COLDWELL BANKER REALTY

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PANAMA CITY BEACH • 30A • DESTIN

The Relocation Pack

Your step-by-step guide to moving to Florida's Emerald Coast — from the first budget conversation to keys in hand and the lights on.



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Start With Your Numbers

A smooth relocation starts before the first home tour. Get the money picture settled early and every decision after it gets easier — especially from another state.

Before You Tour a Single Home

- ☐ **Decide how you'll buy** — cash, conventional, VA, or FHA — because it changes which homes and condos are realistic targets.
- ☐ **Get pre-approved, not just pre-qualified.** Most Emerald Coast sellers expect a lender's pre-approval letter with any offer.
- ☐ **Gather your documents once:** two years of tax returns, recent pay stubs, bank statements, and photo ID.
- ☐ **Ask for the full monthly picture** — principal, interest, taxes, insurance, and HOA or condo dues — not just the loan payment.
- ☐ **Set two numbers:** the price you're approved for, and the monthly payment you're actually comfortable with. Shop the second one.
- ☐ **Keep reserves.** Even with a low down payment, budget for earnest money, inspections, appraisal, and closing costs.
- ☐ **Tell your lender your timeline.** Relocation closings often run on a house-hunting trip or a start date — say so up front.

Florida Costs That Can Surprise New Buyers

- ☐ **Insurance runs higher on the coast.** Get real quotes on homes you're serious about — during the inspection period, not after closing.
- ☐ **Roof age drives insurability.** Ask the roof's age on every home; an older roof can mean a much higher premium or a required replacement.
- ☐ **Flood insurance may apply even outside high-risk zones.** If the home sits in a flood zone, your lender will require a policy — price it into the budget.
- ☐ **Homestead exemption lowers property taxes** on a primary Florida home. File with the county property appraiser by March 1 after you move in.
- ☐ **Your tax bill resets at purchase.** The seller's current bill is not your future bill — the county reassesses to the new value.
- ☐ **No state income tax** — but do budget realistically for insurance and association dues, which are the coast's real carrying costs.

Buying from out of state?

Most of my relocation buyers tour by video first and in person second. A good pre-approval plus a clear must-have list lets us move fast when the right home hits — the good ones here don't wait for a second trip.

Get to Know the Coast

Three markets, three personalities — all within about 45 minutes of each other. Here's the honest shorthand I give every relocating buyer.

Panama City Beach

The classic beach market: Gulf-front condo towers, established neighborhoods off the beach, and the most attainable price points of the three. Strong vacation energy in summer, quieter local rhythm in winter. Panama City, just across the bridge, adds year-round neighborhoods, medical centers, and Tyndall AFB nearby.

30A

A string of planned beach communities — Rosemary Beach, Seaside, WaterColor, Alys Beach and more — built around bike paths, dune lakes, and architecture with a point of view. Premium prices, strong second-home culture, and many communities limit or prohibit short-term rentals. If lifestyle is the purchase, this is usually it.

Destin

The harbor town: fishing fleet, boating everywhere, family resorts, and a wide mix of condos and single-family neighborhoods from the harbor to Miramar Beach. Fort Walton Beach and Niceville, just west and north, offer more house-for-the-money with Eglin AFB and Hurlburt Field next door.

Questions That Shape Your Search

- ☐ Will this be your full-time home, a second home, or a home you'll rent part of the year?
- ☐ How close to the sand do you really need to be — Gulf-front, a short walk, or a quiet street a few minutes inland?
- ☐ Condo with amenities and maintenance handled, or a single-family home with your own yard and garage?
- ☐ Do short-term rental rules matter to you — either because you want to rent, or because you want a neighborhood that doesn't?
- ☐ Which schools do you want to be zoned for, and how certain are you about that list?
- ☐ What's your real tolerance for the drive to work, the airport (ECP for PCB/30A, VPS for Destin/Fort Walton), and everyday errands?
- ☐ New construction, recently renovated, or a solid older home with room to make it yours?
- ☐ What has to be true about this move one year from now for you to call it a success?

House-Hunting Tracker

Homes blur together fast on a house-hunting trip. Rate every home the same day you see it, while the details are still honest.

On Every Tour, Check

- ☐ **The view and the walk** — photograph both. Listings show the best angle; note what the beach access is really like.
- ☐ **Roof and HVAC age** — ask directly; both drive your insurance quote and your near-term budget.
- ☐ **Water clues** — stains on ceilings, soft spots at baseboards, musty smells. Coastal homes tell on themselves if you look.
- ☐ **Parking and storage** — assigned spaces, garage, room for the boat, bikes, and beach gear.
- ☐ **Signal and internet** — check your phone's bars and ask which providers serve the address if you work from home.
- ☐ **What conveys** — furnishings, golf carts, and beach equipment are negotiable here more often than you'd expect.
- ☐ **The neighborhood at a second hour** — if you can, drive it once in the evening or on a weekend morning.

Score the Homes You See

Address / Community	Price	Bd / Ba	Dues (HOA/ Condo)	Flood Zone	Score / 5	Notes

Score on gut feel plus facts: layout for your life, condition, location, and total monthly cost — not the list price alone.

Questions to Ask About an HOA or Condo Association

Much of the Emerald Coast lives under an association. The dues buy real things — insurance, amenities, maintenance — but the rules and the reserves matter as much as the number. Ask these before you write an offer.

The Money

- ☐ What are the current dues, what exactly do they cover (master insurance, water, cable, reserves, amenities), and when did they last increase?
- ☐ Has there been a special assessment in the last five years? Is one planned or being discussed?
- ☐ Can I review the current budget, the most recent financial statements, and the reserve study?
- ☐ For condos: has the association completed its milestone inspection and Structural Integrity Reserve Study (SIRS), and are the required reserves being funded?
- ☐ Are any major projects on the horizon — roof, elevators, balconies, seawall, pool — and how will they be paid for?

The Rules

- ☐ Are short-term rentals allowed? Is there a minimum rental period — days or months — a cap on rented units, or a waiting period for new owners?
- ☐ What are the rules on pets, parking, boats and trailers, and exterior changes?
- ☐ Is the association involved in any lawsuits?
- ☐ Who manages the association, and how responsive are they to owners?

Everyday Living

- ☐ What insurance does the association carry, and what must I carry on my own unit or home?
- ☐ How are the amenities maintained — pools, beach access, fitness rooms, elevators — and are any closed or scheduled for work?
- ☐ What does the association maintain outside my door, and what is mine to handle?
- ☐ Can I talk with a current owner or two about living there?

> **Read the documents, not the summary**
> Florida gives buyers a review window for association documents on resale purchases. Use it. The budget, the rules, and the meeting minutes will tell you more about a building or neighborhood than any listing sheet.

Under Contract: The Path to Closing

From signed contract to closing day usually runs about 30–45 days on a financed purchase. Here's the order things happen — check them off as we go.

Contract to Close

- ☐ **Escrow deposit delivered** — typically within a few days of signing. This deadline matters; don't let it slide.
- ☐ **Inspections scheduled immediately** — general home inspection, plus a 4-point and wind-mitigation inspection your insurer will want.
- ☐ **Loan application completed** and every document your lender requests sent the same day they ask.
- ☐ **Appraisal ordered** by the lender; the value has to support the price or we renegotiate.
- ☐ **Association documents delivered and reviewed** — budget, rules, financials — inside Florida's review window.
- ☐ **Insurance quoted and bound** — homeowners (and flood, if required) in place before closing, not the week of.
- ☐ **Title work reviewed** — commitment, survey, and any liens or permit issues resolved.
- ☐ **Repairs and credits settled** in writing, with receipts collected for anything the seller completed.
- ☐ **Final walkthrough** scheduled for closing week — the home should be in the condition the contract promises.
- ☐ **Closing disclosure reviewed** at least three business days before closing; compare it to your loan estimate.
- ☐ **Funds wired safely** — verify wiring instructions by phone with the title company at a number you already trust. Wiring instructions never change by email.
- ☐ **Closing day** — bring government photo ID for everyone signing, and any funds not already wired.

After the ink dries

Keep your closing package somewhere safe — you'll reach for it at tax time and when you file homestead. Then turn to the next two pages: they get your utilities live and your mail following you to the coast.

Move-In Clean — Before the Furniture Arrives

After a long move, this is the reset. Work it before the furniture lands — an empty home cleans in half the time, and you'll know every corner of your new place by dinner.

Kitchen

- ☐ Wipe inside every cabinet and drawer — wash or replace shelf liner while they're empty.
- ☐ Clean inside the oven, microwave, and refrigerator (pull the fridge out and vacuum behind it if you can); run the dishwasher empty with a cleaning cycle and clear its filter.
- ☐ Degrease counters, backsplash, and range hood; sanitize the sink and run the disposal with ice and citrus.

Bathrooms

- ☐ Sanitize tub, shower, toilet, and sink — everything, top to bottom, before anyone uses them.
- ☐ Wipe inside vanity cabinets and medicine cabinets; wash mirrors and floors.
- ☐ Replace tired toilet seats — inexpensive, and the home instantly feels like yours.

Living Room & Dining Room

- ☐ Wash windows on the inside; clean sills and tracks (you'll be amazed what's in the tracks).
- ☐ Dust ceiling fans, vents, and baseboards; spot-clean wall marks.
- ☐ Sweep, vacuum, or mop every floor — work from the farthest room toward the door.

Bedrooms

- ☐ Vacuum closets, shelves included; dust fans and light fixtures.
- ☐ Clean windows and wipe closet doors and tracks; finish with the floors.

Laundry Room, Stairwells & Entry

- ☐ Wipe down the washer and dryer; clean the lint trap and detergent drawer; run one empty hot wash cycle.
- ☐ Sweep or vacuum stairs; wipe the handrail; dust light fixtures and ledges.
- ☐ Sweep the porch and entry; shake out or replace the doormat.

Whole-Home Finishers

- ☐ **Fresh HVAC filters in** — start your ownership with clean ones and note the size on your phone.
- ☐ Test smoke and CO detectors; fresh batteries where there's any doubt.
- ☐ Open the windows and air the whole home out while you work.
- ☐ Mop your way out the front door. Furniture can arrive tomorrow — tonight, the house is clean and yours.

Utility Providers — Set Up Before You Arrive

Line up service ahead of time — most providers let you schedule start dates once you have a closing date. The goal: everything live at the new home on day one, and nothing still running in your name at the old one.

Internet & Cable TV

Book the installation appointment for arrival day or the day after — installer visits book out, so schedule as soon as your closing date is set.

Company: _____ Phone: _____

Website: _____ Install date: _____ Confirmation #: _____

Electric

Start or transfer service effective closing day, so the home is powered the moment you get the keys.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Water & Sewer

Put water in your name effective the closing / move-in date — a gap can mean a shutoff and a reconnect fee.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Gas

Transfer or start effective closing day. If the home uses propane, confirm the supplier and the tank level at closing.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Trash & Recycling

Start service for your first week, and confirm the pickup day plus when carts will be delivered.

Company: _____ Phone: _____

Website: _____ Start date: _____ Pickup day: _____

Phone & Home Security

Update your mobile account's service address for E911, and re-point security cameras and smart-home apps once the home is yours.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Your First 48 Hours

- ☐ Water on — run every faucet and check under sinks for leaks.
- ☐ Electric on — test the breaker panel, air conditioning, and water heater.
- ☐ Internet / cable installed and Wi-Fi live.
- ☐ Trash pickup day confirmed and carts in place.
- ☐ Locks changed or door codes reset — the house is yours now.

Change of Address

One move, dozens of address books. Work this page top to bottom and your mail, bills, and accounts will land in the right place.

Leaving — Old Address

Street: _____

City / State / ZIP: _____

Last day at this address: _____

Arriving — New Address

Street: _____

City / State / ZIP: _____

Move-in date: _____

First: The Post Office

☐ **File the USPS change-of-address** (online at usps.com or at any post office) about a week before the move, and set mail forwarding to start on your move date. Forwarding is a cushion, not a substitute for notifying everyone below.

Government & ID

- ☐ DMV — driver's license & vehicle registration (new Florida residents transfer both)
- ☐ IRS
- ☐ Social Security Administration
- ☐ Voter registration

Insurance

- ☐ Homeowners / renters
- ☐ Auto
- ☐ Life & health
- ☐ Flood policy, if you carry one

Money

- ☐ Banks & credit unions
- ☐ Loan & credit card companies
- ☐ Financial advisor & accountant
- ☐ Retirement & investment accounts

Home & Utilities

- ☐ Every provider on the utilities page — stops at the old home, starts at the new
- ☐ Smart-home apps (doorbell, thermostat, alarm monitoring)
- ☐ Lawn, pool & pest services

Subscriptions & Deliveries

- ☐ Amazon & delivery accounts
- ☐ Streaming services
- ☐ Gym & club memberships
- ☐ Retail & loyalty accounts

Health, Work & Family

- ☐ Employer & payroll
- ☐ Doctor & dentist
- ☐ Veterinarian & pharmacy
- ☐ Schools & childcare

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