



Savvy Investor Beach Home Checklist

By Meredith Folger Amon

Gulf Coast Expert Real Estate Advisor – Licensed in Alabama & Florida

Financial & Investment

- What is the historical rental income?
- What are peak and off-season occupancy rates?
- What are HOA or condo fees and inclusions?
- What are annual property taxes?
- What types of insurance are required (flood, wind, liability)?
- What are average cleaning/turnover costs for rentals?

Property & Structural

- Is the home Gold Fortified, ICF, or wood-frame?
- What flood zone is the property in?
- How old are the roof, HVAC, and water heater?
- Does the home have high-demand amenities (pool, dock, outdoor kitchen)?
- Is there a current survey or elevation certificate?

Location & Market

- How close is beach access or boat access?
- Are short-term rentals allowed in this subdivision/complex?
- What is the resale trend for this area or street?
- Are new developments planned nearby?

Financing & Tax

- What type of financing is best (conventional, jumbo, portfolio)?
- Can this purchase qualify for a 1031 exchange?
- What are the tax implications of second home vs. investment property?
- Can I depreciate the property if I rent it part-time?

Management & Lifestyle

- Who will manage the property when I'm not here?
- What are typical property management fees in this area?
- Who can I call for storm prep and post-storm cleanup?
- What's the expected wear and tear with rentals vs. personal use?

Notes: