



AN HONEST RELOCATION GUIDE

CALIFORNIA TO FORT LAUDERDALE

What it actually costs, where you would live, and
the trade-offs no one else mentions.

PREPARED BY CHIP, GABBY & MIKE

STRAIGHT TALK, NO BROCHURE

Hi, we are Chip, Gabby, and Mike.

We help a handful of families make this exact move every month. From Los Angeles, from the Bay Area, from up and down the coast. This is everything we wish someone had handed us when we started, including the parts most agents quietly leave out.

Almost none of the Californians we help are leaving for better weather, they already have it. They are leaving for what their money is worth somewhere with no state income tax, and for a little more room to breathe. No pressure, and no pitch. Just the real picture of what moving to Fort Lauderdale looks like, so you can decide with your eyes open. We will tell you the downsides too, because a decision this size deserves the truth.

WE WOULD RATHER LOSE YOUR BUSINESS THAN YOUR TRUST.

A note on the numbers: this guide is informational, not tax or legal advice. The figures are illustrative, meant to show the shape of the decision. Confirm your own specifics with a CPA and an attorney.

01

THE MONEY, HONESTLY

The math is why most people start. So let us start there.

NO STATE INCOME TAX

Florida has none. California carries the highest state income tax in the country at the top. The gap between that rate and zero can run into six figures a year for a high earner, and seven over a decade. Your CPA will give you the exact number.

NO STATE TAX ON CAPITAL GAINS

California taxes investment gains as ordinary income, at the highest rates in the country. Florida does not tax them at all. That gap lands hardest in the year you sell a business, exercise equity, or take gains off the table.

A REAL PROPERTY-TAX BREAK ONCE YOU ARE HERE

Florida's homestead exemption lowers your taxable value, and the Save Our Homes cap limits how fast it can rise each year. It quietly rewards staying, which is what most people end up doing.

WHAT YOUR EQUITY BUYS

The equity in a modest Westside or Peninsula home is often enough to buy a Fort Lauderdale waterfront pool home outright. The question stops being whether you can afford it and becomes what you would rather own.

① THE HONEST COUNTERWEIGHT

Two costs run higher here than people expect, and we would rather you hear it from us. Property insurance, including windstorm and flood coverage, is real money on the coast and has been rising.

And if you buy a condo, the reforms after the Surfside collapse mean stricter reserve and inspection rules, which can mean higher dues or special assessments. We build both into every honest budget. Anyone who skips them is not giving you the full picture.

02

WHERE YOU WOULD LIVE

How Fort Lauderdale's neighborhoods tend to translate to a California sensibility. We will not steer you. Once we know how you actually live, the right two or three become obvious.

If you love Beverly Hills or Bel Air polish and turnkey luxury

LAS OLAS ISLES

Deep-water docks, a walk to Las Olas Boulevard, the trophy address.

If you value character and walkability over flash

RIO VISTA OR VICTORIA PARK

Big oaks, character, a short walk to dining. Quietly prestigious.

If you want Malibu privacy, gated and on the water

HARBOR BEACH OR CORAL RIDGE COUNTRY CLUB

Gated, oceanfront, a marina, estate-sized lots.

If you are raising a family and want schools plus water

CORAL RIDGE

Wide canals, well-regarded schools, five minutes to the beach.

If you want Santa Monica-style lock-and-leave ease

GALT OCEAN MILE

Beachfront towers, full amenities, ocean views.

03

WHAT DAILY LIFE IS LIKE

Most of the year is spent outside.

The thing that surprises Californians most is how much life happens on the water. Fort Lauderdale is built around water. The canals earned it the name "Venice of America," and a huge part of the lifestyle is the boat, the Intracoastal, lunch by the water, the beach on a Tuesday. Las Olas Boulevard is the dining-and-strolling spine.

The pace is calmer than Los Angeles without being sleepy, and even with a longer flight, getting back to the West Coast is a single nonstop. It is not all postcard, though, and we will say so.

① THE TRADE-OFFS, SAID PLAINLY

Summers are hot and humid in a way the dry California heat is not. Hurricane season runs June through November, which you plan around with impact windows, a good roof, and insurance, rather than panic about.

You trade mountains-and-ocean variety for flat, lush, water-everywhere living. Earthquakes leave the worry list and hurricanes join it. The people who love it here love it with full knowledge of all of this.

04

THE PRACTICAL PART, HANDLED

SCHOOLS, IF YOU HAVE KIDS

Broward County has strong public options, and the specific zone matters a lot, so the neighborhood and the schools should be chosen together. There are excellent private and magnet options too. We will not rank them in a PDF, because zoning and ratings shift. We will map them to your kids with current information.

GETTING BACK AND FORTH

This does not mean cutting the cord. Fort Lauderdale's airport runs daily nonstops to LAX and the Bay Area, about five hours. The longer flight tends to make Fort Lauderdale the true home base sooner rather than a split-time arrangement, though plenty of clients keep ties out west for the first year.

HOW THE MOVE ACTUALLY WORKS

We learn how you live, then send a tight, honest shortlist, not a firehose. We tour for you on video and tell you the truth about each one, including the ones we would skip. We handle the offer, inspections, and details remotely, on your time zone. If you need to sell your California home first, we coordinate with a trusted agent out west so both sides line up.



WHEN YOU ARE READY

There is no rush. There never will be from us.

When you want to go from reading to looking, we are here, and we will keep being honest the whole way, including telling you if now is not your moment. That is the entire way we work.

Reach out whenever it feels right. We will pick up where this guide leaves off, with a real conversation and zero pressure.

WARMLY, CHIP, GABBY & MIKE



COMPASS · CORAL RIDGE & LAS OLAS, FORT LAUDERDALE