

Florida Retirement Transition

The complete checklist for retirees moving to Fort Lauderdale — Homestead exemption, driver's license, vehicle registration, voter registration, Medicare, and the financial moves that make retirement here actually work.

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Built specifically for retirees

This guide is for retirees, snowbirds, and anyone moving to Fort Lauderdale at or near retirement age. The Medicare, Social Security, healthcare, and Homestead Exemption topics are unique to this stage of life. If you're not yet retired, ask Jim or Olga for the general relocation guide instead.

1. Why retirees choose Fort Lauderdale

Fort Lauderdale has been one of the most popular retiree destinations in the United States for decades. Unlike more remote Florida coastal towns, it pairs warm weather and beach access with the kind of healthcare, cultural, and travel infrastructure you'd expect from a major metropolitan area. Six structural advantages stand out.

No state income tax.

Florida has no state income tax. For retirees with significant pension, IRA, or Social Security income, this is often a \$5,000–\$25,000+ annual savings compared to high-tax states like New York, New Jersey, Connecticut, or Massachusetts.

World-class healthcare network.

Cleveland Clinic Florida (Weston, 25 min away), Holy Cross Health, Broward Health Medical Center, and Memorial Healthcare System are all major systems. Specialty care — cardiology, oncology, orthopedics — matches what you'd find in Boston or NYC.

Year-round outdoor lifestyle.

Average winter low is 60°F; summer is hot but air-conditioned everywhere. Beach, boating, golf, tennis, and pickleball are accessible 365 days a year.

International airport hub.

Fort Lauderdale-Hollywood International (FLL) and Miami International (MIA) provide easy access to Northeast family, the Caribbean, and Europe. Brightline rail connects to Orlando and Miami without driving.

Strong cultural infrastructure.

Broward Center for the Performing Arts, NSU Art Museum, Riverwalk Arts District, international film festival, year-round concert calendar. Not a sleepy retirement town.

Predictable property costs.

Florida's Save Our Homes amendment caps annual property assessment increases at 3% for primary residences. Once you Homestead, your property tax bill becomes one of the most predictable line items in your retirement budget.

And one honest counterweight

Insurance is the offset. Florida homeowner's, wind, and (often) flood insurance premiums run 2–3x what most retirees were paying in their previous state. Run the actual numbers before you commit — for most retirees the no-state-income-tax win still produces a meaningful net positive, but it's a closer math than the headlines suggest.

2. The 90-day retirement transition timeline

Days 1–30: Pre-move setup

- Get pre-approved by Jim if financing (many retirees pay cash; some prefer asset-utilization loans to preserve liquidity)
- 30-minute consultation with Olga to identify retiree-friendly neighborhoods
- Touring weekend in Fort Lauderdale — visit 6–10 properties, healthcare facilities, and lifestyle amenities
- Engage a Florida-based estate planning attorney to update your will, trusts, and POA documents for Florida residency
- Notify your current state if you have a state pension (some states require notification of address change)

Days 31–60: Purchase and prepare

- Submit offer, complete inspections, finalize financing (or wire cash to escrow)
- Begin Medicare plan research — your current state's Advantage and Part D plans don't travel
- Get insurance binder quote (homeowner + wind + flood if applicable)
- Schedule moving company 6+ weeks ahead
- Identify Florida-based primary care physician (don't wait until you need one)

Days 61–90: Closing and Florida residency

- Close on Fort Lauderdale property
- Within 30 days of move: get Florida driver's license at DMV
- Within 10 days: register vehicles in Florida
- File Declaration of Domicile with Broward County Clerk
- Register to vote in Florida
- File for Homestead Exemption with Broward County Property Appraiser by next March 1
- Notify Medicare of address change; enroll in Florida Medicare Advantage and/or Part D plans during your Special Enrollment Period
- Update Social Security with new address

The Homestead deadline that matters

Florida Homestead Exemption applications must be filed by March 1 of the year you want it to apply. If you close in November and don't file by the following March, you lose a full year of Save Our Homes cap and the \$50,000 exemption. Olga's closing package includes a reminder; do not ignore it.

3. Establishing Florida residency

If you're moving from a high-tax state (especially New York or New Jersey), the tax-residency change must be documented carefully. State tax authorities aggressively audit "Florida residents" who keep significant ties to their old state. The six steps below establish a defensible Florida domicile.

- 1 **File a Florida Declaration of Domicile** with the Broward County Clerk after you move in. This is a sworn statement of intent. Filing fee is small (under \$25).
- 2 **Get a Florida driver's license** within 30 days of becoming a resident. Required by law, and one of the strongest residency proofs.
- 3 **Register your vehicles in Florida** within 10 days of becoming a resident. Florida title and registration are required; your existing auto insurance must convert to a Florida policy.
- 4 **Register to vote in Florida** and surrender your previous state's voter registration. Voting in your old state after moving is a red flag for residency audits.
- 5 **File for Homestead Exemption** on your Fort Lauderdale property by March 1.
- 6 **Spend more than 183 days per year in Florida.** Keep flight records, credit card statements, and toll receipts as evidence. Many retirees keep a calendar specifically documenting their Florida days.

Other moves that strengthen residency

Update your primary doctor and dentist to Florida providers. Move primary banking to a Florida-based or Florida-accessible bank. Update beneficiary designations on retirement accounts to reflect Florida address. Move your safe deposit box. Update your estate planning documents. None of these are individually decisive, but together they paint a clear picture of a real, complete move.

4. Homestead Exemption and Save Our Homes

Florida's Homestead Exemption is one of the most powerful financial tools available to retirees who own their primary residence. It has two components — a one-time exemption that reduces your taxable value, and an ongoing cap that protects you from future assessment spikes.

Component 1: The \$50,000 exemption

Once Homestead-approved, the first \$25,000 of your home's assessed value is exempt from all property taxes. An additional \$25,000 (the second exemption) applies to non-school property taxes. On a typical Fort Lauderdale home, this saves roughly \$700–\$1,200 per year in property taxes immediately.

Component 2: Save Our Homes cap

Once Homesteaded, the property's assessed value can only increase by the lesser of 3% per year or the Consumer Price Index. This is permanent — it doesn't matter if your market value rises 30% in a year, your assessed value (and therefore your property tax) is still capped at 3% growth.

Component 3: Portability

If you previously owned a Homesteaded Florida home (within the past 3 years) and are now buying another Florida home, you can "port" up to \$500,000 of accumulated Save Our Homes savings to your new property. Many long-time Floridians moving from a smaller home to a larger one use portability to dramatically reduce their new home's taxable value.

Additional exemptions for seniors

- **Senior Homestead Exemption (age 65+):** Additional \$50,000 exemption available in some Broward jurisdictions for low-income seniors.
- **Widow/Widower Exemption:** Additional \$5,000 exemption if you're the surviving spouse.
- **Disability Exemptions:** Additional exemptions for total and permanent disability, including service-connected.
- **Veterans Exemptions:** Combat-disabled veterans qualify for additional reductions, sometimes including full exemption.

How to actually file

Go to bcpa.net (Broward County Property Appraiser) and file online between January 1 and March 1 of the year you want the exemption to apply. You'll need your closing documents, Florida driver's license, and Florida vehicle registration. The exemption renews automatically each year — file once, forget about it.

5. Medicare in Florida

Medicare itself is federal — your Original Medicare (Parts A and B) does not change when you move. But the supplemental coverage that most retirees rely on — Medicare Advantage (Part C), Medigap, and Part D prescription drug plans — is state-specific. Moving to Florida triggers a Special Enrollment Period that lets you change plans outside the normal annual enrollment window.

What changes vs what stays the same

Coverage type	Travels with you?	Action required
Original Medicare (Parts A & B)	Yes — fully portable	Update address with SSA
Medicare Advantage (Part C)	No — plan is state/region-specific	Special Enrollment Period; choose new Florida plan
Medigap (Medicare Supplement)	Sometimes — depends on issuer	Verify with carrier; may need to re-enroll in Florida policy
Part D (prescription drug)	No — plans are region-specific	Special Enrollment Period; choose new Florida plan
Employer/retiree coverage	Depends on the plan	Confirm Florida network adequacy with HR

Florida Medicare landscape

Florida has one of the most competitive Medicare Advantage markets in the United States. Major insurers — Humana, UnitedHealthcare, Aetna, Cigna, Blue Cross Blue Shield of Florida, Florida Blue — all offer multiple Advantage plans in Broward County. Many include \$0 monthly premiums, dental, vision, and even gym memberships (SilverSneakers).

How to choose

- List your current doctors and prescriptions.** The right plan is the one that covers what you actually use.
- Use Medicare Plan Finder** at medicare.gov — enter your ZIP code and prescriptions; it ranks plans by total estimated annual cost.
- Verify network coverage** for the specific Fort Lauderdale doctors and hospitals you want to use (Cleveland Clinic Florida is in many but not all Advantage networks).
- Consider an independent Medicare broker.** A licensed Florida Medicare broker can compare plans across all carriers at no cost to you. Olga has trusted broker referrals.

- 5 **Don't auto-renew without comparing.** Plans change every year. The plan that's best in 2026 may not be best in 2027.

The 8-month Special Enrollment Period

When you move to a new state, you have an 8-month Special Enrollment Period from your move date to enroll in or change Medicare Advantage and Part D plans. Don't let it lapse — outside this window, you may not be able to change plans until the next annual enrollment (October 15 to December 7).

6. Healthcare networks

Fort Lauderdale's healthcare network is one of the strongest reasons retirees choose this market over more remote Florida coastal towns. Within a 30-minute radius, you have access to four major hospital systems and specialty centers comparable to those in Boston or New York.

Major hospital systems

System	Strengths	Distance from FTL
Cleveland Clinic Florida (Weston)	Top-tier specialty care: cardiology, oncology, neurology	25 minutes west
Holy Cross Health	Cardiology, orthopedics, comprehensive primary care	5–15 min (most FTL)
Broward Health Medical Center	Trauma center, downtown Fort Lauderdale	Central FTL
Memorial Healthcare System	Cancer institute, cardiology, primary care	15–25 minutes south
Imperial Point (Broward Health North)	Community hospital, north Fort Lauderdale	5–10 min for north FTL

Choosing a primary care physician

- 1 **Pick the system first, then the doctor.** Cleveland Clinic, Holy Cross, and Memorial all have integrated primary-care-to-specialty referral networks.
- 2 **Verify Medicare acceptance.** Most do, but always confirm before booking.
- 3 **Check accepting-new-patients status.** Top primary care physicians often have wait lists. Set up your relationship before you need urgent care.
- 4 **Request medical record transfer.** Have your previous primary care office send records to your new Florida physician — don't wait until your first appointment.
- 5 **Ask about telehealth and after-hours access.** Florida primary care groups vary widely on this; for retirees, it matters.

Build your healthcare team before you need it

Identify and establish relationships with: primary care physician, dentist, ophthalmologist, dermatologist (Florida sun makes this essential), and any specialty physicians for ongoing conditions. Ideally, do this within 60 days of moving — well before any health issue arises. Olga has retiree-physician referral lists and is happy to share.

7. Best neighborhoods for retirees

The right neighborhood for a retiree depends on lifestyle priorities — beach access, low maintenance, healthcare proximity, walkability, social activity. The neighborhoods below match common retiree priorities.

For beach + condo lifestyle (lock-and-leave)

- **Galt Mile** — Iconic Fort Lauderdale beach condo strip. Full-service buildings, walking distance to beach, restaurants, and shops. Strong retiree community.
- **Coral Ridge Galt Mile** — Beach-adjacent, slightly quieter, similar amenities.
- **Birch Park Beach** — Walking-distance beach lifestyle, mix of condos and small homes.
- **Sunrise Intracoastal** — Quieter section with both condo and single-family options.

For gated community living

- **Bay Colony Club** — Gated, retiree-friendly, well-priced, north Fort Lauderdale.
- **Bay Colony** — Gated luxury, family and retiree mix.
- **Sunrise Key** — Ultra-luxury gated, ultra-quiet.
- **Palm-Aire Village** — Established 55+ community, lower price entry.

For walkable urban retirement

- **Las Olas Riverhouse / downtown high-rises** — Walking to dining, arts, healthcare.
- **Victoria Park** — Walkable charm, established community feel.
- **Colee Hammock** — Walkable to Las Olas, historic neighborhood.

For low-maintenance suburban retirement

- **Imperial Point** — Quiet, north Fort Lauderdale, easier price entry, near Holy Cross Health.
- **Coral Ridge** — Established suburb, beach-adjacent, walkable village feel.
- **Lake Estates** — Quiet, family-friendly, suburban.

What to look for in a retiree property

Single-floor layout (avoid stairs where possible), low-maintenance landscaping, impact windows (saves on insurance and hurricane prep effort), HOA that handles exterior maintenance, walking distance or short drive to medical facilities, and guest space for visiting family. The neighborhoods listed above all have inventory matching these criteria.

8. The retiree's transition checklist

Print this. Tape it to the fridge. Work through it during your first 90 days. Each item links to a specific Florida residency, financial, or healthcare action.

Before move

- Pre-approval / financing strategy decided (cash vs asset-utilization loan)
- Insurance binder quote secured for new property
- Estate planning documents reviewed by Florida attorney
- Medicare plan research started
- Moving company booked (6+ weeks ahead)
- Florida primary care physician identified

First 30 days after move

- Florida driver's license obtained
- Vehicles registered in Florida (10-day deadline)
- Auto insurance converted to Florida policy
- Declaration of Domicile filed with Broward County Clerk
- Voter registration updated to Florida
- Address updated with Social Security Administration
- Medicare address updated; new Medicare Advantage and Part D plans selected
- Utilities and home services set up (FPL, water, internet, lawn, pool, pest)

First 90 days after move

- Primary care physician relationship established
- Medical records transferred from previous physicians
- Dentist, ophthalmologist, dermatologist appointments scheduled
- Florida estate planning documents finalized (will, POA, healthcare directive)
- Banking moved (or linked) to Florida-accessible institution
- Investment account addresses and beneficiaries updated
- Old state's tax authority notified of move (if applicable)

By next March 1

- Homestead Exemption filed with Broward County Property Appraiser
 - Save Our Homes portability claimed (if you owned a previous Florida Homestead)
 - Senior, widow, disability, or veteran exemptions claimed (if applicable)
 - First Florida tax return filed (if income produces a federal return; Florida has no state income tax to file)
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Your next step

Every successful Fort Lauderdale purchase starts with knowing your real buying power — not a quick online estimate, but a 15-minute conversation that factors in HOA fees, flood insurance, and Florida property taxes. That's how Jim Blackburn (Stairway Mortgage, NMLS #1072866) opens every buyer relationship before connecting you with Olga Blackburn (The Keyes Company) for the home search.

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Ready when you are

Call or text Jim at (954) 993-1625 to start your 15-minute pre-qualification. No credit pull required for the conversation.