



AN HONEST RELOCATION GUIDE

WASHINGTON 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 the District, from the Maryland suburbs, from Northern Virginia. This is everything we wish someone had handed us when we started, including the parts most agents quietly leave out.

Most of the Washington families we help are ready to trade the commute, the grind, and four cold months for one long warm season and a tax bill that drops to zero. 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. The District, Maryland, and Virginia each levy their own income tax. The gap between those rates 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 ESTATE OR INHERITANCE TAX

The District taxes estates above a threshold, and Maryland adds an inheritance tax on top. Florida has neither. For families thinking about what they pass on, this is often as big as the income side.

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 HOUSING DOLLAR BUYS

A Georgetown or Cleveland Park row house holds enough equity to buy a Fort Lauderdale waterfront pool home outright. You do not unsee that trade.

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 Washington sensibility. We will not steer you. Once we know how you actually live, the right two or three become obvious.

If you love Georgetown polish and turnkey luxury

LAS OLAS ISLES

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

If you love Capitol Hill row-house charm and walkability

RIO VISTA OR VICTORIA PARK

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

If you want a Kalorama estate feeling, private 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 West End 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 Washingtonians most is how much life happens outdoors. 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 the DMV without being sleepy, and the airport makes popping back to Washington genuinely easy. It is not all postcard, though, and we will say so.

① THE TRADE-OFFS, SAID PLAINLY

Summers are hot and humid, more so than a D.C. August, and they run longer. Hurricane season runs June through November, which you plan around with impact windows, a good roof, and insurance, rather than panic about.

You trade four seasons and cherry-blossom springs for one long warm season. Blizzards and ice storms leave the list, 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 constant daily flights to Reagan, Dulles, and BWI, well under three hours. Many clients keep a foot in both worlds for the first year. Plenty make Fort Lauderdale the primary home and treat Washington as the visit.

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 Washington-area home first, we coordinate with a trusted agent there 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