



MOVING TO OCALA & MARION COUNTY FLORIDA

A practical local guide for planning the move,
choosing a home, and settling in with confidence.

Prepared for future Ocala and Marion County residents

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WELCOME TO YOUR MOVING GUIDE

Use this guide before your home search, during due diligence, and again before moving day.

Moving is more than choosing a house. It is choosing a daily routine, a budget, a drive pattern, a level of maintenance, and the kind of Florida lifestyle that fits you. This guide keeps the decision practical and gives you a clear list of questions to ask before you commit.

A local guide - not a substitute for professional advice

Real estate, insurance, lending, inspections, legal matters, taxes, schools, utilities, and community rules can change. Verify information with the appropriate licensed professional or official agency before making a decision.

Inside this guide

1. Get to Know Ocala & Marion County	2. Build Your Everyday Map
3. Understand the Housing Choices	4. Orient Yourself by Area and Corridor
5. Budget Beyond the Purchase Price	6. Complete Florida-Specific Due Diligence
7. Prepare for Heat, Storms, and Seasonal Weather	8. Set Up Utilities and Local Services
9. Plan for Schools, Healthcare, and Transportation	10. Enjoy the Local Lifestyle

Fair housing and objective information

Your home search should be guided by your budget, property criteria, commute, services, accessibility needs, and personal priorities. A real estate professional should not rank or recommend areas based on protected characteristics. Use independent, objective sources when researching schools, crime, demographics, places of worship, or other personal considerations.

Equal Housing Opportunity

Megan Guthrie and REMAX Foxfire support fair housing and equal professional service. Housing opportunities are offered without discrimination as required by federal, state, and local law.

1

GET TO KNOW OCALA & MARION COUNTY

Central Florida living with horse country, natural springs, forests, arts, and a growing regional hub.

Ocala sits inland in North-Central Florida. It offers access to major Florida destinations without feeling like a coastal resort city. Marion County stretches well beyond the Ocala city limits, so two homes with an “Ocala” mailing address can have very different surroundings, services, drive times, and community rules.

HORSE COUNTRY Rolling pastureland, working farms, equestrian neighborhoods, and major venues shape the character of the area.	SPRINGS & FORESTS Silver Springs, Rainbow Springs, the Ocala National Forest, rivers, trails, and paddling are part of everyday recreation.
CITY & SMALL-TOWN LIFE Downtown Ocala, Belleview, Dunnellon, and unincorporated communities each offer different service patterns and daily routines.	REGIONAL ACCESS Interstate 75 and major state roads connect the area to Gainesville, Orlando, Tampa, and Florida's coasts.

What often surprises newcomers

- Marion County is large. A location that looks close on a map can feel farther once traffic, road design, and daily errands are considered.
- Ocala is inland. Beaches are day-trip destinations rather than part of the immediate local landscape.
- Some homes use city water and sewer, while others use county utilities, private systems, wells, or septic systems.
- Housing ranges from low-maintenance villas and planned communities to manufactured homes, older city homes, new construction, and acreage.
- Seasonal traffic and growth can affect major corridors, especially around shopping, healthcare, and Interstate 75 access.

Local habit that saves regret

Before choosing a home, drive from the property to your most important destinations at the times you would normally travel. Test the school run, work commute, medical appointments, grocery trip, and evening drive home.

2

BUILD YOUR EVERYDAY MAP

Choose the routine first. Then choose the home that supports it.

"Where should I live?" is too broad. A better question is: "What must be easy from my front door?" Start with your actual week, not a generic list of popular neighborhoods.

Seven questions to answer before touring homes

1. What is the maximum drive you want for work, healthcare, family, shopping, or recreation?
2. Do you want a gated community, an age-restricted community, an all-ages community, or no community association?
3. How much exterior maintenance are you comfortable handling?
4. Do you want city convenience, suburban services, rural space, or a mix?
5. Would you rather have a smaller updated home or a larger home that needs work?
6. Are stairs, thresholds, narrow doorways, yard size, or bathroom layout important for long-term use?
7. Which costs matter most: purchase price, monthly payment, insurance, HOA fees, utilities, or future repairs?

Your three lists

MUST HAVE The few items that make the home function for you. Keep this list short and specific.	NICE TO HAVE Features you value but can trade for location, price, condition, or lower monthly costs.
DEAL BREAKERS Conditions you will not accept, such as drive time, stairs, flood risk, repair level, or community restrictions.	VERIFY BEFORE OFFER Insurance availability, roof age, permits, utility type, community fees, rental rules, pet rules, and financing eligibility.

Avoid shopping by ZIP code alone

ZIP codes and mailing addresses do not always match municipal boundaries, utility providers, school zones, fire districts, or community restrictions. Verify each property by its exact address and parcel information.

3

UNDERSTAND THE HOUSING CHOICES

The right ownership type can matter as much as the number of bedrooms.

AREA OR CORRIDOR	OBJECTIVE ORIENTATION
Single-family home	More control over the property and yard, with maintenance responsibilities that depend on the home and any association.
Villa or townhome	Often lower-maintenance living. Confirm ownership boundaries, exterior responsibility, roof responsibility, reserves, insurance, and fees.
Condominium	Ownership generally includes the unit plus an interest in common elements. Review budgets, reserves, assessments, insurance, and association documents.
Manufactured home	Can offer value and flexibility. Confirm whether the land is owned or leased, financing eligibility, tie-downs, additions, insurance, age, and title status.
Acreage or rural property	Offers space and privacy. Verify road access, fencing, zoning, agricultural uses, wells, septic, internet, emergency access, and maintenance.
New construction	May reduce immediate repair needs, but buyers should still review contracts, incentives, timelines, inspections, warranties, taxes, and future community costs.
55+ community	Age-restricted housing may operate under federal and state requirements. Verify occupancy rules, fees, amenities, resale restrictions, and guest policies directly with the community.

Questions for any HOA, condo, or planned community

- ☐ What is included in the regular fee, and how often can the fee change?
- ☐ Are there current or proposed special assessments?
- ☐ Who maintains the roof, exterior, yard, roads, gates, drainage, and common areas?
- ☐ Are there rental, pet, parking, vehicle, age, guest, or renovation restrictions?
- ☐ Is there a Community Development District (CDD) or another assessment on the tax bill?
- ☐ What documents must be reviewed, and what cancellation rights apply to the transaction?

Read the documents - not just the amenity list

Pools, gates, lawn care, cable, internet, and clubs can be valuable. The governing documents, budget, insurance responsibilities, and restrictions determine how the community actually works.

4

ORIENT YOURSELF BY AREA AND CORRIDOR

These are practical geographic descriptions, not rankings or recommendations.

Marion County is easier to understand by roads, services, and daily travel patterns. Boundaries and service providers vary, so always verify details for the exact address.

AREA OR CORRIDOR	OBJECTIVE ORIENTATION
City of Ocala	Downtown, established neighborhoods, city services, cultural venues, hospitals, and a mix of older homes, infill, apartments, and newer development.
Southwest Ocala / SR 200	A major shopping and healthcare corridor with planned communities, 55+ communities, all-ages neighborhoods, restaurants, and access to Interstate 75. Test traffic at peak times.
Northwest Marion	Horse farms, equestrian facilities, World Equestrian Center access, acreage, rural roads, and newer development. Verify road type, utilities, fencing, and commute.
Southeast Ocala / Silver Springs area	Established subdivisions, rural pockets, access toward Silver Springs and the Ocala National Forest. City and county services can vary by address.
Bellevue / South Marion	A mix of small-city, suburban, and rural properties with access toward southern Marion County, Interstate 75, and neighboring communities.
Dunnellon / West Marion	River and outdoor access, established neighborhoods, rural properties, and a smaller-town setting. Consider drive time to central Ocala services.
Marion Oaks	A large unincorporated residential area south of Ocala with varied housing ages and lot types. Verify road condition, utilities, deed restrictions, and daily travel.

Research with objective sources

Use official zoning maps, parcel records, flood maps, school locator tools, utility providers, transportation maps, and your own drive tests. Personal comfort is best measured by visiting at different times of day.

BUDGET BEYOND THE PURCHASE PRICE

The payment is only one part of the real cost of ownership.

A lower purchase price does not always mean a lower monthly cost. Insurance, taxes, association fees, utilities, repairs, and transportation can change the comparison between two homes.

PROPERTY TAXES Review the current tax bill, but do not assume the seller's taxes will be your taxes. Ownership changes and exemptions can affect future amounts.	HOMESTEAD EXEMPTION Eligible Florida residents may apply through the county property appraiser. Confirm eligibility, filing requirements, and deadlines directly with the office.
HOME INSURANCE Request quotes early. Roof age, electrical panels, plumbing, prior claims, wind features, occupancy, and property type can affect coverage and cost.	FLOOD COVERAGE Most standard homeowners policies do not cover flooding. Flood insurance may be optional or lender-required, depending on the property and loan.
HOA / CONDO / CDD Compare regular fees, assessments, services included, reserves, insurance responsibilities, and charges appearing on the tax bill.	WELL / SEPTIC / PROPANE Private systems can change inspection, maintenance, testing, and replacement costs. Know who services them and where components are located.

Build a "real monthly number"

- ☐ Principal and interest or cash opportunity cost
- ☐ Estimated property taxes after purchase
- ☐ Homeowners, condo, manufactured-home, and flood insurance as applicable
- ☐ HOA, condo, club, amenity, CDD, or other recurring charges
- ☐ Electricity, water, sewer, well, septic, propane, internet, and trash
- ☐ Routine maintenance, pest control, lawn care, pool care, and reserves for repairs
- ☐ Transportation costs based on your actual driving pattern

Get the insurance answer before the deadline

A home can be affordable on paper and still be difficult or expensive to insure. Obtain a property-specific quote while you still have the contractual ability to evaluate the purchase.

A good inspection is the beginning of the questions, not the end.

The property's age, construction type, roof, systems, location, and financing will shape the inspections and reports you need. Your contract controls deadlines and rights, so coordinate early with your REALTOR®, lender, inspector, and insurance professional.

Common items to evaluate

General home inspection Structure, roof, electrical, plumbing, HVAC, appliances, drainage, visible moisture, and safety concerns.	Wind mitigation Documents qualifying wind-resistant features that may affect insurance pricing.
Four-point inspection Often requested by insurers for older homes; focuses on roof, electrical, plumbing, and HVAC.	Wood-destroying organisms Inspection for termites and other wood-destroying organisms when appropriate or required.
Roof and permit history Confirm age, condition, installation records, permits, and remaining life rather than relying only on appearance.	Septic, well, and water Inspect systems and consider water testing, pump condition, drain field, capacity, and service records.
Flood and drainage Review official flood information, elevation information when relevant, property drainage, nearby retention areas, and insurance options.	Survey, boundaries, and access Confirm lot lines, easements, encroachments, fences, driveways, road access, and improvements.

Additional questions that may apply

- ☐ Are additions, enclosed rooms, sheds, pools, roofs, windows, or electrical work permitted?
- ☐ Is the property connected to public sewer, or could future connection be required?
- ☐ Are there past sinkhole, settlement, subsidence, or insurance claims to investigate?
- ☐ Does the home meet the lender's property-condition requirements?
- ☐ Are there open permits, code issues, liens, or unpaid association balances?
- ☐ What repairs are urgent, what can wait, and what should be budgeted over the next five years?

7

PREPARE FOR HEAT, STORMS, AND SEASONAL WEATHER

Florida preparation is a homeownership skill, not a once-a-year chore.

Florida's Atlantic hurricane season runs from June 1 through November 30. Inland Marion County is not a coastal evacuation environment, but homes can still experience wind, heavy rain, power outages, falling trees, and localized flooding. Follow current guidance from local emergency management and the Florida Division of Emergency Management.

BEFORE STORM SEASON Review insurance, photograph belongings, trim hazardous limbs with qualified help, test shutters, and create a household communication plan.	SUPPLY KIT Florida emergency officials encourage at least seven days of essential supplies, including water, food, medicines, batteries, and pet needs.
HOME FEATURES Know the roof age, garage-door rating, window protection, generator connection, drainage pattern, and location of utility shutoffs.	HEAT & HUMIDITY Budget for air-conditioning use, filter changes, moisture control, pest prevention, and outdoor work during cooler parts of the day.

Storm-ready checklist

- ☐ Save local emergency alerts and identify reliable weather sources.
- ☐ Know whether the property is in a mapped flood zone and whether flood coverage is in place.
- ☐ Keep fuel, batteries, chargers, medicines, documents, and pet supplies ready.
- ☐ Use generators outdoors only, far from doors, windows, and vents, following manufacturer instructions.
- ☐ Know your community's gate, debris, shelter, and power-outage procedures.
- ☐ Update your plan when household needs, medications, mobility, or pets change.

Flood risk is not limited to high-risk zones

Standard homeowners insurance usually does not cover flooding. Discuss property-specific risk and coverage with a licensed insurance professional before closing.

8

SET UP UTILITIES AND LOCAL SERVICES

The provider depends on the property - verify before you schedule service.

AREA OR CORRIDOR	OBJECTIVE ORIENTATION
Electricity	Service may be provided by Ocala Electric Utility, SECO Energy, Duke Energy Florida, or another provider depending on the exact address.
Water and sewer	Service may come from the City of Ocala, Marion County Utilities, another utility, a private system, a well, or a septic system.
Trash and recycling	Service varies by municipality, county area, private provider, and community association. Confirm pickup days and container rules.
Internet and television	Availability and speed vary by street. Verify the exact address, not just the community name or ZIP code.
Mail and address change	Submit a USPS change of address and update banks, insurance, subscriptions, licenses, voter records, and medical providers.
Driver license and vehicle	The Marion County Tax Collector handles many driver-license, tag, title, and registration services. Review current document requirements and appointment options.

First-week setup checklist

- ☐ Confirm electricity, water, sewer or well, gas or propane, internet, and trash service.
- ☐ Locate the electrical panel, water shutoff, HVAC filter, irrigation controls, and septic components.
- ☐ Test smoke alarms, carbon-monoxide alarms where applicable, locks, garage remotes, and exterior lighting.
- ☐ Update insurance occupancy and mailing information.
- ☐ Learn community gate, parking, trash, amenity, and architectural-request procedures.
- ☐ Save non-emergency numbers for utilities, county services, the association, and trusted contractors.

Do not assume services are transferable

Some utilities, amenity accounts, access devices, leased equipment, propane tanks, internet plans, and water-treatment systems require separate transfer steps or new agreements.

PLAN FOR SCHOOLS, HEALTHCARE, AND TRANSPORTATION

Verify services by address, provider network, and your real-world travel needs.

SCHOOLS Marion County Public Schools provides an address-based school locator and information about enrollment and school-choice programs. Boundaries and availability can change.	HEALTHCARE Ocala includes major hospital systems, emergency care, outpatient facilities, specialists, rehabilitation, and community health services. Confirm insurance networks and appointment access.
PUBLIC TRANSIT SunTran operates fixed-route service centered largely in Ocala, while Marion Transit provides services for eligible transportation-disadvantaged residents.	DRIVING A vehicle is often important outside central Ocala. Consider road width, lighting, congestion, school zones, rural travel, and access during heavy rain.
AIR TRAVEL Residents commonly evaluate Gainesville Regional, Orlando International, Tampa International, and Jacksonville International based on route, airfare, parking, and drive time.	ACCESSIBILITY Evaluate entry steps, doorway widths, bathroom layouts, parking, public transit access, medical distance, and the home's ability to adapt over time.

Verify before you choose a property

- ☐ Use the official school locator for the exact address and confirm enrollment directly with the district.
- ☐ Check whether physicians, hospitals, pharmacies, and specialists participate in your insurance network.
- ☐ Drive to routine appointments at the time you would normally go.
- ☐ Review public-transit routes and eligibility requirements rather than assuming countywide fixed-route coverage.
- ☐ Plan for prescriptions, medical records, mobility equipment, and continuity of care before moving day.

Ocala's biggest advantage may be how many different kinds of days you can have.

SILVER SPRINGS Glass-bottom boats, paddling, trails, wildlife viewing, camping, and Florida history.	RAINBOW RIVER & DUNNELLON Clear water, tubing, paddling, riverfront recreation, and a smaller-town setting.
WORLD EQUESTRIAN CENTER Equestrian competitions, events, dining, shopping, and large indoor and outdoor venues.	SANTOS TRAILS A well-known mountain-bike and trail system within the Cross Florida Greenway.
OCALA NATIONAL FOREST Springs, camping, hiking, paddling, wildlife, and extensive public lands east of Ocala.	ARTS & DOWNTOWN Appleton Museum of Art, Reilly Arts Center, local theaters, galleries, historic sites, events, markets, and downtown dining.

Make the area feel like home

- ☐ Choose one recurring activity: a trail walk, arts event, market, class, volunteer group, or community club.
- ☐ Explore in different seasons. Summer, snowbird season, and storm season can change traffic and outdoor plans.
- ☐ Check official calendars, fees, reservations, weather, and park rules before going.
- ☐ Visit destinations near the homes you are considering. Lifestyle value is strongest when you will actually use it.

A good move creates a life, not just an address

The strongest home choice balances the property, monthly cost, maintenance, location, and the activities and people you want in your week.



YOUR MOVING TIMELINE

A simple countdown to keep the practical pieces from piling up at the end.

AREA OR CORRIDOR	OBJECTIVE ORIENTATION
8+ weeks before	Clarify financing or cash plan; build must-have, nice-to-have, and deal-breaker lists; collect financial documents; research property types and areas.
6 weeks before	Choose movers; request property-specific insurance guidance; organize records; begin sorting, donating, and measuring furniture.
4 weeks before	Schedule inspections and evaluations; review association documents; confirm utilities; arrange address changes and medical-record transfers.
2 weeks before	Confirm closing details, final funds, mover schedule, utility start dates, prescriptions, pet plans, travel, and access instructions.
Moving week	Complete final walk-through; confirm repairs; photograph condition; verify keys, remotes, codes, permits, warranties, and service contacts.
First 30 days	Apply for eligible exemptions; update license, registration, voter and insurance records; build a storm plan; meet neighbors; learn community and service routines.

Your closing and move-in folder

- ☐ Contract, addenda, disclosures, inspection reports, repair documents, and association records
- ☐ Closing statement, title policy, deed, survey, loan documents, and insurance declarations
- ☐ Roof, HVAC, appliance, water-treatment, septic, well, pool, and termite records
- ☐ Permits, warranties, paint colors, access codes, keys, remotes, and service-provider contacts
- ☐ Photos or video of the property at final walk-through and move-in



HOME SEARCH WORKSHEET

Use this page to turn a broad wish list into a decision you can compare.

My daily priorities

Maximum work or routine commute: _____

Most important destinations: _____

Preferred setting: city / suburban / rural / mixed: _____

Property types I will consider: _____

Maintenance level I will accept: _____

My decision lists

MUST HAVE

- ☐ _____
- ☐ _____
- ☐ _____

NICE TO HAVE

- ☐ _____
- ☐ _____
- ☐ _____

DEAL BREAKERS

- ☐ _____
- ☐ _____
- ☐ _____

VERIFY BEFORE OFFER

- ☐ _____
- ☐ _____
- ☐ _____

My real monthly budget

Target purchase price or cash range: _____

Comfortable total monthly housing cost: _____

Maximum association or community fees: _____

Repair reserve I want after closing: _____

Insurance quote received for the property: Yes / No _____



OFFICIAL LINKS & USEFUL RESOURCES

Use these sites to verify details for a specific property and current rules.

[City of Ocala](#)

City services, Ocala Electric Utility, utilities setup, SunTran, permits, events, and municipal information.

[Marion County Government](#)

County services, utilities, zoning, flood resources, GIS maps, permits, solid waste, and emergency information.

[Marion County Property Appraiser](#)

Property records, parcel information, values, and homestead-exemption information.

[Marion County Tax Collector](#)

Driver license, vehicle registration, titles, taxes, and local service information.

[Marion County Public Schools](#)

School locator, enrollment, calendars, programs, and school-choice information.

[Florida Division of Emergency Management](#)

Hurricane preparation, supply lists, household planning, alerts, and recovery resources.

[Florida Office of Insurance Regulation](#)

Consumer information about homeowners insurance, flood insurance, and insurance resources.

[Ocala/Marion County Visitors & Convention Bureau](#)

Official visitor information, events, outdoor recreation, attractions, and trip planning.

[Silver Springs State Park](#)

Park information, glass-bottom boats, paddling, camping, trails, and events.

[World Equestrian Center - Ocala](#)

Current event calendars, venue information, dining, shopping, and accommodations.

[AdventHealth Ocala](#)

Hospital services, locations, patient information, and provider resources.

[HCA Florida Ocala Hospital](#)

Hospital services, locations, emergency care, and patient resources.

Links and agency information should be rechecked before publication updates or major decisions.



READY TO EXPLORE OCALA?

Bring your questions, priorities, and honest budget.
We will build the search around real life.

Megan Guthrie, REALTOR®

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SCAN TO CONNECT

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Important information

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