

Florida Home Buying Checklist

THE PROCESS IN ORDER, FROM PRE-APPROVAL TO POST-CLOSING

Print this out and check items off as you go. Full detail on every step is in the companion article:
domuncula.com/buying-a-house-in-florida-complete-process/

Before you tour homes

- ☐ **1 Get pre-approved, not just pre-qualified**
Run your own numbers through an affordability calculator and a mortgage calculator first, so you know the real gap between what a lender approves and what you're actually comfortable paying.
 - ☐ **2 Check your eligibility for Hometown Heroes**
Florida's down payment assistance program offers 5% of the loan amount, \$10,000 to \$35,000, as a 0% interest second mortgage with no payments due until you sell, refinance, or stop using the home as your primary residence. Funding is limited and first-come, first-served, confirm current availability with your lender before counting on it, and get a signed contract in place quickly once you're approved.
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Once you're under contract

- ☐ **3 Confirm you're on the "AS IS" contract**
Florida's standard residential contract is almost always the AS IS version, which gives you a defined inspection period with an unrestricted right to cancel and get your deposit back, no need to justify why.
 - ☐ **4 Schedule your home inspection immediately**
If the home isn't new, add a 4-point inspection and a wind mitigation inspection. Both double as insurance underwriting documents, not just buyer due diligence, and roof age is the detail most likely to derail things quietly.
 - ☐ **5 Start your insurance application in parallel with your loan, not after**
Insurance approval, not just loan approval, is often the real bottleneck to closing in Florida. Lenders require a binder before funding.
 - ☐ **6 Apply for flood insurance separately if there's any chance you need it**
It's a separate policy and a separate underwriting process from homeowners insurance, whether or not the property sits in a mapped flood zone.
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Before you close

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New construction: ask directly about CDD fees

Get the specific current annual assessment for that property, not just whether a Community Development District exists. Fees commonly run \$1,200 to \$5,000 a year depending on lot size and amenities, with the bond portion paying off over roughly 20 to 30 years and a smaller maintenance assessment continuing indefinitely.

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Condo: ask for the SIRS status and reserve funding plan

Florida law required associations in qualifying buildings to complete their initial Structural Integrity Reserve Study by December 31, 2025, with some buildings extended to December 31, 2026. Ask exactly where the building stands, and how the association is funding its reserve, since a 2025 law change now lets boards use a loan or line of credit instead of a single lump special assessment.

☐**9**

Decide whether you need a real estate attorney

A title company can legally handle a standard closing. Bring in an attorney if the seller is an estate or trust, there's a title or boundary dispute, or you're buying through an LLC.

After closing

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File your homestead exemption by March 1

File by March 1 of the year after you move in. It is not automatic, and missing the deadline means waiting until the following year.

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Budget for a possible tax jump in year two

Your first full tax bill is often based on the seller's old assessed value, not your purchase price, since reassessment and your own homestead exemption don't fully kick in until after you've filed.

This checklist is for general informational purposes only and isn't legal, financial, insurance, or tax advice, for guidance specific to your situation, talk to a licensed professional.