

PEOPLE FIRST REALTY FLORIDA

## Thinking of Selling & Relocating?

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## How to Build a New Life in Florida

s of January 31, 2025, the California wildfires have forced more than 200,000 to evacuate, and destroyed more than 18,000 homes and structures, leaving families to rebuild their lives both physically and emotionally.

Many of you may be wondering whether rebuilding your home or relocating in another area is going to be an actual solution-more so because California is seeing an average of 7,000 wildfires each year. Just in the last 5 years, there have been 33,000 wildfires, destroying more than 8 million acres.



For many, relocating offers a chance for a fresh start. And in that case, Florida, with its diverse communities, affordable living, and abundant opportunities, is an ideal option for families looking to rebuild and move forward.

## **Essential Steps to Relocate**

Relocating is a very big step. Our award-winning team at People First Realty Florida has put together a guide with essential steps to help make your transition easier.

#### A. First and Foremost

. Friends and family members can provide a wealth of support at times like this, so reach out to them and let them help you. This is the time to lean on your people.

If you have <u>homeowners insurance</u>, the first thing you will need to do is file a claim with your insurance company. Your insurance company may be overburdened and nonresponsive but just persist and get your claim filed now!

 If your home was fully destroyed in the California wildfires, your insurance company will be required to pay you at least a third of the estimated value of your personal belongings right away, along with a minimum of four months' rent. (For more information, see the California Department of Insurance's top 10 tips for wildfire claimants.)



4. If you were renting and had renters insurance, your policy will more than likely cover the cost of temporary housing and your lost belongings. Renters and homeowners alike should also register for assistance from the Federal Emergency Management Agency. Assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals recover from the effects of the disaster.

#### **B.** Prioritize Emotional Recovery

Before diving into the logistics of relocation, it's essential to address the emotional impact you and your family have experienced.

5. Acknowledge your loss. It's natural to grieve the loss of a home and possessions. Give yourself and your family time to process these emotions.

6. Don't hesitate to seek support. Connect with a counselor or support group specializing in disaster recovery. Involve your family.

7. Include your children in discussions about relocating. Reassure them that starting fresh is an opportunity to leave without fear or stress and create a new future.



#### C. Plan Your Relocation to Florida

Moving after a wildfire can feel overwhelming, but a well-organized plan can make the process more manageable.

8. Check communities in Florida and see which one appeals to you and your family. You may want to move into one of Florida's great cities, such as Tampa, Miami or Orlando. Or you may prefer smaller communities along the Gulf Coast. Study your options, such as cost, housing prices, locations, schools, etc. Check our guide on communities we serve for detailed information about living at the Florida Gulf Cost.

9. Consider climate and safety. Look for areas with minimal risk of floods and hurricanes. Florida

is divided into flood and hurricane zones. Staying outside those zones will keep you and your family safe. With occasional hurricanes, most Floridians are very familiar with their zones and what to do to keep any damage mimimal.

10. Check job opportunities that exist in your professional field. <u>Florida's job market</u> is very strong and unemployment rates have steadily declined. A big advantage is that Florida is a far less expensive state to live in than California because it has less expensive homes, lower sales tax on things you buy, and lower income taxes on money you earn.

1. Look for family-friendly neighborhoods with good schools, parks, and low crime rates.

#### D. Set a Budget

12. Factoring in moving costs, possible temporary housing, and potential home purchase or rental expenses, work out your budget and what you are willing and able to spend on your relocation.

13. Include in your budget expectations of your potential home insurance payout, and other relocation aid you may qualify for.

14. If your home is still worth selling, contact <u>People First Realty</u> Florida. We can help you get an estimate for your house and getting your sale started.

15. Review <u>Florida's lower cost of living</u> compared to California, including no state income tax, which can ease financial pressures.

#### E. Find Temporary Housing

15. Consider renting before purchasing a home to explore neighborhoods and find the best fit for your family's needs. Having a temporary home will give you time to find your final, ideal home in the location of your choice.

#### F. Rebuild Stability and Your Future

**16**. Work with your insurance company to maximize your claim for wildfire losses.





**17.** Take advantage of state or federal assistance programs to help with relocation and recovery costs.

18. Use the move as an opportunity to declutter and simplify your life.

**19.** Create a vision for your new home that incorporates safety and comfort.

20. Stay positive. Celebrate small wins along the way, like finding a great neighborhood or connecting with a new community.



21. Set new goals. Relocation can inspire you to explore new hobbies, career paths, or educational opportunities.

22. Stay resilient. Remember that rebuilding takes time. Lean on your family and new community for support as you navigate this fresh chapter.

### **Hire Trusted Professionals**



John & Diane Stivey have helped many families such as yours relocate to a safer and better environment.

#### Work with experienced real estate agents familiar with helping families relocate.

At People First Realty Florida, our award-winning team clocks decades of experience in real estate, and we're proud to have helped over 1,000 families build greater prosperity.

Serving Tampa Bay, Clearwater, St. Petersburg, Gulf Coast beaches, and beyond, we'd love to talk with you about relocating and achieving your goals.

We can connect you with temporary housing options, local schools, and resources to ease your move.

Relocating after a wildfire is challenging, but we will help you move to Florida to provide the fresh start your family needs. With its affordable housing, strong job market, and welcoming communities, Florida is an excellent place to rebuild and thrive.

By prioritizing emotional recovery, planning your move carefully, and leveraging local opportunities, you'll be on the path to a brighter future!

Ready to make the move? Contact us - your Premier Florida Real Estate Broker/Agent - today to help your family find the perfect home and start your new chapter with confidence.