Your First Home in Central Florida

Six simple steps, from your first call to keys in hand. Here is what to know before you start, so nothing catches you by surprise.

STEP 01

Get pre-approved first

Talk with a lender before you shop. You will know your real budget and monthly payment, and sellers will take your offer seriously.

STEP 02

Ask about down payment help

While you are getting pre-approved, ask your lender about Florida Housing down payment and closing cost help, plus local county programs. Programs open and close, so ask what is available right now.

STEP 03

Budget for Florida costs

Beyond the mortgage, plan for homeowners insurance, flood insurance if required, HOA dues, and CDD fees in many newer communities.

STEP 04

Sign a buyer agreement, then tour

A written agreement with your agent is now required before touring homes. It spells out what your agent does for you and how they are paid. I will walk you through every line.

STEP 05

Inspect with insurance in mind

Insurers often ask for a 4-point inspection and a wind mitigation report, especially on older homes. A strong wind report can lower your premium.

STEP 06

Close, then file homestead

Once you own and live in your home, file your homestead exemption with your county property appraiser by March 1. It can lower your property taxes and limit how fast they rise.

HAVE THESE READY FOR YOUR LENDER

- [ ] Recent pay stubs
- [ ] W-2s from the last two years
- [ ] Tax returns, if self-employed
- [ ] Two months of bank statements
- [ ] A valid photo ID
- [ ] Savings for down payment and closing costs



Buying your first home should feel exciting, not overwhelming. I will guide you step by step, answer every question, and make sure you feel confident at every stage.

Barbara Radosky, REALTOR®

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