

Tampa Bay Homebuyer Fun & Rewarding Checklist

- ☐ 1. Confirm your total home buying budget (including taxes, insurance, & HOA/CDD fees).
- ☐ 2. Get pre-approved and lock your rate before you start touring homes.
- ☐ 3. Explore neighborhoods in person: drive, dine, and stroll at different times of day.
- ☐ 4. Research first time buyer programs like Florida Hometown Heroes for downpayment help.
- ☐ 5. Check whether a home sits in a flood zone and price flood insurance accordingly.
- ☐ 6. Review HOA rules, CDD assessments, and pet/short term rental restrictions.
- ☐ 7. Map commutes and major projects (e.g., Howard Frankland Bridge lane shifts).
- ☐ 8. Schedule a full inspection, giving extra attention to roof age, HVAC, and wind mitigation.
- ☐ 9. When it's time to buy, understand the State Real Estate Contract.
- ☐ 10. Keep Mia on speed dial for questions, contract strategy, and good vibes!