



HOME BUYER CHECKLIST

BEFORE YOU SHOP

- ☐ Check your credit and set a monthly budget that includes taxes, insurance and any HOA or CDD fees ([payment calculator](#)).
- ☐ Get pre-approved, and compare Loan Estimates from more than one lender (CFPB: [consumerfinance.gov](#)).
- ☐ First-time buyer? Look at Florida Housing programs such as FL Assist and Hometown Heroes ([floridahousing.org](#)).
- ☐ Save for the down payment, closing costs, reserves and moving costs ([closing cost estimator](#)).
- ☐ List your must-haves: area, commute, schools, size, budget ceiling.

BEFORE YOU MAKE AN OFFER

- ☐ Check the flood zone for the address on FEMA's Flood Map Service Center ([msc.fema.gov](#)).
- ☐ Get a homeowners (and, if needed, flood) insurance quote on the specific address.
- ☐ Ask for the roof's age and permit history. Port St. Lucie permits can be searched by address on the city's site.
- ☐ Ask for the HOA disclosure summary and dues; check the tax bill for CDD or other non-ad valorem assessments.
- ☐ Estimate your own property taxes: after a sale, the home is reassessed at market value for the new owner.

UNDER CONTRACT

- ☐ Calendar every deadline in the contract: deposit, inspection period, financing, appraisal, closing.
- ☐ Schedule a home inspection with a Florida-licensed home inspector; ask about a wind mitigation inspection.
- ☐ Bind homeowners insurance (and flood insurance if needed) before closing. New flood policies usually have a 30-day wait.
- ☐ Review your Closing Disclosure carefully when your lender sends it before closing.
- ☐ Verify wiring instructions by phone with your closing agent, using a number you already know. Never trust emailed changes.

AFTER CLOSING

- ☐ If it's your permanent home on January 1, file for homestead with the Property Appraiser by March 1 ([homestead checklist](#)).
- ☐ Keep your closing documents, deed, title policy and inspection reports in one place.
- ☐ Update your address and driver's license, and change the locks.

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General information, not legal, tax, insurance or lending advice. Rules change; confirm with the official source. Sources: FEMA: Know Your Flood Risk (Homeowners) (<https://www.fema.gov/flood-maps/know-your-risk/homeowners>); FEMA Flood Map Service Center (<https://msc.fema.gov/portal/home>); Fla. Stat. §720.401 (HOA disclosure summary) (<https://www.flsenate.gov/Laws/Statutes/2026/720.401>); Florida Dept. of Revenue: Property tax information for taxpayers (<https://floridarevenue.com/property/Pages/Taxpayers.aspx>); CFPB: Compare loan offers (<https://www.consumerfinance.gov/owning-a-home/process/compare/>); CFPB: Closing Disclosure explainer (<https://www.consumerfinance.gov/owning-a-home/closing-disclosure/>); Florida Housing: Homebuyer Overview (<https://www.floridahousing.org/programs/homebuyer-overview-page>); Florida Housing: Hometown Heroes Program (<https://www.floridahousing.org/live-local-act/hometown-heroes-program>). Equal Housing Opportunity. Updated October 20, 2026.

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