

THE GULF COAST *Buyer's* FIELD GUIDE

*A grounded, honest guide to finding your
place on the South Texas coast.*

EST. 2001 · QUE PADRE REALTY · CAMERON COUNTY, TX



Before we begin,

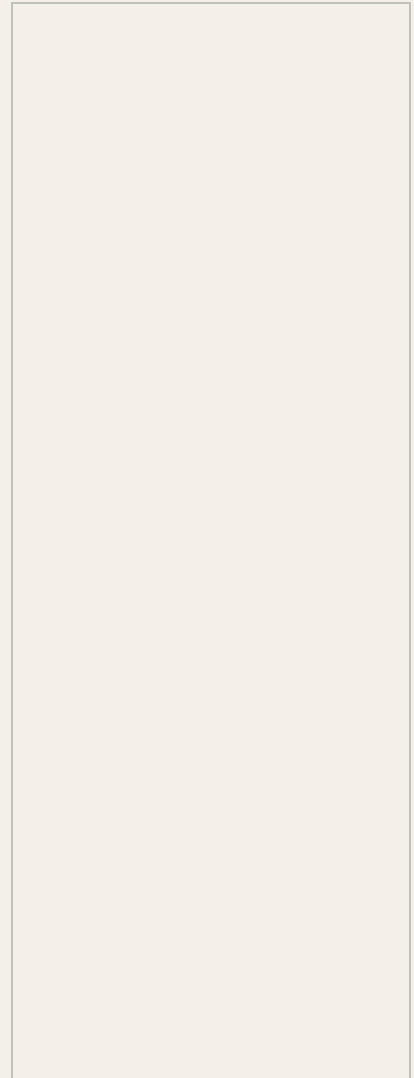
If you're reading this, you're somewhere between thinking about it and actually doing it. Maybe you've been watching prices online. Maybe someone you trust told you Port Isabel is finally worth looking at. Maybe you've already driven down here and stood at the water and thought: I could live here.

I grew up on this coast. I've spent twenty-five years watching people buy homes down here — some confidently, some nervously, some who had no idea what they were getting into. The ones who land well are almost always the ones who understood what they were buying before they started looking.

That's what this guide is. Not a sales pitch. Not a market report. A clear-eyed look at what it actually means to buy real estate in Cameron County — the opportunity, the quirks, the costs that surprise people, and the neighborhoods that don't make the glossy websites but absolutely should.

Read it slowly. Then call me.

Lenny



Cameron County gives *buyers* room.

Cameron County was never the kind of market that moved at panic speed. While Austin and Houston grabbed headlines with bidding wars and waived inspections, this corner of South Texas kept doing what it always did: offering real property at prices that made sense, close to the Gulf, for people who knew what they wanted.

What's happening now is a quiet opportunity. Inventory is healthy. Sellers are motivated. Days on market are longer than in the major metros — which means you have time to think, time to inspect, and time to submit an offer that reflects your actual position rather than fear of missing out.

The buyers who do well here are not the ones who move fastest. They're the ones who understand coastal property: what flood zones mean, how wind insurance works, why an elevation certificate can save you hundreds a month, and why a house three blocks from the bay is priced differently than one on the water.

That's local knowledge. Twenty-five years of it. The rest of this guide is built around helping you develop enough of it to make a decision you'll be comfortable with in five years.

*“Real property at prices that make sense,
close to the Gulf.”*

Begin with *questions*, not listings.

The buyers who end up in homes they love don't start with Zillow. They start with an honest accounting of what they actually need — and what they're willing to trade for it. South Texas has real options. The question is which one fits your life.

01 Is this a primary residence, a retirement home, or a second property you'll rent out?

02 How often do you actually want to be near water — and how close is close enough?

03 What's your tolerance for coastal weather? Humidity, occasional flooding, the rare named storm.

04 Are good schools the priority, or is that a different season of life?

05 What does your commute look like? Brownsville, McAllen, Harlingen — or remote?

06 Can you handle a home that needs work, or do you need move-in ready?

07 How long do you realistically plan to stay, and what does selling look like when you do?

08 What would it mean to your life to be thirty minutes from the beach every day?

None of these questions appear on a listing. All of them shape whether you'll be glad you bought it.

Your monthly payment is more than *the price*.

Pre-approval, not pre-qualification.

They sound similar; they aren't. Pre-qualification is a rough estimate. Pre-approval means a lender has verified your documents and will actually loan you the money. Down here, motivated sellers want to see pre-approval — not a letter that says 'you might qualify.' Get it done before you fall in love with something.

Cameron County property taxes.

Texas has no state income tax, but property taxes are real. Cameron County effective rates typically land between 2.0% and 2.5% annually. On a \$200,000 home, that's \$333 to \$417 a month added to your mortgage payment. Budget it from the start — it surprises people relocating from states with income taxes.

Flood and wind insurance: the coastal reality.

This is the number buyers most often underestimate. If your home is in a FEMA flood zone — and many coastal Cameron County properties are — flood insurance through the NFIP can run \$1,200 to \$3,000 a year. Wind and hail insurance adds another \$1,500 to \$4,000 depending on construction and location. These are not optional. Budget both before you fall in love with a number.

The down payment and HOA math.

20% down isn't required — many buyers here close with 5 to 10% down. Condos in Laguna Vista and South Padre Island often carry HOA dues from \$150 to \$400 a month. The all-in monthly cost — mortgage, taxes, insurance, HOA — is what determines whether you can live comfortably in the home. Know that number before you commit to a price range.

*“The right number isn't the most you can borrow.
It's the most you can comfortably live with.”*

Cameron County is many *different places*, each with its own logic.

A condo in South Padre Island and a house in Los Fresnos share a county and almost nothing else. Below is a quick orientation. Prices and character shift more than the miles suggest — this is where local knowledge matters most.

PORT ISABEL

Historic, walkable, close to the water.

The most affordable town with direct access to the Laguna Madre and the SPI Causeway. Fishing, the lighthouse, local restaurants. Character the island doesn't have.

LAGUNA VISTA

Growing, quiet, between both worlds.

Gated communities, newer construction, HOA-maintained streets. Between Port Isabel and Brownsville. Popular with retirees and families who want calm close to the coast.

BROWNSVILLE

The urban center of the Valley.

Cameron County's largest city. Established neighborhoods, major medical, UT-RGV campus. Diverse housing stock from historic bungalows to new builds in master-planned communities.

SOUTH PADRE ISLAND

The beach, with a price tag to match.

Condos, beach houses, vacation rentals. Higher entry prices and HOA fees, but strong rental income potential. Best for investment buyers or those who want the sand outside their door.

LOS FRESNOS

Affordable, inland, family-oriented.

The best-value option in Cameron County. Established neighborhoods, good schools, small-town feel. Twenty minutes from the beach without beach-adjacent prices.

HARLINGEN

More amenities, lower prices.

Slightly further inland but with more retail, dining, and the Valley Baptist Medical Center. Popular with buyers who want more city conveniences without Brownsville's density.

This list is incomplete by design. The right area is a conversation, not a category.

Touring to keys, in five honest steps.

01 **Touring with coastal eyes.**

The first few homes calibrate your eye. On the coast, you're also learning to read flood zones, assess foundation types (slab vs. pier and beam), notice drainage, and feel what it's like to actually live in a particular block. Take notes. The patterns that emerge will sharpen your search significantly.

02 **The offer.**

When a home rises above the rest, we draft an offer anchored to recent comparable sales — not hope. In Cameron County's current market, that means inspection contingencies, reasonable timelines, and often a request for the seller's elevation certificate and prior flood insurance history.

03 **Inspection and option period.**

Texas gives you a short option period — typically seven to ten days — to inspect and renegotiate or walk. On coastal properties, use it fully. A general inspector plus a foundation specialist (for older piers) and a wind mitigation inspector can surface issues that affect your insurance rates for the life of the home.

04 **Appraisal and underwriting.**

Your lender orders an appraisal and verifies your financials one more time. Coastal Cameron County appraisals require appraisers who know the local market — not every lender's preferred vendor has that. We'll flag potential issues early if they arise.

05 **Closing.**

You'll sign more documents than feels reasonable and leave with keys. The four weeks before this moment is where the real work happened. Done right, closing day feels like a formality — and that's exactly what it should be.

What you can *actually* ask for here.

Cameron County is a buyer's market right now. Sellers know it. A prepared buyer with a good agent can ask for things that would have been dismissed in a hot market. Below are the concessions that are genuinely on the table — and some that are specific to coastal property.

- **Elevation certificate — ask for it.**

An elevation certificate documents how high the home sits relative to base flood elevation. It's the single most important document for calculating your flood insurance premium. If the seller has one, get it. If they don't, request a credit to obtain one — it can save you hundreds of dollars a month.

- **Flood insurance buydown.**

Ask the seller to prepay the first year of flood insurance. In a buyer-friendly market, this is an increasingly common ask — and it gives you time to shop for a better rate before renewal.

- **Repair credits post-inspection.**

After inspection, request a closing credit rather than asking the seller to complete repairs. You control the contractor, the quality, and the timeline. In a slow market, most sellers prefer the simplicity.

- **Closing cost concessions.**

Asking the seller to cover 1–3% of closing costs is common and frequently granted in Cameron County. It reduces your cash-to-close without changing the purchase price.

- **Rate buydowns.**

Sellers can contribute funds to permanently or temporarily reduce your interest rate. In a rate environment like this one, a 1% reduction on a \$200,000 loan is real monthly savings. Worth asking.

What I see go wrong *most often.*

01 Not checking the flood zone before falling in love.

FEMA flood zone maps are public and free. Zone AE means mandatory flood insurance. Zone X means you may not need it. Know before you tour — flood insurance costs can change the math on a deal completely.

02 Skipping a coastal-experienced inspector.

A general inspector from inland won't know what to look for on a pier-and-beam foundation, won't assess wind damage correctly, and may miss moisture issues specific to high-humidity coastal environments. Use someone who works in the Valley.

03 Underestimating the insurance stack.

Flood, wind, and homeowner's insurance together can run \$4,000 to \$8,000 a year for a modest coastal property. This is often twice what buyers expect. Get quotes before you make an offer, not after.

04 Ignoring the elevation certificate.

This document determines your flood insurance rate more than any other factor. A home two feet above base flood elevation costs dramatically less to insure than one at or below. Always ask for it.

05 Waiting for prices to drop further.

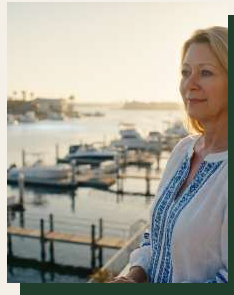
Cameron County property is already priced below comparable coastal markets in the Gulf South. Waiting for a further correction while rates stay elevated usually means paying more, not less, over the life of the loan.

06 Choosing the wrong agent.

Coastal real estate has specific knowledge requirements. Flood zones, wind ratings, pier-and-beam foundations, HOA coastal bylaws. An agent who doesn't work this market every day is a liability. Interview before you commit.

Let's start with a *conversation.*

No obligation, no script, no pressure. Just an honest conversation about where you are, what you want, and whether it makes sense to work together. I pick up the phone seven days a week.



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