

2026 EDITION · FREE GUIDE

The Miami EV Buyer's Guide

The local knowledge that saves Miami buyers thousands: which tax credits you actually qualify for, what charging really costs on FPL, how to charge in a condo, hurricane-season advantages, and our honest picks at every budget.

Tax credits: the \$7,500 most buyers leave on the table

The federal Clean Vehicle Credit is the single biggest lever in your deal — and it has price and income caps people discover too late, usually at the dealership.

CREDIT	AMOUNT	THE CAPS THAT DISQUALIFY PEOPLE
New EV (Clean Vehicle Credit)	up to \$7,500	MSRP cap \$55k cars / \$80k SUVs & trucks · income cap \$150k single / \$300k joint · final-assembly + battery-sourcing rules vary per model
Used EV	up to \$4,000	Sale price under \$25,000 · vehicle 2+ model years old · income cap \$75k single / \$150k joint · once per vehicle, once per buyer every 3 years

The move most buyers miss: since 2024 you can transfer the credit to the dealer and take it as **cash off at signing** instead of waiting for tax season. Always ask for point-of-sale transfer — same money, a year earlier.

Three credit traps

- **Trim creep:** options can push an eligible car over the MSRP cap. The cap is on MSRP, not what you pay.
- **Lease loophole, both directions:** leases route the credit to the leasing company — good dealers pass it through as a lower payment; bad ones keep it. Ask explicitly.
- **Used-car price games:** \$25,400 is not under \$25k. Negotiate the price below the cap before fees — the \$4,000 credit is worth more than the haggle.

What charging actually costs in Miami

FPL residential rates run about 12–15¢/kWh. At ~13¢, here is the real per-mile math against gas at \$3.40/gallon:

VEHICLE	COST PER 100 MILES	VS. 25-MPG GAS CAR	YEARLY SAVING @ 12K MI
Tesla Model 3 (25 kWh/100mi)	\$3.25	\$13.60	~\$1,240
Hyundai Ioniq 5 (28 kWh/100mi)	\$3.64	\$13.60	~\$1,195
Kia EV9 — 3-row (32 kWh/100mi)	\$4.16	\$13.60	~\$1,130

Make cheap even cheaper

- **Charge overnight.** FPL's off-peak/EV programs reward it, and every EV lets you schedule charging from the car.
- **Treat DC fast charging as road-trip fuel.** It costs 3–4× home rates. If you fast-charge daily, you're erasing half the savings.
- **The 120V secret:** a normal wall outlet adds ~40 miles overnight. If you drive less than that per day, you may never need to install anything.

Budget honestly: EV insurance in Florida runs ~10–20% above comparable gas cars, and torque + weight eat tires ~20% faster. The fuel + maintenance savings still win — but win by less than the billboards say. We show both sides in every review.

Condo & HOA charging — the real Miami question

More than half of Miami EV shoppers live in condos. In order of preference:

1. Know your rights: Florida Statute 718.113

Florida's "right to charge" law means your association generally cannot flatly deny a charging station at your deeded/assigned space if you cover installation, insurance, and electricity. Put the request in writing, reference the statute, propose a licensed electrician's plan.

2. Ask before you assume

Many newer Brickell, Edgewater, and Aventura towers already have shared Level-2 chargers. One email to the association can save you a \$2,000 installation.

3. The no-installation fallbacks

- **120V trickle:** ~40 miles overnight from any outlet near your space.
- **The weekly fast-charge:** with an 800-volt car (Ioniq 5/6, EV6, GV60), one 18-minute session covers a typical week's commute. Pick your grocery store by its charger.
- **Workplace charging:** increasingly common in Miami office garages — worth one email to building management.

Buying advice this changes: if you can't charge at home, weight charging speed heavily — that's the Hyundai/Kia/Genesis 800V trio or a Tesla with Supercharger density. Skip slower-charging EVs regardless of how good the rest of the car is.

Hurricane season changes the math — in EVs' favor

- **No gas lines before the storm.** Charge at home the day before while gas stations have two-hour queues and run dry.
- **Your car can power your house.** The Cybertruck (Powershare) and Hyundai/Kia V2L cars (Ioniq 5/6, EV6, EV9) can run refrigerators, fans, phones, and routers through a multi-day outage. A 77+ kWh battery is days of essential power.
- **Storm checklist:** charge to 100% when a watch is issued · keep 50%+ all season · park above flood level — salt-water flooding is the one real EV-specific storm risk · know your two nearest fast-charge hubs on your evacuation route.

Our honest picks by budget

BUDGET	OUR PICK	WHY IT WINS
Under \$20k net	Used Tesla Model 3 (2023)	\$4k used credit under the \$25k cap → ~\$19k for 353 miles of range. Best value score we've given.
Under \$30k net	Chevy Equinox EV	\$27,495 after credit, 319 miles. Nothing touches the math.
\$30–45k	Tesla Model Y · Hyundai Ioniq 5	Best all-rounder + charging network vs. fastest charging + 10-yr battery warranty.
Three rows	Kia EV9	The only affordable EV with an adult-usable third row. Ends the conversation.
Luxury	Lucid Air · BMW iX	Objectively the best car vs. the best dealer-backed luxury experience.

NEXT STEPS

Shop with numbers, not vibes.



Compare side by side

All 26 Miami EVs — specs, prices, charging, credits.

dealer-miami.pages.dev/compare



Run YOUR savings

Your ZIP, your miles, your gas car — 5-year cost breakdown in 30 seconds.

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Pre-qualify for financing

2 minutes. No SSN, no hard credit pull — know your payment range before you shop.

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Get a real quote

One form, routed to a Miami EV specialist. No call centers, no spam.

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