Here for the winter?

WINTER 2026–27 EDITION



THE SOUTHWEST FLORIDA

Second-Home Guide

Naples • Bonita Springs • Marco Island

01 Three towns, compared side by side

02 What your budget buys right now

03 Insurance, HOA rules and renting it out

04 How to tour homes before you fly home



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A NOTE FROM JEFF

I was a winter visitor once, too.

I grew up outside London, Ohio, and spent about thirty years in Hilliard before my wife and I bought a place down here. At first we only came down part of the year. Like you, we spent a lot of beach days wondering what it would take to own a piece of this.

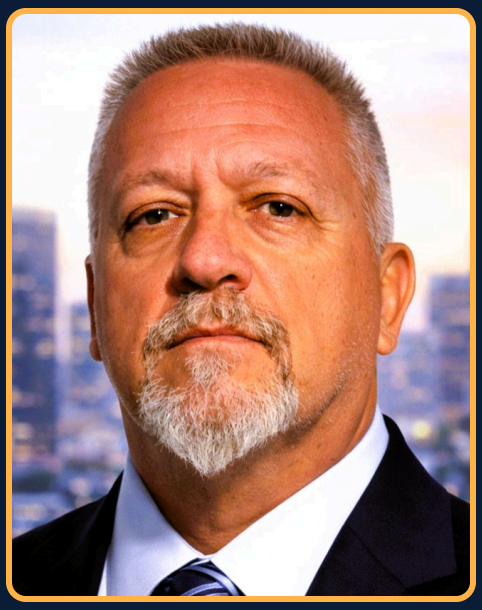
Before real estate I ran an insurance agency in Columbus, which turned out to be good training for Florida. I've now been a REALTOR® here for seven years. I started on Fort Myers Beach, and my office there was washed away by Hurricane Ian. Between Irma, Ian, Helene and Milton, I've seen what holds up and what doesn't.

This guide is what I wish someone had handed us. It's built on the latest numbers from the local Realtor associations and the State of Florida, and on the questions my out-of-state buyers ask most. No fluff, no pressure.

If something in here sparks a question, call or text me. **Want to see a few homes while you're here?** Text me your departure date at (239) 450-5465. I'll use what you already told me on the form to pull a few places worth seeing.

Jeff Haller

1	The market right now	3
2	Naples, Bonita & Marco compared	4
3	What your budget buys	5
4	Insuring a Florida home from up north	6
5	Condos, HOAs and the new condo laws	7
6	Financing a second home	8
7	Renting it out and taxes	9
8	Buying from 1,000 miles away	10

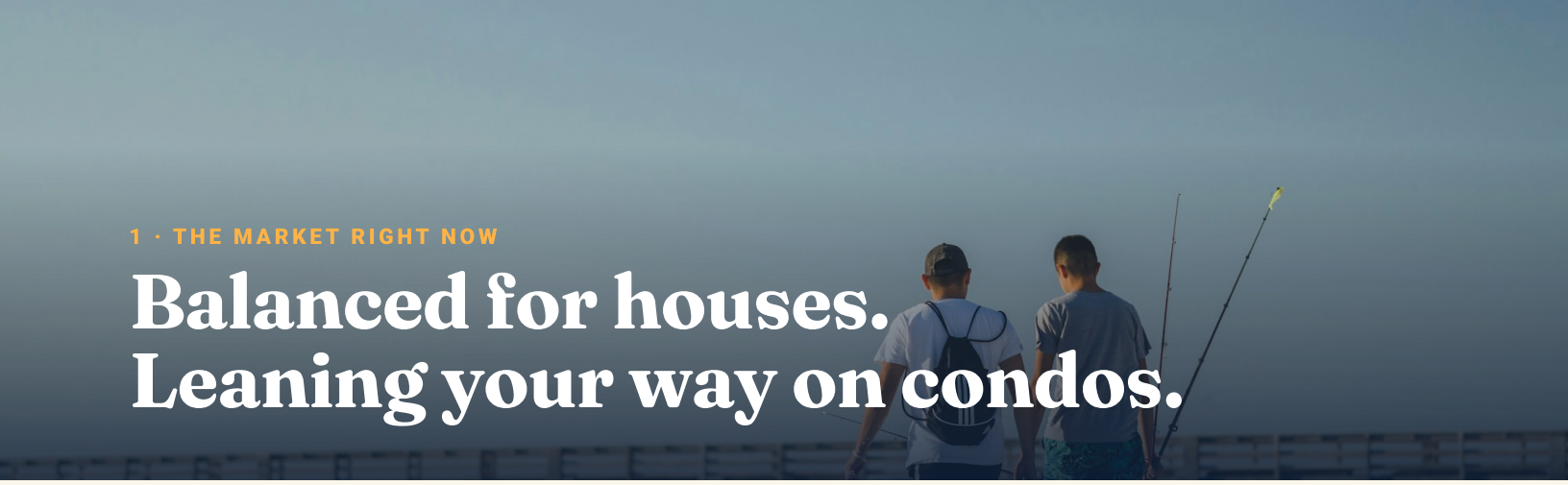


7 years
licensed in Southwest Florida

75–80%
of my buyers pay cash. I know how second-home deals really get done.

Bonita & North Naples
where I live, between the two towns most winter buyers ask about

Ohio roots
I know exactly what you're escaping in January



1 · THE MARKET RIGHT NOW

Balanced for houses. Leaning your way on condos.

After two years of rising inventory, Southwest Florida has settled. Naples is, in the local Realtor association's words, "not a runaway market, and it is not a stalled one." Here's what that means for you this season.

$747,500
Naples single-family median price, Sept 2026
+3.1% vs last year

$400,000
Naples condo median price, Sept 2026
−2.4% vs last year

5.5 mo
Naples supply of homes for sale (6 months is roughly "balanced")
down from 7.8 a year ago

AREA / PERIOD	SINGLE-FAMILY MEDIAN	CONDO MEDIAN	WHAT IT TELLS YOU
Naples area Collier County excluding Marco Island · Sept 2026	$747,500 +3.1% vs last year	$400,000 −2.4% vs last year	Houses holding value; condo buyers have room to negotiate. Avg. 99 days on market.
Bonita Springs 12 months through Oct 2026	$698,000	$402,000	Sales up about 15% year over year. Sellers received about 95% of list price.
Marco Island Oct 2026	$1,500,000 −16% vs last year	$600,000 −20% vs last year	The softest prices of the three right now. A good year to shop the island.
Estero Oct 2026	$525,000 overall median		Inland, newer, gated golf communities. Closest to the airport.

Three things worth knowing

- **Inventory is shrinking.** Naples listings are down 17% from a year ago, so the buyer leverage of 2025 is narrowing as season starts.
- **Builders are motivated.** Some are offering $30,000 to $50,000 in concessions or buying rates down to about 5%.
- **Condos are their own market.** New state safety laws are pushing up dues in older buildings. See page 7 before you fall for one.



JEFF'S TAKE

Medians hide a lot. Two condos in the same building can be $150,000 apart because of the view, the floor and the age of the kitchen. Use these numbers to set your range, then let me pull the actual sales for the streets you like.

Sources: Naples Area Board of REALTORS® September 2026 report; Marco Island Area Association of REALTORS® October 2026; Bonita Springs 12-month data (Nov 2025–Oct 2026) and Estero October 2026 from Southwest Florida MLS reports. Medians move monthly.

Three towns, three very different winters.

Most people pick a town before they pick a house. Start with how you'll actually spend your days: walking to dinner, playing golf, or running the boat out to the Gulf.



Walkable, polished, the most choice

Old Naples has 5th Avenue South, 3rd Street South and the pier. North Naples has Mercato, Vanderbilt Beach and Pelican Bay. East of US-41 you'll find dozens of golf communities.

Best for: dinner on foot, culture, the widest range of home types and prices.

House median	**$747,500**
Condo median	**$400,000**
To RSW airport	**30–40 min**



Relaxed, beachy, easy to get around

Bonita Beach and Barefoot Beach are two of the prettiest stretches on the coast. Inland, you'll find gated golf communities and the Imperial River. Naples and Estero are each a short drive away.

Best for: beach days, golf, and a quick trip to the airport.

House median	**$698,000**
Condo median	**$402,000**
To RSW airport	**about 20 min**



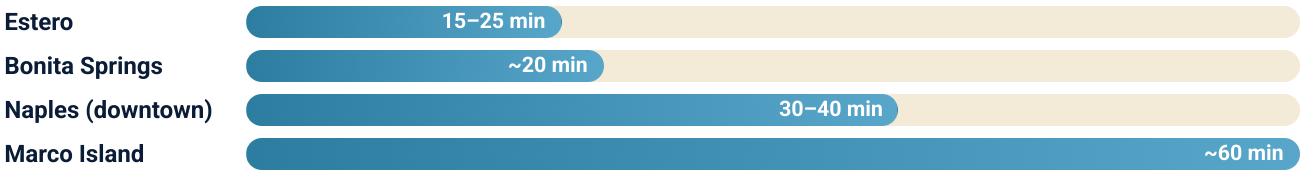
An island built for boaters

About 100 miles of canals, many with direct Gulf access, plus wide beaches and high-rise condos with big water views. It feels a world away, and the trip to the airport reflects it.

Best for: boating, sunsets, a true island feel.

House median	**$1,500,000**
Condo median	**$600,000**
To RSW airport	**about 60 min**

DRIVE TIME TO SOUTHWEST FLORIDA INTERNATIONAL (RSW), TYPICAL, NOT IN PEAK TRAFFIC



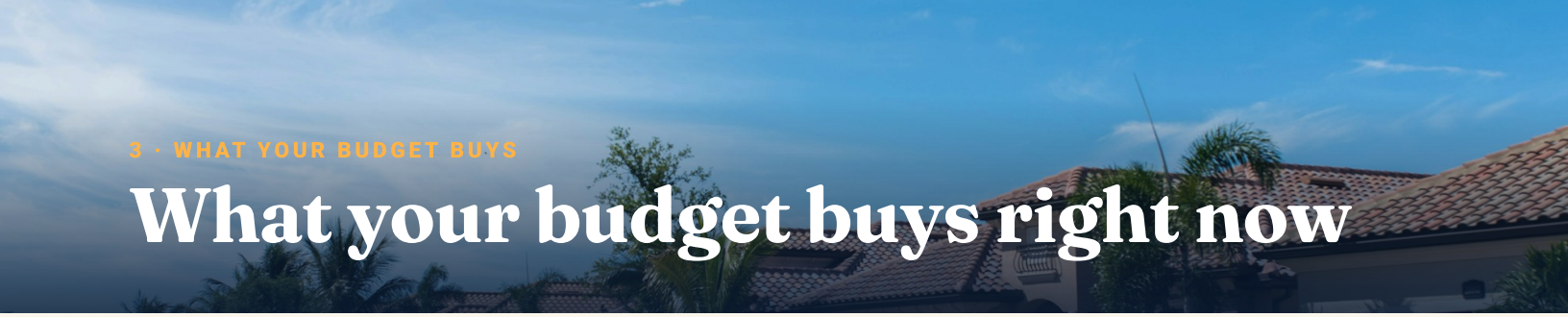
Don't overlook Estero

Between Bonita and Fort Myers, Estero is mostly newer, gated golf communities near Coconut Point shopping, Hertz Arena and FGCU. It's the closest of the four to the airport, and the overall median was about $525,000 in October.



JEFF'S TAKE

In January, US-41 traffic is real. If you'll fly in and out a lot, weigh the airport drive as heavily as the beach.



3 · WHAT YOUR BUDGET BUYS

What your budget buys right now

These are typical examples, not promises. Location matters more than square footage here. West of US-41 and anything with Gulf access cost noticeably more, and they usually cost more to insure.

	Naples	Bonita Springs	Marco Island
$500K RANGE	**A condo or coach home with amenities** Right around the condo median of $400,000. Often a 2-bedroom in an established golf or club community, usually east of US-41.	**A condo or villa in a gated community** Near Bonita's condo median of about $402,000. Many come with pools, tennis or pickleball and a clubhouse.	**Entry level for the island** Below the October condo median of $600,000. Expect an older or smaller condo, often without a direct water view.
$1M RANGE	**A single-family home with room for guests** A typical listing: about 2,180 sq ft, 3 bedrooms, 3 baths, built around 2005.	**A newer pool home in a golf community** Well above Bonita's house median of $698,000, so you're choosing from the better communities, many with bundled golf.	**A 2-bedroom with island character** A typical listing: about 1,550 sq ft, 2 bedrooms, 2 baths, built around 1981. You're paying for the island.
$2M+ RANGE	**Close to the beach, or on the water** The City of Naples median is close to $2 million. Park Shore waterfront has sold around $1.8 million over the past year.	**The top of the market** Larger homes in the most sought-after gated communities, plus homes with water access and Gulf proximity.	**A canal home with Gulf access** Above the $1.5 million house median, which is where most boat-ready canal homes start.

Ask about these costs on every home

- HOA or condo dues, and any special assessments
- Golf or club membership: required, bundled or optional
- Flood zone and insurance quote (page 6)
- Property taxes at your price, not the seller's



JEFF'S TAKE

Tell me your number and how you'll use the place, and I'll send you a short list of real homes for sale this week, not a 200-listing search.

Sources: NABOR Sept 2026; MIAAR Oct 2026; Collier active listings $900K–$1.1M (11/25/2026); Naples Area MLS data for City of Naples and Park Shore.

Insurance is better than the headlines. Shop it before you buy.

Florida's insurance market has steadied since the 2022–23 reforms. The State reports 21 new insurers approved to write home policies, and rates have started to come down in many counties. It still costs more than up north, so get a real quote while you're under contract, not after.

What owners are paying

$5,534 average Collier County (Naples, Marco) homeowners policy with wind coverage

$3,576 average Lee County (Bonita, Estero) homeowners policy with wind coverage

$1,494–$2,271 average condo unit-owner (HO-6) policy with wind, Lee to Collier

State averages as of March 31, 2026. Your quote depends on roof age, construction, elevation and deductible.

Two inspections that save money

Wind mitigation inspection. Documents your roof shape, roof-to-wall straps and storm protection. Every feature that qualifies earns a discount.

4-point inspection. Roof, electrical, plumbing and AC. Many insurers require it on older homes, so get it during your inspection period.

Flood is separate. Always ask.

A standard policy doesn't cover flooding. Homes in FEMA zones AE or VE need flood coverage if you have a mortgage, and many cash buyers carry it anyway. Ask the seller for the **elevation certificate**: it's the single biggest factor in a private flood quote.

New for 2027: starting January 1, most Citizens Property Insurance policies that include wind must also carry flood insurance, whatever the flood zone.

Second homes pay more for federal flood insurance: a $250 annual surcharge, versus $25 for a primary home. Federal flood insurance is currently authorized through December 11, 2026, so ask your agent about its status and about private flood options.

Condo buyers: the association's master policy covers the building. You insure the inside. Ask what the master policy's wind deductible is, because after a storm a big deductible can turn into a special assessment.

One more thing: the State's My Safe Florida Home grants and free inspections require a homestead exemption, so second homes don't qualify.



JEFF'S TAKE, FROM A FORMER INSURANCE AGENT

Newer construction, impact windows and an elevated first floor can cut a premium dramatically. On older homes I'll help you get the wind mitigation and 4-point inspections done early, so the insurance number is known before your inspection period ends.

Sources: Florida Office of Insurance Regulation, Property Insurance Stability Report (July 2026); Hillsborough County notice on the Citizens flood requirement (Nov 2026); FEMA HFIAA surcharge schedule; Congressional Research Service on NFIP authorization (Sept 2026).



5 · CONDOS, HOAS AND THE NEW CONDO LAWS

Fall for the building, but read the paperwork.

What changed, in plain English

After the 2021 Surfside collapse, Florida now requires condo buildings three or more stories tall to get periodic structural **milestone inspections** and a **Structural Integrity Reserve Study (SIRS)**. Associations can no longer vote to skip saving for big structural repairs.

That's good for safety. It also means some older buildings have raised dues or added special assessments to catch up on savings, and that's part of why condo prices are softer than house prices right now.

A 2025 law gave associations more flexibility on timing and financing. The bottom line for you is unchanged: know a building's money situation before you buy.

You get 7 days to review. On a resale condo, Florida law gives you the association's documents, including the latest inspection and reserve study summaries, and 7 days (excluding weekends and holidays) to cancel after you receive them.

Your condo and HOA checklist

- ☐ Structural Integrity Reserve Study (SIRS)
- ☐ Milestone inspection report, if required
- ☐ Current budget and reserve schedule
- ☐ Pending or approved special assessments
- ☐ Master insurance policy and its wind deductible
- ☐ Board meeting minutes from the last 12 months
- ☐ Rental rules: minimum stay, rentals per year, approval process and fees
- ☐ Pet rules, including size and number limits
- ☐ Capital contribution or transfer fee due at closing
- ☐ Golf or club membership: required, bundled or optional



JEFF'S TAKE

I read the last year of board minutes on every condo my clients get serious about. That's where you find the roof project, the lawsuit or the assessment that hasn't hit the budget yet.

! **Watch for "non-warrantable" condos.** Some communities don't qualify for standard Fannie Mae or Freddie Mac loans. A common reason in Southwest Florida golf communities: owners must pay for amenities, like the golf course or clubhouse, that the association doesn't own. Paying cash removes the loan hurdle, but why a condo is non-warrantable still matters. It can affect your costs and your future buyer's financing. If you're financing, you need a lender who knows how to work through it (see the next page).

Sources: Florida Senate summary of HB 913 (2025); Florida Statutes 718.503 (resale disclosure and 7-day review); Fannie Mae Selling Guide project eligibility.

Second home or investment property? The answer changes your loan.

Most of my buyers pay cash. If you're financing, the biggest decision is how the lender classifies the home, and that depends on how you plan to use it.

A second-home loan

- You live in it part of the year and control it. It isn't run by a rental management company.
- It's a one-unit home that's suitable to live in year-round.
- Down payments can be as low as 10%. Ask Rob for pricing based on how you'll use the home, your finances and the property.
- Occasional renting is usually fine, but rental income can't be used to qualify.

An investment-property loan

- The right fit if renting is the main plan, especially short-term or seasonal rentals.
- Expect a larger down payment, often 15% to 25%.
- Pricing is higher, but projected rental income may help you qualify.
- Be honest about the plan up front. It protects you later.

Why the lender matters as much as the house

> One of my buyers was under contract on a beautiful condo in a gated golf community near Marco Island. Then the financing hit a wall: the community was non-warrantable, so a standard loan wasn't available, and other agents in the community were stuck. Rob Dawson figured out how to get the association set up for conventional financing and saved the deal. That's the kind of lender you want when you're buying in a golf or condo community down here.
>
> **Jeff Haller**

THE LENDER I TRUST WITH MY CLIENTS

Rob Dawson

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Liberty Home Mortgage Corporation · Company NMLS #1114762
Second homes, golf and condo communities, and non-warrantable condo solutions.

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Before you start shopping

Get pre-approved for the right loan type, even if you plan to pay cash for most of it. In season, a strong offer with proof of funds or a pre-approval in hand wins.

Paying cash?

You'll still want a title search, an owner's title policy and an inspection. Rob can also help if you'd rather keep some cash liquid and finance part of the purchase.

Equal Housing Lender. This is not a commitment to lend. Loan programs, rates, terms and eligibility are subject to change and to borrower and property qualification. Liberty Home Mortgage Corporation, 6225 Oak Tree Blvd, Independence, OH 44131. nmlsconsumeraccess.org. Second-home occupancy rules: Fannie Mae Selling Guide B2-1.1-01.



7 · RENTING IT OUT AND TAXES

Planning to rent it out? Start with the calendar.

Taxes on stays of 6 months or less

11% **Collier County** (Naples, Marco): 6% state sales tax + 5% tourist tax. **Rises to 12% on Jan 1, 2027** after voters approved a sixth cent in November.

11.5% **Lee County** (Bonita, Estero): 6% state + 0.5% county surtax + 5% tourist tax.

Get registered before your first guest

- Florida Department of Revenue (sales tax)
- County Tax Collector (tourist development tax)
- A State vacation rental license if you rent for under 30 days more than 3 times a year
- Local rules: unincorporated Collier requires short-term rental registration, and Bonita Springs requires a rental permit for non-owner-occupied rentals

Peak rental season runs January through April, the same months most owners want to be here. Check your dates against rental demand and your association's rules. Many Southwest Florida condos and HOAs set 30-day, 90-day or monthly minimums and cap rentals per year. The City of Naples allows stays under 30 days only up to 3 times a year. Check this before you write an offer, not after.

Property taxes on a second home

A second home doesn't get Florida's homestead exemption. Its assessed value can rise each year, but by no more than a capped amount on most taxes, currently 10%.

Amendment 3, approved by Florida voters in November 2026, mainly cuts taxes for full-time residents. It also lowers the annual cap on some non-homestead property starting in 2027. Ask the Collier or Lee County Property Appraiser how it applies to the home you're considering.



JEFF'S TAKE

Lots of my buyers start as winter visitors and become Florida residents a few years later. Florida has no state income tax. If that's in your future, talk to a CPA about domicile early.

Sources: Florida Department of Revenue DR-15DSS (2026 surtax rates); Collier County tourist tax referendum results (Nov 2026); Collier County and City of Bonita Springs rental registration pages; Florida Amendment 3 (2026). Not tax or legal advice.

You don't have to be here to close. But it helps to be here to shop.

The Southwest Florida year

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Peak season: most buyers, most showings, strongest sales

Shoulder: inventory building or tapering

Summer and hurricane season (Jun 1–Nov 30): fewer buyers, more motivated sellers

Closing from home

Florida allows remote online notarization, and mail-away closings are routine. Plenty of my buyers tour in February and close from Ohio, Michigan or New York in April.

> **Wire fraud is the #1 risk.** The FBI counted $275 million in real estate fraud losses in 2025. Never wire money based on an email. Call the title company at a number you looked up yourself before you send anything.

Hire a home watch service

Someone walks the home on a schedule, runs the water, checks for leaks and storm damage, and sends you photos. One Naples company charges $145 a month for visits every two weeks. Some insurers expect it for homes left empty.

Leaving for the summer: the checklist

- [ ] Set the AC to manage humidity, not shut off
- [ ] Shut off the water main or install a leak shutoff valve
- [ ] Arrange storm prep: shutters up, or impact windows
- [ ] Bring in or tie down lanai furniture
- [ ] Give home watch, the HOA and a neighbor your contact info
- [ ] Photograph the home for insurance before you leave
- [ ] Forward mail and pause any rental listings you don't want



JEFF'S TAKE

If you can, shop in person while you're here this winter. Light, noise, the drive to the beach: you only learn those things standing in the house. Once you know what you like, I can handle a lot by video.

Sources: NABOR (seasonal pending sales); FBI IC3 2025 report via NAR and ALTA (April 2026); Florida Statutes ch. 117 (remote notarization); home watch pricing from a Naples provider's published rates (Nov 2026).



YOUR NEXT STEP

See a few homes before you fly home.

You're here now, so let's use it. You've already told me your budget and how you'll use the place. Send me your dates and I'll line up a short, focused tour around your schedule. No pressure and no obligation.

1

Text me at (239) 450-5465 with your departure date and whether mornings or afternoons work best.

2

I'll send a short list of homes that fit, with the details the listings leave out.

3

We tour the best few in one easy morning or afternoon. Already flown home? We'll do it by video.



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Information in this guide is compiled from sources believed reliable (Naples Area Board of REALTORS®, Marco Island Area Association of REALTORS®, Southwest Florida MLS reports, Florida Realtors, the Florida Office of Insurance Regulation, the Florida Department of Revenue, Florida Statutes, FEMA and Fannie Mae) as of November 2026. It is not guaranteed, changes often, and is not legal, tax, insurance or lending advice. Consult the appropriate professional. Market figures are medians and do not describe any specific property. If your home is currently listed with another broker, this is not a solicitation of that listing. Equal Housing Opportunity. Photos: Unsplash contributors.