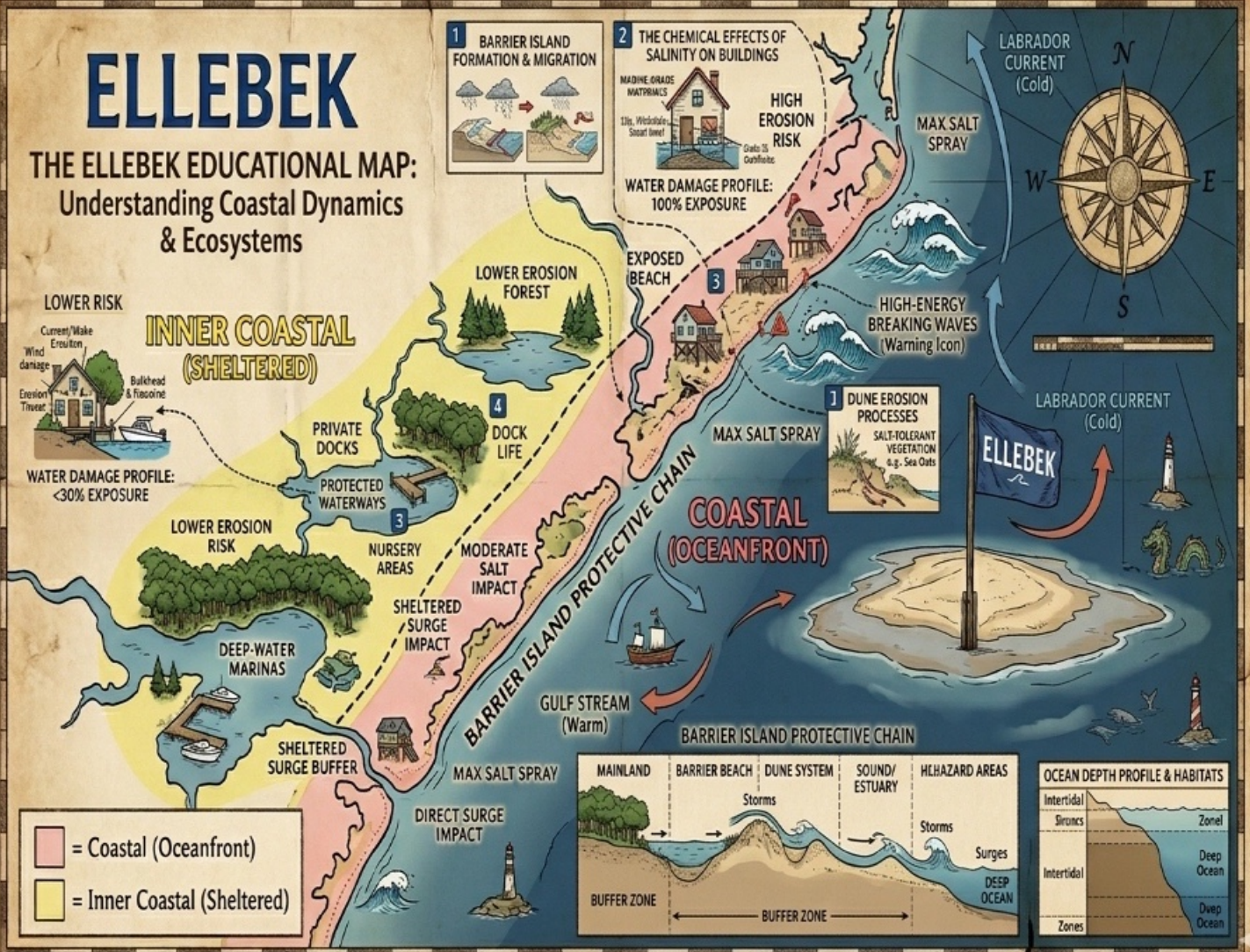


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THE ELLEBEK EDUCATIONAL MAP:
Understanding Coastal Dynamics
& Ecosystems



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THE IMPORTANCE OF SPECIALIZED WATERFRONT EXPERTISE

Waterfront and coastal properties represent the pinnacle of real estate, offering unique lifestyle benefits and significant investment potential. However, these assets exist within a complex, high-stakes environment where the intersection of natural beauty and regulatory, structural, and environmental challenges requires a highly specialized approach.

Having the correct agent is not merely a preference; it is a critical safeguard for your investment. At ELLEBEK, we act as the central coordinator for essential due diligence—ensuring you are fully informed of all risks and opportunities before committing. A single oversight in this sector can change a dream investment into a liability.

WATERFRONT DUE DILIGENCE FORM

Client Name / Property Address:

1. Regulatory & Environmental (CAMA/Wetlands/Wildlife):

2. Insurance & Flood Risk (Elevation Certificates/BFE):

3. Infrastructure & Structural (Salt Air/Foundation/Septic/Well):

4. Marine-Specific Infrastructure (Dock/Bulkhead/Depth):

5. ELLEBEK Executive Notes & Contingencies:

Waterfront Property Purchase Due Diligence Form

Use this form to organize your due diligence findings for a potential waterfront acquisition.

1. Property Identification

Property Address:

Legal Description/Parcel ID:

2. Regulatory & Environmental

CAMA AEC Designation Check:

Permits for existing structures (dock/seawall):

Wetlands/Erosion Survey Status:

3. Insurance & Flood Risk

FEMA Flood Zone:

Elevation Certificate Received? (Y/N):

Estimated Insurance Premium:

4. Infrastructure & Integrity

Septic/Well Status (or Municipal):

Bulkhead/Seawall Condition Report:

Marine-grade hardware verification:

5. Notes & Contingencies

Summary of risks and items to address:

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COASTAL AND INNER COASTAL PROPERTY ANALYSIS

Coastal Property Risk Exposure Map

<p>1st Row</p> <p>High Risk</p> <p>Direct surge, high erosion, salt impact.</p>	<p>2nd Row</p> <p>Moderate Risk</p> <p>Shielded view, moderate salt spray.</p>	<p>3rd Row</p> <p>Lower Risk</p> <p>Minimal surge, lower maintenance.</p>
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Beachfront vs. Inner Coastal Comparison

Feature	Beachfront (Oceanfront)	Inner Coastal (Intracoastal)
Exposure	Direct exposure to high-energy open ocean waves and storm surge.	Sheltered by barrier islands; calmer, protected water.
Erosion Risk	High; subject to constant shoreline changes and severe storm erosion.	Lower; driven by tidal currents and boat wakes.
Salt Impact	Extreme; persistent salt spray leads to rapid corrosion.	Moderate; significantly less direct salt spray.
Lifestyle Focus	Direct sand and ocean access; surf and beach activities.	Deep-water boating, dock utility, fishing.



TERRA AQUATICA: COASTAL EXPLORATIONS

ROW 1: BEACHFRONT PROPERTY

ROW 2: SECONDARY ZONE
MODERATE RISK

ROW 3: INLAND PROTECTION
LOWEST RISK

AEC - HIGH HAZARD

HIGH TIDE LIMIT

STORM SHIELDING

SALT SPRAY

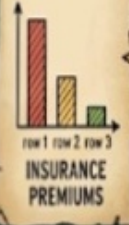
HIGH TIDE LIMIT

SURGE ZONE
EROSION THREAT

SANDBAR

SAFE FROM SURGE

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ADVANCED INSIGHTS: COASTAL & WATERFRONT LIVING

The Micro-Climate Effect

The marine environment creates a distinct micro-climate where materials degrade at an accelerated rate. Anticipate that exterior finishes, roof materials, and concrete foundations will require more frequent inspections and maintenance.

- **Corrosion Management:** Emphasize the necessity of using marine-grade hardware (316 stainless steel) to prevent failure from salt-laden moisture.

Regulatory & Zoning Complexity

Coastal and waterfront zoning laws are dynamic and frequently updated. Agencies manage rules regarding dune restoration, sea wall maintenance, and building elevation requirements.

- **"Shovel-Ready" Nuance:** Shovel-ready status in coastal areas is often contingent on environmental clearances (CAMA, jurisdictional wetlands) that can stall projects indefinitely.

Investment & Resale Value

Waterfront assets are high-performance investments when managed correctly:

- **Access vs. View:** Private, deep-water access for vessels often commands higher premiums than simple scenic views.
- **The "Insurance" Factor:** Verified Elevation Certificates and documented wind-mitigation features are often the deciding factor in securing viable insurance for closing deals.

Lifestyle & Operational Dynamics

- **Seasonal Dynamics:** Analyze how peak tourist seasons impact local infrastructure and rental yield.

- **Marine Utility:** Ensure property infrastructure—such as dock power and security—matches the sophisticated needs of luxury vessels and high-end automotive assets.

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MAXIMIZING RESALE VALUE AT THE COAST

Resale value in coastal markets is driven by a unique trifecta of **scarcity, functional utility, and structural resilience**. While oceanfront positions offer unmatched lifestyle appeal, the properties that perform best for long-term resale often balance luxury with manageable risk profiles.

1. The Scarcity Premium: Location & Access

- **Unobstructed Views & Access:** The highest premiums are consistently commanded by properties offering both pristine views and private, reliable water access.
- **Frontage Quality:** For beach properties, sandy beach frontage is gold; for inner-coastal, a deep-water dock is the primary value driver.

2. The "Resilience" Multiplier

Buyers are increasingly prioritizing risk-mitigation features:

- **Structural Upgrades:** Impact-rated windows/doors and reinforced structural connections (hurricane clips) are essential value-adders.
- **Elevation:** Properties with favorable flood zone designations and valid Elevation Certificates avoid the "insurance discount" that penalizes lower-lying homes.

3. Functional Utility & Condition

- **Maintenance Signalling:** In a saline environment, "show-ready" maintenance is the best curb appeal. Visible rot or rust is an immediate red flag for savvy buyers.
- **Smart Layouts:** Floor plans that maximize water views and provide high-quality outdoor living spaces (screened porches, decks) outperform non-conforming layouts.

4. Strategic Investment Choice

- **Oceanfront:** High lifestyle and appreciation potential; higher maintenance/insurance risks.
- **Inner-Coastal:** Often the "smarter" liquid investment; deep-water dock utility attracts a broad, boating-focused demographic with lower insurance headwinds.

