely only on a listing or map app.
- ☐ Reduce what you move. Florida homes and apartments often trade storage space for outdoor space, and every extra item raises moving cost.

4-6 weeks before

- ☐ Give required notice to your landlord or confirm the closing timeline and inspection deadlines with your transaction team.
- ☐ Reserve movers and elevators/loading areas. Ask apartments about move-in hours, insurance certificates and refundable elevator deposits.
- ☐ Start address updates for USPS, banks, employer, insurance, subscriptions, professional licenses and government records that apply to you.
- ☐ Transfer prescriptions and collect medical, dental, school and veterinary records. Keep critical medication with you, not on the truck.
- ☐ If bringing pets, confirm community restrictions, required records, deposits, monthly pet rent and nearby emergency-vet options.
- ☐ Schedule internet early if you work from home. Verify the provider at the exact address and ask whether equipment can arrive before move-in.

MONEY-SAVING CHECK: compare the total cost, not the advertised price. A lower mover quote or apartment rent can become the expensive choice after mandatory fees, storage days, parking or insurance requirements.

The final three weeks

Switch from research mode to confirmation mode. Every vendor, key, document and utility needs an owner and a backup plan.

2-3 weeks before

- ☐ Arrange electric, water/sewer, trash, gas and internet activation. Record confirmation numbers and first billing dates.
- ☐ Confirm renters or homeowners coverage begins before you take possession. Ask exactly what is and is not covered during the move.
- ☐ Locate your county emergency-management page, sign up for local alerts and save your evacuation zone and nearest approved routes.
- ☐ Photograph valuables, serial numbers and the condition of items before loading. Keep the photos somewhere other than the moving truck.
- ☐ Pack a Florida first-night kit: medication, documents, chargers, water, flashlight, basic tools, cleaning supplies, AC filters and pet supplies.
- ☐ Confirm the final amount due to movers and acceptable payment methods. Be cautious of last-minute demands that do not match the contract.

Moving week

- ☐ Reconfirm arrival windows, access instructions, parking, elevator reservations and who will meet each vendor.
- ☐ Carry IDs, insurance documents, lease/closing papers, medication, valuables and essential electronics with you.
- ☐ Photograph meter readings and the condition of the entire property before unpacking. Include walls, floors, appliances and existing damage.
- ☐ Test smoke and carbon-monoxide alarms, locks, water shutoff, electrical panel, AC, refrigerator and plumbing during the first walkthrough.
- ☐ Do not block the AC return or exterior condenser with boxes. Florida humidity can turn a small cooling problem into a moisture problem quickly.
- ☐ Save every move-related receipt. Some costs may matter for employer reimbursement, insurance claims or your own records.

Your first 30 days in Florida

Finish residency, vehicle and home setup in the right order. Requirements vary, so use the official links on page 8.

Residency and records

- ☐ Review FLHSMV's new-resident requirements. The official driver handbook says certain new residents must obtain a Florida driver license within 30 days to drive.
- ☐ Obtain Florida-compliant vehicle insurance, then complete Florida title and registration requirements through the appropriate motor-vehicle service center.
- ☐ Update voter registration if eligible, and review any professional-license, business-registration or tax-residency steps that apply to your situation.
- ☐ If you own and occupy a permanent Florida residence, review homestead eligibility with your county property appraiser. Permanent-residency and March 1 filing rules matter.
- ☐ Store digital copies of your Florida license, registration, insurance, lease/deed and emergency contacts in a secure location.

Make the home function

- ☐ Replace or verify the correct HVAC filter and note its size. Schedule preventive service if the system's maintenance history is unclear.
- ☐ Learn the water shutoff, electrical panel, storm-protection system and irrigation controls before an emergency.
- ☐ Inspect under sinks, around windows and near AC equipment for moisture. Report rental issues in writing and keep dated photos.
- ☐ Create a reliable service bench: HVAC, plumber, electrician, pest control and an emergency contact appropriate to the property.
- ☐ Build a hurricane supply plan gradually rather than during a storm forecast. Follow county guidance and local evacuation orders.

HOMEOWNER REMINDER: homestead rules are tied to permanent residency and January 1 status, with applications generally due to the county property appraiser by March 1. Confirm your own eligibility directly.

Apartment hunting: the nitty-gritty

A polished tour cannot show you nighttime parking, recurring fees or how management handles problems. Verify these before applying.

Before the tour

- ☐ Read the newest resident feedback across more than one public source. Look for repeated themes, not one dramatic review.
- ☐ Ask for a sample lease and a written fee sheet covering application, administration, deposits, utilities, parking, trash, pest and amenity charges.
- ☐ Check the exact address for flood information, evacuation guidance, commute time at rush hour and nearby grocery, medical and transit options.
- ☐ Confirm whether the quoted unit is the actual unit you would receive, plus its floor, view, renovation level and availability date.

During and after the tour

- ☐ Test water pressure, hot water, AC airflow, windows, locks, outlets, appliances, mobile signal and visible moisture-prone areas.
- ☐ Visit after work hours or on a weekend to observe traffic, parking, gate operation, common-area use and ordinary neighborhood noise.
- ☐ Ask how packages, guest parking, towing, maintenance requests, pest treatment and emergency repairs are handled.
- ☐ For pets, verify breed/weight limits, number allowed, deposits, monthly rent, DNA programs and restricted areas in writing.
- ☐ Calculate the **true monthly cost** and the **cash required before move-in**. Do not compare properties using base rent alone.
- ☐ Photograph and document every defect at move-in, submit the condition report on time and keep proof that management received it.

RESEARCH YOUR SHORTLIST: visit imovingtoflorida.com/apartments/ for Florida market guides and property-specific pros, cons, fees, parking, policies and source transparency.

Florida-ready home checklist

Florida homes work hard against heat, humidity, heavy rain, pests and storms. Small routines prevent expensive surprises.

Cooling, moisture and pests

- ☐ Record the HVAC filter size and replacement schedule. Keep supply and return vents clear and watch for sudden changes in cooling or humidity.
- ☐ Use bathroom and kitchen ventilation, address leaks quickly and avoid leaving the home closed with the AC off for long periods.
- ☐ Check doors, windows, screens and plumbing penetrations for pest entry points; store food securely and follow the property's treatment plan.
- ☐ If the home will sit vacant, arrange documented checks for AC, leaks, power, pool, lawn and storm readiness.

Storm readiness

- ☐ Know your evacuation zone, home construction, storm-protection method and where protective panels or hardware are stored.
- ☐ Keep a written household plan for communication, pets, medication, transportation, shelter and power needs.
- ☐ Build and maintain supplies based on Florida Division of Emergency Management and county guidance.
- ☐ Follow local officials during an event. An evacuation zone and a FEMA flood map serve different purposes and are not interchangeable.

Your service bench

- ☐ HVAC company: routine maintenance and after-hours contact _____
- ☐ Plumber / leak response _____
- ☐ Electrician / generator support _____
- ☐ Pest control _____
- ☐ Property manager / landlord / HOA _____

Official resources + your next moves

Bookmark these official starting points. County and local agencies should be used for address-specific instructions.

Florida driver license, title and registration	www.flhsmv.gov/
Homestead and property-tax information	floridarevenue.com/property/Pages/Taxpayers.aspx
FEMA Flood Map Service Center	msc.fema.gov/portal/home
Florida evacuation zones and preparedness	www.floridadisaster.org/knowyourzone/
Florida city and region guides	imovingtonoflorida.com/regions/
Florida apartment research	imovingtonoflorida.com/apartments/
Florida home-service directory	imovingtonoflorida.com/categories/
Florida home-service cost estimator	imovingtonoflorida.com/cost-estimator/

READY FOR THE COMPLETE MOVING SYSTEM?
This free checklist tells you what to do. The Florida Move Command Center adds a 12-week playbook and a 9-sheet Excel planner so you can organize the entire move for \$19.

Get the Florida Move Command Center →

Editorial note: This guide is educational and is not legal, tax, insurance or emergency advice. Rules and procedures change; confirm your situation with the responsible agency or licensed professional. Updated August 2026.