

Marathon Property Serves as Case Study in Coastal Resilience and Insurance Savings

Navigating the financial and environmental challenges of coastal living

MARATHON, FL, UNITED STATES, August 27, 2025 /EINPresswire.com/ -- A recently listed property in Marathon, Florida, is drawing attention as a case study for mitigating financial and environmental challenges in the Florida Keys' real estate market. The residence, located at 101 Windy Point Circle, highlights how thoughtful construction and community planning can provide long-term stability for coastal homeowners facing escalating insurance costs and development pressures.

Homeownership in the Florida Keys has long been associated with high property values, but the increasing cost of flood insurance presents an equally significant financial hurdle. Under FEMA's Risk Rating 2.0, insurance premiums are now calculated based on individual property-specific factors, including a home's elevation, construction type, and proximity to water. This shift has resulted in a substantial increase in rates for many coastal properties.

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101 Windy Point Cir backyard



The home at 101 Windy Point Circle serves as a notable counterpoint to this trend. The property, built in 2018 with superior CBS (concrete block and stucco) construction and elevated 11 feet above sea level, has an annual flood insurance premium of just \$1,273. This rate is grandfathered and can be transferred to a new owner, creating a substantial and recurring financial advantage. The property's resilient design was tested in 2017 during Hurricane Irma, where it sustained minimal to no damage,

a testament to its elevated construction and durable metal roof.

Alex Baglioni, property owner and CEO of [Bluecastle Lending, Realty & Title](#), commented on the property's value. "As a professional in the real estate industry, the long-term value of this home's construction and elevation was immediately apparent," Baglioni stated. "The low, grandfathered-in flood insurance cost was a huge factor in my decision to buy. This property is a smart investment in resilience and financial security that directly addresses some of the biggest challenges of owning a waterfront property in the Florida Keys today."

Beyond its financial resilience, the property addresses another key issue affecting the Florida Keys: the impact of tourism on residential neighborhoods. The growth of short-term rentals has created widespread concerns over constant visitor traffic, noise complaints, and parking issues. The exclusive, gated community of Stirrup Key, where the home is located, maintains a strict policy prohibiting short-term rentals. This provides a serene, residential atmosphere and a quiet retreat from the constant traffic and noise often associated with high-turnover tourist areas. According to market data, this regulation has contributed to a consistent increase in property values within the community, demonstrating that this peaceful benefit also offers a notable financial gain.

The property also offers a rare amenity for a mariner, almost impossible to find, which is the ability to dock a large vessel on (protected) open water. While many waterfront properties provide canal access, they rarely offer unobstructed open-water views. The residence holds a



101 Windy Point Cir Aerial Photo



Front



Interior

highly coveted, government-approved permit for a dock extension in the backyard, allowing for the construction of a dock to accommodate a yacht over 60 feet in length, a 20,000 lb boat lift, and two jet ski lifts. The ability to berth a vessel of this size directly on open water, yet still protected in a cove, is a rare feature in this location.

The 2,620-square-foot residence features four bedrooms and sits on a 0.3-acre lot. The property is currently [listed for sale](#) by the owner/agent and for more details on this property visit <https://www.findahomebrowardcounty.com/>.

About Bluecastle Lending, Realty & Title: Bluecastle Lending, Realty & Title is a Florida-based company specializing in real estate, mortgage lending, and title services. The firm provides comprehensive solutions for buyers and sellers, leveraging extensive market knowledge to navigate the complexities of Florida's real estate landscape.

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