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FREE GUIDE · 2026–2027 EDITION

Florida Relocation & Homestead Guide

A clear, warm walkthrough of Florida's 0% state income tax, homestead exemption & Save Our Homes protection, 2027 Amendment 3 timing, and Fort Lauderdale / Broward living — from a local who grew up here.

0% State Income Tax
No FL personal income, estate, or inheritance tax

Homestead + 3% Cap
Primary-residence protection & Save Our Homes

Dec 31 / Jan 1 Timing
Why year-end residency matters for 2027+

Coastal Broward Living
Intracoastal, beaches, FLL & Brightline



From Kristen

Hi — I'm Kristen Sorel. I grew up in Fort Lauderdale, and I help people relocate to Broward with calm, honest guidance — no pressure, no hype. This guide explains the tax and homestead pieces clearly so you can decide what's right for your family. If you want a local sounding board on neighborhoods, I'm here.

1. Florida Tax Advantages

0% Florida State Personal Income Tax

Florida also has no state estate tax and no state inheritance tax.

Domicile checklist (best practices)

- File a Declaration of Domicile with the county clerk (often Broward).
- Update your Florida driver’s license / state ID and vehicle registration.
- Register to vote in Florida and update important accounts to your FL address.
- Aim for 183+ days in Florida when possible — residency is fact-specific; ask your CPA/attorney.
- Homestead looks at January 1 ownership & occupancy — plan closings with that clock in mind.

What this means for relocating buyers

Many families moving from New York, New Jersey, Connecticut, Illinois, and other high-tax states find Florida’s lack of state personal income tax is a meaningful part of their long-term plan — especially when paired with homestead protection on a primary residence. This guide is educational only; your CPA or attorney should model your specific situation.

WARM NOTE FROM KRISTEN

Tax rules are personal. I won’t pretend to be your CPA — but I will help you understand the real-estate timing (January 1 / March 1) and connect you with trusted local professionals when you’re ready.

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2. Homestead & Save Our Homes

2026 CURRENT RULE (Amendment 5 — in effect)

Base homestead exemption	$25,000 — applies to all levies, including school
Additional (CPI-indexed) exemption	$26,411 for 2026 — assessed value above $50K; non-school levies only
Save Our Homes (SOH) cap	Annual assessed-value increase limited to 3% or CPI, whichever is less
SOH portability	Up to $500,000 of accrued benefit may transfer within Florida
Creditor protection	Strong constitutional protection on a qualifying primary residence

2027+ UPDATE (Amendment 3 — passed Nov 3, 2026)

Raises the non-school homestead exemption to $150,000 in 2027 and $250,000 in 2028 (then CPI-adjusts). Also lowers the non-homestead assessment cap from 10% to 5%. Takes effect January 1, 2027 (first applies to the 2027 tax roll).

Critical Florida DOR PTO 26-21 nuance: buyers who are NOT Florida residents as of Dec 31, 2026 start with the standard exemption ($25K school / up to $50K non-school) and phase into the expanded $150K/$250K non-school amount in year 5. Existing Florida residents as of Dec 31, 2026 are positioned for the stepped-up amounts in 2027/2028.

KEY DATES

Own & occupy as your permanent primary residence on January 1.
File with the Broward County Property Appraiser (bcpa.net) by March 1.

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3. Fort Lauderdale & Broward Snapshot

East Fort Lauderdale · Coral Ridge · Rio Vista · Las Olas Isles

Boating, deepwater canals, walkable dining, and classic Intracoastal living — from historic estates to modern waterfront.

Pompano Beach & Lauderdale-by-the-Sea

Coastal condo and Intracoastal value — including accessible entry points for buyers who want water proximity without deepwater pricing.

Victoria Park & Colee Hammock

Tree-lined, walkable neighborhoods near downtown Fort Lauderdale — strong for buyers who want community feel and quick access to Las Olas.

Lighthouse Point

Yachting community north of Fort Lauderdale with a quieter coastal character and strong waterfront inventory.

Connectivity that matters for relocators

FLL (Fort Lauderdale-Hollywood International Airport) is minutes from East Fort Lauderdale — an easy hop for Northeast and Midwest visitors. Brightline high-speed rail connects Miami, Fort Lauderdale, West Palm Beach, and Orlando, which helps dual-market and visiting-family lifestyles.

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4. How Kristen Helps (Zero Pressure)

Live FaceTime / video walkthroughs

Tour homes remotely before you fly down — useful when you're still coordinating work, schools, or a northern sale.

Honest street-by-street local insight

Flood zones, bridge clearances, condo reserves & milestone inspections, insurance realities — the unglamorous details that protect you.

Trusted local introductions

Lenders, inspectors, and other professionals Kristen actually trusts — introduced when you're ready, never as a hard sell.

Calm relocation pacing

Whether you're closing before Dec 31 or exploring for 2027, you'll get clear next steps without pressure.

Ready for a calm next step?

Visit SellWithSorel.com/#relocation-guide · Call/text (954) 258-3079

Email kristen@nativerealty.com · Instagram @sell_with_sorel

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