

Where to live in *South Florida*

15 neighborhoods across Miami-Dade, Broward and Palm Beach compared the same way: pros and cons, price orientation, FEMA flood zones, taxes and rental rules.



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OVERVIEW

All neighborhoods at a glance

Neighborhood	County	Homes	FEMA	Tax	Rentals < 30d
Aventura	Miami-Dade	Condos, townhouses	AE (BFE 7 ft)	≈1.8–2.1%	Restricted – varies by building / HOA
Sunny Isles Beach	Miami-Dade	Oceanfront condos	AE (BFE 7 ft)	≈1.8–2.1%	Restricted – varies by building / HOA
Hollywood	Broward	Condos, single-family homes	X	≈1.9–2.2%	Allowed with city registration
Hallandale Beach	Broward	Condos	X	≈1.9–2.2%	Allowed with city registration
Miami Beach	Miami-Dade	Condos, waterfront homes	AE (BFE 8 ft)	≈1.8–2.1%	Prohibited in most residential zones
Brickell	Miami-Dade	High-rise condos	AE (BFE 11 ft)	≈1.8–2.1%	Allowed in some buildings / zones
Edgewater	Miami-Dade	Bayfront condos	AE (BFE 10 ft)	≈1.8–2.1%	Allowed in some buildings / zones
Wynwood	Miami-Dade	Lofts, boutique condos	X	≈1.8–2.1%	Allowed in some buildings / zones
Coconut Grove	Miami-Dade	Homes, waterfront estates, condos	X	≈1.8–2.1%	Prohibited in most residential zones
Coral Gables	Miami-Dade	Single-family homes	X	≈1.8–2.1%	Prohibited in most residential zones
Key Biscayne	Miami-Dade	Oceanfront condos, luxury homes	AE (BFE 9 ft)	≈1.8–2.1%	Restricted – varies by building / HOA
Doral	Miami-Dade	Townhomes, single-family homes	X	≈1.8–2.1%	Restricted – varies by building / HOA
Fort Lauderdale	Broward	Waterfront homes, condos	AE (BFE 6 ft)	≈1.9–2.2%	Allowed with city registration
Pembroke Pines	Broward	Single-family homes	X	≈1.9–2.2%	Restricted – varies by building / HOA
Boca Raton	Palm Beach	Gated communities, homes	X	≈1.7–2.0%	Restricted – varies by building / HOA

FEMA zone shown for the neighborhood's center point – zones vary block by block. Check the exact address at msc.fema.gov.

Aventura

Polished, walkable and convenient: Aventura Mall, marinas, golf and the Don Soffer loop. Daily errands, dining and recreation are all within about ten minutes.

Pros

- + Everything within 10 minutes: mall, medical, dining
- + Marinas and bay views at mid-range prices
- + Brightline station for car-free trips
- + Wide choice of condo buildings and price points
- + Don Soffer trail, golf and parks

Cons

- Many 1970s–80s buildings facing reserve/assessment costs
- Not directly on the ocean
- Traffic on Biscayne Blvd and US-1 at peak hours

Known for	Shopping, marinas, golf
Homes	Condos, townhouses
Price orientation	Condos from ≈\$300K (older 1–2BR) to \$3M+; townhomes and island homes \$1M+
FEMA zone (neighborhood center)	AE (BFE 7 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Restricted — varies by building / HOA
To beach / MIA / FLL	1.5 / 14.4 / 8.2 mi straight line

<https://lidiyatreyak.com/neighborhoods/aventura/>

Sunny Isles Beach

Oceanfront towers on a narrow barrier island between the ocean and the Intracoastal. Branded residences, beach clubs, oceanfront parks and a fishing pier.

Pros

- + Direct oceanfront living on a wide public beach
- + Newest luxury towers in South Florida
- + Beach service and resort amenities
- + Oceanfront parks and a fishing pier
- + Close to Aventura shopping

Cons

- High HOA fees in full-service towers
- Flood zones AE/VE and coastal insurance costs
- Dense high-rise corridor along Collins Ave
- Short-term rentals limited in many buildings

Known for	Oceanfront towers, beach
Homes	Oceanfront condos
Price orientation	Older oceanfront condos from ≈\$400K; new branded residences \$2M–\$20M+
FEMA zone (neighborhood center)	AE (BFE 7 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Restricted — varies by building / HOA
To beach / MIA / FLL	0.2 / 14.4 / 9.2 mi straight line

Hollywood

The Broadwalk – about 2.5 miles of beachfront promenade – plus a lively downtown and quieter residential streets inland. More space for the money, about 20 minutes to FLL.

Pros

- + 2.5-mile Broadwalk beach promenade
- + More space per dollar than Miami-Dade beach cities
- + About 20 minutes to FLL airport
- + Mix of condos, historic homes and newer builds
- + Walkable downtown and ArtsPark

Cons

- Quality varies block by block
- Beach areas busy in season
- Older homes may need roof/insurance upgrades

Known for	Broadwalk, more space per dollar
Homes	Condos, single-family homes
Price orientation	Condos from ≈\$250K; single-family homes ≈\$500K–\$2M+; waterfront higher
FEMA zone (neighborhood center)	X
Property tax	≈1.9–2.2%
Rentals < 30 days	Allowed with city registration
To beach / MIA / FLL	2.0 / 17.2 / 4.4 mi straight line

Hallandale Beach

Between Aventura and Hollywood, with ocean and Intracoastal condos at a softer price point than Miami-Dade. Gulfstream Park, new developments and a strong rental market.

Pros

- + Oceanfront condos below Miami-Dade prices
- + Strong seasonal rental demand
- + Gulfstream Park dining and shopping
- + Minutes from Aventura
- + New development pipeline

Cons

- Many buildings from the 1970s–80s — check reserves
- Some blocks still redeveloping
- Coastal flood and insurance costs

Known for	Oceanfront value, rentals
Homes	Condos
Price orientation	Condos from ≈\$200K (older) to \$2M+ (new oceanfront)
FEMA zone (neighborhood center)	X
Property tax	≈1.9–2.2%
Rentals < 30 days	Allowed with city registration
To beach / MIA / FLL	1.8 / 15.4 / 6.4 mi straight line

Miami Beach

From Art Deco South Beach to calm Mid- and North Beach. Iconic architecture, restaurants and nightlife – and strict rental rules to check building by building.

Pros

- + Iconic beaches and Art Deco architecture
- + Walkable and bike-friendly in many areas
- + World-class dining and culture
- + Waterfront homes on islands and golf courses
- + Strong long-term demand

Cons

- Short-term rentals banned in most residential zones (fines from \$20,000)
- Low elevation – flood risk and insurance
- Parking and traffic
- Busy in season

Known for	Art Deco, nightlife, beaches
Homes	Condos, waterfront homes
Price orientation	Art Deco condos from ≈\$300K; oceanfront condos \$1M–\$30M+; waterfront homes \$3M+
FEMA zone (neighborhood center)	AE (BFE 8 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Prohibited in most residential zones
To beach / MIA / FLL	0.1 / 9.8 / 19.6 mi straight line

Brickell

Miami's financial district: high-rise living, Brickell City Centre, rooftop restaurants and walk-to-work convenience. Liquid market, lots of new construction.

Pros

- + Walk to offices, dining and shopping
- + Free Metromover; 15–25 min to MIA
- + Deep rental market; some buildings allow flexible leasing
- + Large choice of new construction
- + Bay views

Cons

- Dense, busy and noisy in places
- Parking costs and traffic
- HOA fees in amenity-rich towers
- Flood zone AE in much of the area

Known for	Walkable urban living
Homes	High-rise condos
Price orientation	1BR condos from ≈\$400K; luxury and waterfront \$1M–\$10M+
FEMA zone (neighborhood center)	AE (BFE 11 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Allowed in some buildings / zones
To beach / MIA / FLL	4.2 / 6.5 / 21.9 mi straight line

Edgewater

A fast-growing strip of bayfront towers between Downtown and Midtown, with sunrise views over Biscayne Bay and walking distance to Wynwood and the Design District.

Pros

- + Newer bayfront towers
- + Sunrise views over Biscayne Bay
- + Walk to Wynwood and the Design District
- + Active pre-construction market

Cons

- Ongoing construction nearby
- Fewer established services than Brickell
- Pre-construction delivery and fee risk

Known for	Bay views, new construction
Homes	Bayfront condos
Price orientation	Condos ≈\$450K–\$3M+; bayfront penthouses higher
FEMA zone (neighborhood center)	AE (BFE 10 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Allowed in some buildings / zones
To beach / MIA / FLL	3.8 / 6.2 / 19.1 mi straight line

Wynwood

Miami's arts district: murals, galleries, breweries and restaurants in former warehouses – now with a new generation of lofts and boutique condos.

Pros

- + Murals, galleries and restaurants
- + Some newer buildings designed for flexible rentals
- + Central location near Midtown and Edgewater

Cons

- Very few properties for sale
- Nightlife noise
- Little green space

Known for	Creatives, investors
Homes	Lofts, boutique condos
Price orientation	Limited inventory: lofts and boutique condos ≈\$400K–\$1.5M
FEMA zone (neighborhood center)	X
Property tax	≈1.8–2.1%
Rentals < 30 days	Allowed in some buildings / zones
To beach / MIA / FLL	4.5 / 5.5 / 19.1 mi straight line

Coconut Grove

Miami’s leafy bayfront village: canopy trees, marinas and sailing clubs, cafés and some of the city’s best schools. Limited inventory and steady demand.

Pros

- + Lush tree canopy and bayfront parks
- + Marinas and sailing clubs
- + Walkable village center
- + Several respected private schools nearby
- + Close to Brickell and Coral Gables

Cons

- Limited inventory, high prices
- Tree and historic rules can limit renovations
- Short-term rentals largely not allowed in residential zones

Known for	Tree canopy, marinas
Homes	Homes, waterfront estates, condos
Price orientation	Condos ≈\$600K–\$5M; homes ≈\$1.5M–\$20M+
FEMA zone (neighborhood center)	X
Property tax	≈1.8–2.1%
Rentals < 30 days	Prohibited in most residential zones
To beach / MIA / FLL	5.5 / 5.6 / 24.6 mi straight line

Coral Gables

The “City Beautiful”: Mediterranean architecture, banyan-lined streets, top private schools and the University of Miami. Mostly single-family homes with strict design codes.

Pros

- + Architecture and green, low-density streets
- + Close to MIA and the University of Miami
- + Miracle Mile dining and shopping
- + Strict codes protect neighborhood character
- + Waterfront estates with bay access

Cons

- Strict architectural review adds time to renovations
- High entry prices
- No beach within the city

Known for	Historic streets, schools nearby
Homes	Single-family homes
Price orientation	Condos ≈\$400K–\$3M; homes ≈\$1M–\$30M+
FEMA zone (neighborhood center)	X
Property tax	≈1.8–2.1%
Rentals < 30 days	Prohibited in most residential zones
To beach / MIA / FLL	7.1 / 5.3 / 25.4 mi straight line

Key Biscayne

A private island village minutes from Brickell: calm beaches, two major parks, golf-cart streets and its own police, fire and schools.

Pros

- + Quiet island setting with two major parks
- + Calm beaches
- + Own village police, fire and schools
- + 15–20 minutes to Brickell

Cons

- One causeway in and out
- High prices and limited inventory
- Older oceanfront buildings – check recertification
- Coastal flood exposure

Known for	Privacy, beaches, luxury
Homes	Oceanfront condos, luxury homes
Price orientation	Condos ≈\$800K–\$10M+; homes \$2.5M–\$30M+
FEMA zone (neighborhood center)	AE (BFE 9 ft)
Property tax	≈1.8–2.1%
Rentals < 30 days	Restricted – varies by building / HOA
To beach / MIA / FLL	1.0 / 10.5 / 26.3 mi straight line

<https://lidiyatreyak.com/neighborhoods/key-biscayne/>

Doral

A modern, bilingual city next to Miami International Airport: newer planned communities, parks, schools and a major business and logistics hub.

Pros

- + Next to Miami International Airport
- + Newer planned communities
- + Parks and a range of public and charter schools
- + Business and logistics hub

Cons

- No beach; ~25–35 min drive
- Airport and highway noise in places
- CDD and HOA fees add to costs

Known for	Newer homes, near MIA
Homes	Townhomes, single-family homes
Price orientation	Townhomes ≈\$450K–\$800K; homes ≈\$700K–\$2M+
FEMA zone (neighborhood center)	X
Property tax	≈1.8–2.1%
Rentals < 30 days	Restricted — varies by building / HOA
To beach / MIA / FLL	14.3 / 4.6 / 21.7 mi straight line

<https://lidiyatreyak.com/neighborhoods/doral/>

Fort Lauderdale

The “Venice of America” – about 165 miles of waterways, Las Olas Boulevard and a growing downtown. Waterfront homes with boat docks and oceanfront condos.

Pros

- + Boating capital: canals and private docks
- + Las Olas Boulevard and beaches
- + FLL airport and Brightline station
- + Wide range of neighborhoods and prices

Cons

- Bridge heights and canal depth limit some boats
- Seawall and flood costs on the water
- Traffic on major corridors

Known for	Canals, boat docks
Homes	Waterfront homes, condos
Price orientation	Condos from ≈\$250K; homes ≈\$600K–\$3M; waterfront with dock \$1.5M–\$30M+
FEMA zone (neighborhood center)	AE (BFE 6 ft)
Property tax	≈1.9–2.2%
Rentals < 30 days	Allowed with city registration
To beach / MIA / FLL	2.1 / 24.4 / 3.4 mi straight line

Pembroke Pines

Suburban Broward with newer single-family homes, parks and well-regarded schools. More house and yard for the budget – a drive, not a walk, to the beach.

Pros

- + More house and yard for the budget
- + Newer suburban communities
- + Parks and lakes
- + Turnpike and I-75 access

Cons

- Car-dependent
- 25–35 minutes to the beach
- HOA rules can limit rentals

Known for	Larger homes, parks
Homes	Single-family homes
Price orientation	Townhomes ≈\$350K–\$550K; homes ≈\$550K–\$1.2M
FEMA zone (neighborhood center)	X
Property tax	≈1.9–2.2%
Rentals < 30 days	Restricted – varies by building / HOA
To beach / MIA / FLL	11.1 / 14.7 / 10.1 mi straight line

Boca Raton

Palm Beach County elegance: country clubs, gated communities, Mizner Park and excellent schools. Quieter, greener and more spread out.

Pros

- + Protected, uncrowded beaches
- + Country clubs and golf
- + Mizner Park and Brightline station
- + Calmer pace, green streets

Cons

- 45–60 min to Miami
- Club memberships can be costly
- Some communities restrict rentals

Known for	Country clubs, beaches
Homes	Gated communities, homes
Price orientation	Condos from ≈\$300K; homes ≈\$700K–\$5M; country-club estates higher
FEMA zone (neighborhood center)	X
Property tax	≈1.7–2.0%
Rentals < 30 days	Restricted — varies by building / HOA
To beach / MIA / FLL	3.9 / 40.7 / 20.4 mi straight line

Buyer checklist

- ☐ Budget for tax (~1.6–2.2%), insurance, flood and HOA — not just the price
- ☐ Condo documents: budget, reserves & SIRS, inspections, minutes, special assessments, estoppel
- ☐ FEMA zone for the exact address, elevation certificate, insurance claims history
- ☐ Insurance quotes (home, wind, flood) during the inspection period
- ☐ Building and city rental rules if you plan to rent
- ☐ Foreign buyers: SB 264, ownership structure (LLC/trust), estate tax, FIRPTA on a future sale
- ☐ OFAC screening and documented source of funds
- ☐ Written buyer agreement with your agent before touring

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