



A BUYER'S GUIDE TO PURCHASING A HOME *in Florida*



A STEP-BY-STEP GUIDE TO HELP
YOU BUY WITH CONFIDENCE
AND MAKE INFORMED DECISIONS
EVERY STEP OF THE WAY.



EXPERT GUIDANCE.



LOCAL KNOWLEDGE.



REAL RESULTS.



YOUR FLORIDA
DREAM STARTS HERE.

INFORMED TODAY. CONFIDENT TOMORROW. HOMEOWNER FOR LIFE. 

PART I

Understanding Florida & Finding the Right Home

CHAPTER 1

Welcome

Welcome to Your Florida Home Buying Journey

Buying a home is one of the biggest financial decisions you'll ever make. It's exciting, rewarding, and at times, a little overwhelming. That's completely normal.

Whether you're purchasing your first home, relocating to Florida, searching for a vacation property, or buying the home where you hope to create lasting memories, every journey begins the same way—with informed decisions.

Throughout my career, I've had the privilege of helping buyers navigate one of the most important financial decisions of their lives. Before moving to Florida, I was also a licensed Realtor in Colorado, and one lesson has remained true everywhere I've worked:

Every real estate market is different.

Florida offers an incredible lifestyle, but it also comes with unique considerations. Insurance, flood zones, construction methods, homeowners' associations, condominium regulations, and financing can all influence your purchase in ways many buyers don't expect.

That's why I created this guide.

My goal isn't simply to explain the home-buying process.

It's to help you understand **why** each step matters so you can make confident decisions from your first showing to closing day.

Inside you'll find practical advice, worksheets, checklists, Florida-specific insights, and lessons I've learned from years of helping buyers successfully navigate this market.

You don't need to read this guide in one sitting.

Think of it as a resource you'll return to throughout your home-buying journey. As new questions arise, you'll find the answers waiting here.

If we have the opportunity to work together, these pages become more than a guide.

They become a roadmap we'll use together to help you make informed decisions every step of the way.

Let's get started.

Coffee with Paige

One of the biggest lessons I've learned is that buying a home isn't about finding the perfect property.

It's about finding the right property for your lifestyle, your goals, and your financial future.

The best decisions aren't rushed.

They're informed.

CHAPTER 2

Welcome to Florida!

More than a place to live—it's a lifestyle.

Whether you're moving from another state or have lived in Florida your entire life, homeownership here comes with unique opportunities and considerations.

From beautiful weather and year-round outdoor living to hurricanes, wildlife, and tropical landscaping, life in Florida can look very different than life in other parts of the country.

Understanding those differences before you buy a home can help you avoid surprises and enjoy everything Florida has to offer.

The goal isn't to make Florida seem complicated.

It's simply to help you know what to expect.

Outdoor Living

One of the biggest reasons people choose Florida is the lifestyle.

Many homes are designed with outdoor living in mind and may include:

- Covered lanais
- Screen enclosures
- Swimming pools
- Outdoor kitchens
- Large patios
- Waterfront access

When comparing homes, think about how you actually want to spend your time.

The outdoor space often becomes just as important as the interior.

Pools

A private pool can provide years of enjoyment, but it's also an important part of homeownership.

Before purchasing a home with a pool, consider:

- ✓ Age of the pool
- ✓ Pool equipment
- ✓ Screen enclosure condition
- ✓ Safety features
- ✓ Insurance considerations
- ✓ Routine maintenance costs

A well-maintained pool is a wonderful feature.

Understanding the ongoing responsibilities simply helps you budget appropriately.

Florida Wildlife

Florida is home to an incredible variety of wildlife.

Depending on where you live, you may encounter:

-  Alligators
-  Lizards
-  Turtles
-  Birds of prey
-  Waterfowl
-  Snakes

Living alongside wildlife is simply part of living in Florida.

If your property backs up to a lake, canal, or pond, always assume wildlife may be present—even if you don't see it regularly.

Children and pets should never be left unattended near natural bodies of water.

Respecting wildlife helps keep both people and animals safe.

Weather

Florida weather is one of its greatest attractions.

It's also unique.

You can expect:

 Plenty of sunshine

 Afternoon rain showers during much of the year

 Hurricane season from June through November

Occasional heavy rain is part of Florida living, making proper drainage around a home an important consideration.

Landscaping

Florida's warm climate allows beautiful tropical landscaping to thrive.

It also means:

 Palm trees require trimming.

 Landscaping grows quickly.

 Irrigation systems are common.

 Seasonal maintenance is part of homeownership.

Beautiful landscaping adds tremendous curb appeal—but it does require ongoing care.

Pest Control

Warm weather means insects remain active throughout much of the year.