JASON SOANE
REFINED COASTAL LIVING

RELOCATION
HANDBOOK

A PRACTICAL RELOCATION GUIDE

Moving to Southwest Florida

A Practical Guide for Seasonal Residents, Retirees, and Relocating Families

NAPLES · BONITA SPRINGS · ESTERO

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SECTION 01 — WELCOME

A Warm Welcome to the Gulf Coast

Whether you are escaping northern winters, planning retirement, or relocating the whole family, the move to Southwest Florida is one of the best decisions you will ever make — and one worth making well-informed.

INSIDE THIS GUIDE

I'm Jason Soane, a Broker Associate with Berkshire Hathaway HomeServices Florida Realty and a resident of Pelican Landing in Bonita Springs. I built this guide for the people I help every week: seasonal residents and snowbirds, retirees, Canadian and Midwest buyers, and families putting down full-time roots between Naples and Estero.

My goal here is simple — to give you a clear, data-driven picture of how this market actually works before you ever tour a home. We'll compare the three core communities, demystify HOAs and club memberships, walk through property taxes, the homestead exemption, and flood insurance, and lay out exactly what the buying process looks like from afar.

Read it at your own pace. When you're ready for answers tailored to your situation, I'm always happy to help.

Jason Soane

REALTOR® · BROKER ASSOCIATE · BHHS FLORIDA REALTY

WATERFRONT LIVING · THE GULF COAST

SECTION 02 — WHY SOUTHWEST FLORIDA

Why People Choose This Coast

The stretch from Naples through Bonita Springs to Estero offers a rare combination: Gulf beaches, world-class golf and boating, no state income tax, and a year-round outdoor lifestyle — without the congestion of Florida's east coast.

GULF BEACHES

BOATING

Golf

GOLF

Outdoor dining

DINING

No State Income Tax

Florida levies no personal income tax — a meaningful advantage for retirees on fixed income and high earners relocating from the North.

265+ Days of Sunshine

A warm, dry winter season from November through April draws seasonal residents to the Gulf when the North is frozen over.

Golf, Boating & Beaches

From the marina at Bonita Bay to the private beach island at Pelican Landing, the lifestyle here is built around the water and the fairway.

Easy to Reach

RSW (Southwest Florida International) sits minutes from Estero, with direct flights to the Midwest, Northeast, and major Canadian hubs.

0%	~30mi	Nov–Apr
STATE INCOME TAX	NAPLES TO ESTERO CORRIDOR	PEAK SEASON WINDOW

SECTION 03 — THE THREE COMMUNITIES

Naples vs. Bonita Springs vs. Estero

Three neighbors, three distinct characters. Here's how they compare across the factors relocating buyers ask about most.

NAPLES

BONITA SPRINGS

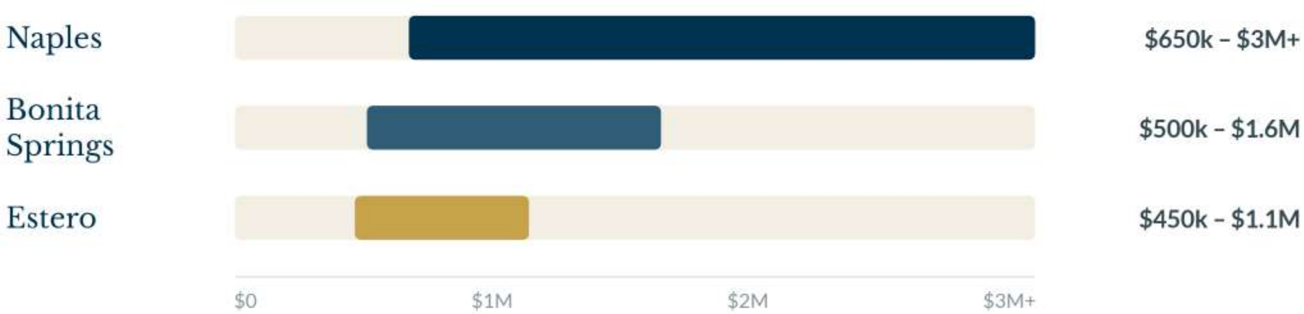
ESTERO

	Naples	Bonita Springs	Estero
COUNTY	Collier	Lee	Lee
CHARACTER	Established luxury, Gulf-front, walkable downtown	Coastal & boating, golf & marina communities	Newer, family-friendly, fast-growing
TYPICAL PRICE	$$$ – $$$$	$$ – $$$	$$ – $$$
BEST FOR	Luxury & second-home buyers, walk-to-beach living	Boaters, golfers, seasonal residents	Families, new construction, value seekers
SIGNATURE	5th Ave South, Isles of Collier Preserve	Bonita Bay, Pelican Landing, Spanish Wells	The Colony, Copperleaf, The Place at Corkscrew
VIBE	Polished & cosmopolitan	Relaxed & coastal	Modern & convenient

TYPICAL SINGLE-FAMILY PRICE RANGE

Illustrative · as of 2025

Gated-community single-family homes. Ranges vary widely by golf, water access, and age.



SECTION 04 — COMMUNITY TYPES

Finding Your Kind of Community

Most buyers here are choosing not just a home but a community type. Each comes with its own amenities, fee structure, and rhythm of life.

Bundled-Golf Communities

Golf membership is included in your HOA dues — every homeowner is a member. Predictable cost, strong value, instant tee times.

Example: Copperleaf · Pelican Sound

Equity / Private Clubs

Optional membership purchased separately, often with an initiation deposit. Premium amenities, limited memberships, prestige.

Example: Bonita Bay · The Colony

Boating & Waterfront

Gulf access, private marinas, or a community beach island. The heart of the coastal lifestyle for water lovers.

Example: Pelican Landing · Bonita Bay Marina

Resort-Style New Construction

Newer master-planned communities with lifestyle amenities, fitness, and dining — popular with relocating families.

Example: Isles Of Collier Preserve

Low-Density Gated

Quiet, value-oriented gated neighborhoods with lower fees and no mandatory golf — privacy without the club premium.

Example: Cedar Creek · Spanish Wells

Nature-Forward

Preserve settings with kayaking, trails, and coastal-modern architecture for buyers who want the outdoors at the door.

Example: Pelican Landing

SECTION 05 — FEATURED COMMUNITIES

Featured Southwest Florida Communities

From sailing villages to bundled-golf country clubs, these five communities show the range of how you can live here. Read them as reference points for a lifestyle — not as a shortlist.

Pelican Landing

BONITA SPRINGS

Wrapped around a private 34-acre Gulf beach island, with a sailing center and 36 holes of golf across 2,400 acres.

LIFESTYLE APPEAL
Private beach island & sailing

IDEAL BUYER
Established luxury & boaters

Bonita Bay

BONITA SPRINGS

A flagship gated community on Estero Bay — five golf courses, a full-service marina with Gulf access, parks, and a riverfront beach park.

LIFESTYLE APPEAL
Marina, golf & bay access

IDEAL BUYER
Amenity-rich club living

The Colony at Pelican Landing

ESTERO

High-rise and estate living beside Pelican Landing, anchored by a private Gulf-front beach club reached by water shuttle.

LIFESTYLE APPEAL
Private beach club & skyline views

IDEAL BUYER
Lock-and-leave seasonal owners

Copperleaf at The Brooks

ESTERO

Bundled-golf country-club living — an 18-hole championship course, tennis, and dining included in the HOA, with no separate membership to buy.

LIFESTYLE APPEAL
Bundled golf, predictable cost

IDEAL BUYER
Value-minded golfers

Isles of Collier Preserve

NAPLES

Nature-forward, coastal-modern homes along the Cypress Waterway — kayaking, miles of trails, and the resort-style Overlook clubhouse.

LIFESTYLE APPEAL
Kayaking, trails & modern design

IDEAL BUYER
Outdoor-minded buyers

Communities shown are representative examples included only to illustrate the range of lifestyles available — not recommendations or endorsements. The right fit depends on your goals, budget, lifestyle preferences, and desired amenities.

PART TWO — LIVING HERE

The Practical Side of Paradise

Fees, taxes, insurance, and the seasonal rhythm — the details that turn a beautiful home into the right decision.

SECTION 06 — FEES & MEMBERSHIPS

HOA Dues vs. Club Memberships

This is the single most misunderstood part of buying here. Your monthly cost depends as much on the fee structure as on the price of the home itself.

HOA DUES

Mandatory for every homeowner. They cover gates, landscaping, common areas, amenities, and reserves. Often bundled into quarterly assessments.

- Required — non-optional
- Predictable, budgeted annually
- May include bundled golf

CLUB MEMBERSHIP

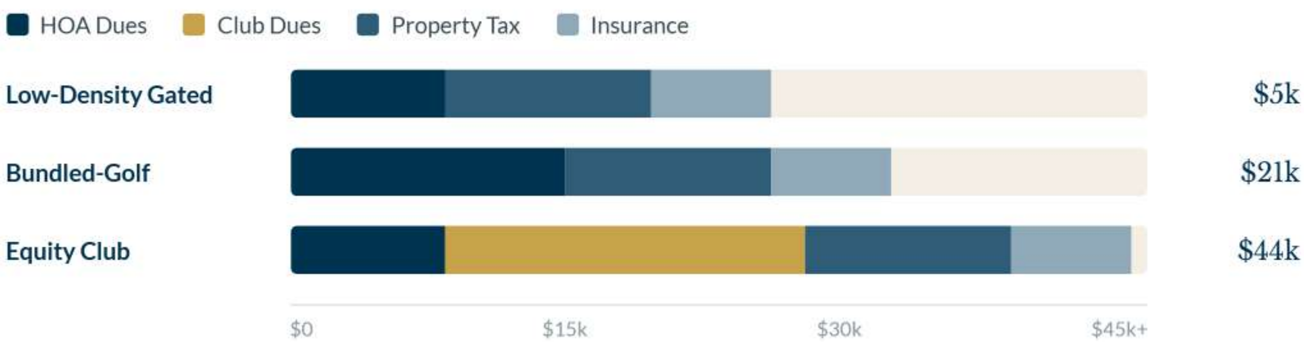
A separate, often optional layer for golf, racquet, beach, or dining. May carry a one-time initiation deposit plus annual dues.

- Often optional — tiered levels
- Initiation deposit may be refundable
- Waitlists at premier clubs

ANNUAL COST OF OWNERSHIP BY COMMUNITY TYPE

Illustrative · as of 2025

Typical recurring annual carrying cost on a ~$800k home. Excludes mortgage. For planning only.



JASON'S TIP

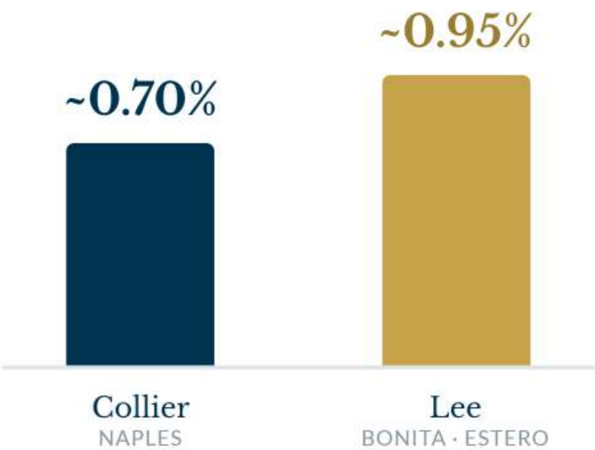
Before you fall for a home, read the HOA's reserve study and the last two years of budgets — not just the monthly dues. A low fee with thin reserves often signals a special assessment ahead. I go through these line by line with every client so there are no surprises after closing.

Property Taxes & the Homestead Exemption

With no state income tax, property taxes are Florida's primary local revenue. Rates differ between Collier County (Naples) and Lee County (Bonita & Estero).

EFFECTIVE PROPERTY TAX RATE

Illustrative effective rate · as of 2025



On a $750k assessed home, that's roughly **$5,250** in Collier vs. **$7,100** in Lee — before exemptions.

The Homestead Exemption

If the home is your **permanent primary residence**, Florida's homestead exemption reduces taxable value by up to **$50,000**.

It also activates the **"Save Our Homes"** cap, limiting annual assessed-value increases to 3% — a major long-term saving.

SEASONAL BUYERS, NOTE

Second homes and seasonal residences **do not qualify** for homestead. Budget for the full, uncapped tax rate on non-primary properties.

JASON'S TIP

Never budget from the seller's tax bill. After closing, the county reassesses at market value and the prior owner's Homestead and "Save Our Homes" cap don't transfer — so your first full-year bill can land well above the figure on the listing. I run the real numbers on the county estimator before you write an offer, the same way I had to learn them when I moved here.

SECTION 08 — INSURANCE

Understanding Flood Insurance

Coastal living means planning for water. Flood insurance is separate from your standard homeowners policy — and one of the most important numbers to verify before you buy.

Know the Flood Zone

FEMA zones (X, AE, VE) drive cost and whether coverage is required by your lender. Always pull the zone before making an offer.

How High the Home Sits

Today's flood pricing is property-specific, so a home's elevation and construction matter more than any single document. Two houses on the same street can quote very differently.

NFIP & Private Options

Coverage comes via FEMA's NFIP or growing private markets. Quotes vary widely — it pays to compare both.

FLOOD ZONES AT A GLANCE

X	Lower risk. Insurance optional but often inexpensive — recommended anyway.
AE	High risk near water. Coverage typically required by lenders; elevation drives cost.
VE	Coastal high-velocity (wave) zone. Highest premiums; most common at the Gulf's edge.

JASON'S TIP

Get a flood quote during your inspection period, not after. Premiums can swing widely between two homes on the same street, and many newer builds insure for far less. Ask whether the seller's policy is assumable — you may inherit a better rate. I help every buyer compare quotes before contingencies expire.

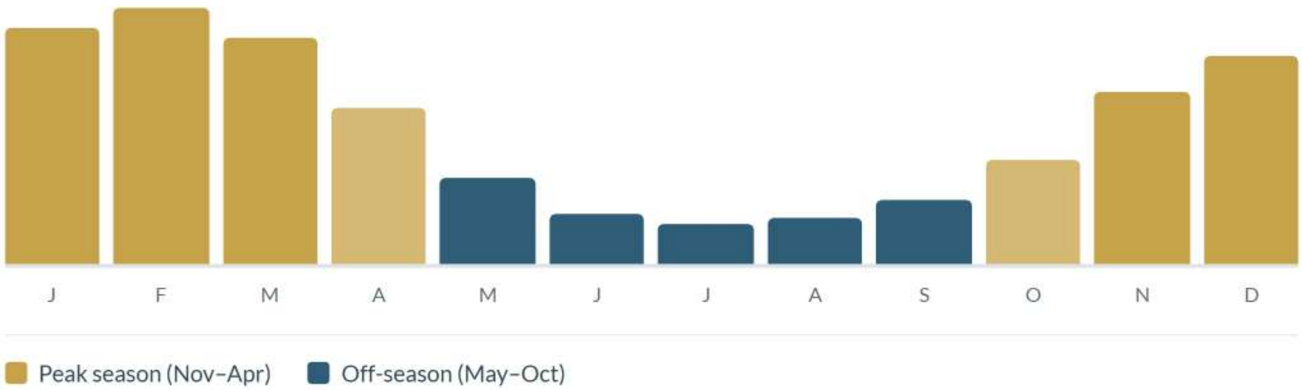
The Rhythm of the Season

Southwest Florida breathes with the seasons. Understanding the calendar helps you time your purchase, your move, and your lifestyle.

SEASONAL POPULATION INDEX

Illustrative · relative occupancy

Relative year-round resident activity. The shaded band marks peak season, when seasonal residents arrive.



In Season · Nov–Apr

Perfect weather, full calendars, busy restaurants and golf courses. Inventory moves fastest and competition is highest — come prepared.

JASON'S TIP

Coming from Toronto, I underestimated the off-season. May to October is quieter and hotter, but it's often when the best-value homes surface and sellers negotiate. If you're buying seasonally, line up a property-watch service before you head north.

Planning Around Hurricane Season

JUNE – NOVEMBER

THE WINDOW

Season runs June through November, with most activity from August to October. A direct hit in any given year is uncommon, but planning is wise.

MODERN CODES

Homes built to Florida's current codes use impact glass, reinforced roofs, and elevated construction — a meaningful step up in resilience.

BE PREPARED

The right insurance, a simple plan, and a property-watch service while you're away keep seasonal owners comfortable and covered.

SECTION 10 — THE BUYING PROCESS

From First Call to Closing

Buying from out of state is routine here — most of my relocating clients tour remotely. Here's the path, step by step.

1 Discovery Consult WEEK 1

We define your goals, budget, community fit, and whether this is a primary, seasonal, or investment purchase.

2 Financing & Proof of Funds WEEK 1–2

Although cash is common here, pre-approval or proof of funds in hand is still required. I can connect you with local lenders who know the unique parts of navigating Florida real estate communities.

3 Search & Tour WEEK 2–4

Curated listings, live video walk-throughs, and in-person tours when you visit. We focus only on homes that truly fit.

4 Offer & Contract DAY OF

I prepare a data-backed offer with the right contingencies. Everything signs electronically — no travel required.

5 Inspection & Title 10–15 DAYS

A licensed home inspection, survey, and title work. I line up trusted local vendors and monitor the calendar so nothing slips.

6 Community Due Diligence CONCURRENT

I will provide you with the HOA documents and budget, confirm the flood zone, review club membership terms and any waitlist, and pressure-test whether the community truly fits how you want to live.

Closing & Keys ~30–45 DAYS

Remote or mail-away closing available. Welcome to Southwest Florida — your keys are ready.

JASON'S TIP

You don't need to be in Florida to buy here — I relocated from Toronto myself and built my process around remote buyers, from live video tours to mail-away closings. My advice: come down once you've narrowed the search to two or three communities, and use the visit to decide rather than to start.

Questions I Hear Most Often

Q. Do I need to be in Florida to buy?

It's not mandatory but it is beneficial to see the properties and communities first hand if you can; at least to narrow down your search. From there many of my out-of-town clients tour by video and come back down to close.

Q. Can Canadians and foreign nationals buy here?

Yes. There are no citizenship restrictions on owning Florida real estate. Financing options exist, and many Canadian buyers purchase with cash.

Q. Should I buy new construction or resale?

Both have merits. New construction (The Place at Corkscrew) means current code and lower insurance; resale (Bonita Bay, Pelican Landing) means mature landscaping and established clubs. We'll weigh it for your goals.

Q. How much should I budget beyond the purchase price?

Plan for property tax, HOA dues, any club dues, homeowners and flood insurance, and closing costs. The cost-of-ownership chart in Section 06 & 07 is a useful starting frame.

Q. When is the best time to buy?

Off-season (May–October) often brings more negotiating room, while in-season offers the widest selection. The right time depends on your priorities — I'll help you read the local data.

Q. Do I need flood insurance?

If your home is financed and sits in a high-risk zone (AE or VE), your lender will require it. Even in a lower-risk X zone where it's optional, I recommend it — coverage is usually inexpensive there, and a good deal of Southwest Florida flooding happens outside the highest-risk maps.

Q. Can I rent my property when I'm not using it?

Often, yes — but rental rights vary widely by community. Many associations set minimum lease terms or cap the number of rentals per year, and some clubs limit tenant amenity access. I check the rules before you buy, so any income you're counting on is actually allowed.

YOUR ADVISOR

About Jason Soane

Jason Soane

REALTOR® · BROKER ASSOCIATE

AT HOME ON THE GULF COAST

Local expertise. Personal service. Real data behind every decision.

As a Broker Associate with Berkshire Hathaway HomeServices Florida Realty and a resident of Pelican Landing, I bring a lived-in knowledge of the communities between Naples, Bonita Springs, and Estero. I know these neighborhoods by name — their clubs, their fee structures, their boating and golf access, and the details that make one street right for you and another not.

I have made this move myself. Having relocated from Toronto to Southwest Florida — and spent years as a broker in Canada before that — I understand the questions seasonal residents, retirees, and relocating families face, because I worked through them too. More than 25 years in real estate sit behind every recommendation I make.

My approach is consultative and unhurried. I give honest answers and straightforward advice, backed by current market data, so you can make the right move with confidence — whether you're here for the season, for retirement, or for good.

25+

YEARS REAL ESTATE EXPERIENCE

PELICAN LANDING RESIDENT

FORMER TORONTO BROKER

BERKSHIRE HATHAWAY HOMESERVICES | FLORIDA REALTY

REFINED COASTAL LIVING

YOUR NEXT STEPS

Let's Build Your Relocation Plan

When you're ready, I'll put this guide to work for your specific situation — your budget, your timeline, your must-haves. Request a personalized Southwest Florida Relocation Plan and I'll send a tailored shortlist of communities and homes worth your time.

Request a Personalized Relocation Plan

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This guide is for general information only. Tax rates, insurance costs, community fees, and regulations change over time and vary by property — please verify current figures independently before making decisions.