

Moving to the Forgotten Coast

A local's guide to living in Port St. Joe, St. Joe
Beach, WindMark Beach, Mexico Beach,
Cape San Blas, and Indian Pass



By Linda Surles
Local REALTOR® and
Forgotten Coast resident



Hi, I'm Linda

That's Enzo. One of the many reasons he loves living here is that beach walks are part of our daily routine.

I made the move too...

A few years ago, my family traded Atlanta traffic for beach walks, sunsets, and a community where neighbors become friends.

Like many people who discover the Forgotten Coast, we weren't looking for high rises, crowded beaches, or a packed tourist destination. We were looking for a place that was a little simpler and a little slower.

What we found was something special.

Today, I call St. Joe Beach home and spend my days helping others explore what life on the Forgotten Coast is like. From Port St. Joe and WindMark Beach to Mexico Beach, Cape San Blas, and Indian Pass, each community has its own personality and lifestyle.

Whether you're thinking about relocating, retiring near the beach, working remotely, or simply exploring your options, this guide will help you get a better feel for the area and what to expect before making a move.

What You'll Find Inside

- Which Forgotten Coast community fits your lifestyle
- Local insights you won't find on Zillow
- Frequently asked relocation questions
- My favorite places to eat, explore, and unwind
- What locals wish they knew before making the move

Linda Surles

ST. JOE BEACH RESIDENT | REALTOR® | LOCAL GUIDE

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.

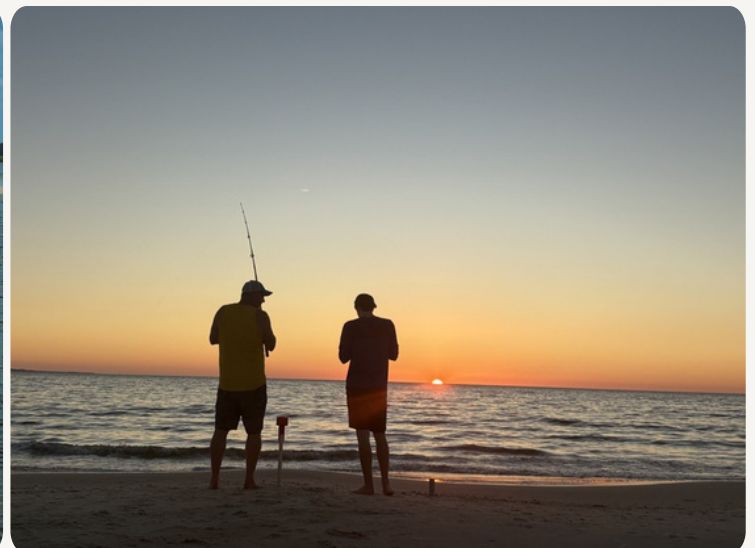
Life here tends to revolve around the things that matter most. Time outside. Time on the water. Time with family and friends.

Whether it's boating on St. Joseph Bay, fishing in the Gulf, exploring local restaurants, catching live music, or simply taking a sunset walk on the beach, the lifestyle here feels a little less rushed and a lot more connected.

While each community has its own personality, they all share the qualities that draw people to the Forgotten Coast in the first place: natural beauty, friendly neighbors, and room to enjoy life at your own pace.

What Residents 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.

***Most people start with one favorite and end up falling in love with a different area.
Let's take a closer look at each community.***

St. Joe Beach

Quiet beaches, unforgettable sunsets, and a laid back coastal lifestyle.

Located between Port St. Joe and Mexico Beach, St. Joe Beach is one of the Forgotten Coast's hidden gems. With wide beaches, limited commercial development, and a relaxed atmosphere, it's the kind of place where you know your neighbors, dogs are welcome on the beach, and sunsets become part of your daily routine.

You'll find a mix of full time residents, second home owners, and vacation rentals, creating a welcoming community that feels peaceful year round without the crowds found in many larger beach towns.

Good fit if you're looking for a relaxed beach community where the beach is still the main attraction, whether for a full time move, a second home, or part of the year.

Linda's Local Tip

Grab some oysters at Shipwreck Raw Bar, watch the sunset on the beach & listen to live music at Lookout Lounge

This is for you if you want

- ✓ Quieter beach community
- ✓ Primary or second homes
- ✓ Beach lovers and dog owners
- ✓ Room to breathe
- ✓ Easy access to Port St. Joe and Mexico Beach



Mexico Beach

Small town charm with beautiful beaches and a relaxed coastal atmosphere.

Mexico Beach has been welcoming generations of families for decades. With beautiful Gulf views, locally owned restaurants, it offers a classic Florida beach town experience that feels welcoming and unhurried.

Whether you're spending the day on the beach, enjoying fresh seafood, or browsing local shops, life here revolves around the water and the simple pleasures of coastal living.

Good fit if you want the classic beach town experience with easy beach and boating access, friendly neighbors, and plenty of opportunities to enjoy life on the water.

Linda's Local Tip

Spend the afternoon on the beach, grab tuna tacos at Killer Seafood and visit the new Toucan's on the Beach.

This is for you if you want

- ✓ Easy beach access
- ✓ A laid back second home
- ✓ Room for the whole family
- ✓ Walkable coastal living
- ✓ A classic beach town feel
- ✓ Boating and fishing near by



Cape San Blas

Natural beauty, outdoor adventure, and miles of unforgettable shoreline.

Cape San Blas feels a world away from busy beach destinations. Surrounded by the Gulf of America on one side and St. Joseph Bay on the other, it's a place where nature takes center stage.

With no high rises or chain restaurants, life here revolves around the outdoors. Whether you're boating, fishing, kayaking, biking, or simply watching the sunset, Cape San Blas offers a peaceful escape that's hard to find elsewhere.

Good fit if you dream of spending more time outdoors and want a community where the beach, the bay, and nature are all part of everyday life.

Linda's Local Tip

State Park beach in the morning, pickleball at Salinas Park, lunch at Peachy's, and then a drink with live music overlooking the bay at Scallop RePUBLIC.

This is for you if you want

- ✓ Quiet beach living
- ✓ Miles of uncrowded beaches
- ✓ Bay and Gulf Access
- ✓ Boating and fishing
- ✓ Biking and walking trail
- ✓ Nature and wildlife



Port St. Joe

Historic charm, waterfront living, and the heart of the Forgotten Coast.

Port St. Joe is the community that brings everything together. Set along beautiful St. Joseph Bay, it offers the convenience of a real coastal town while still feeling relaxed and welcoming.

You'll find locally owned restaurants, boutiques, marinas, parks, and community events throughout the year, all within a walkable downtown. Many people choose Port St. Joe because it feels like home year round.

Good fit if you want the conveniences of a coastal town while still enjoying a slower pace of life.

Linda's Local Tip

Shop Reid Avenue Have lunch at Sparks BBQ. Enjoy an afternoon glass of wine at BTLD, and finish with oysters at Uptown Raw Bar.

This is for you if you want

- ✓ Year round living
- ✓ A peaceful place to retire
- ✓ Easy boat access
- ✓ Restaurants and shopping nearby
- ✓ An active, walkable downtown
- ✓ Lots of golf cart friendly areas



WindMark Beach

Resort style amenities with a strong sense of community.

WindMark Beach blends coastal living with modern conveniences. Designed as a master planned community, it's known for beautiful homes, walking and biking trails, and resort style pools.

A Village Center with restaurants and local businesses keeps it social, and neighbors gather often for events, parades, beach bonfires, and holiday celebrations.

Good fit if you enjoy neighborhood amenities, an active lifestyle, and a community where it's easy to meet people.

Linda's Local Tip

Bike or take a walk along the path in the morning.

Rent a paddleboard from R&R and explore the bay. Enjoy a craft cocktail at The Mill

This is for you if you want

✓ Room for the whole family

✓ Year round living

✓ Walking and biking trails

✓ New construction

✓ Resort style amenities

✓ Shops & restaurants



Indian Pass

Old Florida charm, off the beaten path.

Indian Pass is unlike anywhere else on the Forgotten Coast. This quiet waterfront community has long been a favorite among anglers, boaters, and those who appreciate a slower pace of life.

It's also home to one of the area's most iconic local spots, the Indian Pass Raw Bar, with easy access to St. Vincent Island, one of Florida's most pristine wildlife refuges. The island is home to resident bald eagles, and you can even find a book about them at the General Store.

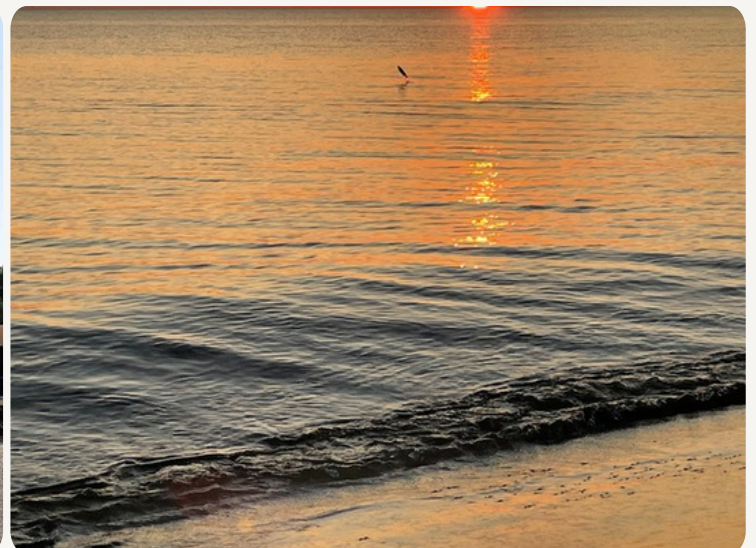
Good fit if you want to unplug, spend your days on the water, and enjoy one of the most peaceful communities on the Forgotten Coast.

Linda's Local Tip

Don't leave without visiting Indian Pass Raw Bar and taking the ferry over to St. Vincent Island if you have the chance.

This is for you if you want

- ✓ Privacy and space
- ✓ Great fishing
- ✓ Natural beauty and quiet
- ✓ Old Florida charm
- ✓ Ability to drive on the beach
- ✓ A true escape



What to Expect Cost-Wise

A few honest numbers before you fall in love with a house.

Florida has no state income tax, which is one of the first things people notice when they move here from places like Georgia or Tennessee. A few other costs are different from what you might be used to, though, and it helps to know about them early.

Property taxes here are generally reasonable, though they reset to market value when a home sells, so don't rely on the previous owner's tax bill. Homeowners insurance is the one that surprises most people coming from out of state, premiums can run higher here because of the coastal location, and flood insurance may be required depending on the flood zone. Utilities are pretty standard, though summer electric bills run a bit higher with the AC working overtime.

None of this should scare you off. It just means going in with clear eyes instead of guessing. I walk every buyer through these numbers before they make an offer, so there are no surprises after closing.

Buying Tip

Get an insurance quote before you fall in love with the house, not after. It can change the math fast.

Things to keep in mind

- ✓ **A realistic budget before you buy**
- ✓ **No state income tax**
- ✓ **Understanding flood zones**
- ✓ **A clear picture of insurance costs**
- ✓ **No surprises after closing**

Frequently Asked Questions

A few honest answers before you start packing.

Do I need flood insurance?

Depends on your flood zone. X zones are typically your best bet and may not require it, while AE and VE zones usually do. I'll walk you through the zone for any property you're considering and point you in the right direction.

Can I really work remotely from out here?

Yes. Options vary by area, fiber is available in some spots, plus cable and Starlink, so most buyers find something that works.

Is it walkable, or do I need a car or golf cart?

Depends on the community. Many areas are golf cart friendly, but regulations vary, golf carts aren't allowed on Highway 98, so it's worth knowing the local rules before you buy.

What's hurricane season like?

It runs June 1 through November 30. Locals are always prepared, and we rely on our local weathermen for the most accurate information.

Can I bring my dog everywhere?

It depends on where you are. Gulf County has dog friendly beaches with leash laws, while Bay County (Mexico Beach) doesn't allow dogs on the beach. Most restaurants in Port St. Joe have outdoor patios where pups are welcome.

Does it get busier in the summer?

A little, but nothing like 30A. We're still a small coastal town with plenty of space to spread out, so you're never on top of your neighbor on the beach.

Is this area better for retirees or families?

Both, honestly. Each community has a slightly different feel, which is part of why I help people figure out the right fit.

Do I need to see a home in person before making an offer?

Not always. Many of my out of state buyers make offers after a video tour.

These are just the questions I hear most. If yours isn't here, let's grab a few minutes and talk it through.

Coming to Visit?

A few tips for when you fly in to look around.

Where to Stay

There aren't big hotel chains out here, which is part of the charm, but it also means booking ahead matters.

- Driftwood Inn (Mexico Beach)
- El Governor (Mexico Beach)
- The Pink Flamingo (Port St. Joe)
- The Port Inn & Cottages (Port St. Joe)
- Hotel Saint Joseph (Port St. Joe)
- Renting the Coast, for vacation rentals

Where to Eat

A few of my go to spots for visitors:

- Beach Bear Coastal (Mexico Beach)
- Bruno's Pizza (WindMark)
- Shipwreck Raw Bar (St. Joe Beach)
- The Italian Kitchen (Port St. Joe)
- Sparks BBQ (Port St. Joe)
- Uptown Raw Bar (Port St. Joe)
- Quatro's Locos (Port St. Joe)
- The Fish Market (Port St. Joe)
- Hunt's Oyster Bar (Port St. Joe)
- The White Marlin (Port St. Joe)
- Richey's Roadhouse (Port St. Joe)
- Indian Pass Raw Bar (Indian Pass)

Fun Things to Do

- T.H. Stone Memorial State Park, shelling, beach time, fishing, or renting a pontoon
- Shopping on Reid Avenue
- Visit the Forgotten Coast Sea Turtle Center
- Paddleboard rental from R&R in WindMark

Linda's Local Tip

If you can swing it, come on a weekday. You'll get a much better feel for what year round life here is actually like, not just the weekend crowd.



What to Expect Once You're Ready

A simple step by step, so nothing catches you off guard.

1

Connect: It starts with a quick call about what you're looking for and what matters most.

2

Lender: I'll connect you with a trusted local lender so financing is sorted early.

3

Showings: Video tours if you're not local yet, or in person if you're ready to fly in.

4

Offer: We put together a strong, fair offer and I negotiate on your behalf.

5

Inspections: Trusted local inspectors, and I'll walk you through anything that comes up.

6

Closing: Sign the paperwork, get your keys, and welcome to the Forgotten Coast.

Most of my out-of-state buyers do their first round of showings over video call. It saves a trip and still gives a real feel for the home.

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

 850.329.5771

 linda@sellingthecoastfl.com

 [@lindasurles](https://www.instagram.com/lindasurles)

 [sellingthecoastfl.com](https://www.sellingthecoastfl.com)