



THE DALEY GROUP

AT DOUGLAS ELLIMAN

AN INSIDER'S RELOCATION GUIDE

Vero Beach, Florida

For buyers relocating from Fairfield County, northern New Jersey, the Boston suburbs, Palm Beach, Delray Beach — or anyone from anywhere else who's ready for a quieter kind of paradise.

The Daley Group at Douglas Elliman | Sally Daley, Broker + Owner

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GETTING YOUR BEARINGS

Where Vero Beach Sits



On the Atlantic coast of Florida's Treasure Coast, about an hour north of Palm Beach and 75 minutes southeast of Orlando — with its own regional airport minutes from the barrier island. Tucked just inside the tropic line, this is where the tropics begin — the rare latitude that lets Old Man Winter stay up north while palm trees and our beloved live oaks share the same skyline.



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SECTION ONE

*Why People Are Moving
to Vero Beach Right Now*

THE MIGRATION

Most People Don't Choose Vero Beach First

NICKNAMED "THE HAMPTONS OF FLORIDA"

They choose to leave somewhere else — and Vero Beach is where they land. New Jersey has led the nation in outbound moves for eight straight years running; New York isn't far behind. Florida is where that math lands, with New York, New Jersey, and Connecticut still sending the state its largest number of movers.

A newer trendline is coming from within the state itself: sellers in Boca Raton, Fort Lauderdale, Delray Beach, and Naples cashing out to establish residency in Vero, trading traffic and crowding for a quieter pace — without giving up quality of life, since Vero runs roughly 40% more affordable on the buy side.

Vero isn't the loudest name on that list — it isn't Miami, it isn't Palm Beach. That's exactly the point. It's what people find once they're tired of loud.

174,000

Indian River County residents
today, up from 138,277 in 2010

~26%

Growth over 15 years — steady
discovery, not a boom

VERIFIABLE QUALITY OF LIFE

Nobody Moves Here for the Career Ladder

What draws people instead is quality of life you can actually verify.

Cleveland Clinic Indian River Hospital, now the county's largest employer, is rated one of only eleven five-star hospitals in Florida by Forbes — with a dedicated cancer center and heart center on the barrier island's doorstep.

THE FLIGHT HOME GOT SHORTER

Vero Beach Regional Airport (VRB) now flies nonstop to New York/JFK and Boston on JetBlue, to White Plains, Providence, Newburgh, and Pittsburgh on Breeze Airways, and to Charlotte on American — plus one-stop service from Burlington, Vermont. A “second home” quietly becomes a primary residence once the trip back isn't the ordeal it used to be.

A REPUTATION THAT PRECEDES IT

Small Town, Outsized Reputation

"Called the Treasure Coast for the shipwrecked riches washed up on its shores centuries ago, there's still plenty of wealth turning up in Vero... a Mecca for investors, well-to-do retirees, and families flocking to the area."

— Kiplinger's

100

Named one of the country's "100 Great Small Arts Towns"

Fortune 500

Home to more retired Fortune 500 CEOs than almost anywhere else on earth



SCARCITY, BY DESIGN

A Town That Isn't Racing to Keep Up

Strict height and density codes have kept the barrier island's housing inventory fixed for decades — condos are capped at four stories and allowed on only a small portion of the island. No six-lane roads, no mile of interchangeable strip malls — a policy, not an accident. For buyers, that same scarcity is the quiet engine under long-term value: there's only so much barrier island, and it isn't making more.



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SECTION TWO

*Neighborhood by
Neighborhood*

SOUTH OF THE 17TH STREET BRIDGE

Southern Island

The island exhales a little here. Family territory — golf carts, bike bells, kids cutting between yards that back a canal on one side and a beach path on the other. It's gated, but it doesn't feel guarded. It feels settled.

Castaway Cove — six curving "Wave" streets, 400-plus homes, ocean-to-river, and a Halloween reputation that's become legendary. **The Moorings** — 7.5 miles of riverfront, a full marina, a Pete Dye course, and a country club. **Seagrove** — split between guarded oceanside and river-side with tennis and private docks. **Sandpointe & Shorelands** round out the cluster, quieter still. Worth asking early: deeded beach access is a legal right tied to the property, while community access can depend on the HOA's current policy — the two sound similar but aren't.

PRICE RANGE

\$900K – \$12M

BEST FOR

Families with school-age kids, first-time Florida buyers, and boaters who want deep water without John's Island-level buy-in



BETWEEN THE BRIDGES

Riomar

Riomar doesn't have a gate. It doesn't need one. No HOA, no dues, no guard shack — and somehow that's the flex, not the risk. Old Riomar traces back to the 1920s, when Henry Flagler and friends went looking for an alternative to Palm Beach clubs that required a tuxedo just to sit down for dinner.

Riomar Bay, its sister across the street, pairs the same car-optional lifestyle with deep-water dockage at every home. Unpretentiously elegant, dogs run loose, and residents live "between the bridges" with Ocean Drive, Farmer's Market, the beach, and Quail Valley Club all a walk, bike, or golf-cart ride away.

PRICE RANGE

\$3M – \$10M+

BEST FOR

Buyers who'd rather have oak canopy and walkability than a guardhouse and a country club roster







DEAD CENTER ON THE ISLAND

Central Beach

Not one neighborhood, but four — carved apart by A1A and Beachland Boulevard, each quadrant with its own personality. Right now Central Beach is mid-renaissance: full renovations next to teardowns next to brand-new builds, alongside the funky 1960s–70s originals that gave the neighborhood its first character.

The detail that decides everything: **no HOA**. No dues, no gates, no architectural committee — just a 30-day rental minimum set by city ordinance. Streets are named for flowers and trees, laid out roughly alphabetically.

PRICE RANGE

\$850K – \$4M

BEST FOR

Buyers who want freedom from dues and rulebooks, paired with walkability to the beach and the arts district



THE NORTHERN BARRIER ISLAND

Indian River Shores & John's Island

Indian River Shores is its own incorporated town, and John's Island sits inside it as the crown jewel. Established in 1969, John's Island is a 1,650-acre invitation-only club community — three championship golf courses, three miles of private Atlantic beachfront, 17 Har-Tru tennis courts — capped at roughly 1,382 residences by design. Homes here run 20–30% above comparable properties elsewhere on the island, a real premium for genuine, capped scarcity.

A quirk worth knowing: Vero's low density has unbundled clubs from real estate — plenty of clubs across the island carry no real estate requirement at all, a choice buyers in denser markets like Naples or Boca Raton rarely get.

Beyond John's Island, Ocean Colony, Sea Forest, River Club, Palm Island Plantation, The Estuary, and Bermuda Bay offer the same address without the invitation process or the price premium.

PRICE RANGE

\$2M – \$15M+

BEST FOR

Buyers who want the deepest amenity package and a full seasonal social calendar, and don't mind a member-approval process





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SECTION THREE

Cost of Living & Long-Term Value

THE HONEST ANSWER

What Moving Here Actually Saves You

Florida has no personal income tax. Indian River County's effective property tax rate runs roughly 0.84–1.12% for homesteaded owners. Here's how that compares to where our clients move from most:

Origin	Top Income Tax	Effective Property Tax
Fairfield County, CT	2% – 6.99%	~0.75 – 1.3%
Northern New Jersey	up to 10.75%	2.2 – 3.0%
Boston Suburbs	5% – 9%	1.68 – 2.23%
Palm Beach / Delray	\$0	0.88 – 1.2%
Vero Beach	\$0	0.84 – 1.12%

Directional figures, not a substitute for your CPA's calculation of your specific situation.

A STRAIGHTFORWARD CASE

\$500,000 Income. A \$3M Home. The "Ouch" Number.

Property tax lines are close enough to argue about. The income tax line isn't. For a Fairfield County or northern New Jersey household, that's roughly **\$25,000 to \$32,000 a year** — money that simply stops being owed the day Florida becomes home instead of a vacation.

\$0

Florida income tax, every year, indefinitely

~\$29K

Average Northeast income tax avoided annually

MORE BANG FOR YOUR BUCK

The Value Case, in One Real Number

In 2002, Sally's family sold a home in Connecticut and bought one in Vero Beach the same year. Looking at approximate values today, the Connecticut house has appreciated roughly \$350,000. The Vero Beach house is worth roughly \$1.2 million more than they paid.

Same year, same buyer, two very different appreciation curves — the scarcity story, showing up in real numbers. Real appreciation varies home to home and is never guaranteed, but it's what limited development and fixed inventory have historically done here.

+\$350K

Connecticut home, since 2002

+\$1.2M

Vero Beach home, since 2002



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SECTION FOUR

The 8-Week Moving Checklist

BEFORE THE TRUCK SHOWS UP

Timed the Way It Really Happens

Get insurance estimates before you make an offer — wind and flood coverage can swing wildly by property.

8 weeks

Start school enrollment conversations if you have kids. Get homeowners insurance quotes rolling for target properties — Florida coverage underwrites slower than the Northeast.

6 weeks

Book moving estimates — flag humidity-sensitive items (instruments, art, wood furniture). Start collecting Florida paperwork: license, titles, Social Security numbers, Declaration of Domicile if applicable.

4 weeks

Schedule utility transfers. Submit change of address — USPS, banks, subscriptions, your estate attorney. If bringing a boat, confirm dockage now; waitlists move slower than expected.

THE HOME STRETCH

Landing, and What Florida Requires Next

2 weeks out

Book your Florida driver's license appointment now — busier counties book two to four weeks out. Finalize Florida auto insurance before you can title and register a vehicle.

Moving week

Keep deed, closing paperwork, Social Security cards, passports, and prior insurance in a folder that travels with you personally — not in the truck.

First 10 days

Register and insure your vehicle. Get your Florida license within 30 days. Register to vote at the same DMV visit — Florida's Motor-Voter program allows it.

By March 1

File for Homestead Exemption with the Indian River County Property Appraiser. Miss it, and you forfeit the exemption — and the Save Our Homes assessment cap — for the entire tax year.



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SECTION FIVE

Local Flavor

THE INSTITUTIONS

A Year, Not a List

Thanksgiving — the Turkey Trot at Riverside Park, benefiting United Against Poverty

Christmas — the Ocean Drive Christmas Parade: small, homemade, fabulous

February — the annual Garden Show at Riverside Park

March — Under the Oaks art show, also at Riverside Park

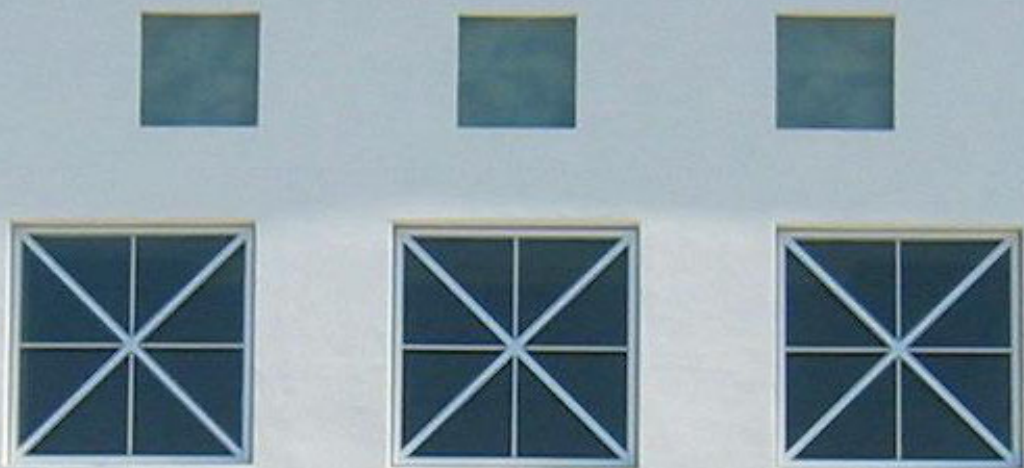
July 4th — fireworks off Memorial Island

Saturdays — the Farmer's Market on Ocean Drive, coffee and dog optional

First Fridays — the Art Stroll along 14th Avenue's galleries

Quarterly — Ocean Drive closes down for an outdoor concert, food trucks included

The Cultural Council of Indian River County runs a calendar with genuinely unusual depth for a town this size — and even on a ticketed night, you're home in your pajamas by 10.



VERO BEACH MUSEUM OF ART





BEACHES & WATERWAYS

Twenty-Eight Miles, Mostly Uncrowded

Sebastian Inlet State Park, Treasure Shores, Golden Sands, Wabasso Beach Park, Tracking Station Beach, Jaycee Park, Humiston Park, South Beach Park, and Round Island Park at the county line — genuine public beach infrastructure, most of it empty on any given day.

West of the island sits the other half of Vero's identity: the **Indian River Lagoon**, a 156-mile estuary — not actually a river, and 40% of Florida's east coast — home to more animal diversity than any other in North America — dolphins, manatees (nearly a third of the nation's population), sea turtles, and more bird species than almost anywhere on the Atlantic Flyway.

Scattered spoil islands sit as preserves along its wide, brackish waters — and happily, alligators want no part of that brackish mix. With three fixed bridges connecting it to the mainland, the barrier island splits into two distinct waterways for adventure: open Atlantic to the east, calm lagoon to the west.



WEATHER & RECREATION

There Are Seasons Here Too

An average year-round temperature around 73°F and roughly 235 sunny days a year. Winters run 60s–70s; summers touch 90° with fast-moving afternoon storms. Frost is newsworthy; snow is legend.

Golf — eighteen courses countywide

Tennis — Riverside Park's Racquet Complex, plus Pocahontas Park downtown, no fee

Fishing — the Indian River, the Atlantic, and inlets at Sebastian and Ft. Pierce

Surfing — Sebastian Inlet, a national-caliber break

Biking — a sidewalk runs the entire 28-mile island along Highway A1A, plus the historic Jungle Trail

Boating — the City Marina, plus community launch spots island-wide

Polo — matches January through March at Pointe West on the mainland

Lobster — a 3-day recreational season each July

Sandridge Golf Club regularly lands on national top-ten public course lists; Indian River Club carries an Audubon designation. And here's a happy surprise: every beach and river park is free of charge — no admission, no parking fee, ever.



The Questions Everyone Asks

Live oaks form the canopy that turns so many streets into a tunnel of green, alongside mangroves, hibiscus, bougainvillea, and jasmine. Manatees and dolphins are the lagoon's beloved regulars; sea turtles nest on the beaches, and Florida panthers roam the area, though critically endangered with only around 75 left in the wild.

Sharks? Yes — mostly bull sharks in deeper water, not known for aggression toward people.

Alligators? Rarely near the ocean or the briny river itself — gators prefer fresh water, more likely in inland canals.





DINING & SHOPPING

Ocean Drive, Unhurried

Ocean Drive is the heart of shopping — Sassy Boutique, Kemp's, The Lazy Daisy, J. McLaughlin, and Twig; The Village Shops on North A1A add more.

Fresh fish — The Tides, Riverside Cafe, the Ocean Grill

Italian — Scampi Grill, Franchesa's, Pomodoro Grille

Cuban & tapas — Havana Nights, Curfew, Post + Vine, The Wave at Costa d'Este

Thai & Japanese — Kata, Sumo House, Fujiyama

Breakfast & lunch — Baci Trattoria, TooJays, Michael's on 7th, Casey's, Lemon Tree, Cravings

Fine dining — Citron, The Tides, The Oar + River Twist

Al fresco — the 14th Avenue arts district, Casey's Place, Bobby's on Ocean

Most of Vero's best tables don't require the weeks-out reservation lead time of the Northeast or South Florida.

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SECTION SIX

A Personal Note From Sally



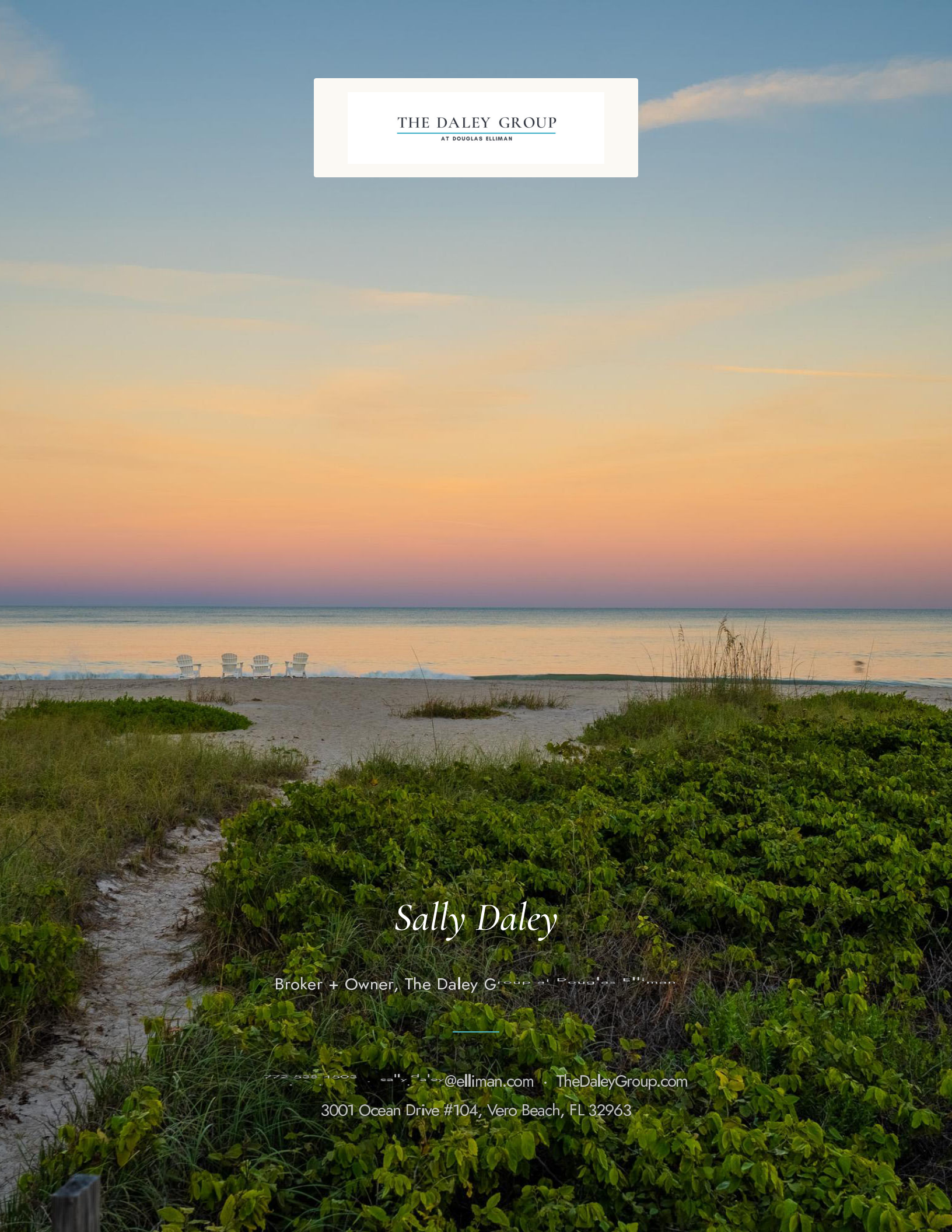
SUMMER, 2002

The Gate Wouldn't Open. Neither Would My Mouth.

We drove south on I-95 with a moving truck behind us and no idea what we were doing. We'd sold a house in Connecticut. What we didn't have was a clue how Vero Beach actually worked — starting with the gates. Every listing we liked sat behind one, and nobody tells you that "The Moorings" is actually a large swath of the southern island, not one address, or that "Central Beach" is really four distinct neighborhoods wearing a single name.

We were also leaving five acres of Connecticut tree line for a lot a third that size — and sat with that number a long time. Nobody mentioned that a lot of those small lots come with deeded private beach access, so a smaller yard quietly turns into your own stretch of a 28-mile, uncrowded beach.

We learned it the hard way — gate by gate, HOA by HOA, phone call by phone call. In 2006, that instinct became a business. That's the reason The Daley Group exists.



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