

John Skinner 850-865-0154 & Roxanne Southern 714-717-8335

Visit our Website www.30aluxurylifestyle.com

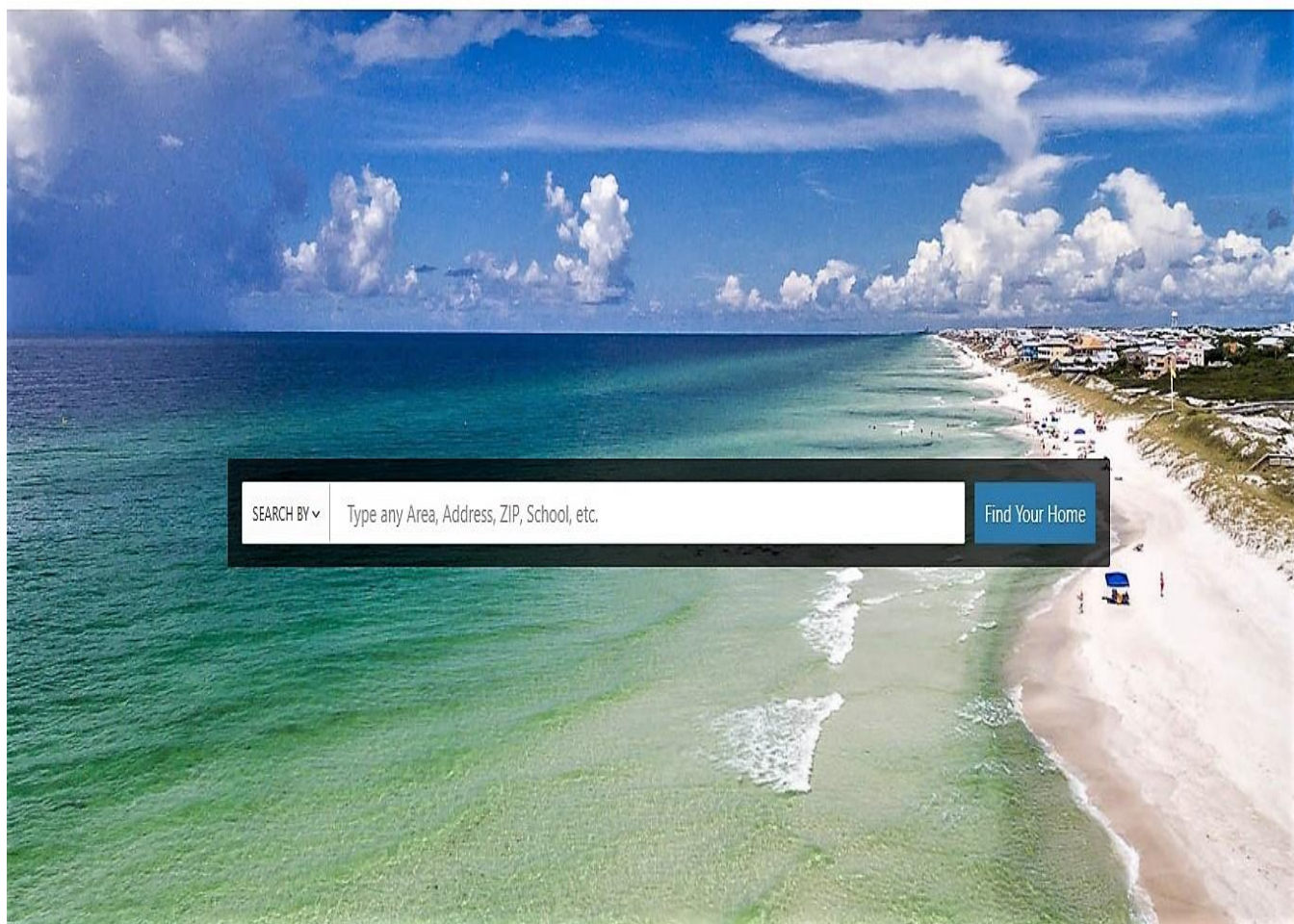
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Read our Blog for the
latest 30A real estate
market trends





Let us earn your business We would love to go to work for you



We are a dynamic Luxury Real Estate team that focuses on creating investment portfolios and bringing the 30A lifestyle to you. Whether buying or selling we have the knowledge, experience and I.T. know-how to make the process exciting and profitable. If you're looking for an investment property, a second home, or a total lifestyle change we are here to go to work for you.

Our goal is to be full service agents who anticipate all of your needs throughout each transaction. We aim to find you the best deal and save you money by connecting you with the best lenders, identifying the best rental companies, communicating with maintenance contractors and interior designers on your behalf, and much more.

What we ask of you is to meet with us during your next visit to 30A to give us an interview. This will be our chance to prove to you that we are the best Realtors for you, and we are confident we will succeed.

The goal is to take all the 'work' off your plate so that buying a home on 30A isn't another job or burden but instead an enjoyable experience where you can focus on making family memories at the beach for years to come.

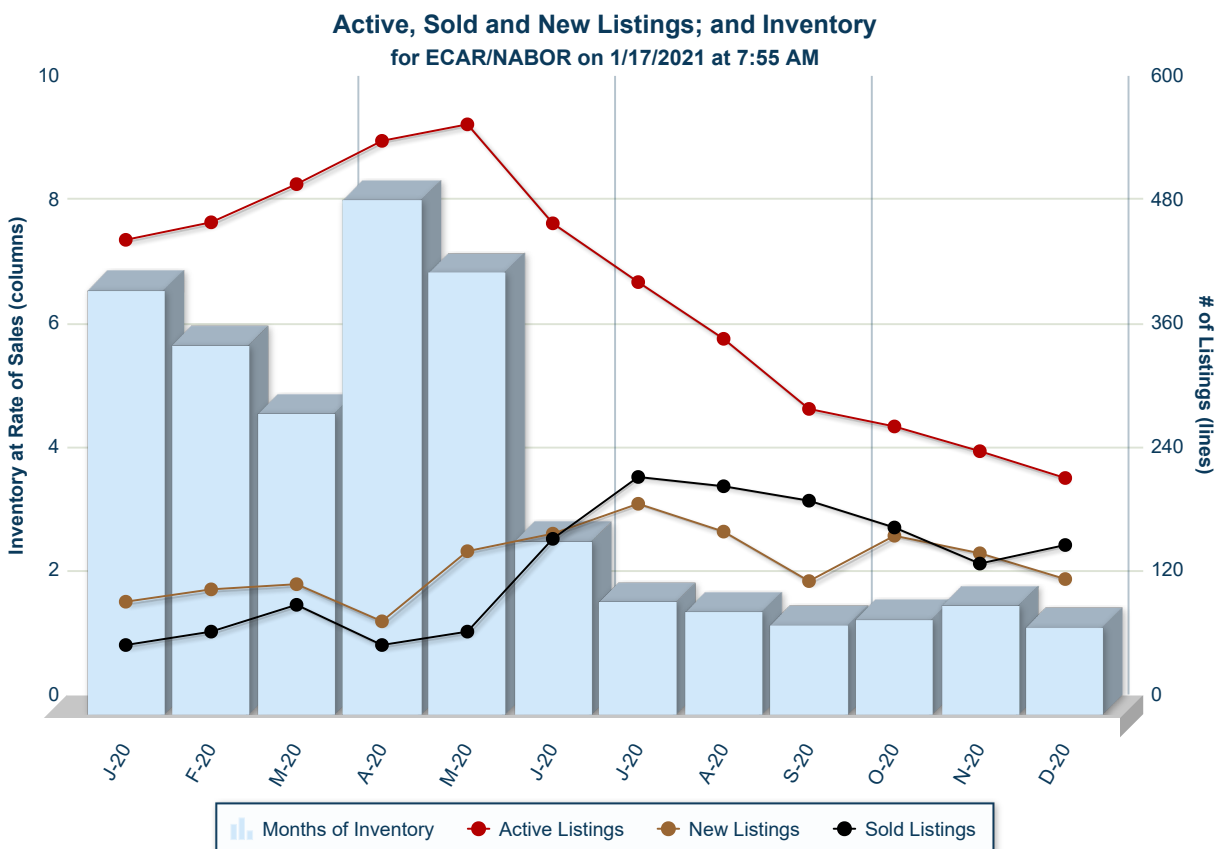
**Call us to schedule a Conference Call at 850.865.0154
We will save you money, time, & stress**

Top 5 reasons we are the best real estate agents for you:

1. With over 400 sales/listing transactions along the Emerald Coast, we have learned how to find the best deal for our clients. In addition, as real estate investors ourselves we have purchased over 20 properties along the Emerald Coast.
2. We believe we have the best, most useful website on 30A to search for your dream home www.30Aluxurylifestyle.com. Our Blog contains many articles about 30A market trends, tips on buying second homes, appreciation forecast, etc. We can answer all questions in real time to ensure you have the information you need to make an informed decision.
3. For investors who diversify their investment portfolio with real estate, it's important to measure the return on investment (ROI) to determine a property's profitability. ROI measures the amount of money, or profit that is made on an investment as a percentage of the cost of the investment. We have detailed ROI reports showing all income, expenses, cash on cash return, selling costs, and more.
4. We always do our due diligence with detailed price analysis which includes the following steps: CMA report by community for active and sold listings, features analysis, rental analysis, financial analysis, seller's motivation to sell. Click here for an article on [How to Find the Best Deal](#).
5. Our mission is to be **informative & helpful**. We hope to earn your business with our exemplary level of service and extensive knowledge of 30A!

My Market Report for 1/1/2020 - 12/31/2020

Search parameters: Property type Residential; Status of 'Active', 'Pending', 'Sold'; Area of '17 - 30A West', '18 - 30A East'; Sub-Type of 'Detached Single Family'.



	Active Listings	New Listings	Sold Listings	Months Inventory
Dec - 2020	229	131	164	1.40
Nov - 2020	255	156	146	1.75
Oct - 2020	279	173	181	1.54
Sep - 2020	296	129	207	1.43
Aug - 2020	364	177	221	1.65
Jul - 2020	419	204	230	1.82
Jun - 2020	476	175	170	2.80
May - 2020	572	158	80	7.15
Apr - 2020	556	90	67	8.30
Mar - 2020	514	126	106	4.85
Feb - 2020	477	121	80	5.96
Jan - 2020	460	109	67	6.87

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Why Buy 30A Real Estate Now January 2021

2021 Was a Record year for 30A with over 3.2 Billion in Sales Dollars. Compared to 2019 sales dollars are up 90% and Sales Transactions are up 50%. Going forward we predict **prices to go up 20% for 2021** in major communities along 30A. However, we expect sales dollars to decrease by 35% for 2021. This will be because of a lack of inventory to sell.

Why Buy now as of January 2021.

- **Appreciation will be significant in 2021** as a result of (Supply and Demand)
 - Supply and Demand for [30A Major communities](#) months of inventory remaining 1.3.
 - Supply and demand for [all of 30A](#) months of inventory remaining 1.4.
 - Buyers realize the supply will not last long and are making their move now
 - Gulf Front prices seem to have no limits. In 2020, there were 13 Sales over \$8,000,000 and 2 sales greater than \$15,000,000. There are currently 3 active gulf front listings over \$12,000,000 with the top listing at \$20,000,000.
 - There were 223 gulf front sales in 2020. Currently there are only 22 active gulf front listings available.
 - The closer to the beach the higher the appreciation going forward will be
 - The highest appreciation will occur where the [demand is the greatest](#).
 - News article the [top area to buy a vacation home](#)
 - [GDP of Florida](#) is more than \$1 trillion and has grown by nearly 40% over the past ten years
 - The [State of Florida](#) expects *906 new residents per day* through April 2024, representing an annual compound growth rate of 1.53%.
- **Mortgage Rates**
 - [Mortgage rates are extremely low \(2.25% to 3.0%\) 10/1 ARM](#) and the FED is loaded with money to give a way
 - Mortgage rates are projected to go to 5/5.5 % by the end of 2022. On a 1 Million Dollar loan would result in an increase of monthly payment of \$1,152. If you can get a 3% interest only loan 7/10 year arm you can save \$2,800 a month by buying now.
 - There is also a good chance you will see higher inflation as a result of printing 6 trillion dollars of new paper. This could show up in higher mortgage rates.
- **Rental Projections high demand projected for 2021**
 - Most savvy investors buy in January and February to capitalize on the peak rental season.
 - I believe foreign travel will be non-existent for at least the next year

Why Buy 30A Real Estate Now January 2021

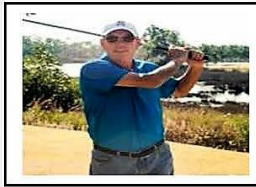
- Walton County is a drive to destination for 64 Million people within a 500 mile radius
- Walton County is a drive to destination of 80 million people 500 miles north
- Many schools will be closed this year. Families will have to get out. They may just come to the beach.
- **Retires migrating to Florida**
 - Many affluent families from New York, Connecticut, New Jersey, Chicago, Texas and Georgia will consider purchasing a second home now. Their objective will be to make Florida their primary resident. They will save anywhere from 7% to 12% when they draw their retirement money out at the age of 70. For an individual with a net worth of \$10,000,000 this will save them \$1,000,000 in tax savings.
- **The 30A luxury lifestyle**
 - Beautiful beaches, fine dining, award-winning golf courses, great schools, and much more
 - As a result of the Pandemic many business men and woman have found out they can work from home. Why not 30A away from the big cities where it is safe and a perfect place to raise a family.

Many buyers are making a mistake thinking they are buying at the top of the market and delaying their decision. Unfortunately, this is costing them both in appreciation and rental expenses. Companies like Amazon, Google, Apple and many more continue to thrive well beyond their forecasts. **30A is the Amazon of Real Estate. For the foreseeable future, we predict the same for our beach paradise on 30A.**

Call us today we know the market and there are still deals that can be had.

How to Find The Best Deal Along 30A

Visit our Website www.30aluxurylifestyle.com/blog



How We Find the Best Deal

- Detail Price Analysis
- Property Report
- 30A Market Conditions
- Detail Return on Investment Reports
- Click Boxes Below



Detail Price Analysis

Address	Bed/Bath	Sq. Ft.	Year	Price	Price/Sq. Ft.	Days on Market	Price Change
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
10000 N. Ocean Blvd. #1000	3/2	1,200	2015	\$1,200,000	\$1,000	10	0%
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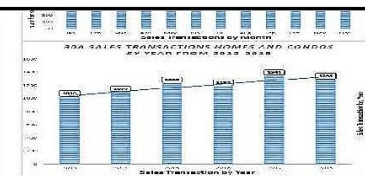
Appreciation Forecast



Read our Blog



When is the best time to Buy

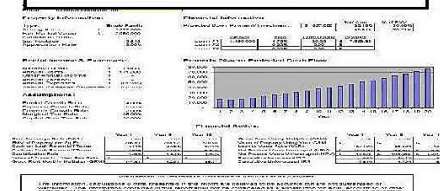


WITH OVER 25 YEARS OF
Information Technology and Real Estate
experience, we have the 'Know How'

Property Report



Detail Financials for Buyer



PROJECTED FINANCIAL ANALYSIS SUMMARY

Property 155 E Kingston
Property Address: Rosemary Beach
Florida, 32461



Presented By:

Name	John Skinner
Company	Rosemary Beach Realty
Address	
Phone	850-865-0154
Email	condoman@cox.net

Property Information:

Type:	-	Single-Family
Asking Price:	\$	2,077,000
Fair Market Value:	\$	2,050,000
Number of Units:		1
Sq. Footage		2,843
Appreciation Rate		3.00%

Financial Information

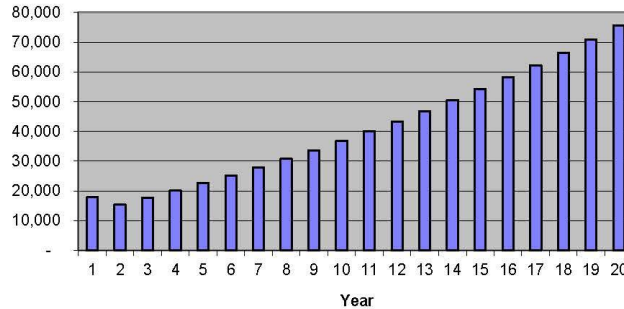
	% of Cost	% of FMV
Projected Down Payment/ Investment:	\$ 627,000 30.19%	30.59%
	69.81%	70.73%

	Amount	Rate	Term (Years)	Payment
Loan #1	1,450,000	4.75%	30.00	\$ 7,563.89
Loan #2	-	0.00%	0.00	\$ -
Loan #3	-	0.00%	0.00	\$ -

Rental Income & Expenses:

Monthly Rents:	\$	14,305
Annual Rents	\$	171,660
Other Annual Income	\$	-
Annual Vacancy	\$	-
Annual Expenses	\$	(81,315)
Annual Mortgage Payments	\$	(90,767)

Property 20-year Projected Cash Flow



Assumptions:

Rental Growth Rate	4.00%
Expense Growth Rate	3.00%
Property Growth Rate	3.00%
Marginal Tax Rate	35.00%
Capital Gain Tax Rate	20.00%

Financial Ratios:

	Year 1	Year 5	Year 10		Year 1	Year 5	Year 10
Debt Coverage Ratio (DCR)	1.09	1.18	1.47	Gross Rent Yearly Multiplier (GRM)	12.30	11.83	11.28
FMV of Property per Sq Ft	705.57	794.12	920.60	Value of Property Using Your GRM	\$ -	\$ -	\$ -
Cash on Cash Return b/f Taxes	1.14%	2.65%	6.76%	Loan to Value Ratio (LVR)	67.70%	55.92%	42.59%
Cash on Cash Return a/f Taxes	2.84%	3.60%	5.87%	Net Present Value Leveraged (NPV)	\$ (30,199)	\$ 283,907	\$ 805,898
Capitalization Rate	4.28%	4.52%	4.83%	Net Present Value Unleveraged (NPV)	\$ 10,578	\$ 495,350	\$ 1,211,171
Value of Property - Your Cap Rate	\$ -	\$ -	\$ -	Cumulative Leveraged IRR	-4.82%	8.11%	9.42%
Gross Rent Monthly Multiplier (GRM)	147.61	142.01	135.31	Cumulative Unleveraged IRR	0.51%	4.70%	5.46%

Disclaimer: All Information Presented is Believed to be Accurate.

The information, calculations & data presented in this report are believed to be accurate but are not guaranteed or warranted. The information contained in this report shall not be considered as a substitution for legal, accounting or other professional advice. Please seek proper legal and tax advice as appropriate before making any purchases of real estate.

10 Tips on Finding the Best Investment Deal

How to find the Best Investment Deal when searching for a Property Along 30A.

Tip 1 If obtaining a mortgage get pre-qualified first. Find at least three local lenders that specialize in investment properties. Many lenders have software that will tell you how to increase your credit score, which will reduce your interest rate. Call us we know the lenders.

Tip 2 Leverage. The best way to increase your wealth is through leverage. For example if you have \$600,000 in bank drawing 1% interest than you will profit \$6,000 in a year. If you invest that same \$600,000 to purchase a property for \$3,000,000 and that property appreciates 3% then your profit would be \$90,000 in a year. Note banks typically require 20% down.

Tip 3 Run CMA for Active Listings report sorted by price per square foot for your selected properties. This will show you the average list price per square foot. Click here for [example of CMA report](#)

Tip 4 Run CMA sold report last 12 months purchase price should be below average price per square foot. Click here for [example of sold CMA Report](#). Note average selling price per square foot was \$927 a square foot.

Tip 5 Factor in ideal renter demands and create matrix that contains:

- Pool
- Carriage house
- Elevator
- Distance to beach
- Interior design and furnishings
- Seller motivation factor
- Run property analysis report [click here for sample](#). This report factors in added value features, like pool, carriage house, elevator, etc. more like an appraisal.

Tip 6 Factor in Rental numbers

- Verify rental numbers
- Rental Projections are good but not reliable
- Get actuals when available
- Rental companies can add value by telling how to stage
- Rental fees typically range from 20 to 30 percent
- Verify previous maintenance costs
- Negotiate rates let us help not our first rodeo

Tip 7 Factor in Financial Investment Numbers:

10 Tips on Finding the Best Investment Deal

- Numbers don't lie and take emotion out of equation
- Verify cash on cash return
- Verify all expenses
- Verify property appreciation projections
- See what resale costs will be in 5 years

Tip 8 Negotiate Negotiate:

- Look for motivated seller days on Market
- MLS History Price Changes
- Does Seller have Loan
- Reason for selling

Tip 9 Purchase in spring, a rental ready property that has a majority of peak season bookings already in place. Note rental ready means all furnishings, everything a rental guest will need to enjoy their vacation.

Tip 10 Do a "pro forma" analysis on the property you're looking to buy. Look at similar properties in the same area, how the rents have changed in the past 10 years, and how they are projected to change in the next 10 years. Once you have the projected rent growth and estimated cost on operations and maintenance, you will have a better understanding of how much net income the property would generate, and how much you can make if you were to sell it. Run return on investment report (ROI) which will show all potential income, cost to own, future selling expenses, tax analysis, etc. Click here for [sample report](#) **this report is a must.**

Looking to Buy Call your Investment Specialists John Skinner 850-865-0154 or Roxanne Southern 714-717-83354. We have the answers. Call us today.

Note if your wife is like mine her major criteria is it must be her style and have that wow factor.
Happy wife happy life.

Blog



30A Market Update October 2018

Click Here For 30A Real Estate
Update October 2018



Written by John Skinner
November 19, 2018
No Comments



Why My Luxury Home IS Not Selling Along 30A

You're overconfident Being in a
Seller's Market might mean that
your home will get snapped up for
premium price, no matter its
condition. But, that isn't always the
best strategy...



Written by John Skinner
November 19, 2018
No Comments



Price Appreciation Forecast for 2019 Along 30A

QUESTION: What causes property
value appreciation along 30A?
Appreciation is a concept in real
estate that defines the increase in
property value due to certain
factors that influence its rate....



Written by John Skinner
November 18, 2018
No Comments



About our blog

Our agents write often to give you the latest insights on
owning a home or property in the local area.

Recent Posts



30A Market Update October 2018



Why My Luxury Home IS Not Selling
Along 30A



Price Appreciation Forecast for 2019
Along 30A



How To Purchase Below Market
Value



How to Double Your Money in 6
years!

Archives

- November 2018
- August 2018

30A Real Estate - Where Luxury & Lifestyle Come Together

John Skinner and Roxanne Southern of Rosemary Beach Realty are a dynamic Luxury Real Estate team that focuses on creating luxury investment portfolios and bringing the 30A lifestyle to You. Whether buying or selling we have the knowledge, experience and I.T. know-how to make the process exciting and profitable. If you're looking for an investment property, a second home, or a total lifestyle change we are here to go to work for YOU!

We are the 'Investment Specialists' and our focus is on helping You find the best deal and return on investment possible. Numbers dictate the best investment and an ROI based on detailed Pro Forma calculations are part of each and every one of our transactions. 'Location, Location, Location' is important, but the numbers are Boss!

Walton County is the #1 fastest growing county in FL, and we want You to find Your 'Slice of Paradise' here with us at the Beach.