The Space Coast Move Checklist

What to Check Before You Write an Offer

Comment MOVE guide | Brevard County, Florida

Carrie Liotta, REAL Broker LLC

256-479-2800 | carrieliotta@gmail.com

321coastalliving.com

How to use this checklist

Most surprises in a Space Coast home purchase show up after the offer: an insurance quote that changes the payment, a street that holds water, a drive that takes twice as long as the map said. This checklist moves those questions to the front. Work through it for every home you are serious about, before you sign anything.

I'm Carrie Liotta, a REALTOR on Florida's Space Coast. I spend a lot of my time helping people relocate to Brevard County and figure out what it actually costs to own and protect a home here. If you want help with any step, call or text me at 256-479-2800.

1. Insurance first

Get insurance quotes on the actual home you are considering, not a ballpark for "a house in Florida." Do this before you write the offer if you can, and no later than early in your inspection period.

- ☐ Ask for the roof age and roof type (shingle, metal, tile) from the listing agent or seller disclosure
- ☐ Ask whether there are permits for the most recent roof replacement
- ☐ Send the insurance agent the address, year built, roof age, and square footage
- ☐ Ask the insurance agent whether the roof age or condition limits which companies will write the policy
- ☐ Get at least two quotes, and compare deductibles, especially the hurricane deductible
- ☐ Plug the quote into your monthly payment before you decide on price

Worksheet: Insurance quotes

Company	Annual premium	Hurricane deductible	Notes on roof or conditions

2. Wind mitigation

A wind mitigation inspection documents features that help a home resist wind, such as how the roof is attached to the walls, the roof shape, roof deck attachment, and opening protection for windows and doors. Florida law requires insurers to offer discounts for qualifying features, so a good report can lower your premium.

- ☐ Ask whether the seller has a current wind mitigation report (Florida form OIR-B1-1802)
- ☐ If not, plan to order one during your inspection period
- ☐ Ask your insurance agent to apply the report to your quote

- ☐ Keep a copy with your closing documents

3. Flood: zone vs risk

A flood zone is a label on a map. It is not a promise about whether a street or house will take on water. Standard homeowners policies do not cover flood. National Flood Insurance Program (NFIP) policies usually have a 30 day waiting period before coverage starts, so you cannot wait until a storm is coming.

- ☐ Look up the flood zone for the address on the FEMA Flood Map Service Center (msc.fema.gov)
- ☐ Ask whether an elevation certificate exists for the home
- ☐ Ask the seller about any past flood claims or water intrusion, and read the disclosure carefully
- ☐ Look at the lot: is it higher or lower than the street? Where does water drain?
- ☐ Ask neighbors how the street did in recent heavy rain events
- ☐ Get a flood insurance quote even if your lender does not require one
- ☐ Remember the NFIP 30 day waiting period when planning your coverage start

4. Hurricane readiness of the house

Atlantic hurricane season runs June 1 to November 30. How stressful a storm is depends a lot on the house.

- ☐ Roof age, condition, and attachment (see wind mitigation)
- ☐ Impact rated windows and doors, or shutters that fit every opening
- ☐ Where shutters are stored and how they go up
- ☐ Garage door wind rating, if known
- ☐ Generator, or a transfer switch or interlock for a portable generator
- ☐ Trees close to the house or roof

5. Your true tax bill

The property tax on a listing is the seller's bill, not yours. In Florida, the assessed value of a homestead property is capped while the owner lives there (Save Our Homes). When the home sells, the assessment generally resets toward market value the next year. A seller who has owned for a long time may pay much less than you will.

- ☐ Estimate your own tax bill using the Brevard County Property Appraiser site (bcpao.us) and the purchase price
- ☐ Ask for HOA dues, what they cover, and any special assessments
- ☐ Ask whether the community has a CDD (Community Development District) and how much it adds to the tax bill

☐ If this will be your primary residence, plan to file for homestead exemption by March 1 for the next tax year

☐ If you are moving from another Florida homestead, ask about portability of your Save Our Homes benefit

6. Commute test

The Space Coast is long and narrow, with the Indian River and Banana River between the mainland and the beaches. Many trips cross a bridge.

☐ List your regular trips: work, airport, groceries, medical, family, the beach

☐ Drive each route at the time you would actually make it

☐ Note which routes cross a causeway or bridge

☐ Check for road work or planned closures on your main route

☐ On launch days, expect heavier traffic near popular viewing areas

Worksheet: Commute test

Trip	Time of day	Bridge?	Minutes driven

7. Climate living

☐ AC system age and service records

☐ Which way the house and back yard face, and how much shade the lanai gets in the afternoon

☐ Screened lanai or pool enclosure, and its condition

☐ Pest control history, including termites (ask for any WDO inspection or treatment records)

☐ Signs of moisture or mold in closets, attics, and under sinks

8. Area comparison worksheet

Brevard County is about 72 miles long, and each area has different home ages, lot sizes, water access, and drives. Use this to compare homes and areas only.

Area	Home ages and styles	Water access	Drive to work	Drive to airport	Notes
Titusville					

Merritt Island					
Cocoa Beach					
Viera					
Melbourne					
Palm Bay					

9. Hurricane season and emergency info

☐ Hurricane season: June 1 to November 30 (NOAA National Hurricane Center, nhc.noaa.gov)

☐ Brevard County Emergency Management: look up your evacuation zone and sign up for alerts on the county emergency management site

☐ Florida Division of Emergency Management: floridadisaster.org for statewide information and "Know Your Zone"

☐ Save your insurance policy number and claims phone number somewhere you can reach without power

Ready for the next step?

Before you write an offer on the Space Coast, I'll go through this list with you, home by home.

Carrie Liotta, REAL Broker LLC

256-479-2800 | carrieliotta@gmail.com

321coastalliving.com

This guide is general information, not legal, insurance, or navigation advice. Verify details for any specific property.