

How the streets work

Palm Coast was laid out by ITT in the early 1970s. Each section got a letter. Every street inside that section starts with it. B is Indian Trails. C and F are Palm Harbor (canals, golf, the Intracoastal). L is Matanzas Woods. P is Belle Terre and Pine Grove. S and U are Seminole Woods. School zones, flood maps, and HOAs do not follow the letters. Use the section to orient, then verify everything else street by street.

L · Matanzas Woods

B · Indian Trails

F · Palm Harbor

C · Palm Harbor

W · Pine Lakes

P · Belle Terre

BL · Woodlands

P · Pine Grove

R · Lehigh Woods

E · Cypress Knoll

Z · Quail Hollow

K · Quail Hollow

LL · Quail Hollow

U · Seminole Woods

S · Seminole Woods

Before you move

- Tour at least one canal section (C/F) and one inland section (B/W/P) on the same trip.
- Get a homeowners + flood quote before you waive insurance contingencies.
- Call FPL and the City of Palm Coast utilities with your closing date.
- Start a primary-care search — don't wait until you need a physical.

Week one

- Book a Flagler Tax Collector appointment for license and plates.
- Set up internet. Confirm trash day on the city site.
- Walk Flagler Beach at sunrise. Eat somewhere on A1A.
- Drive Palm Coast Parkway, Belle Terre, and SR-100 once in daylight and once at 5 p.m.

First month

- Register to vote, update banks, and file a change of address if you haven't.
- Meet a neighbor. The lettered streets are friendlier than they look on a map.
- Spend a Sunday at the European Village market.
- Pick a default hospital and an urgent-care, and put both in your phone.

Move-in checklist

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| ☐ Start Florida Power & Light service | ☐ Register to vote in Flagler County |
| ☐ Set up city water, sewer, and trash | ☐ Establish primary care |
| ☐ Order internet (2 weeks out) | ☐ Confirm school assignment (if needed) |
| ☐ Bind home, auto, and flood policies | ☐ USPS change of address |
| ☐ Florida driver license within 30 days | ☐ Update banks and subscriptions |
| ☐ Register vehicles / plates | ☐ Walk Flagler Beach once, no agenda |

First calls

Florida Power & Light — electric, before the truck arrives.

City of Palm Coast — water, sewer, trash (city limits).

Flagler Tax Collector — Florida license and plates, within 30 days. Book a slot.

Insurance — home, auto, flood. Ask about wind mitigation credits.

Primary care — start the week you close. Wait lists are real.

Flagler Beach, in an afternoon

Six blocks wide, no high-rises, free parking on A1A. The pier is being rebuilt through early 2027; the sand on either side stayed open. Eat at Funky Pelican, High Tides at Snack Jack, or Golden Lion. Drive 15 minutes back to Town Center when you need a warehouse store. A lot of Palm Coast residents treat this as their beach. That's a coherent plan.