

The Forgotten Coast Second Home Buyer's Guide

*What every buyer should
know before purchasing in
Mexico Beach, Cape San Blas,
Port St Joe, St Joe Beach,
WindMark, and Indian Pass*



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Hi, I'm Linda

That's me and Enzo! He loves the beach as much as I do.

Welcome to the Forgotten Coast

A few years ago, I traded Atlanta traffic for beach walks, paddleboarding, fishing, and a community where people still wave at each other.

What I found here was something becoming harder to find along Florida's coastline: uncrowded beaches, laid back coastal communities, and a pace of life that encourages you to slow down and enjoy the moment.

Today, I help buyers explore what it's like to own a home here, from choosing the right community to understanding insurance, rental potential, and ownership costs.

Most of the people I work with aren't simply looking for an investment property.

They're looking for a place where family and friends can gather, memories can be made, and retirement dreams can eventually become reality.

In the pages ahead, you'll learn about the different communities along the Forgotten Coast, ownership considerations, and what to expect as a second home owner.

What You'll Find Inside

- Which Forgotten Coast community fits your lifestyle
- What it really costs to own a second home here
- How to know if a home will rent well
- Frequently asked buyer questions
- Some of my local favorites

Why People Love the Forgotten Coast

The Forgotten Coast offers something that's becoming increasingly difficult to find along Florida's shoreline: space to breathe.

Instead of crowded beaches, high rises, and endless traffic, you'll find wide stretches of white sand, locally owned restaurants, small town charm, and a pace of life that feels refreshingly different.

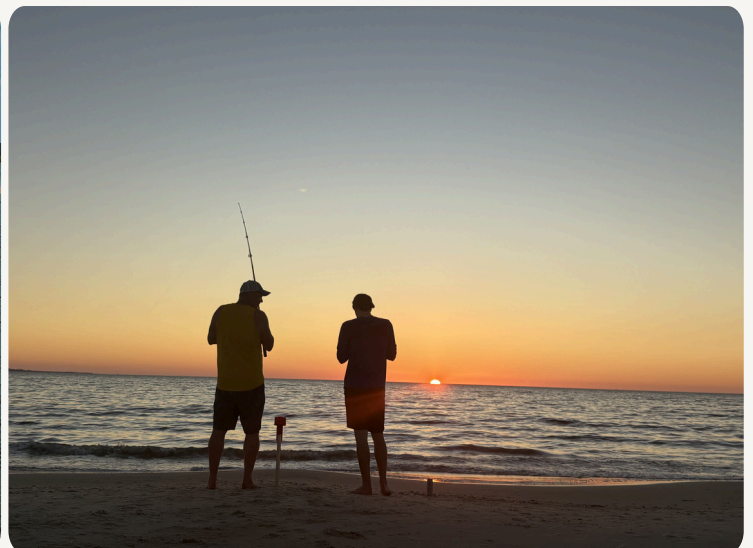
Maybe that's how you found us. You came for a long weekend, walked the beach at sunset, and somewhere between the dolphins and the fresh seafood, started wondering what it would be like to own a place here.

Weekends are spent boating, fishing, paddleboarding, shelling, exploring local restaurants, listening to live music, and watching dolphins cruise the shoreline. Dogs are welcome on many beaches, golf carts are part of everyday life, and some of the best moments are often the simplest ones.

For second home buyers, the Forgotten Coast offers something increasingly rare: a place that still feels authentic while providing long term appeal as both a family retreat and a future retirement destination.

What Buyers Love Most

- ✓ Wide, uncrowded beaches
- ✓ Beautiful sunsets year round
- ✓ Dog friendly communities
- ✓ Great boating and fishing
- ✓ Local restaurants and live music
- ✓ Golf cart friendly areas
- ✓ Strong second home appeal
- ✓ No high rises



Which Forgotten Coast Community Fits Your Lifestyle?

Every community along the Forgotten Coast offers beautiful beaches and a slower pace of life, but each area has its own personality. The best fit depends on how you plan to use your home, what type of lifestyle you're looking for, and whether rental income is part of your goals.

Most Forgotten Coast communities are within a 4-6 hour drive from Atlanta and Birmingham... close enough for long weekends, far enough to feel like a real escape.

If you're looking for...

Golf carts and easy beach access
Strong rental appeal and natural beauty
Community, marinas & future retirement
Quiet residential beach living
New construction & resort style amenities
Privacy, fishing & Old Florida charm

Consider...

Mexico Beach
Cape San Blas
Port St. Joe
St. Joe Beach
WindMark Beach
Indian Pass

Mexico Beach

Golf cart-friendly streets, wide beaches, and a small town feel that's becoming harder to find on the Gulf Coast.

Cape San Blas

Dog-friendly beaches, incredible natural beauty, and some of the strongest vacation rental demand on the Forgotten Coast.

Port St. Joe

A real year-round coastal town with marinas, restaurants, boutiques, and a community feel that makes it easy to picture yourself here full-time someday.

St. Joe Beach

Quiet, residential, dog-friendly, and wide beaches without the bustle of a busier town.

WindMark Beach

Popular for newer homes, walking trails, community events, and resort-style amenities.

Indian Pass

As close to Old Florida as you'll find — private, unhurried, and home to one of the best raw bars on the Gulf.

Not sure which community fits you best? That's exactly what I help buyers figure out.

What Does It Really Cost to Own a Second Home on the Forgotten Coast?

When most buyers start looking at beach homes in Mexico Beach, Cape San Blas, and Port St. Joe, they're focused on the purchase price, and that makes sense. But a few other costs can really add up. These are the things we look at together before making an offer.

Every property is different, but most buyers I work with budget an additional \$15,000–\$25,000 annually beyond their mortgage for insurance, taxes, and maintenance.



Property Taxes

Second homes don't qualify for the homestead exemption. Budget roughly 1% of the purchase price annually.



Flood Insurance

Requirements depend on flood zone so check the FEMA maps. Even homes not required to carry flood insurance often benefit from having it here.



HOA Fees

Some communities include pools, trails, and shared spaces. Always factor in the annual HOA before falling in love with a property.



Homeowners Insurance

Often the biggest surprise for out-of-state buyers. Premiums here can run \$5,000–\$15,000+ depending on location and construction..



Property Management

Local managers handle everything for 20–25% of rental income, making it easy to own from hours away.



Rental Potential

Varies a lot by location, views, and beach access. Mexico Beach, Cape San Blas, and Port St. Joe each have their own rental market dynamics

Before You Fall in Love With a House...

- ✓ What will insurance cost?
- ✓ Is flood insurance required?
- ✓ Are there HOA fees?
- ✓ What should I budget for maintenance?
- ✓ Would this home work as a vacation rental?
- ✓ What are the ongoing ownership costs?



Can a Vacation Home Help Offset Ownership Costs?

The dream is simple: a beach house your family loves that helps pay for itself when you're away. For many homes on the Forgotten Coast, that's not just possible, it's realistic. Well positioned homes on Cape San Blas and Mexico Beach can generate \$40,000 to \$70,000 in gross annual rental income. Rental income won't replace a paycheck, but it can meaningfully offset what you spend to own here.

Here's what makes your short-term rental attractive:

Location & Beach Access

Properties closer to the beach are often in higher demand with vacationers.

Views

Gulf views and outdoor spaces are features many guests actively seek out.

Sleeping Capacity

Homes that comfortably accommodate larger families often appeal to more renters.

Pools & Outdoor Living

Pools, covered porches, outdoor dining areas, and gathering spaces can increase appeal.

Pet Friendly Features

Many visitors travel with their dogs and look specifically for pet friendly properties.

Parking & Accessibility

Ample parking, elevators, and easy beach access can be important factors for guests.

***Wondering what a specific property might rent for?
That is one of the first things we look at together.***

Questions Buyers Ask Me All the Time

? Do I need flood insurance?

Not always. Some homes are in X flood zones where flood insurance may not be required by a lender, while others are in AE or VE zones where it typically is. Even within the same neighborhood, flood insurance costs can vary significantly from one property to the next.

? Can I rent my home when I'm not using it?

In many areas, yes. Cape San Blas, Mexico Beach, and parts of Gulf County have strong vacation rental markets. Before buying, it's important to understand any HOA restrictions, local regulations, and whether the property is well suited for short term rentals.

? How much should I budget for insurance?

That's one of the first things we look at. Insurance costs can vary based on age of home, roof, construction type, flood zone, and distance from the Gulf. Two homes with the same price tag can have very different insurance costs.

? Can I buy a home without living nearby?

Absolutely. Many of my clients live in Atlanta, Birmingham, Nashville, Louisville, and Indianapolis. We use video tours, inspections, and local vendors to help make the process as smooth as possible.

? Should I buy in Mexico Beach, Cape San Blas, or Port St. Joe?

It depends on how you plan to use the property. Some buyers prioritize rental income. Others want golf cart access, boating, restaurants, or a future retirement home. Each area has a different feel, which is why I spend time helping buyers narrow down the right fit.

? How do owners manage a home from out of town?

Many owners work with local property managers, cleaners, lawn services, pool companies, and maintenance providers. Having a reliable local team makes ownership much easier, especially if you're only visiting part of the year.

? What makes a good vacation rental?

Properties with strong beach access, desirable locations, good sleeping capacity, outdoor living space, and features like pools often attract the most interest. Not every beach house performs the same. I can help you evaluate whether a specific property is well-suited for short-term rentals before you make an offer.

? When is the best time to buy?

Honestly, the best time is when you find the right property at a price that works for you. The Forgotten Coast market moves at its own pace, and the buyers I see do best are the ones who know what they are looking for before they start.

A Few Local Favorites

One of the things I love most about living on the Forgotten Coast is that some of the best spots aren't fancy. Here are a few of my favorites!



Fresh Seafood Faves

Uptown Raw Bar • Killer Seafood • Hunt's Oyster Bar • Shipwreck Raw Bar • Indian Pass Raw Bar



Grab Drinks with Friends

BTLD • The White Marlin • Haughty Heron • Scallop RePUBLIC • TapRoot • Lookout Lounge



Sunset Evenings

Beach walks, waterfront dinners, and those nights when the sky puts on a show.



Life with Dogs

Enzo agrees this was a good move!



On the Water

Boating, fishing, kayaking, paddleboarding, scalloping, and exploring St. Joseph Bay.

"One of the reasons I fell in love with the Forgotten Coast is that life feels a little less rushed here. Some of the best days aren't planned at all. Come see for yourself."

Linda

Ready to Explore the Forgotten Coast?

Most of my clients start with a lot of questions and no idea which community fits them best. That's exactly where I love to start. There's no pressure and no rush. The easiest first step is a quick call or email.

Tell me what you're dreaming about and we'll go from there.



I Can Help With:

- ✓ Figuring out which community fits your lifestyle
- ✓ Understanding insurance and ownership costs
- ✓ Evaluating whether a home will perform well as a vacation rental
- ✓ Setting up a custom property search based on your goals
- ✓ In person and virtual showings
- ✓ Connecting you with trusted local lenders, insurance agents, inspectors, and contractors

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