

RELOCATION GUIDE

Welcome to your new life in Sunny Southwest Florida.

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Before You Buy in Southwest Florida, Read This

Welcome to your new life in Sunny Southwest Florida. Relocating isn't just about finding a house — it's about choosing a lifestyle that actually fits you. I've helped tons of buyers move here, and most of them come in excited... but missing a few critical details.

Here are the three biggest mistakes I see relocation buyers make — and how to avoid them.

1. Falling in Love with a City Before Understanding the Neighborhoods

Naples, Fort Myers, Bonita Springs, and Cape Coral all feel very different block by block. Two homes just a mile apart can mean completely different HOA rules, insurance costs, and daily lifestyles. This is why I always help clients narrow micro-areas before ever stepping on a plane.

2. Underestimating HOA Fees, Insurance, and Flood Zones

Many buyers focus on the purchase price and overlook monthly HOA dues, flood insurance requirements, or wind coverage. These costs can dramatically affect affordability — especially near the water. I walk clients through this upfront so there are no surprises later.

3. Assuming “Florida Living” Feels the Same Everywhere

Golf communities, boating neighborhoods, downtown condos, and master-planned communities all offer very different lifestyles. Some buyers expect peace and quiet and end up in a seasonal hotspot — others want social energy and land somewhere too sleepy. The goal is alignment, not just location.

Most of my relocation clients start with clarity — not listings. That's how we avoid regret and make confident decisions.



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WORK WITH ME!



CONGRATULATIONS!

YOU'VE DECIDED TO DITCH THE SNOW FOR SAND



CITIES TO CONSIDER



NAPLES

Elegant, upscale, and dripping in coastal charm, Naples is where white-sand beaches meet world-class golf, fine dining, and high-end shopping. Known for its polished aesthetic and luxury lifestyle, it's perfect for those who love resort-style living with a small-town feel. Think art galleries, beautiful marinas, and sipping wine

at sunset.



BONITA SPRINGS

Hidden gem alert. Bonita Springs offers beachside charm with a casual vibe. It's a place where kayaking before lunch and teeing off after is just another Tuesday. Popular for its natural beauty and relaxed luxury.



ESTERO

The perfect middle ground between Naples and Fort Myers. Estero is a quiet, beautifully planned community with upscale shopping (hello Coconut Point), access to nature preserves, and a growing list of luxury developments. This is one of the best places to find new construction communities other than Babcock Ranch.

TO CONSIDER



FORT MYERS

A lively mix of history and waterfront fun. Fort Myers offers walkable downtown charm, riverfront living, and easy access to the Gulf. Great for boating lovers, snowbirds, and full-timers alike—especially those who want value and vibe in one place.



BABCOCK RANCH

Welcome to the future. Babcock Ranch is America's first solar-powered town, filled with walking trails, lakes, and eco-conscious living. It's modern, green, and designed for connected community life with resort-style amenities and will eventually have 19,500 doors.



CAPE CORAL

Canal heaven for boaters. With more navigable waterways than Venice, Italy, Cape Coral is ideal for water-lovers who want a laid-back Florida lifestyle with direct access to the Gulf. Affordable, growing, and full of character. Keep in mind that the closer you are to open water, the more expensive the homes will be.

Who Each City Is NOT For

Naples Is NOT For You If:

You want nightlife past 9–10 PM

You're looking for the lowest-cost housing options

HOA fees and polished aesthetics feel restrictive

Naples shines for luxury, golf, dining, and refined coastal living — but it's not designed for everyone.

Bonita Springs Is NOT For You If:

You want a highly urban, walkable downtown scene

You dislike a quieter, more nature-forward lifestyle

You prefer large-scale nightlife and entertainment hubs, although the downtown area is growing with options.

Bonita is ideal for relaxed coastal living, not big-city energy.

Estero Is NOT For You If:

You want historic charm or older architecture

You dislike master-planned communities

You want to be right on the beach

Estero is about convenience, new construction, and balance — not beach-town vibes.

Fort Myers Is NOT For You If:

You want ultra-luxury exclusivity

You're sensitive to seasonal traffic near downtown

*You prefer gated, HOA-heavy communities only
New Construction communities are mainly east of Interstate 75*

Fort Myers offers character, boating, and value — but it's more diverse and dynamic.

Cape Coral Is NOT For You If:

You don't want to deal with bridges or canals

Boating access isn't important to you

You want a highly walkable urban core

Cape Coral is incredible for water lovers — but not built around walkability but downtown is getting more walking friendly.

Babcock Ranch Is NOT For You If:

You want mature landscaping and established neighborhoods

You need immediate access to nightlife or beaches

You prefer traditional Florida architecture

Babcock Ranch is forward-thinking, eco-focused, and community-driven — not old-school Florida.

SETTING YOUR RELOCATION BUDGET

DOWN PAYMENT

How much can you put down upfront? A larger down payment can often mean lower monthly payments.

CLOSING COSTS

These fees can add up quickly, so it's important to budget for them. If possible add 20% to your estimate just in case.

MOVING EXPENSES

Don't forget to account for the cost of packing, transporting your belongings, and potentially storing items temporarily.



SETTING YOUR RELOCATION BUDGET

MONTHLY PAYMENTS

Use online mortgage calculators to get an estimate of what your monthly mortgage payments might be based on different home prices and interest rates.

RESERVES

It's wise to set aside some savings for unexpected expenses that may arise after moving in.

HOA FEES

These can range from none to well over \$1,000 a month. Look for a community that has everything you want but not a lot of what you won't use so you are not paying for fluff that others use but you do not.



DEFINING YOUR IDEAL HOME AND NEIGHBORHOOD

We discussed what to expect in different cities, now picture your dream home. How many bedrooms and bathrooms do you need? Do you crave a sprawling pool oasis or a big yard for the pups to play in? Make a list of your must-haves and nice-to-haves. No home will ever have it all so it is best to get the most important and know what you can live without.

Next, research neighborhoods in your new city. Consider:

- Commute: How far are you willing to travel to work or school?
- Amenities: Are parks, restaurants, shops, and entertainment options important to you?
- School Districts: If you have children or plan to have children in the future, research the quality of the schools in different areas.
<https://www.leeschools.net/>
- Safety: Look into crime rates and statistics for potential neighborhoods.
<https://www.sheriffleefl.org/crime-map-2-0/>
- Future Plans: Are you looking for a neighborhood with a strong potential for property value appreciation?

By clearly defining your budget and ideal living situation, you'll narrow your search and save valuable time when actively looking for properties. This preparation will also help you communicate your needs to your real estate agent, ensuring they find properties that align with your vision.





HOME SHOPPING CHECKLIST

“What You Actually Need in Florida (Hint: It’s Not a Basement)”

Here are some important things to discuss when looking for a home here in Sunny paradise:

IMPACT WINDOWS

Impact windows and doors make life easier without the hassle of putting up shutters for hurricanes. They also help with reducing energy costs and noise from outside the home.

LANAI LIFE

If you love being outside make sure your home will have ample space to enjoy outdoors. If that includes a pool now have it inspected for leaks. If later make sure there is room to add one down the road.

HOA DETECTIVE SKILLS

I have developed a knack of helping people find the community that they are looking for based on what they want to do as close to home as possible. This includes communities with resort pools, tennis, pickleball, bocce, walking trails, etc.

WHAT IT IS REALLY LIKE TO LIVE HERE

“YES, IT’S
HOT. NO, YOU WON’T MISS SNOW.”

COST OF LIVING

Southwest Florida, especially areas like Naples and Bonita Springs, tends to be on the higher end of the scale when it comes to housing. Collier and Lee counties are known for premium pricing, with Naples often ranking among the highest in Florida. Expect above-average property taxes and homeowner insurance due to the coastal location and hurricane exposure.
https://www.youtube.com/watch?v=LxeLH_aB5z4

WEATHER

Sunshine is abundant, but so is the humidity. Summers are hot and sticky, with frequent afternoon thunderstorms. Hurricane season runs from June to November, so preparedness is key. I have been through several and if you are ready the worst part is going without electricity afterward.

SEASONAL CROWDS

From January to April, “Snowbird Season” brings major population spikes. Expect longer restaurant waits, packed beaches, and heavier traffic — especially around U.S. 41 and I-75. But the energy is lively and social.

LOCAL QUIRKS

- You'll see people lining up at restaurants at 4:30 PM. Yes, dinner at 4:30 is a thing.
- Golf cart-friendly neighborhoods are common.
- “Love bugs” swarm twice a year and stick to everything.
- Residents debate over Publix vs. Seed to Table like it’s a sport. “Hint, if you don’t know about Seed to Table, do yourself a favor and check it out as it is like no other.”

MOVING TIPS

“Don’t Pack the Snow Shovel, But Bring the Patience.”

DECLUTTER BEFORE PACKING

Donate, sell, or toss items you no longer use. Less to pack = less to move = less stress.

Label Everything Clearly “Pro Tip!”

Use large, bold labels on every box indicating room + key contents (e.g., Kitchen - Plates). Add color-coded tape by room for fast sorting.

PACK AN ESSENTIALS BOX

Include toilet paper, chargers, toiletries, clothes, meds, basic kitchen gear, and important documents. Keep it with you, not on the moving truck.

Confirm Utilities & Internet **PROTECT**

Make sure electricity, water, internet, and trash pickup are scheduled to start the day you move in. I have contact information for all of them for you.

FRAGILE ITEMS SMARTLY

Use soft items like towels, bubble wrap, or t-shirts to wrap dishes and glasses. Avoid empty space in boxes to prevent shifting during transit.

CHANGE LOCKS IMMEDIATELY

You never know who has a spare key. This is a must-do for safety after moving in.

LOCAL DINING FAVORITES

“WHERE THE LOCALS ACTUALLY EAT AND PLAY”

Harold's (Fort Myers)- An intimate bistro with a chef-curated, rotating menu that blends fine dining with local flair. Known for seasonal dishes like duck, scallops, and antelope, it's a go-to for foodies seeking a top-tier yet relaxed culinary experience.

Angelina's Ristorante (Bonita Springs) – Upscale Italian with an extensive wine list. **Doc Ford's Rum Bar & Grille (Fort Myers Beach/Sanibel)** – Waterfront dining and island flavors .

The Bohemian (Bonita Springs) – Eclectic, artsy, and modern American cuisine. **Sea Salt (Naples)** – Innovative seafood with a chic setting.

Stones Throw (Cape Coral) – Laid-back vibe with elevated coastal cuisine. **Bimini Bait Shack (Fort Myers)** – Tropical-themed spot perfect for tourists and locals.

Osteria Tulia (Naples) – Rustic Italian with rave reviews. **The Local (Naples)** – Organic and locally sourced ingredients in a casual setting.



FAQ

“WILL MY HAIR SURVIVE THE HUMIDITY?”

1. What's the cost of living like in Southwest Florida?

Generally lower than major metro areas, but housing in areas like Naples and coastal communities can be above the national average.

2. Is Southwest Florida safe?

Yes, especially in communities like Bonita Springs, Estero, and Naples. Like any region, crime varies by neighborhood.

3. What's the weather like?

Expect sunshine year-round, hot summers, and a rainy season from June to September. Hurricane season runs from June to November.

4. What are the best school districts?

Collier and Lee Counties have top-rated public and private schools, including A-rated charters and IB programs.

5. What kind of outdoor lifestyle can I expect?

Boating, fishing, golfing, biking, and beach life are core parts of the culture here.

6. Is it easy to find healthcare providers?

Yes, SWFL is home to NCH, Lee Health, and numerous specialists, with growing medical infrastructure for retirees and families alike.

7. Are there seasonal crowds?

Yes—“snowbird season” from October to April brings heavy traffic and busy restaurants, but also a vibrant social scene.

8. Do I need hurricane insurance?

Yes, especially if you're near the coast. Most homeowners policies require a separate windstorm or flood policy.

9. Are there Alligators?

Yes there are alligators in SW Florida, typically as long as you steer clear of bodies of water and keep your pets from there as well and pay attention to your surroundings you should be fine. They can get aggressive during mating season but can you blame them?



Thinking About a Move to SW Florida?

Most of my clients start with a 15-minute call to make sure this area is the right fit — even if that means not buying here. Have any questions or need assistance? Feel free to reach out to discuss your real estate needs. I am here to help make your purchase or sale an unforgettable experience.



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