The Brevard Long Distance Buyer Plan

Buying on the Space Coast From Out of State

Comment PLAN guide | Brevard County, Florida

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How to use this plan

When you buy from far away, the house is the easy part to judge. The hard part is everything around it: the location, the drive, the water, the costs, and the timing. This plan walks you through each step so you can buy with confidence even if you cannot be here in person.

I'm Carrie Liotta, a REALTOR on Florida's Space Coast. I spend a lot of my time helping people buy homes here from hundreds or thousands of miles away. Call or text me at 256-479-2800 anytime.

1. Pick the area first

Brevard County is about 72 miles long. Pick the area based on how you will live here, then find the house.

Worksheet: What matters most (rate 1 to 5)

Factor	Importance 1 to 5	Notes
Drive to work		
Airport access		
Boating		
Yard and lot size		
Beach access		
Newer vs established homes		

Side by side (homes and areas only)

Area	Home ages and styles	Water access	Drive to work	Notes
Titusville				
Merritt Island				
Cocoa				
Rockledge				
Viera				
Melbourne				
Palm Bay				

Beachside towns				

2. Commute check

- ☐ List your regular trips and the times you will make them
- ☐ Drive or have your agent drive each route at rush hour
- ☐ Note bridges and causeways to the beachside
- ☐ Know your north and south routes: I 95 and US 1
- ☐ Expect heavier traffic near viewing areas on big launch days

3. Video showing checklist

Ask your agent to film more than the house:

- ☐ The street in both directions
- ☐ The neighbors' frontage on both sides and across the street
- ☐ The back fence and what is behind it
- ☐ Lot grade: higher or lower than the street, and where water drains
- ☐ Sounds: road, highway, train, or anything else you would hear daily
- ☐ Utility easements, power lines, ponds, or open lots nearby
- ☐ AC unit, water heater, roof, and electrical panel labels

4. Insurance and flood before the offer

- ☐ Send the insurance agent: address, year built, roof age, square footage, flood zone
- ☐ Ask whether the seller has a wind mitigation report (OIR-B1-1802) or a four point inspection
- ☐ Get homeowners and flood quotes
- ☐ Remember NFIP flood policies usually have a 30 day waiting period
- ☐ Look up the flood zone at msc.fema.gov and ask for an elevation certificate

5. Contract timing

Many Florida sales use the Florida Realtors and Florida Bar AS IS contract, which gives the buyer an inspection period to decide whether the home works for them. Confirm the length of your inspection period with your agent.

Finish inside the inspection period:

- ☐ Home inspection

- ☐ Wind mitigation and four point inspections
- ☐ WDO (termite) inspection
- ☐ Insurance quotes based on the actual inspection results
- ☐ Flood review and quote
- ☐ Seawall and dock inspection if waterfront
- ☐ HOA or CDD documents reviewed
- ☐ Any other inspections (roof, pool, septic, well)

6. Timeline cushion

- ☐ Avoid stacking job start, lease end, the sale of your current home, and the moving truck on one date
- ☐ Consider a short term rental for a month or two so you can land and learn the area
- ☐ Build extra time for appraisal, repairs, and lender conditions
- ☐ During hurricane season (June 1 to November 30), insurers may pause writing new policies when a storm threatens, so leave room in your closing date

7. Wire fraud protection

- ☐ Never trust wiring instructions that arrive by email alone
- ☐ Call the title company at a number you looked up yourself to confirm before you send funds
- ☐ Be suspicious of any "updated" instructions or urgent requests
- ☐ Confirm receipt with the title company right after you wire

8. After the move

- ☐ Homestead exemption: file with the Brevard County Property Appraiser (bcpao.us) by March 1 for the next tax year
- ☐ Florida driver license: new residents should get one within 30 days of becoming a resident
- ☐ Vehicle registration: register your vehicles in Florida
- ☐ Hurricane plan: look up your evacuation zone through Brevard County Emergency Management and floridadisaster.org
- ☐ Save insurance policy numbers and claims phone numbers somewhere you can reach without power

Ready to plan your move?

I'll be your eyes on the street and help you plan every step.

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