



The South Florida Escape Plan

The insider's guide to trading up by moving north: the numbers, the neighborhoods, and the ninety-day timeline for South Floridians who are done negotiating with I-95.

~\$425K

TREASURE COAST MEDIAN
VS. \$645K IN BROWARD

3

LANDMARK WATERFRONT
PROJECTS
RESHAPING THE INLET

90 Days

FROM LISTED DOWN SOUTH TO
KEYS IN HAND UP NORTH



THE PARTNERSHIP

The Market-Making Partnership

My practice is anchored to Luke Lewis, the visionary behind Treasure Coast Realty Group. As the broker behind some of the Treasure Coast's most consequential commercial ventures, and the record holder for the highest residential sale in Fort Pierce at **\$6.9MM**, our partnership provides my clients with unparalleled insider access, formidable negotiation leverage, and a direct line to the region's true market makers.

01 · THE INDIGO POINT OF VIEW

You Didn't Fall Out of Love with Florida. You Fell Out of Love with the Line for It.

Let's be honest with each other, because that's how I work. You still love the water. You still love the light at 6:45 on a January evening when the rest of the country is scraping ice off a windshield. What you no longer love is paying a premium — in dollars, in hours, in blood pressure — for a version of coastal Florida that stopped feeling like yours somewhere around the third insurance renewal.

I hear it every week from buyers coming up from Miami-Dade, Broward, and Palm Beach. The commute that used to be twenty-five minutes is now a personality trait. The homeowner's premium that used to be a line item is now a mortgage payment with a costume on. And "waterfront" has quietly become a word people say with air quotes.

Here is what I believe: you shouldn't have to leave Florida to afford the Florida lifestyle..

The Treasure Coast (Fort Pierce, Port St. Lucie, Tradition, and the barrier islands of Hutchinson Island) is the last stretch of Florida's Atlantic coastline where the math still works and the water is still the point. Real coastal living: a working marina downtown, the lagoon at your bow, inlet access to the Atlantic in minutes, and a main street where the restaurant owner knows your order because she's actually met you.

It is not undiscovered: serious money has already noticed, and I'll show you the receipts in the pages ahead. But it is early. And in real estate, early is the entire game. The people who bought in Delray in the nineties weren't lucky. They were paying attention while everyone else was complaining.

This guide is my point of view, in writing: the honest numbers comparing what your money does down south versus up here, editorial profiles of the neighborhoods I'd actually send a friend to, and a realistic ninety-day plan for selling where you are and landing where you belong. Consider it your permission slip to want more — and pay less for it.

— Bridgette A. Daley, *Indigo Bleu Properties*

02 · THE HARD NUMBERS

What Your Money Actually Does

Most real estate marketing treats numbers like a magician treats a rabbit: produced with flair, examined by no one. I'd rather put everything on the table — the numbers up here don't need help. Start with the one number that reframes the entire conversation: mid-2026, verified, and worth reading twice.

~\$425K

THE TREASURE COAST MEDIAN

That's the number that changes everything: roughly **\$220,000** below Broward's \$645K median and **\$156,000** below Miami-Dade's \$581K. At the Treasure Coast median, you're not settling: you're buying a newer home, built to modern wind codes, minutes from a working waterfront, with enough left over to fund the life the house is for.

The \$800K–\$1.5M Translation Table

BUDGET	MIAMI-DADE / BROWARD	THE TREASURE COAST
\$800K	A 1980s three-bedroom on a busy interior street, original everything, bidding against four other offers. Water views require optimism.	A newer four-bedroom pool home in Tradition or St. Lucie West with room left over — or real charm near downtown Fort Pierce's waterfront.
\$1M– \$1.2M	A respectable home in a good school zone: Weston and Parkland medians now run \$750K–\$960K for the neighborhood, not the standout house.	Deep-water access. Dockage. A home where your boat lives behind the house, not in a storage rack forty minutes away.
\$1.5M	Entry-level luxury. In coastal Palm Beach pockets, this is the price of simply arriving.	True trophy territory: oceanfront and intracoastal estates on Hutchinson Island, the address that anchors a family for a generation.

Down south, \$1.5 million buys a seat at the table. Up here, it buys the table, the view, and the dock.

02 · CONTINUED

The Two Bills Nobody Puts in the Listing Photos

Insurance: The Silent Second Mortgage

You already know this one intimately. South Florida's tri-county corridor carries some of the highest homeowner premiums in the country: dense coastal exposure, older housing stock, litigation history, and reinsurance markets pricing the region as their riskiest bet. For many relocating clients, the annual premium down south had crept into five figures and kept climbing.

The Treasure Coast isn't immune to Florida's insurance realities — I won't pretend otherwise. But premiums here run meaningfully lower for comparable coverage, driven by newer construction, lower replacement costs, and a less litigious claims environment. Newer roofs, impact glass, and current wind mitigation credits do real work here. My clients routinely see the difference fund a car payment, or the boat they moved here for.

Property Taxes: The Quiet Compounding Win

Florida's millage rates don't change dramatically county to county — but your assessed value does, because it starts with what you paid. Buy at \$650,000 up here instead of \$950,000 down there and your tax bill shrinks accordingly, every year, forever.

Insider note: **Save Our Homes portability.** If you've homesteaded in South Florida for years, you've likely accumulated a gap between market and assessed value. Florida lets you transfer up to **\$500,000** of that benefit to your next homestead anywhere in the state. Your appreciation becomes a tax shield on your Treasure Coast purchase.

The Indigo Bleu Position on Honesty. I will always tell you the whole number: insurance quotes before you fall in love, flood zone maps before you write the offer, HOA financials before you sign. Luxury is never being surprised. If a property doesn't survive that scrutiny, I'd rather lose the sale than your trust.

03 · THE NEIGHBORHOODS

Three Addresses, Three Arguments

Every relocation guide gives you neighborhoods. Very few give you a point of view. Here is mine – the three faces of the Treasure Coast, each making a different case for your next decade.



THE COMEBACK STORY

Fort Pierce – The Sunrise City

Fort Pierce is what South Florida's coastal towns looked like before they were franchised: a genuine historic downtown, a working marina, Saturday farmers markets on the water, and architecture with an actual past. For years it was Florida's best-kept open secret. That window is closing in real time. The proof is poured in concrete: King's Landing, a \$155 million redevelopment of the old power plant site on Indian River Drive, has broken ground, a waterfront district bringing a 140-room Marriott hotel, condominiums, villas, restaurants, and retail directly into downtown, with the first villa residences already rising and selling. When nine figures of institutional capital commits to seven acres of your downtown waterfront, the revitalization debate is over. The only question left is whether you bought before or after.

BEST FOR — CHARACTER SEEKERS, BOATERS, AND BUYERS WHO WANT APPRECIATION WITH A PERSONALITY



THE MASTER PLAN

Port St. Lucie & Tradition – Engineered Ease

If Fort Pierce is a restoration, Tradition is a commission, a master-planned community designed from a blank page, and it shows. Wide boulevards, a walkable town square, A-rated schools, new hospitals and employers arriving on schedule, and housing stock young enough that "impact windows" and "2020s roof" are the default, not the upgrade. Port St. Lucie has quietly become one of the fastest-growing large cities in America, and unlike most boomtowns, it grew with a plan. For buyers leaving the beautiful chaos of Broward, the effect is almost disorienting: things simply work. The commute is a rumor. The grocery run is eleven minutes, round trip.

BEST FOR — FAMILIES, REMOTE EXECUTIVES, AND ANYONE WHOSE LUXURY LANGUAGE IS "FRICTIONLESS"



THE TROPHY CASE

The Barrier Islands — Hutchinson Island

Twenty-one miles of Atlantic barrier island where the beach is never more than a few hundred steps away and high-rise sprawl never got a foothold. Oceanfront living at a human scale: low-density condominiums, single-family estates with private beach access, and intracoastal homes where the sandbar on Saturday is a lifestyle, not an event. Direct oceanfront that would command South Beach money trades here for a fraction of it — with a quieter beach, an emptier bridge, and a sky you can actually see stars in. The island answers the question every escaping South Floridian eventually asks: what was all that money actually for?

BEST FOR — WATERFRONT PURISTS, SUNRISE PEOPLE, AND BUYERS READY FOR THE FOREVER ADDRESS

03 · CONTINUED — THE MOMENTUM FILE

What's Coming to the Inlet

I promised you receipts, so here are the two biggest ones, a pair of landmark developments, one newly approved and one in formal review, converging on Seaway Drive: the stretch of South Hutchinson Island facing the Fort Pierce Inlet.

Causeway Cove · NEWLY APPROVED · JULY 2026

The largest development in Fort Pierce history just cleared its decisive hurdle: on July 13, 2026, the roughly 1.8-million-square-foot Causeway Cove plan received the city's administrative development approval: five buildings rising 11 to 17 stories at 601 Seaway Drive, plus a planned water taxi and shuttle linking the island to the mainland. Site work could begin as early as late this year, with the signature 192-foot tower targeted for 2030.

913

RESIDENCES

407

HOTEL ROOMS

218

MARINA SLIPS

2030

SIGNATURE TOWER

My honest read: it's a lightning rod locally, height, traffic, and character are all being debated, loudly. But whichever side you land on, the investment thesis is unambiguous: institutional capital has now committed to this inlet at a scale this coastline has never seen.

Boardwalk on the Inlet · IN FORMAL CITY REVIEW

A few hundred yards east, on 4.8 waterfront acres facing the jetty, local investor Sandy Woods has proposed a second landmark: two towers holding roughly 175 hotel rooms, 54 residential condominiums, restaurants, retail, a rooftop terrace, and an 18,800-square-foot event center. The project has entered formal public review with the city's Technical Review Committee. Watch this one; proposals of this ambition tend to move markets before they move dirt.

Here's what this means for you: the window between "charming and overlooked" and "priced like everyone noticed" is measured in approvals, and the approvals are now arriving. Today's island pricing does not yet reflect tomorrow's island.

04 · THE 90-DAY MOVE PLAN

From "We Should Really Look Into It" to Keys in Hand

A move like this fails from vagueness, not difficulty. Ninety days is a realistic runway when the sequence is right and both ends of the transaction are managed by one strategy. Here is the exact cadence I run with relocating clients.

Days 1–14

Strategy & Positioning

- One consultation call: budget, waterfront vs. master-planned vs. island, must-haves, and your Save Our Homes portability math.
 - A professional pricing analysis on your South Florida home, not a website estimate.
 - Pre-approval updated to reflect your post-sale equity position.
 - Quote insurance early, before contract, so premiums inform the offer.
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Days 15–30

Launch South, Scout North

- Prep the listing: paint, declutter, professional photography.
 - List your current home with full marketing muscle behind it.
 - Take the drive: one curated weekend on the Treasure Coast with me.
 - Shortlist five properties, enough to compare, few enough to decide.
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Days 31–60

Contract on Both Ends

- Negotiate your sale on certainty, not just price.
 - Write your Treasure Coast offer, contingent-coordinated to sync both closings.
 - Inspections, survey, appraisal: I attend every one, plain-English debrief same day.
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Days 61–90

Close, Move, Exhale

- File homestead exemption and portability transfer applications.
- Clear-to-close on both files; movers, utilities, and mail forwarding handled.
- Back-to-back closings: sign down south in the morning, pick up keys up north before dinner.

Day 90: You're watching the sun come up over the Atlantic from your side of the bridge, wondering why you gave yourself so many reasons to wait.

INDIGO BLEU PROPERTIES · THE INVITATION

You've now seen the numbers, the neighborhoods, and the timeline. The only thing this guide can't do is walk you down Indian River Drive at sunset. That part requires showing up. So here is my invitation, offered warmly and without a single string attached: book a private relocation consultation with me. Thirty minutes, your questions, my honest answers — including "not yet" or "not this one," if that's the truth.

The Treasure Coast has room for you. But it won't be priced like this forever. The best time to have made this move was three years ago. The second-best time is a thirty-minute conversation away.

BOOK YOUR PRIVATE CONSULTATION: BRIDGETTE A. DALEY

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