



CENTRAL FLORIDA

Relocation Guide

A practical, polished roadmap for planning your move with clarity and confidence.

CLERMONT • MINNEOLA

GROVELAND • WINTER GARDEN

Resale + New Construction

Buyer Guidance + Relocation Planning

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Guiding you home with faith, knowledge & purpose.

Welcome to Central Florida

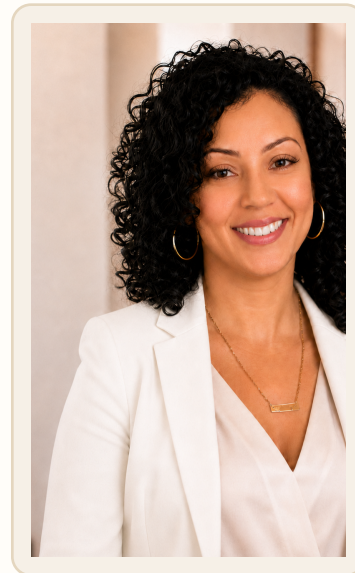
FROM ONE NEW YORKER TO ANOTHER

I understand the move.

I made the move from New York to Central Florida five years ago, so I know that relocation is about much more than finding a house. You are learning a new market, new expenses, new communities, and a new rhythm of everyday life, often from hundreds or thousands of miles away.

My goal is to help you compare the details that matter before you make a decision: the true monthly cost of a home, community fees, insurance considerations, school zoning, commute patterns, new construction options, and the differences between areas.

Use this guide as your starting point. When you are ready for a more personal plan, I can help you narrow communities, tour homes in person or virtually, and build a search around your priorities and budget.



“The right move starts with the right information.”

A home can look affordable on the listing page and feel very different once taxes, insurance, HOA/CDD assessments, utilities, commute, and maintenance are included.

YOUR FOUR CORE MARKETS

Different communities. Different tradeoffs.

These four areas sit west of Orlando and offer a mix of established neighborhoods, growing corridors, and new construction. Rather than asking which one is “best,” compare which one fits your housing preferences, monthly budget, commute, and lifestyle.

Clermont

Established lakefront identity, rolling terrain, an active downtown, and a broad mix of resale and new construction options.

Minneola

Fast growth, newer communities, and convenient access to the Turnpike corridor. Inventory and development continue to evolve.

Groveland

More room to expand, significant residential growth, and new community development across a larger geographic area.

Winter Garden

Historic downtown character plus major newer development areas. Part of the city is in Orange County, so taxes, schools, and utilities may differ from Lake County.

Compare every area using the same five questions:

- What will the full monthly housing cost be?
- How does the location work for my actual commute and routines?
- What fees or assessments come with the community?
- Which home type and lot options fit my priorities?
- What is planned nearby that could change access, traffic, or value?

LAKE COUNTY

Lakefront character and established growth

Clermont combines an established city core with expanding residential corridors. Buyers can find older neighborhoods, gated communities, townhomes, and new construction, sometimes within a short drive of one another.

What buyers often like

- Variety of home ages and community styles
- Downtown and lakefront amenities
- Access to major roads leading toward Orlando
- Continued new home development

What to compare carefully

- HOA and CDD structure by community
- Insurance and roof age on resale homes
- Traffic at your real commute times
- Tax estimate based on your purchase price

Clermont buyer questions

- Is the home in an established neighborhood or a newer phase with future construction nearby?
- If the property is near a lake, has the insurance or flood exposure been reviewed for that specific parcel?
- How far is the home from the roads you will actually use for work, school, shopping, and appointments?
- If comparing resale with new construction, what is included in each price and what upgrades would be additional?

LAKE COUNTY

A fast growing corridor to watch

Minneola has seen significant residential and infrastructure growth, with newer communities and development clustered around major transportation routes. Because growth is active, it is especially important to understand what is planned around a property, not just what exists today.

What buyers often like

- Newer housing inventory
- Access to the Turnpike corridor
- New retail and residential growth
- Modern community amenities in many developments

What to compare carefully

- CDD or special assessments
- Lot premiums in new construction
- Construction timelines around the community
- Current and future traffic patterns

Minneola buyer questions

- Is the community early in development, mid buildout, or nearly complete?
- What commercial, road, or school projects are planned nearby, and what is the anticipated timing?
- Which costs are included in HOA/CDD fees and which are separate?
- For a new build, are builder incentives tied to a preferred lender or title company?

LAKE COUNTY

Growth, land, and expanding options

Groveland covers a broad area and continues to add housing. Buyers may encounter everything from established homes and larger lots to master planned communities and brand new phases. Distance between neighborhoods can be meaningful, so location inside Groveland matters.

What buyers often like

- Range of lot sizes and home styles
- Active new construction pipeline
- Opportunities farther from dense urban development
- Growing retail and services

What to compare carefully

- Distance to everyday services
- Road access and commute routes
- Future development around the parcel
- Utility, HOA, and CDD structure

Groveland buyer questions

- How long does the drive feel during your actual weekday schedule, not just on a weekend showing?
- What infrastructure or development is planned around the community?
- If the home is on a larger lot, what maintenance, septic or well, or utility considerations apply?
- If the neighborhood is new, what future phases or amenities are still under construction?

ORANGE COUNTY

Historic charm and major newer development

Winter Garden includes a walkable historic downtown as well as large newer residential areas. Because neighborhoods can feel very different depending on location, compare the exact address, school zoning, county services, traffic routes, and community fees rather than relying on the city name alone.

What buyers often like

- Historic downtown and local events
- Established and newer housing choices
- Access to western Orange County amenities
- Significant master planned development

What to compare carefully

- Orange County tax and utility structure
- School zone by exact address
- HOA/CDD and amenity fees
- Peak traffic and route options

Winter Garden buyer questions

- Which part of Winter Garden is the property in, and how does that affect commute and daily routines?
- What is the school zone for the exact address today, and are any boundary changes pending?
- What community fees apply and what do they cover?
- How does a resale option compare with nearby new construction after incentives, upgrades, and closing costs?

Look Beyond the Price Tag

THE NUMBER THAT MATTERS

Build the true monthly cost.

The listing price is only one part of affordability. Before falling in love with a home, compare the recurring costs that will show up after closing.

1**Mortgage principal and interest**

Your loan payment before escrow.

2**Property taxes**

Do not assume the seller's current tax bill will be your future bill.

3**Homeowners insurance**

Get property specific quotes; roof, construction, claims, location, and coverage choices matter.

4**HOA / CDD / assessments**

Review both recurring fees and any special assessments.

5**Utilities**

Electric, water or sewer, trash, gas if applicable, internet.

6**Maintenance reserve**

Budget for routine service, repairs, landscaping, pest control, pool, etc.

Your comparison formula

Mortgage + Taxes + Insurance + HOA/CDD + Utilities + Maintenance = True Monthly Cost

Use the same formula for every home so you compare apples to apples.

Florida Homeownership Basics

FLORIDA SPECIFIC DUE DILIGENCE

Ask before you assume.

Property taxes

A purchase may change the assessed value. Ask for an estimate based on your expected purchase price rather than relying on the seller's bill.

Homestead exemption

Eligible Florida residents may qualify for homestead related property tax benefits. Application and eligibility are handled through the county property appraiser.

Homeowners insurance

Premiums can vary materially by property. Obtain quotes early enough that insurance does not become a last minute surprise.

Flood risk

Flood zone designation and actual risk are not the same question. Review official flood information and discuss coverage with an insurance professional.

CDD assessments

A Community Development District may levy taxes or assessments to finance and maintain community infrastructure. Review the specific district disclosure and annual charges.

Hurricane preparation

Understand shutters, impact protection, roof age, deductible structure, evacuation planning, and what maintenance is your responsibility.



Important:

Taxes, insurance, flood status, HOA/CDD fees, and exemptions are property specific and can change. Verify them for the exact home before making a decision.

NEW HOMES, DIFFERENT RULES

The base price is not the final price.

New construction can be an excellent relocation option, but the advertised price may not include the lot, structural options, design selections, closing costs, or community fees you ultimately choose.

Before your first visit

- Have your Realtor accompany you or register you when required by the builder.
- Ask what phase the community is in and what future phases are planned.
- Request the current incentive sheet and ask what conditions apply.
- Confirm HOA/CDD, lot premiums, included features, and upgrade allowances.

Before you sign

- Review the builder contract and deadlines carefully; builder contracts differ from standard resale contracts.
- Understand deposit schedules and what is refundable or nonrefundable.
- Confirm estimated completion timing and what happens if it changes.
- Consider independent inspections when permitted and appropriate.

Builder incentives: compare the net deal

A lower rate, closing cost credit, design incentive, or price reduction can each create a different financial result. Ask for side by side numbers so you understand the payment, cash to close, and long term cost, not just the headline incentive.

Tip: Incentives can change frequently. Get them in writing for the home and date you are considering.

BEFORE CLOSING

A SMOOTH FINISH STARTS WITH PREPARATION.



REVIEW CLOSING DISCLOSURE

Carefully review your Closing Disclosure and ask any questions.



FINAL WALKTHROUGH

Ensure the home is complete and in the condition agreed upon.



CONFIRM FUNDS

Ensure your down payment and closing funds are ready.



SET UP UTILITIES

Schedule start dates for electric, water, gas, internet, and trash.



CHANGE YOUR ADDRESS

Update with USPS, banks, subscriptions, and important contacts.



INSURANCE IN PLACE

Confirm homeowner's insurance is active before closing.



YOU'RE ALMOST HOME.
WE'LL TAKE CARE OF THE DETAILS.

You've got this!

FIRST MONTHS IN YOUR NEW HOME

SETTLE IN, GET ORGANIZED, AND START ENJOYING YOUR NEW CHAPTER.

1

UNPACK WITH PURPOSE

Start with the essentials, then take your time making it feel like home.

2

REGISTER & UPDATE

Voter registration, vehicle registration, and local memberships.

3

FIND YOUR GO TO SPOTS

Grocery store, pharmacy, gas station, and coffee shop.

4

SETTING UP YOUR HOME

Explore smart home features, warranties, and maintenance tips.

5

MEET YOUR NEIGHBORS

A friendly wave goes a long way in a new community.

6

TAKE TIME TO EXPLORE

Discover nearby parks, trails, restaurants, and weekend activities.

7

GET ON THE CALENDAR

Schedule service appointments, school activities, and local events.

8

KEEP FAITH AT THE CENTER

Pray, give thanks, and trust that you're exactly where you're meant to be.

A NEW HOME IS MORE THAN A PLACE. IT'S A FRESH START. ENJOY THE JOURNEY.

RELOCATION CHECKLIST

YOUR QUICK REFERENCE FROM START TO FINISH.

BEFORE YOU MOVE

- ☐ Define your priorities
- ☐ Set your budget
- ☐ Plan your trip
- ☐ Research areas
- ☐ Get pre approved
- ☐ Connect with a local expert

WHEN YOU ARRIVE

- ☐ Tour areas
- ☐ Ask questions
- ☐ Explore lifestyle and amenities
- ☐ Visit communities
- ☐ Compare options
- ☐ Take notes

AFTER YOU CHOOSE

- ☐ Review contract and timelines
- ☐ Understand incentives
- ☐ Plan your move
- ☐ Select homesite and options
- ☐ Schedule inspections

BEFORE CLOSING

- ☐ Review closing disclosure
- ☐ Confirm funds
- ☐ Change your address
- ☐ Final walkthrough
- ☐ Set up utilities
- ☐ Insurance in place

FIRST MONTHS

- ☐ Unpack with purpose
- ☐ Meet your neighbors
- ☐ Take time to explore
- ☐ Find your go to spots
- ☐ Register & update
- ☐ Keep faith at the center

YOU DON'T HAVE TO DO THIS ALONE.
I'M HERE TO GUIDE YOU EVERY STEP OF THE WAY.

IMPORTANT CONTACTS

Realtor _____

Loan Officer _____

Title Company _____

Home Insurance Agent _____

Utilities _____

Internet Provider _____

HOA / Community Manager _____

Emergency Contact _____

“Let all that you do be done in love.”

1 Corinthians 16:14

TRUSTED STARTING POINTS

CLERMONT

City of Clermont
clermontfl.gov
Lake County Schools
lake.k12.fl.us
Visit Clermont
clermontfl.com

MINNEOLA

City of Minneola
minneolafl.gov
Lake County Schools
lake.k12.fl.us
Visit Minneola
minneola.org

GROVELAND

City of Groveland
grovelandfl.gov
Lake County Schools
lake.k12.fl.us
Explore Groveland
exploregroveland.com

WINTER GARDEN

City of Winter Garden
wgfl.gov
Orange County Schools
ocps.net
Visit Winter Garden
visitwintergarden.com



CONTINUE YOUR CENTRAL FLORIDA PLAN

Explore communities, download resources or connect with Saraah.

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