



The Florida Domicile Handbook: Vital Information for New Florida Residents

E. Michael Kilbourn, Howard Hujsa

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The Florida Domicile Handbook provides insights into the significant advantages, and especially the financial advantages, of domiciling in Florida. During the current housing crisis, homeowners are alarmed to see the increases in interest rates and realty taxes raising their mortgage payments beyond their reach. Though some reductions in payments can be achieved by searching for special financing, opportunities for significant savings in this area are limited by prevailing money market conditions. More promising are the savings in realty taxes that are possible by changing domicile. Florida has recently enacted legislation through its Homestead Act that limits substantially the annual increases in realty tax. Florida is also one of the few states that has no income tax. These two incentives alone have been a major factor in creating the stream of new residents who have chosen to declare Florida as their principal residence. As the Baby Boomers retire, it is anticipated that this stream will grow into a flood. Anticipating this trend, the authors have written the most comprehensive book on the subject of Florida domiciling. It addresses a variety of topics including: Advantages of Florida domiciling Detailed steps to follow in achieving a Florida domicile When, where and how to buy a home Advice on how to find a good Realtor and lender Legal perspectives into laws affecting new residents How to register and insure cars and boats List of resources and web sites for staying healthy, including state programs, medical initiatives and healthcare coverage options. Estate planning advice The lead author, Michael Kilbourn, is a well-respected national authority on estate tax matters and local expert on the complexities of Florida domicile. His co-author is Howard Hujsa, an attorney who has been certified by the Florida Bar as a Specialist in Wills, Trusts and Estates Law. Both men are Florida residents. If you are considering relocating to a state in the sunshine belt with no state taxes, no winter, a cap on your realty taxes and a lifestyle of leisure and high living, The Florida Domicile Handbook is the ultimate resource on making it happen.

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