



YOUR GUIDE TO

Buying a home

in the Florida

Keys (miles away)

A step-by-step path to a smooth,
exciting island home purchase.



Welcome

Buying a home in the Florida Keys should feel exciting—not overwhelming.

This guide is designed to walk you through exactly how we make long-distance buying calm, clear, and successful.

Whether you're a few hours or a few thousand miles away, your dream island life is closer than you think.

Let's dive in!

Step-by-Step Concierge Process

1. Dream Discovery - We meet (virtually or by phone) to explore your ideal Keys lifestyle and property goals.

2. Virtual Showings - I preview homes for you—sending detailed videos, live walk-throughs, and full local insights you can't get online.

3. Vendor Network - From lenders, insurance, inspections, to repairs, I connect you with trusted local experts.

4. Offer + Negotiations - I manage all paperwork, timelines, and negotiations remotely to keep you informed and confident.

5. Closing + Beyond - I guide you through a seamless closing and stay connected after you move in—your local concierge, for anything you need.





What You REALLY Need to Know Before Buying in the Keys

1. Dockage Matters More Than You Think

- Not all waterfront properties are equal!
- Some have deepwater access perfect for larger boats; others are shallow or limited by tides.
- If boating is part of your dream, we'll check depth, access, tides, and dock condition—before you ever make an offer.

2. Rental Rules Change Block-by-Block

- Some communities allow vacation rentals (7-day minimum), others require 28+ day leases—or forbid short-term rentals entirely.
- Investing in a property with rental flexibility can dramatically impact your return (and your lifestyle).
- I'll guide you through exactly which areas fit your goals—no surprises later.

3. Insurance + Flood Zones Are Unique

- All homes with a mortgage are required to carry wind, flood, and homeowners insurance.
- Windstorm insurance and flood insurance are two separate policies. With flood insurance knowing the flood zones helps you understand your risks (Zone AE, VE, X).
- I help you evaluate these factors early so you're fully prepared—no sticker shock at closing.

4. Understanding Downstairs Enclosures

- In the Keys, many homes are built on stilts, creating space underneath for parking, storage, or sometimes extra living space.
- But not all downstairs enclosures are legal or insurable—and it's important to understand the difference.
- I review permits, flood certificates, and local records so you'll know exactly what you're buying—before you make any decisions.

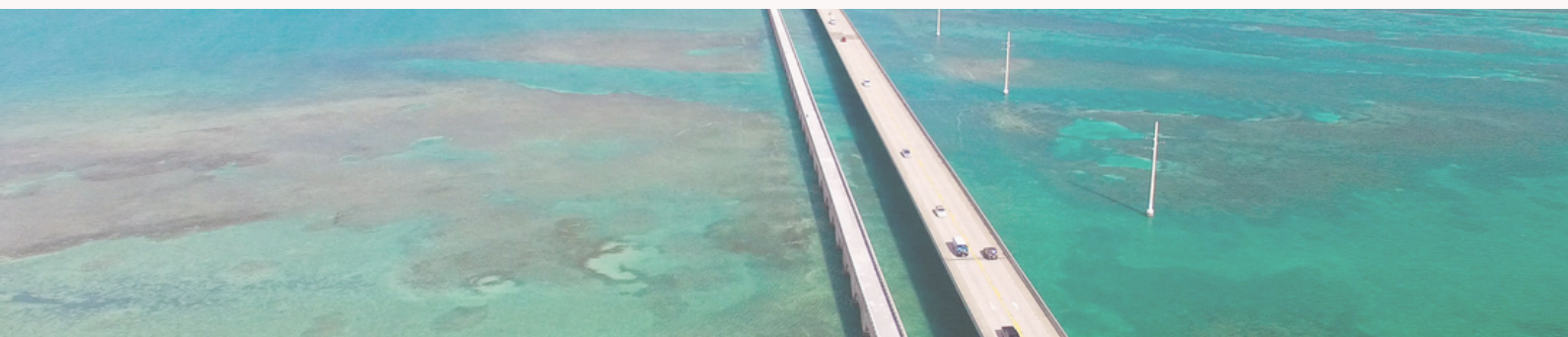
5. Home Inspections Are a Must

- Salt air, hurricanes, and humidity mean even beautiful homes may hide small issues.
 - Roofs, windows, and seawalls are major focus points.
- I connect you with Keys-based inspectors who know exactly what to look for in island properties.

6. Keys Living is a Lifestyle—Not Just a Location

- It's about community, slowing down, and loving the small things.
- Knowing the inside rhythms of each island—Islamorada, Tavernier, Key Largo, Marathon, or Key West can help you choose the Right place, not just any place.

I help you match not just a house—but a LIFESTYLE



Understanding Homes in the Keys

The more you understand what's normal here, the easier it will be to stay flexible, focused, and excited as you find the island lifestyle that fits you best.

Home Size

- Average home sizes are between 1,000–1,500 sq ft.
- Living spaces are often cozy because life here is designed to be lived outdoors—on the water, the porch, the boat, and under the palms.

Lot Size

- Typical lot sizes are around 5,000–7,000 sq ft.
- Instead of sprawling yards, expect intimate tropical gardens, dockside patios, and cozy outdoor lounges.

Mix of Construction Types

- You'll find a wide variety of homes, including: Mobile homes, modular homes, wood-frame homes, concrete homes, ground-level homes, and stilted homes.
- Construction style can affect insurance rates, maintenance costs, and financing options.

Resale Market

- The Keys are mostly a resale market (with some new construction).
- Homes often have their own quirks, history, and personality—which is part of the charm.

Flexibility is key

Instead of searching for a "perfect" house, focus on finding the right lifestyle fit—the home that lets you live your dream Keys life, indoors and outdoors.

Let's Keep Your Keys Dream Moving

You've got the guide—and now if you're feeling curious about your next steps, I've made it super simple.

No deadlines. No pressure.

Just an easy way to start shaping your dream into a real plan—at your pace.

☀ First:

[\[Link to Google Form\]](#) – Share a little about your vision, your must-haves, and anything on your mind.

☀ Then:

[\[Link to Calendar\]](#) – Pick a time that feels good for a Connection Call (Zoom or phone –whatever's easiest!)

☀ And from there:

We'll have a relaxed chat about your goals, I'll answer your questions, and together we'll start creating a clear, easy path toward your island life.



www.flkeyshomesales.com

I can't wait to hear your story and dream alongside you.

Whether you're ready to dive in or just getting curious—it's never too early to start a conversation.

No rush. No pressure. Just real insight, real care, and a guide who's truly in your corner.

Excited to connect soon!

Megan Jones

Your Florida Keys Concierge Realtor