

TROPIC SHORES REAL ESTATE, WHERE CARE MEETS COASTLINE

In Vero Beach, where coastal charm meets a deep sense of community, **Tropic Shores Real Estate** is quietly setting a new standard for what clients can expect from a real estate experience. Built on relationships rather than transactions, the boutique firm offers something increasingly rare: genuine care.

Founded in 2018 by **Phyllis Waddell Horner**, a fourth-generation Vero native, Tropic Shores Real Estate reflects both her professional expertise and her personal values. With more than 30 years in the industry, Horner recognized a gap she could no longer ignore — a lack of truly attentive, client-focused service.

“I saw a dearth of caring agents,” Horner said. “That’s what pushed me to create something different.”

That turning point came after her previous agency was sold to a corporate chain, a move that introduced a level of rigidity and regulation she felt did not serve clients well. Determined to offer a more human-centered alternative, Horner launched Tropic Shores with a clear mission: to create a friendly, supportive environment where clients feel heard, respected and guided every step of the way.

Today, the firm serves retirees, families and first-time homebuyers across the Vero Beach area. What sets Tropic Shores apart is not just its services — buying, selling and leasing homes — but how those services are delivered. The team is intentionally small and carefully curated, made up of experienced agents who have been thoroughly vetted. Many are Vero-born or lifelong Florida residents, bringing invaluable local knowledge to every interaction.

“We don’t just work here, we’re part of this community,” Horner said. “We know the neighborhoods, the history and what makes Vero special. And we care deeply about helping our clients find their place in it.”



That care is rooted in something even deeper: family legacy. Horner’s family has been part of Vero Beach for well over a century, with generations known for their civic involvement and commitment to others. That tradition continues to shape the culture of Tropic Shores today, where integrity and kindness are not just ideals but daily practice.

Clients quickly notice the difference. There are no high-pressure tactics, no aggressive sales pitches. Instead, the experience is defined by thoughtful conversations, careful listening and a pace that allows clients to feel confident in their decisions.

“You will never feel pushed,” Horner said. “We’re here to guide, not to sell. We want people to feel comfortable and informed, not overwhelmed.”

This “hand-holding” approach has resonated with clients navigating some of life’s biggest transitions. Whether downsizing into retirement, purchasing a first home or exploring new opportunities, clients are supported from the first conversation through closing — and often long after.



At its core, Tropic Shores is about connection. The team prides itself on turning clients into lasting relationships, often beginning with something as simple as a cup of coffee and an open conversation.

“We’re never too busy to sit down and talk,” Horner said. “Sometimes people just need someone to listen and help them think through their options. That’s where we start.”

That commitment to service has not gone unnoticed — Tropic Shores Real Estate was recently recognized as a Top 10 real estate firm in its size category by BusinessRate, a reflection of the trust and satisfaction of its clients.

Tropic Shores Real Estate continues to grow through word of mouth, a testament



Phyllis Horner, Broker/Owner

to the trust it has built within the community. For Horner and her team, success is not measured solely in closings but in the confidence and comfort their clients feel along the way.

For those seeking a more personal, thoughtful approach to real estate, Tropic Shores Real Estate offers an open invitation: pull up a chair, share your story and discover what it feels like to work with a team that truly has your best interest at heart.

Visit tropicshoresre.com, call us at **772.559.4726** or stop by — the coffee is always on, and so is the conversation.



Business Name:
Tropic Shores Real Estate

Year Established: 2018

Market: Vero Beach and the Treasure Coast

Address: 800 20th Pl, Suite #3, Vero Beach

Products/Services Provided:
Personalized real estate services with exceptional client care for buying, selling and leasing homes

RESIDENTIAL | RENTAL | COMMERCIAL

MAINLAND OR BEACHSIDE — VERO’S MOST REQUESTED BOUTIQUE AGENCY