

# Relocating to Fort Lauderdale

The out-of-state buyer's playbook — what New Yorkers, New Jerseyans, and Northeast relocators need to know that Florida agents rarely explain.

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### Built for one type of buyer

This guide is specifically for buyers relocating from New York, New Jersey, Connecticut, Massachusetts, or other Northeast states. If you're moving from California, the Midwest, or internationally, the framework still applies but the tax math and timelines differ — call Jim and we'll give you a region-specific version.

# 1. Why Northeasterners are moving

Florida has been the #1 state for net domestic migration for several years running, and Broward County (where Fort Lauderdale sits) is one of the most popular destinations. It's not just retirees — the median age of relocators has dropped sharply. The big drivers: no state income tax, year-round outdoor living, and the rise of remote-work flexibility that lets professionals leave high-tax states without leaving their jobs.

## The financial picture

Item	New York / New Jersey	Fort Lauderdale, FL
State income tax (single, \$250K W-2)	~\$15,000–\$22,000/yr	\$0
Property tax rate (effective)	1.7%–2.5%	~1.0%–1.2%
Homestead Exemption	Limited / state-specific	\$50K + Save Our Homes 3% cap
Sales tax (state + local)	8.0%–8.875%	6.0%–7.0%
State estate tax	Yes (NY, NJ historically)	No

### The honest counter-balance

Insurance is the offset. A NJ home that costs \$4,500/yr to insure may cost \$9,000–\$12,000/yr in Fort Lauderdale once flood and wind are added. For most buyers earning \$200K+, the no-state-income-tax savings still wins by a wide margin. For lower-income buyers, run the actual numbers — the gap narrows.

## 2. The 90-day relocation timeline

### Days 1–30: Discovery

- Get pre-approved by a Florida-licensed lender (Jim, Stairway Mortgage)
- 30-minute video call with Olga to identify lifestyle and 3–5 candidate neighborhoods
- Receive a neighborhood comparison report (school ratings, commute times, HOA fees, flood zones)
- Schedule one in-person tour weekend or arrange video walkthroughs

### Days 31–60: Tour and offer

- Visit Fort Lauderdale for a 3–4 day tour weekend (10–15 properties)
- Identify top 2–3 finalists; tour each at different times of day
- Submit offer with Florida-standard FAR/BAR contract
- Order home inspection, 4-point inspection, and wind mitigation report
- Get insurance binder quote (do not wait until after inspection)

### Days 61–90: Close and move

- Lock mortgage rate (typical 30–45 day lock)
- Final walk-through 24 hours before closing
- Wire funds to title company (verify wire instructions by phone)
- Closing — Florida is a title-company state, no attorney required
- Move in, then file Homestead Exemption with Broward County by next March 1

### 3. Florida residency

To capture Florida's no-state-income-tax benefit, you need to actually become a Florida resident. The IRS and your old state's tax authority will scrutinize this if you have significant income. Six steps make residency clean and defensible.

- 1 **File a Florida Declaration of Domicile** with the Broward County Clerk after moving in.
- 2 **Get your Florida driver's license** within 30 days — required by law, also a residency proof.
- 3 **Register your vehicle in Florida** within 10 days of becoming a resident.
- 4 **Register to vote in Florida** and surrender your old state's voter registration.
- 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 and credit card statements as evidence.

#### The stickiest mistake

New York and New Jersey aggressively audit "Florida residents" who keep their Northeast home, their kids in Northeast schools, and their primary doctors up north. If you want the tax win to hold up, the move needs to be real and documented. A tax attorney specializing in residency change is worth the \$1,500 fee.

## 4. Buying remotely

Most relocators close on a Fort Lauderdale home without ever sleeping in it. The Florida process makes this surprisingly easy — but it depends on getting three things right.

### The three remote-buying essentials

- 1 **A licensed Florida buyer's agent who narrates video tours.** Olga records 15–25 minute walkthroughs with running commentary on what photos can't show — neighbor noise, light quality, deferred maintenance, and the actual feel of the lot.
- 2 **A trusted home inspector with detailed photo documentation.** Florida inspections should include a 4-point report (roof, plumbing, electrical, HVAC) and a wind mitigation report — the wind-mit alone can save you \$1,500–\$3,000/year on insurance.
- 3 **A title company that handles remote closings.** Florida allows mobile notary closings and remote online notarization (RON). You can sign from your current state.

### Documents you'll need ready

- Two months of bank statements (all accounts)
- Two years of tax returns (federal + state)
- Two months of pay stubs or year-to-date P&L; if self-employed
- Driver's license (current state — Florida license comes after move)
- Source-of-funds documentation for any large recent deposits
- Existing mortgage statement (if you'll keep your current home as a rental)

## 5. Out-of-state mortgage gotchas

These are the issues that kill out-of-state purchases at the last minute. Each one is preventable with the right preparation.

### **The condo's reserves don't pass underwriting.**

Many older Fort Lauderdale condo buildings have underfunded reserves following Florida's SB-4D law. Fannie Mae and Freddie Mac maintain a list of "non-warrantable" buildings. If your dream condo is on the list, you'll need a portfolio lender or 25%+ down. Verify before you write the offer.

### **Your insurance binder doesn't come back in time.**

Florida insurance carriers take 5–10 business days. If your contract has a 7-day insurance contingency and the property is in a flood zone, you'll blow through the deadline. Build at least 14 days into your contract or order the binder during inspection.

### **The 4-point inspection flags an old roof.**

Florida insurers usually won't write a policy on a roof older than 15 years. If the seller has a 14-year-old roof, you'll need a roof-replacement credit at closing or you can't get insured — and without insurance, you can't close.

### **The appraisal comes in low.**

Out-of-state buyers often offer at the top of comp range to stand out. The appraiser may not agree. Plan for this: either bring extra cash to bridge a low appraisal or include an appraisal contingency.

### **Your debt-to-income ratio includes your old mortgage.**

If you're keeping your Northeast home as a rental, you can usually offset your old mortgage with 75% of expected rental income — but only with a signed lease or rental schedule. Without one, the full mortgage counts against your DTI.

## 6. Schools without flying down

Broward County Public Schools (BCPS) is the sixth-largest district in the U.S. School quality varies dramatically — sometimes within the same neighborhood. Here's how to evaluate without an in-person visit.

- 1 **Use the BCPS School Locator** with the exact street address. Don't trust the neighborhood-level summary on real-estate sites — boundaries cut through blocks.
- 2 **Check the GreatSchools and Niche ratings**, but read the actual parent reviews. Numerical ratings often lag the on-the-ground reality by 2–3 years.
- 3 **Verify magnet and choice eligibility.** Many top schools in Fort Lauderdale (Pine Crest, Cardinal Gibbons, NSU University School) are private. Among publics, Fort Lauderdale High and Stranahan have strong magnet programs that accept by application.
- 4 **Email the school directly.** Ask for a virtual tour, the principal's intro video, and the most recent school improvement plan. The response itself tells you a lot.
- 5 **Talk to two parents.** Olga can introduce you to current parents at any of the top schools — that conversation is worth more than any rating site.

### Standout BCPS schools

- **Bayview Elementary** (Coral Ridge) — A-rated, multi-year top performer.
- **Virginia Shuman Young Elementary** (Victoria Park) — Magnet, strong arts.
- **Harbordale Elementary** (Harbor Beach) — A-rated, beachside.
- **Sunrise Middle** — Magnet program in fine arts and pre-IB.
- **Fort Lauderdale High School** — Magnet pre-IB and pre-medical.
- **Stranahan High** — International Baccalaureate.

## 7. Movers, pets, vehicles, and setup

### Movers

Long-haul interstate moves from the Northeast run \$8,000–\$25,000+ depending on volume and timing. Book 6–8 weeks ahead. Avoid the May–August peak if you can — rates rise 30–50% and crews are stretched. Get three written estimates with binding pricing, and verify the carrier's USDOT number on the FMCSA site.

### Vehicles

You can drive your car down or have it shipped (\$900–\$1,500 enclosed-trailer from NJ). Within 10 days of becoming a Florida resident, you must register the vehicle in Florida and get a Florida title. Auto insurance must convert to a Florida policy — Florida is a no-fault state with mandatory PIP coverage that your old policy doesn't include.

### Pets

Florida law requires rabies vaccination certificates for dogs and cats. Most condo buildings have weight limits (often 25–35 lbs) and breed restrictions. Always verify with the HOA before going under contract — pet rules are a common deal-killer.

### Utility setup checklist

- Electric: FPL (Florida Power & Light) — set up online with closing date
- Internet: Comcast/Xfinity or AT&T; Fiber (varies by neighborhood)
- Water: City of Fort Lauderdale or Sunrise (depending on address)
- Trash: included in city services for most addresses
- Pool service / lawn service: \$120–\$300/mo combined
- Hurricane prep: shutters, generator, plywood — buy May, before season

## 8. Your relocation worksheet

Print this and fill it in. The clearer you are on these answers, the faster Olga and Jim can match you with a neighborhood and a financing plan.

### Lifestyle

- Target move date: \_\_\_\_\_
- Boater? Y / N · If yes, boat length: \_\_\_\_\_ ft · Fixed-bridge OK? Y / N
- Beach access importance (1–5): \_\_\_\_\_
- Walkability importance (1–5): \_\_\_\_\_
- Quiet vs. lively (1=quiet, 5=lively): \_\_\_\_\_

### Household

- Household size: \_\_\_\_\_ adults, \_\_\_\_\_ children, \_\_\_\_\_ pets
- Children's grade levels next year: \_\_\_\_\_
- School priority (public, magnet, private, doesn't matter): \_\_\_\_\_
- Work-from-home setup needed (rooms, fiber speed): \_\_\_\_\_

### Finances

- Target purchase price range: \$ \_\_\_\_\_ to \$ \_\_\_\_\_
- Cash available for down payment: \$ \_\_\_\_\_
- Keeping current home (rental) or selling: \_\_\_\_\_
- Pre-approved? Y / N · Lender: \_\_\_\_\_

## 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.

Pre-approval & financing	<b>Jim Blackburn — Stairway Mortgage</b>
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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.