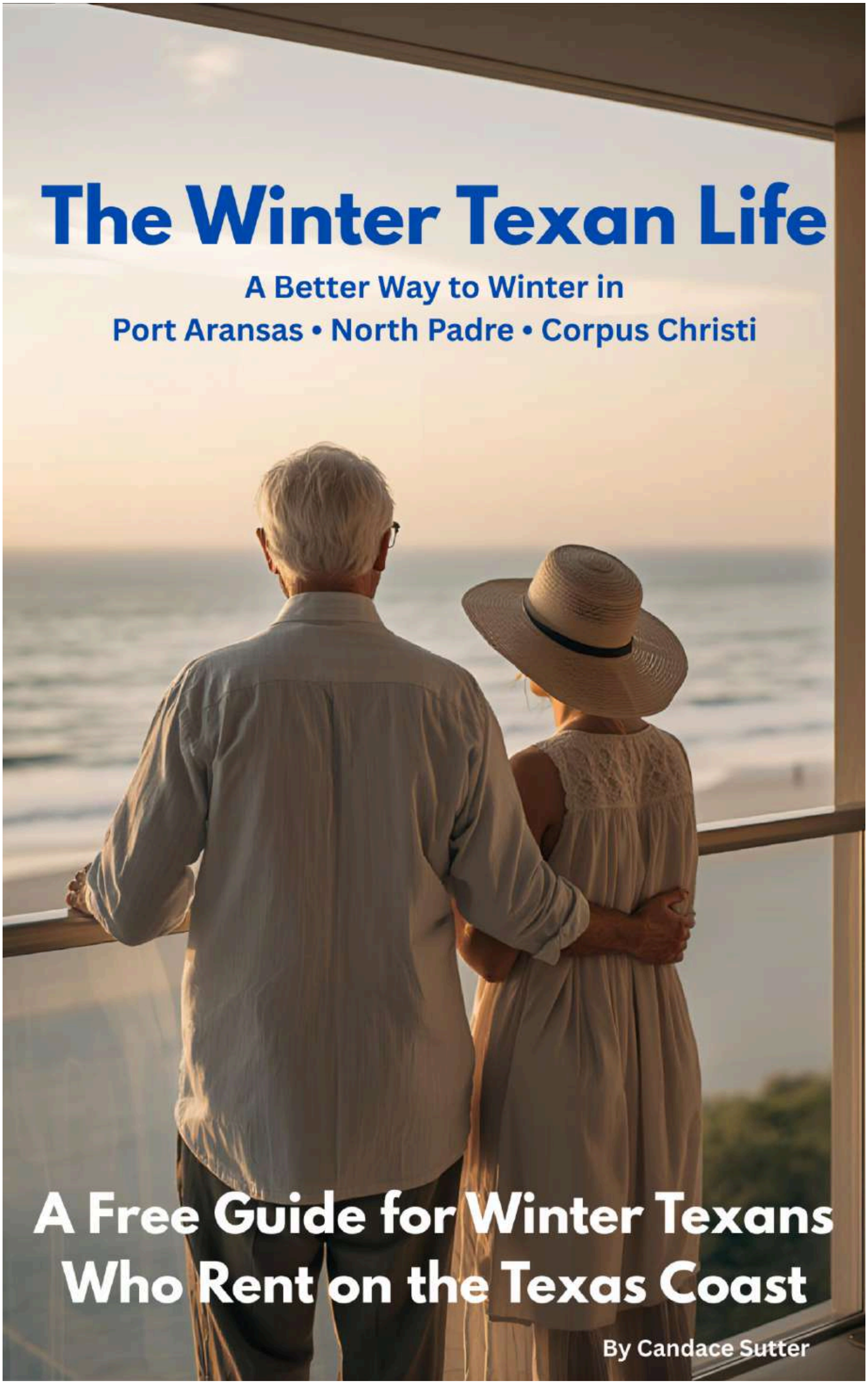

The Winter Texan Life

A Better Way to Winter in
Port Aransas • North Padre • Corpus Christi

A Free Guide for Winter Texans Who Rent on the Texas Coast

By Candace Sutter

The Winter Texan Life

A Free Guide for Winter Texans Renting on the Texas Coast

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Introduction

You return to the Texas coast year after year. While planning your next winter, there's something worth understanding. A small shift in perspective could make a lasting difference. Before you book another season, take a few minutes to consider what expert Winter Texans have learned over time.

Two Winter Texans, One Coast

It was January again in **Port Aransas**, and the sun was doing what it always did here: rising soft and orange over the Gulf, shading the sand and sea with warmth even when the calendar said winter. Down on Beach Drive, two neighbors were sipping coffee on their screened-in porches, each wrapped in a light jacket, enjoying the quiet that only a coastal morning could bring.

Both had homes "up north"—one in Minnesota, one in Wisconsin. Both had driven their cars down in November and would head back home in March, just as the pelicans began their spring migration.

But if you watched closely, you could tell something about their lives just by how they interacted with the world around them.

The man on the left — let's call him *Tom* — checked the calendar every day. He watched the cost of groceries, talked about rent coming due again next month, and mentioned another winter spent in someone else's place. He always greeted neighbors with a polite "Good morning," but there was a look in his eyes that whispered, *I'm here now, but I'm still paying.*

Across the fence was *Marian*. She always waved with a smile. She seemed the same at first glance — reading her newspaper, sipping her coffee, watching the sunlight dance off the water. But her life was subtly different. The rent notices in her mailbox were strangers to her. Instead of worrying about renewing a lease, she paid attention to the golf ball splashes offshore, talked to friends about their fishing trips, and sometimes, just sometimes, checked a message on her phone that made her smile: a notification saying her property had just been booked for another weekend later in the year.

You might not know it to look at them — similar age, similar shoes worn from beach walks, similar easy rhythm of life — but something fundamental set them apart. Tom was spending for the privilege of winter in Port Aransas — writing checks to someone else. Marian was *seeing winter as part of something larger* — something that quietly came back to her, month after month, long after she'd returned home.

That difference didn't come from luck. It came from a choice — one that a growing number of long-time Winter Texans are making along the Texas coast.

Why This Matters

If you've ever paused on a stroll across the sand — coffee in hand, waves in the distance, wondering if there's more to how you spend your winters — you're not alone. Thousands of retirees spend part of every year along the Texas Gulf, loving the mild weather and friendly towns. But only a small percentage have discovered what happens when you look beyond renting — not because renting is wrong, but because *ownership can be smarter* in certain circumstances.

This book isn't about high-pressure financial advice. It's about *practical insight* — the kind that makes you say, "I see why that neighbor's life looks different." And in the chapters ahead, we'll explore how thoughtful Winter Texans are shaping their coastal lifestyle so their time here works for them long after the season ends.

A Peek at the Local Seasonal Reality

Port Aransas remains one of the most active short-term rental markets along the Gulf Coast. On platforms like Airbnb, typical listings are booked for more than half the year, and annual revenues can easily reach into the tens of thousands — with many well-located properties averaging **around $60,000 per year** and commanding strong daily rates and occupancy compared to other parts of the country.

Just over the causeway in **Corpus Christi**, the picture reinforces the popularity of coastal vacations: short-term rentals there enjoy average occupancy rates in the **50–55% range** and often generate **$30,000–$40,000 a year** for hosts who understand the market and manage their properties effectively.

To many renters like Tom, that kind of data just looks like numbers on a page. But to seasoned Winter Texans like Marian, it represents a very different way of thinking about their time on the coast — a way that turns *paying* for winter into *benefiting* from it.

How Vacation Rental Ownership Actually Works

At its core, vacation rental ownership is surprisingly straightforward.

A Winter Texan purchases a condo or small coastal property in a community they already know and enjoy — perhaps in **Port Aransas**, **North Padre Island**, or **Corpus Christi**.

They use the property during the winter months — just as they would if they were renting.

When they return north in the spring, instead of leaving the unit empty, they allow it to be rented to vacationers during peak travel months.

That rental income helps offset:

- Property taxes
- HOA dues
- Insurance
- Maintenance

- And in many cases, a significant portion of the mortgage

It is not about becoming a full-time landlord.
It is not about constant management.

In many coastal communities, **professional property managers** handle bookings, cleaning, maintenance coordination, and guest communication. The owner simply reviews monthly statements and stays informed.

It becomes less about "running a rental business" and more about stewarding an asset wisely.

Is It Risky?

Every property purchase carries responsibility. Conservative retirees are right to ask careful questions.

Important considerations include:

- HOA rules and short-term rental allowances
- Insurance requirements
- Storm exposure and mitigation
- Occupancy trends
- Realistic income expectations
- Cash reserves for slower seasons

This approach works best for those who:

- Already spend winters consistently on the coast
- Plan to continue doing so for years
- Value stability over speculation
- Prefer tangible assets over market-only exposure

It is not about replacing retirement savings.
It is about repositioning an expense you are already comfortable paying.

A Shift in Perspective

The most meaningful shift is mental, not financial.

Instead of asking:
"How much will this winter cost me?"

Some retirees begin asking:
"How can I structure my winters wisely?"

That small change in thinking often opens the door to conversations they had never considered before — conversations about equity, income, legacy, and long-term planning.

And that is the heart of this book.

Not pressure.
Not persuasion.
Simply understanding what is possible — and deciding, calmly and carefully, what fits your life.

Looking at the Numbers Carefully

Let's compare two familiar situations.

Both couples spend 4 months each winter on the Texas coast — December through March. Both plan to continue doing so for at least the next 10 years.

We'll use reasonable, conservative numbers for a condo in **Port Aransas** or **North Padre Island** — not luxury beachfront, but a solid, well-maintained unit in a good location.

Scenario 1: Continuing to Rent

Typical winter rental (4 months):
$3,000 per month

Total seasonal rent:
$12,000 per year

Over 10 years:
$120,000

That $120,000:

- Builds no equity
- Is not recoverable

- Does not appreciate
- Ends when you stop renting

It is simply the cost of enjoying winter.

Again — there is nothing wrong with that. But it is helpful to see it clearly.

Scenario 2: Owning a Modest Coastal Condo

Purchase price: $350,000
Down payment (25%): $87,500
Loan: $262,500

Estimated monthly payment (principal + interest): ~ $1,900
Annual P&I: ~$22,800

Now let's estimate total annual expenses:

Mortgage (P&I): $22,800
HOA dues: $6,000
Property taxes: $5,000
Insurance: $4,000
Maintenance reserve: $3,000

Total annual carrying cost: ~$40,800

That number can look large at first glance. But now we factor in something renters do not have:

Conservative Rental Income Estimate

Let's assume:

- Average nightly rate: $250
- 160 rented nights per year (very reasonable for coastal Texas)

Gross rental income:
$40,000 per year

Now subtract professional management (approx. 25%):
– $10,000

Net rental income before expenses:
$30,000

Comparing the Two

Annual ownership cost: ~$40,800
Rental income: ~$30,000

Out-of-pocket difference: ~$10,800

That means the owner's effective annual cost to use the property for four months is about $10,800.

Compare that to renting:

$12,000 per year — with no equity.

But there's more to consider.

Equity Matters

Each mortgage payment includes principal reduction.

In early years, perhaps $4,000–$6,000 annually goes toward principal. That builds ownership stake in the property.

Over 10 years, that could mean:

- $50,000+ in principal reduction
- Potential appreciation (historically coastal Texas has seen steady long-term growth, though markets do fluctuate)

So instead of $120,000 gone over 10 years, the owner may:

- Have paid similar out-of-pocket costs
- Built significant equity
- Own an asset that can be sold
- Or passed on to loved ones

The Key Difference

The renter pays $12,000 per year to live on the coast.

The owner may net a similar or lower effective cost — but:

- Part of that builds equity
- Part may be recovered through appreciation
- And income continues when they are up north

From the sidewalk, their lives look identical.

They attend the same shrimp boil.
They walk the same beach at sunrise.
They drive the same golf cart to dinner.

But financially:

One writes checks.
The other holds an asset.

Important Conservative Considerations

A thoughtful buyer should also plan for:

- Slower rental seasons
- Storm deductibles
- Special HOA assessments
- Market cycles
- Cash reserves (at least 6–12 months of expenses)

This approach is not about squeezing every dollar out of a property. It is about structuring something you already do — winter in Texas — in a more durable way.

A Calm Conclusion

Vacation rental ownership is not for everyone.

But for retirees who:

- Already winter consistently
- Have stable retirement income
- Value tangible assets
- Prefer control over uncertainty

It can transform winter from a recurring expense into a long-term strategy.

And that is the difference between paying to live somewhere…

And having that place quietly work for you.

A 10-Year Side-by-Side Comparison

(Plain Numbers. No Hype.)

Let's assume:

- You spend 4 months each winter on the coast.
- You plan to continue for at least 10 years.
- We use conservative, steady numbers.
- Property located in **Port Aransas** or **North Padre Island**.
- No aggressive appreciation assumptions.
- No “best case scenario” rental projections.

Just reasonable math.

Scenario A: Renting for 10 Years

Monthly winter rent: $3,000
4 months per year: $12,000

10-Year Total Paid in Rent:

$12,000 × 10 years = **$120,000**

At the end of 10 years:

- No equity
- No ownership
- No asset to sell
- No income produced
- No recovery of funds

Total financial position related to winter housing:
– $120,000

You enjoyed your winters.
But financially, the story ends there.

Scenario B: Owning for 10 Years

Purchase price: $350,000
Down payment (25%): $87,500
Mortgage: $262,500

1️⃣ Out-of-Pocket Cost Over 10 Years

After rental income offsets expenses, assume conservative net annual cost:

$10,800 per year (as shown previously)

10 years × $10,800 = **$108,000**

So over 10 years, the ownership path costs about the same as renting.

But now let's look at what you *have* at the end.

2️⃣ Mortgage Principal Paid Down

Over 10 years, even with conservative amortization:

Approximate principal reduction: **$50,000–$60,000**

That is equity built simply by making payments.

3️⃣ Property Value (Conservative Growth)

Let's assume very modest appreciation of 2% per year.

$350,000 at 2% annual growth over 10 years ≈ $426,000

Increase in value: **~$76,000**

Even if appreciation is lower, some long-term growth is historically common in desirable coastal communities.

What You May Have After 10 Years

Equity from principal paydown: ~$55,000
Estimated appreciation: ~$76,000

Total potential equity position:
~$131,000

Now subtract your original down payment ($87,500).

You may have gained roughly:

$43,000 in additional net equity

And you still own the property.

Side-by-Side Summary

	Renting	Owning
10-Year Out-of-Pocket	$120,000	~$108,000
Equity Built	$0	~$55,000
Estimated Appreciation	$0	~$76,000
Asset at End	None	Property worth ~$426,000
Income Generated	None	Yes (seasonal rentals)

The Quiet Difference

After 10 years:

The renter has memories — and spent $120,000.

The owner has:

- Memories
- An asset
- Built equity
- Potential resale value
- And rental income that helped along the way

From the outside, their lives looked the same.

From a financial standpoint, they were very different stories.

A Conservative Reality Check

Important reminders:

- Rental markets fluctuate.
- Storm years can impact bookings.
- Maintenance surprises happen.
- Appreciation is never guaranteed.
- HOA rules must be carefully reviewed.
- Cash reserves are essential.

This is not a promise of profit.

It is a structural difference.

One approach spends.

The other reallocates.

Chapter: The Kitchen Table Conversation

It was a quiet afternoon in late March. **Bob** and **Marilyn**, both retired and in their early seventies, sat at their kitchen table in **Minneapolis**, papers spread in front of them, coffee steaming in mugs. The house was silent except for the occasional hum of the dishwasher.

“Alright,” Bob said, pushing a pen across the table, “let’s see this one more time. Renting a condo down in Port Aransas, four months, every year. We’d be spending $12,000 a year.”

Marilyn nodded. “Yes. Ten years… that’s $120,000. Just gone.” She tapped the calculator. “Poof.”

Bob leaned back in his chair. “Feels like we’re just paying someone else’s mortgage. Nothing coming back to us.”

Marilyn frowned thoughtfully. “Now, let’s look at owning the condo instead. The one we saw near the water on Whitsunday Drive. Purchase price $350,000. We’d put 25% down… $87,500. Mortgage, HOA, insurance… all told, maybe $40,000 a year. But if we rent it out while we’re not there, that’s about $30,000 in income.”

Bob’s eyebrows went up. “So our out-of-pocket each year would be… about $10,800?”

“Yes,” Marilyn said, tracing the numbers on the spreadsheet. “About the same as renting, maybe a little less. But wait…” She leaned closer, pointing to another column. “Over ten years, we’d pay down the mortgage principal. That’s equity — roughly $55,000 by then. And the property itself might appreciate, even modestly, to around $426,000.”

Bob whistled softly. “So instead of spending $120,000 with nothing to show for it, we’d have spent slightly less… and own an asset worth well over $400,000?”

Marilyn smiled. “Exactly. Plus, we still get the same four months in Port Aransas every year. Our lifestyle doesn’t change. From the beach, people won’t even know the difference.”

Bob chuckled. “Except for the checks coming in instead of going out.”

Marilyn laughed. “Right. That’s the quiet difference.”

They sat back, hands wrapped around their coffee, imagining their next winter on the beach. The decision wasn’t about risk or ambition. It was about choice — using the life they already loved, in a slightly smarter way.

Bob finally said, “I like that. It feels… responsible. Not flashy. Just practical.”

Marilyn nodded. “And that’s exactly how we like it.”

What Could Go Wrong?

Every thoughtful Winter Texan asks the same question:

“What could go wrong if we own a vacation rental?”

It’s a fair question. Owning property, even in paradise, carries responsibility. But the goal is not to scare you — it’s to help you plan wisely, so that surprises are minimized and wintering on the coast remains a pleasure.

1️⃣ Weather and Storms

The Texas Gulf Coast is beautiful, but it can be unpredictable. Hurricanes, tropical storms, and occasional flooding are part of life here.

Practical steps to manage this risk:

- **Insurance:** Ensure you have comprehensive coverage for wind, flood, and liability. Many retirees work with local agents who understand the coastal market.
- **Storm preparation:** Window shutters, hurricane straps, and reinforced garage doors are common measures.
- **Emergency fund:** Keeping a small cash reserve each year ($5,000–$10,000) can cover unexpected repairs.

With planning, storms become an inconvenience, not a catastrophe.

2️⃣ Vacancies and Rental Income

Your condo may not be rented every night. Some weeks may be slow.

Mitigation strategies:

- **Professional management:** Property managers handle bookings, marketing, and cleaning. They can help maximize occupancy without extra work on your part.
- **Conservative budgeting:** When projecting income, use a realistic occupancy rate — for example, 50–60% of the year — so you aren’t counting on perfect bookings.
- **Flexibility:** Even partial rentals help offset expenses, and your winter stay remains secure.

3️⃣ Maintenance and Repairs

Any property will need attention over time. Roof leaks, plumbing, and HVAC issues can appear.

Wise practices include:

- **Routine inspections:** Catching small problems early is cheaper than emergency fixes.
- **Reserves:** Budgeting 5–10% of annual costs for maintenance keeps surprises manageable.
- **Local contacts:** A trusted handyman or property manager can handle emergencies quickly.

Owning a condo doesn't mean constant work — it means **smart oversight**.

4️⃣ Market Fluctuations

Coastal property values can rise or fall. Rental rates can shift with the economy.

Key points for conservative retirees:

- Focus on **long-term stability**, not short-term gains.
- Choose a **solid, well-located property** rather than chasing "trendy" spots.
- Treat rental income as a supplement, not a guarantee.

Even in slower years, your winters remain enjoyable and your lifestyle unchanged.

5️⃣ Rules and Regulations

Some homeowners' associations (HOAs) or local ordinances have restrictions on short-term rentals.

- Always **review HOA documents** before buying.
- Confirm **local rental regulations** — some areas require registration or limit rental periods.
- A knowledgeable local real estate agent can guide you safely.

6️⃣ Health and Life Changes

Retirees must consider mobility, health, and lifestyle changes.

- Choose a property that fits your long-term needs: one-level floor plans, accessible bathrooms, and low-maintenance yards.
- Having a property manager can take over daily responsibilities if your situation changes.

The Bottom Line

Nothing is risk-free — renting or owning. But with careful planning:

- Storms can be insured against.
- Vacancies can be managed.
- Maintenance can be budgeted.
- Market changes can be weathered.
- Regulations can be respected.
- Lifestyle changes can be accommodated.

Owning a vacation rental isn't about taking unnecessary risks.
It's about **preparing thoughtfully**, so that wintering on the coast continues to be the joy it should be — and quietly works for you financially while you're away.

Is This Right for You?

Owning a winter vacation property isn't for everyone — and that's okay. The goal is to help you **think clearly** about whether it fits your lifestyle, your finances, and your long-term plans.

Below is a gentle, step-by-step checklist. Take your time. There are no wrong answers.

Step 1: Assess Your Winter Routine

- Do you consistently spend 3–4 months on the Texas coast each year?
- Are you comfortable returning to the same area year after year?
- Would you enjoy having a permanent home base instead of renting each season?

If yes: This is a strong indicator that ownership could make sense.
If no: Renting may continue to be the simplest, most flexible choice.

Step 2: Review Your Finances Conservatively

- Can you comfortably make a down payment without compromising retirement income?
- Are you able to handle mortgage payments, taxes, insurance, and HOA dues, even if rental income fluctuates?
- Do you have a small reserve (6–12 months of expenses) for unexpected repairs or slower seasons?

If yes: You have the financial foundation to consider ownership responsibly.
If no: Focus on budgeting and planning — perhaps revisit in a few years.

Step 3: Consider Lifestyle and Maintenance

- Are you willing to oversee a property, even if a manager handles most daily tasks?
- Do you want a home that may require small repairs, routine upkeep, or occasional upgrades?
- Would you enjoy choosing furnishings and decorating a space you'll return to every year?

If yes: Ownership could be fulfilling, not stressful.
If no: Renting may continue to give you flexibility with less responsibility.

Step 4: Evaluate Rental Income Potential

- Are you open to renting the property when you're not there?
- Do you prefer guaranteed income from a management company or handling guests yourself?
- Do you understand that rental income can offset costs but is not guaranteed every year?

If yes: The property can be a tool to help offset costs — a practical supplement, not a gamble.
If no: You may still enjoy ownership purely for lifestyle, knowing that rental income is optional.

Step 5: Think About the Long-Term

- Do you see yourself wintering on the Texas coast for many years to come?
- Is building an asset for yourself, or potentially your family, appealing?
- Would you rather pay for winters now or slowly build equity while enjoying them?

If yes: Ownership could be a quiet, long-term strategy.
If no: Renting continues to provide flexibility and lower commitment.

Step 6: Confirm Local Rules and Logistics

- Have you reviewed HOA rules or local ordinances regarding short-term rentals?
- Do you have a reliable local property manager or contact to handle issues while you're away?
- Are you comfortable with planning travel, maintenance, and bookkeeping for a property?

If yes: You've covered the practical considerations.
If no: Research and professional guidance can help — but don't rush.

✅ Step 7: Reflect Calmly

Take a moment to consider:

> "Would I rather continue paying to rent, or slowly position my winters to build something tangible for myself?"

There's no rush. No pressure. Just clarity.

- If most answers lean toward "yes," owning a winter property could be a **responsible, practical next step**.
- If answers lean toward "no," renting continues to provide the lifestyle you enjoy — with flexibility and minimal responsibility.

The choice is yours, and either path can bring rewarding winters. The difference lies in whether your winters can also quietly work for you financially.

Next Steps — How to Proceed at Your Pace

You've read through the experiences, the numbers, what‑could‑go‑wrong, and the decisions that thoughtful Winter Texans make. Now you might be wondering:

> *"If I decide this could be right for me, what do I actually do next?"*

This chapter is designed to guide you forward — at your pace, with clarity and confidence — without pressure, hype, or urgency.

1️⃣ Revisit Your Priorities

Take a moment to reflect on what matters most:

✔ How long you plan to winter on the coast.
✔ Whether you value equity and ownership or prefer flexibility.
✔ How comfortable you are with basic property oversight.
✔ Your financial comfort zone.

You might choose to do this with your spouse over a quiet breakfast or during a calm evening with a notepad.

This step isn't about deciding right now — it's about **understanding where you stand**.

2️⃣ Begin Your Property Research

Before looking at specific listings, gather knowledge about the market and types of properties available.

Here's a simple way to start:

a) Understand the Types of Properties

- **Condominiums near the beach** — often lower maintenance, HOA managed.
- **Single‑family homes** — more privacy, potentially higher rental demand.
- **Gated communities** — additional amenities, HOA amenities, and rules.

Make a short list of what matters most to you:

- Walking distance to the beach?
- Easy access in winter weather?
- Size of the unit?
- Number of bedrooms for potential rental demand?

b) Attend Open Houses or Virtual Tours

If you plan to visit Port Aransas or the surrounding areas, consider attending open houses or requesting virtual tours from a real estate agent.

This gives you a real sense of:

- What your budget buys today
- What floor plans feel right
- What lifestyle feels natural to you

3️⃣ Learn the Local Market

Markets vary from place to place. In Port Aransas, the coastal market has its own rhythm — seasonality, HOA structures, rental demand, and price points differ from inland or larger urban markets.

Helpful local insights to consider:

- Typical occupancy rates during peak and shoulder seasons
- Common HOA fees and what they cover
- Insurance costs specific to coastal properties
- Local ordinances about short-term rentals

You don't need to master this alone — talking to a knowledgeable local agent is one of the best ways to learn.

4️⃣ Connect with a Trusted Local Real Estate Professional

A great agent does more than show houses — they help you understand:

- What properties match your priorities
- Which neighborhoods have the lifestyle you want
- What comparable properties recently sold for
- Which units are suited for occasional rentals

For Winter Texans considering Port Aransas and surrounding coastal properties, **Real Estate Agent Candace Sutter of Port Aransas** is a trusted local expert with deep knowledge of the market and a reputation for working patiently and respectfully with retirees.

Candace can help you:

- Narrow down neighborhoods that fit your lifestyle
- Understand HOA rules and rental restrictions
- Provide realistic rental income expectations
- Coordinate virtual or in-person tours
- Connect you with local lenders, inspectors, and property managers
- Work with LOCAL insurance agents that understand the challenges of the Texas coast.
- You won't need to call an 800 number for insurance.

If you choose to speak with her, know that the goal is **information — not obligation**. You can explore without pressure, simply learning what's possible for *you*.

5️⃣ Speak with a Mortgage Professional

Even if you're confident about financing, a conversation with a lender can give you a clear picture of:

- What loan programs you may qualify for
- Monthly payment estimates
- How different down payment amounts affect cost
- Current interest rates and what they mean for your budget

This conversation is informational — not a commitment. Candace can introduce you to a mortgage lender in the area that understands vacation rental properties.

6️⃣ Talk with a Property Manager (Optional)

If part of your interest involves offsetting costs through rentals, a local property manager can help you:

- Understand realistic income expectations
- Learn how bookings are handled
- Explore maintenance and cleaning plans
- Understand guest turnover cycles

These discussions help you decide whether you want full control or a hands-off management approach. Candace can guide you to the most preferred property managers in town.

7️⃣ Evaluate and Decide — Your Timeline

There is no deadline.

This isn't a rush sale.
This isn't an opportunity that disappears when you blink.
This is *your life and your winters.*

Your timeline might be:

🔹 "Let's explore for now."
🔹 "In a year we'll be ready."
🔹 "Maybe after this winter we'll look."

All are fine.

The important thing is that your decision is informed, calm, and yours.

A Final Thought

There is no single “right” path.

Some retirees continue to rent happily. Others choose to own for practical reasons. Still others take a middle path — renting now while they slowly explore ownership as a future option.

What matters most is that you have:

✔ Information
✔ Perspective
✔ Support
✔ Time to decide

And if you choose to explore ownership further, you’ll be positioned to *do it with confidence*, not pressure — informed, prepared, and in control.

Your next step may be as simple as a conversation with Candace Sutter.
Not a decision. Not a commitment. Just clarity.

And that’s exactly where a good journey begins.

Author Bio

Candace Sutter has spent decades exploring the Texas Gulf Coast and helping retirees make the most of their winters. Passionate about practical solutions and thoughtful planning, Candace understands the challenges of balancing lifestyle, finances, and long-term goals. When not writing or researching coastal living, Candace enjoys quiet mornings on the beach, local seafood, and sharing stories with fellow Winter Texans.

Closing Letter to Readers

Dear Reader,

Thank you for taking the time to explore the world of Winter Texans and coastal living with me. Your winters are precious — the sunrises, the waves, the community, and the quiet rhythm of life along the Texas coast.

This book was written to give you **clarity and perspective**, not pressure. Whether you choose to continue renting, consider ownership, or simply learn what’s possible, the goal is the same: helping you enjoy your winters with confidence and peace of mind.

If you decide to explore owning a vacation property, remember: it’s a gentle journey. Take your time, do your research, and speak with trusted local professionals, who can provide guidance without rushing you.

Your winters are your own — and now, with knowledge in hand, you can make choices that align with your lifestyle, your finances, and your long-term goals.

Here's to many more seasons of sunshine, quiet mornings on the beach, and the joy of time well spent.

Warm regards,
Candace Sutter
Real Estate Agent
Port Aransas
361-416-0909

Text - **WINTER DREAM** to 361-416-0909
to get started when you are ready.