

The Florida Homeowner's Post-Closing Guide

Everything You Need to Know After Closing on a Home in South Florida

Presented by Location Title & Escrow LLC — Miami Lakes, Florida

This guide covers:

- ✓ How to protect your property from title fraud and deed theft
- ✓ How to file for the Florida Homestead Exemption and save on taxes
- ✓ Which closing documents to keep and where to store them
- ✓ How to transfer utilities and update your mailing address
- ✓ How to spot and avoid deceptive post-closing mailers

Congratulations on your successful closing! The keys are yours. This guide will help you protect your investment and take the right steps in the days and weeks ahead.

Step 1: Protect Your Property from Title Fraud

Title fraud — also known as deed theft — is a growing threat in Florida. A scammer can forge your signature on a deed and file it with the county recorder, effectively transferring ownership of your property without your knowledge. They may then attempt to sell the property or take out a mortgage against it, leaving you to fight a costly legal battle to reclaim what is rightfully yours.

In Palm Beach County alone, deed theft cases surged from just 4 in 2023 to 184 in 2025. Vacant land and properties owned by seniors are the most frequent targets, but all homeowners are at risk.

County clerks across South Florida offer a free, automated notification service. Once registered, you will receive an immediate email or text alert if any document is recorded in the county's official records under your name — including deeds, liens, and mortgages.

County	Registration Website
Miami-Dade	www2.miamidadeclerk.gov/RecordingAlert
Broward	broward.org — Records, Taxes & Treasury > Property Fraud Alert
Palm Beach	mypalmbeachclerk.com — Property Fraud Alerts

If you receive an alert for a document you did not authorize, contact local law enforcement and the county clerk's office immediately and consult a real estate attorney.

Step 2: Apply for the Florida Homestead Exemption

If your newly purchased property will serve as your primary residence, filing for the Florida Homestead Exemption is one of the most financially beneficial actions you can take as a new homeowner. This exemption is provided under Florida law and offers two powerful protections.

Benefit	What It Means for You
Up to \$50,000 Tax Reduction	The exemption reduces the taxable value of your home by up to \$50,000, directly lowering your annual property tax bill.
Save Our Homes Assessment Cap	Once applied, the assessed value of your home cannot increase by more than 3% per year (or the CPI change, whichever is lower), regardless of actual market value growth.

IMPORTANT DEADLINE: March 1st

Applications must be submitted to your county property appraiser by March 1st of the tax year for which you are applying. If you miss this deadline, you will not receive the benefits until the following tax year. File as soon as possible after your closing.

How to Apply:

You can file online, by mail, or in person at your county property appraiser's office. You will need to provide proof of primary residency, which typically includes a Florida driver's license, vehicle registration, and voter registration card — all showing your new address.

County	Property Appraiser Website
Miami-Dade	miamidade.gov/pa/exemptions.asp
Broward	bcpa.net/homestead.asp
Palm Beach	pbcpa.gov/exemptions.htm

Step 3: Secure Your Essential Closing Documents

During your closing, you signed a substantial set of documents. While Location Title & Escrow retains copies of the transaction file, it is critical that you maintain your own secure records. You will need these documents for future tax filings, refinancing, or selling the property.

Closing Disclosure (CD) / ALTA Settlement Statement	Details all financial terms and fees. Your accountant will need this for your tax return.	At closing
Owner's Title Insurance Policy	Protects your ownership rights against past title defects. Keep this permanently.	4–6 weeks after closing (mailed after recording)
Recorded Warranty Deed	The official legal document proving your ownership. The original is returned after county recording.	4–6 weeks after closing
Property Survey	Shows exact property boundaries. Required for fences, pools, or additions.	At closing (if applicable)
Promissory Note & Mortgage	Outlines the terms of your loan. Keep for the life of the mortgage.	At closing (if financed)

Pro Tip: Store physical copies in a fireproof safe and scan all documents to create digital backups stored on a secure, encrypted cloud drive (e.g., Google Drive or Dropbox with two-factor authentication enabled).

Step 4: Transfer Utilities and Update Your Address

Ensure a smooth transition into your new home by transferring all necessary services to your name and updating your mailing address. Missing a property tax bill due to an outdated address can have serious consequences, including tax certificate sales on your property.

Utility Setup Checklist:

Electricity: Florida Power & Light (FPL) — fpl.com — is the primary provider for most of South Florida. Call or set up service online.

Water & Sewer: Contact your local municipal or county water department. In Miami-Dade, this is Miami-Dade Water and Sewer (WASD). In Broward, contact your city's water department or Broward County Water Services.

Internet & Cable: Schedule installation with local providers such as Xfinity, AT&T; Fiber, or Hotwire Communications. Allow 1–2 weeks lead time.

Trash & Recycling: Confirm your pickup schedule and bin requirements with your city or county solid waste department.

Home Security: If your home has an existing security system, contact the provider to transfer or cancel the account.

Address Update Checklist:

USPS Change of Address: File an official change of address at moversguide.usps.com to forward your mail.

Florida Driver's License: Update your address with the Florida DHSMV within 30 days of moving (flhsmv.gov).

County Property Appraiser: Update your mailing address directly with your county property appraiser's office to ensure tax bills are delivered correctly.

Financial Institutions: Notify your bank, credit card companies, brokerage, and retirement accounts.

Insurance Providers: Update your auto, health, and life insurance. Your auto rates may change based on your new zip code.

Employer / HR: Provide your new address to your employer for payroll and tax withholding records.

Voter Registration: Update your voter registration at dos.myflorida.com/elections if you have moved to a new county.

Step 5: Beware of Deceptive Post-Closing Mailers

In the weeks following your closing, you will likely receive official-looking letters and mailers targeting new homeowners. Many of these are deceptive solicitations designed to look like government notices or urgent legal requirements. Knowing how to identify them can save you hundreds of dollars.

The Mailer Says...	The Truth
"Pay \$85–\$150 to receive a certified copy of your deed."	You can obtain a certified copy from your county clerk's office for just a few dollars, and you can view it online for free through the county's public records portal.
"Your property is not protected. Purchase a deed protection plan."	Your Owner's Title Insurance Policy, issued at closing by Location Title, already provides protection against past title defects. Free county fraud alerts protect against future fraud.
"File for your Homestead Exemption through our service for a fee."	Filing for Homestead Exemption is completely free and done directly through your county property appraiser's office. No third-party service is needed.

We're Here for Your Next Step

Whether you are refinancing, buying an investment property, transferring ownership to a family member or trust, or simply have a question about your title, the team at Location Title & Escrow is here to help.

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