



AN HONEST RELOCATION GUIDE

SAN FRANCISCO 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 city, from the Peninsula, from Marin. This is everything we wish someone had handed us when we started, including the parts most agents quietly leave out.

A lot of the Bay Area families we help are timing this around a liquidity event, when California's tax bite is sharpest and the case for Florida is hard to argue with. 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, and the Bay Area stacks the country's steepest cost of living on top of it. The gap between that rate and zero can run into six figures a year for a high earner. Your CPA will give you the exact number.

NO STATE TAX ON CAPITAL GAINS

California taxes investment gains as ordinary income, at the nation's highest rates. Florida does not tax them at all. That gap lands hardest in the year you exit a company or take equity 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 single-family home in the city or on the Peninsula is often enough to buy a Fort Lauderdale waterfront pool home outright, with room to spare. The question stops being whether you can afford it and becomes what you would rather own.

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

If you love Pacific Heights polish and turnkey luxury

LAS OLAS ISLES

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

If you love Noe Valley charm and walkability

RIO VISTA OR VICTORIA PARK

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

If you want Marin or Belvedere privacy, 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 SoMa or Nob Hill 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 San Franciscans most is how much life happens outdoors and 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 the Bay Area without being sleepy, and even with a longer flight, getting back to San Francisco 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, the opposite of San Francisco's cool, foggy ones. Hurricane season runs June through November, which you plan around with impact windows, a good roof, and insurance, rather than panic about.

You trade microclimates and mild gray summers for warm, 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 SFO, around five and a half hours. The longer haul tends to make Fort Lauderdale the real home base quickly rather than a part-time arrangement, though plenty keep ties to the Bay 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 Bay 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



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