

2025 EDITION

YOUR ESSENTIAL GUIDE TO A SAFE & SMART HOME PURCHASE DON'T OVERPAY!

PALM BEACH COUNTY REAL ESTATE BUYERS GUIDE



2025

Limited Edition

BY

Jann Flowers

& Associates

JANN FLOWERS | 561-846-1863 | FLOWERS@LIVEPALMBEACHFL.COM

WOW EXPERIENCE

Exclusive Financing Strategies You Won't Find Anywhere Else



Pre-Approvals :

- ✓ 7 Days a Week
- ✓ 8am to 9pm
- ✓ 364 days
- ✓ Real Time Text Updates
- ✓ Detailed Homebuyer Consultations
- ✓ Live Answer Calls
- ✓ Pre-Underwriting in 2-4 Hours

5-Day
Loan Approval &
Inspection Period
w/10-Day
Closing

Enjoy competitive rates and fees with
built-in interest rate protection.



"I will call transfer you to my **PREFERRED LENDER** or any one of his 43 member in house lending team so they can save you money on your **Dream Home** with their exclusive financing process!" - Jann

Call or text me now **(561)-846-1863**





SMART HOMEBUYER

BUY SMART, NEVER RETAIL.



**How to Buy Without Paying
Closing Costs!**



**How to Buy With Only First,
Last, & Security!**



**How to Buy With Below
Market Interest Rates!**



**How To Buy Before Selling
Your Existing Home!**



**How to Get Up To \$25,000 at 0%
Interest To Buy a 1ST Home!**





\$499,000

RENT -VS- OWN

- **\$4,500 Monthly Rent**
- **\$13,500 1st/Last/Security**
- **\$1,200 Renters Insurance**
- **\$55,200 Annual Payments**

- **\$3,883 Monthly Payment**
- **\$15,000 Down Payment**
- **\$46,596 Annual Payments**

RENT vs OWN (Annual)

- **\$8,604 Less in Payments to Own**
- **\$5,168 Paid Towards Principle**
- **\$19,998 in Appreciation Gain (4%)**
- **(-) \$1,800 in Maintenance**
- **You gain \$31,970 Per Year to Own**

Cost to Buy

Rule of Thumb:

EST \$800 Monthly Payment for every \$100,000 in Loan Amount

If you are paying this



You can approximately
BUY this



Monthly Rent	Mortgage Loan Amount
\$800	\$100,000
\$1,600	\$200,000
\$2,400	\$300,000
\$3,200	\$400,000
\$4,000	\$500,000

Mortgage Down Payment can be equivalent to Renter's first, last, and security payment



Pre-Approval Process





7 Steps

HOME BUYING PROCESS

01

CONSULTATION

Meet with me! Discuss what you are looking for, the timeframe and what's most important to you.

02

PRE-APPROVAL

If you need financing get pre-approved by the right mortgage lender right away.

03

HOME SEARCH!

Once you're approved and you know the price range you're qualified for, discuss a strategy and visit the homes you have chosen until you find the one you LOVE!

04

MAKE AN OFFER

Ask Me to do some digging! Find out how many other offers there are, how many days on the market and the motivation of the seller !

05

INSPECTIONS

Once you're approved and you know the price range you're qualified for, discuss a strategy and visit the homes you have chosen until you find the one you LOVE!

06

TITLE COMPANY OR CLOSING ATTORNEY

Ask Me to do some digging! Find out how many other offers there are, how many days on the market and the motivation of the seller !

07

CLOSING

Plan on doing a "final walk thru" of your new home prior to signing your closing document to ensure that everything looks in order. Your Closing Agent will explain your closing statement with you during the signing process. Congratulations you did it!



MY TEAM IS YOUR TEAM

You deserve the best: trusted and vetted industry experts to support you through the real estate transaction.



EMILY KOLBER

TITLE AGENT

Ensures same-day searches, instant closing cost estimates, top-tier title insurance, escrow management and remote online notarization, making the closing experience effortless and stress-free for all parties involved.



ABBY MCALLISTER

TRANSACTION COORDINATOR

Ensuring a seamless transaction for you by managing all deadlines and coordinating all requirements for you to remain on task. There is a lot to remember, my coordinator does it for you.



WALTER GALDO

CRM & AUTOMATION EXPERT

Provides expert digital marketing and CRM management for real estate professionals, streamlining lead generation, automation, and online engagement. Specializing in website design, email marketing, and social media strategies to help realtors grow their business effortlessly.



MATT WEAVER

MORTGAGE LENDER

#1 Originator in the nation for purchase transactions in 2022 and #1 overall in State of Florida since 2020, helping over 25,000 families purchase a home. Matt provides homebuyers with a clear and concise pre-approval process that fully operates 7 days a week from 8am-9pm. Matt has also earned the respect of the local real estate agent community as the most trusted and recommended lender in the state of Florida.

YOUR HOME & NEIGHBORHOOD

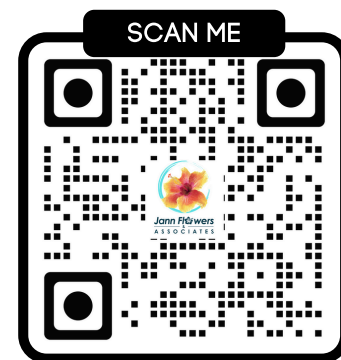
Let's discuss your preferences so I can help you find your ideal home.

GENERAL PREFERENCES

- What type of home are you looking for? (single-family, condo, town house, etc.)
- How many bedrooms do you need?
- How many bathrooms do you need?
- Do you need additional room for a home office?
- Approximately how much square footage are you looking to have?
- Is having a garage important to you?
- Do you want a swimming pool or outdoor patio space?
- Do you have a preference for a one or two-story home?
- Is having a gated neighborhood important to you? What about recreational amenities such as clubhouse, pool or fitness?
- Do you have any location preferences? (specific county, city, or neighborhoods)
- If applicable, what school districts do you prefer?
- What other conveniences would you like to have nearby? (beach, parks, shopping centers, etc.)
- Do you want a house in move-in condition or are you willing to do some work on it?
- Are there any special concerns for family and/or pets?
- What are your top five non-negotiables?
- What price range are you comfortable with?

Fast & Easy, fill the form out online.

[Scan Here]



WHAT TO EXPECT



1. ESCROW DEPOSIT

Congratulations! Your offer has been accepted. You will be required to make your initial escrow deposit reflecting your commitment to the transaction. These funds will be applied to your total amount needed at the time of closing. They are also refundable should you cancel within acceptable contract timelines.



3. INSPECTION

A thorough home inspection uncovers potential issues and provides crucial insights into a property's condition. This is also your final decision making and negotiation period should there be any updates, repairs or enhancements required prior to moving forward.



5. HOMEOWNER'S INSURANCE

Homeowner's insurance is a safeguard that protects your investment, ensuring coverage against unexpected damages or liabilities. Securing insurance not only shields your home but is crucial in meeting lender requirements for loan approval as it mitigates risks for both the buyer and the lender. It is important to start this process immediately as it will impact your monthly payments and loan approval terms.



7. HOA APPROVAL (IF APPLICABLE)

The HOA process will vary per community and will educate you on the community standards, amenities and ongoing costs and responsibilities. The association approves each buyer. While generally a formality, the timing of this process is important to a successful closing.



9. FINAL WALKTHROUGH

The final walkthrough is a crucial step as it ensures the property's condition aligns with the agreed-upon terms, allowing a last-minute check for any discrepancies or unresolved issues before closing. It provides you peace of mind, confirming that the home is as expected and ready for transfer of ownership, ensuring a smooth transition into your new property..



2. MORTGAGE APPLICATION

Although you have already been pre-approved you will now make formal application with your lender. This will be specific to the property and accepted offer terms and begin the formal loan approval process and application disclosures to proceed.



4. APPRAISAL

For most lenders the mortgage loan process takes approximately 30 days but it can vary quite a bit from one to the next. Banks and credit unions tend to take a bit longer than mortgage companies. A thorough pre-approval will ensure this is a smooth process by meeting qualification requirements upfront and simply validating final items prior to closing.



6. LOAN PROCESSING

Although you have already been pre-approved you will now make formal application with your lender. This will be specific to the property and accepted offer terms and begin the formal loan approval process and application disclosures to proceed.



8. UNDERWRITING

The final validation where the lender confirms the buyer's qualification and documentation meet the program requirements. The loan will first be conditionally approved and it will be common for there to be some additional items needed to validate prior to completion. Depending on lender it can take from days to weeks to complete.



10. CLOSING!

Congratulations you made it! You will wire your final proceeds to the title company and sign your official loan documents, making you the proud owner of your new home! After funds are received and documents are signed you'll be given the keys to your new home!

12 IMPORTANT REAL ESTATE TERMS



APPRAISAL

A determination of the value of something, in this case, the house you plan to buy. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar property.



APPRECIATION

Increase in the value or worth of an asset or piece of the property that's caused by external economic factors occurring over time, rather than by the owner having made improvements or additions.



CONCESSIONS

The fees a seller and buyer pay to complete a real estate transaction.



CONTINGENCY

A provision in a contract stating that some or all of the terms of the contract will be altered or voided by the occurrence of a specific event, usually by specific dates leading up to the close.



EARNEST MONEY

a deposit made to a seller that represents a buyer's good faith to buy a home.



ESCROW

The holding of funds or documents by a neutral third party prior to closing your home sale. This is typically done by a title company.



HOME INSPECTIONS

An examination of the condition of real estate property. A home inspector assesses the condition of a property, including it's heating, cooling systems, plumbing, electrical work, water and sewage.



MLS

A computer-based service that provides real estate professionals with detailed listings of most homes current on the market. The public can access much of the this kind of information through websites like Zillow.



OFFER

A formal proposal by a potential buyer to purchase a property at a specified price and under outlined terms, initiating negotiations between the buyer and the seller.



TITLE

Ownership of real estate or personal property. A Title is evidence by a deed recorded in the county property title records office.



CLOSING COSTS

The fees a seller and buyer pay to complete a real estate transaction.



POST-OCCUPANCY

An agreement where the seller remains in the home for a specified duration after the closing, allowing them additional time to vacate the property while the buyer assumes ownership.

MOVING CHECKLIST



CHANGE OF ADDRESS

- ☐ US Postal Service
- ☐ Drivers License
- ☐ IRS
- ☐ Social Security
- ☐ Voter Registration
- ☐ Banks/Investments
- ☐ Insurance/Doctors
- ☐ Friends & Family
- ☐ Schools

30+ DAYS BEFORE

- ☐ Reserve Moving Truck/Movers
- ☐ Get Boxes, Tape And Other Moving Materials
- ☐ Notify Utility Companies Of The Date For The Final Meter Reading
- ☐ Notify Cable Company, Security And Any Other Services You Receive
- ☐ Begin Cleaning Out Closets (As Well As Attic And/Or Garage If Applicable)
- ☐ Analyze What Items Can Be Thrown Away Or Donated
- ☐ Start Packing Items That Are Not Daily Imperatives

14 DAYS BEFORE

- ☐ Submit A Postal Change Of Address
- ☐ Empty The Fuel From Your Lawn Mower, Power Tools, Etc
- ☐ Create A Room By Room Packing Calendar and Track Your Progress
- ☐ Assemble A Folder Of Important Information About The Home For the Next Homeowner (Only Applicable If You Are Currently A Homeowner, Not Renter)
- ☐ Make Sure All Necessary Repairs Are Completed
- ☐ Plan Meals To Use Up Refrigerated Food

1-5 DAYS BEFORE

- ☐ Defrost Your Freezer And Empty Ice Maker
- ☐ Clean Refrigerator, Microwave, Stove Top And Oven
- ☐ Confirm Travel/Moving Arrangements
- ☐ Gather And Clean Outdoor Furniture
- ☐ Pack A Suitcase For Each Family Member With Clothes And Toiletries To Get Through The First 3 Days In New Home
- ☐ Back Up All Computers
- ☐ Use Towels, T-shirts, Pillows, and Blankets Around Breakables
- ☐ Arrange Help For Kids/Pets For Moving Day



MOVING DAY!

- ☐ Double Check That All Cabinets, Closets And Dishwasher Are Empty
- ☐ Give Movers A Tour And Any Specific Instructions On What To Move, What Not To Move, And Identify Any Fragile Items
- ☐ Dispose Of Trash
- ☐ Final Cleaning
- ☐ Leave A Note Of Your Name And Phone Number In The House So Future Residents Can Call You To Arrange Pickup Of Any Remaining Mail That May Come In After Move
- ☐ Take A Final Walkthrough Of The Home To Make Sure No Items Are Left Behind

RECOMMENDED

LICENSED BUILDING INSPECTORS

JOE FELDI

Feldi's Building Inspections Inc.

 Boca Raton, FL, United States,
Florida

 +1 561-362-9922

 oossfeldi@gmail.com

 www.johnjacobsins.com



DANIEL ORELLANA

Pillar To Post Home Inspectors

 6254 Hiatus Rd, Tamarac, FL 33321

 +1 954-401-8189 | +1 786 281-1582

 daniel.orellana@pillartopost.com

 www.pillartopost.com





TOP 10 MOST COMMON INSPECTION PROBLEMS



WATER PENETRATION/LEAKING

Leaks can occur in the roof, basement, bathroom, or worse, in the main plumbing lines. Unchecked leaks can lead to worse problems, such as rot or mould, and can be a sign of – and even lead to – defective linings and cracks.



FAULTY ELECTRICAL WIRING

Outdated electrical systems and non-compliant wiring with building codes can pose risks, potentially causing electrical fires.



ROOF DAMAGE

Damaged roofs can have a significant impact on the overall structure of the house, requiring expensive repairs or even replacement. Issues like brittle or curled shingles and broken or missing flashings need immediate attention.



AIR CONDITIONING SYSTEMS

Poor insulation and neglected maintenance of air conditioning systems, such as drainage problems, dirty air-filters, refrigerant, and carbon monoxide leaks, can be hazardous and should be addressed promptly.



POOR OVERALL UPKEEP & MAINTENANCE

Neglected upkeep issues like worn carpeting, cracked paint, and stained decks often go unnoticed until home inspections. Regular maintenance and minor repairs can prevent further deterioration.



STRUCTURAL ISSUES

Common structural issues include wall cracks, faulty doors/windows, and floor cracks. Maintaining the structural integrity of the home is crucial for its longevity and livability.



PLUMBING ISSUES

Poorly designed plumbing systems can lead to high water bills, health hazards, and damage to drywall or mold growth. Low-pressure drains and faucets are also common issues.



EXTERIOR ISSUES

Exterior problems like damp damage, cracked driveways, and subpar fencing require minor repairs. Garden issues such as pest damage and poor conditions can also be identified during exterior inspections.



POOR VENTILATION

Improper ventilation, particularly in the bathroom and kitchen, can cause moisture buildup and contribute to overall deterioration. Additional roof vents might be necessary to ensure proper ventilation.



MISCELLANEOUS

Various other problems may arise during a house inspection, including loose nails, defective lighting fixtures, or cracked tiles.

KNOW WHAT TO EXPECT AT YOUR HOME INSPECTION

So you made an [offer](#) and it was accepted. Now, your next task is to have the home inspected prior to closing. Agents oftentimes make your offer contingent on a clean home inspection.

This contingency allows you to renegotiate the price you paid for the home, ask the sellers to cover repairs, or in some cases, to walk away. Your agent can advise you on the best course of action once the report is filed.



How to Choose an Inspector:

Your agent will most likely have a short list of inspectors that they have worked with in the past that they can recommend to you. HGTV [recommends](#) that you consider the following five areas when choosing the right home inspector for you:

- 1. Qualifications** – find out what's included in your inspection and if the age or location of your home may warrant specific certifications or specialties.
- 2. Sample Reports** – ask for a sample inspection report so you can review how thoroughly they will be inspecting your perfect home. In most cases, the more detailed the report, the better.
- 3. References** – do your homework – ask for phone numbers and names of past clients who you can call to ask about their experiences.
- 4. Memberships** – Not all inspectors belong to a national or state association of home inspectors, and membership in one of these groups should not be the only way to evaluate your choice. Membership in one of these organizations often means that continued training and education are provided.
- 5. Errors & Omission Insurance** – Find out what the liability of the inspector or inspection company is once the inspection is over. The inspector is only human, after all, and it is possible that they might have missed something they should have seen.

Ask your inspector if it's okay for you to tag along during the inspection. That way they can point out anything that should be addressed or fixed.

Don't be surprised to see your inspector climbing on the roof or crawling around in the attic and on the floors. The job of the inspector is to protect your investment and find any issues with the home, including but not limited to: the roof, plumbing, electrical components, appliances, heating & air conditioning systems, ventilation, windows, the fireplace and chimney, the foundation, and so much more!

Bottom Line - They say, 'ignorance is bliss,' but not when investing your hard-earned money into a home of your own. Work with a professional who you can trust to give you the most information possible about your new home so that you can make the most educated decision about your purchase.

FACTS ABOUT CLOSING COSTS



If you're thinking of buying a home, be sure to plan for closing costs.

What Are They?

Closing costs are the fees and expenses you must pay before becoming the legal owner of a house, condo, or a townhome... Closing costs vary depending on the purchase price of the home and how it's being financed...

Bankrate

What Do They Typically Include?

- Government recording costs
- Appraisal fees
- Credit report fees
- Lender origination fees
- Title services
- Tax service fees
- Attorney fees
- Underwriting fees



How Much Are They?

Closing Costs
=
**2% to 5% of the
Total Purchase Price
of a Home**



Example:

A \$363,000 home

=

\$7,200 to \$18,200
in closing costs

Closing Costs can vary, and you'll need to work with your lender in the process.

Why Estate Planning is Essential for New Homebuyers

Buying a home or being a new homebuyer is an exciting time. A home can be the most valuable asset in an estate.

As a new homeowner, you will need to consider and act on the following:

Create a Will These are basic, but important documents you should have in place. In Florida, a will governs the distribution of the assets owned by the person who dies.

Update your Estate Plan No matter what type of estate plan you already have in place, you will want to check your current estate planning documents to make sure your new property has been titled properly to meet your estate planning goals.

Consider a Life Insurance Update An experienced estate planning professional can help with this.

Title property with Rights of Survivorship Even if you want to leave it as is, be sure to discuss with the co-owner what your wishes are as to what will happen to your interest in the property should you die first.

Create a Trust By putting the title of the home in a trust, you can be sure that the ownership of the home will avoid the probate process.

When creating or updating your estate plan, it is important to work with an estate planning attorney to ensure your wishes are written down, as well as protect yourself and your loved ones. It's important to come up with a plan that makes sense for you, and your heirs, and to create an efficient strategy to execute it by working closely with an estate planning attorney that will create a customized estate plan to fit your needs.

Buying a new home or an additional property is a big step, and we are here to help.

Contact attorney Chioma Deere and Deere Law Firm today at [\(561\) 515-4376](tel:5615154376) (by phone or text) for a free essentials estate planning list, and please visit our website to learn more about us.



Chioma Deere, Esq.

Deere Law Firm

Estate Planning | Elder Law | Probate

chioma@deere-law.com



Applying for Homestead Exemption

Exemptions reduce the assessed value of your property, thereby reducing the amount of property tax you pay. If your property is your permanent residence or homestead, you may be eligible for a tax exemption. Several exemptions are available: **THE HOMESTEAD EXEMPTION**

In the state of Florida, a **\$25,000** exemption is applied to the first \$50,000 of your property's assessed value if your property is your permanent residence and you owned the property on **January 1 of the tax year**. This exemption applies to all taxes, including school district taxes. An additional exemption of up to **\$25,000** will be applied if your property's assessed value is between at least \$50,000 and \$75,000. This exemption is not applied to school district taxes.

When qualifying for the Homestead Exemption, you will need the following documents for all property owners applying:

- Florida Driver's License or Florida ID if you do not drive
- Florida car registration
- Florida Voter's ID (if you vote)
- Immigration documents if not a U.S. citizen.

Documents should reflect the address of your homesteaded property. Homestead Exemption also qualifies you for the 3% Cap Save our Homes (SOH)

How do I apply? You have three options to submit your application:

- E-File
- Complete the application online, [click here](#). Print it out and mail to the Palm Beach County Property Appraiser's Office, Exemption Services, 1st Floor, 301 N. Olive Ave., West Palm Beach, FL 33401
- Visit one of our five service centers to file in person.

All homestead exemption applications must be submitted by **March 1** of every year.



QUICK GUIDE TO LOCAL SERVICE PROVIDERS IN PALM BEACH COUNTY



GET YOUR FREE* Basic Security System (\$2,400 Value)

Get a cutting edge system to fit your lifestyle! Become part of the **SMART HOME** revolution utilizing **Remote Control Security!** For this **Exclusive Offer**, you must say **Jann Flowers** referred you!



Julia Lenzen



(708) 821-9817



Julia.lenzen@mysafehaven.com



WATER & SEWAGE



Palm Beach County Water & Sewage



561 493 6000

ELECTRICITY

Florida Power & Light



900 Charlotte Ave, West Palm Beach,
FL 33401



+1 800 226 3545 / +1 800 468-8243

CABLE & INTERNET



Xfinity - +1 800 934 6489



A T & T - +1 800 288 2020



HOME INSURANCE



JESSICA SIFONTES

Licensed Insurance Agent



(305) 225-2557/say "AGENT" to get connected.
Ask about our customer rewards program!



1401 SW 107TH AVE, Ste 301-F Miami, FL 33174



Allstate

you're in **good hands**



LIST OF OTHER CONTRACTORS

- **AC Contractor** – Island Air contact Steve Rudd 561-278-3488 islandairconditioning.com
- **AC Contractor**– JW AIR contact Jeff Williams 561-789-1186
- **Contractor**- Mike Fontanetta lic# CBC1256237 561-573-0731 (remodeling)
- **Contractor**- Tim Yaxley Lic#CGC062140 561-756-1409 (remodeling)
- **Electrician- Master Electric** — contact Camillo Poerio 954-570-9486 EC13002654 manta.com
- **Electrician**– Cornerstone Connection Serv.- 561-483-8882 EC13005676 Alarm systems EY12000230
- **Environmental inspections**- Air Quest Environmental- ask for Paul LaBlanc 954-792-4549
- **Garage doors & repair**— Boca Door 561-368-8424
- **Handyman**– Al's Fix it Service, He works in Century Village Boca only 561-212-9232
- **Homeowners Insurance**– Kevin Mosenthin at HSBK Insurance – 772-546-7292 hsbrinsurance.com
- **Insurance inspections**- Wind & Four Point inspections call our office to set one up. 561-362-9922
- **Mold Remediation**–Mold Only Inc. Kevin Southerland 866-591-6653 moldonly.com
- **Painter**– Alfredo Lopez owner 561-577-3575
- **Plumber**– DR Plumber 561-330-2377 (Adrianna) DRPlumberFlorida.com
- **Plumber**– Cast IronDrain Line insp. Sharp Plumbing LLC#CFC1429693 Rob Sharpton 561-302-5668
- **Remodeling**- John Mcloughlin, 772-932-4625
- **Roofing**- All About Roofing and Repairs | William Haler 561-229-7106
- **Roofing**- Repairs only, Renato 561-908-1095 (does not do re-roofs)
- **Roofing**- Pacific Coast Roofing, Joe Titus 954-792-1251
- **Roofing**- Pro Roofing Services, Willie Brown 954-688-6405 (repairs to full re-roof jobs) <http://www.proroofingservices.net>
- **Roofing**- Reliant Roofing- Tom Smith 954-630-2818 (re-roofing & repairs, any size job.)
- **Septic Tank Inspections**– Raider Rooter–ask for Nick to do the job. 561-737-8818
- **Swimming pool inspection and repair**— Pool Doctor Adam 561-275-0069
- **Swimming pool leak detection**– Red Rhino Pool leak Detection 561-697-4290
- **Tile & Marble installations**– LAZ Tile & Marble 561-239-2020
- **Window repair**– Walt's window repair, best around. 561-997-6553
- **Window repair**- Lonnie Thornton window repair. 954-268-3913 (specializes in older hard to repair windows)
- **Windows Impact Rated**-Royal Palm Aluminum Inc. Brandon Kausch 561-588-2520

<https://feldisbuildinginspections.com/>



LOOKING FOR A GOOD APPLIANCE WARRANTY REPAIR COMPANIES?

Here are some
set of options
for you!

1 HOMESERVE USA

HomeServe USA is a popular appliance warranty repair service that provides coverage for appliances such as refrigerators, washers, dryers, and more. They offer 24/7 customer service and have a network of licensed and insured technicians in Palm Beach County, FL.

2 AMERICAN HOME SHIELD

American Home Shield is a leading provider of home warranties and appliance repair services. They offer flexible coverage options, including plans that cover specific appliances or systems, such as HVAC, plumbing, and electrical.

3 CHOICE HOME WARRANTY

Choice Home Warranty provides comprehensive coverage for appliances and systems in your home, including air conditioning, plumbing, and electrical systems. They have a network of pre-screened and qualified technicians in Palm Beach County, FL, and offer 24/7 customer service.

4 TOTALPROTECT HOME WARRANTY

TotalProtect Home Warranty is another popular appliance warranty repair service that provides coverage for a wide range of appliances and home systems. They offer flexible coverage options and have a network of licensed and insured technicians in Palm Beach County, FL.



Flooding 101

What You Need to Know About Flooding in Florida

Tips for Flood Preparedness:

1. Stay informed about local weather alerts to anticipate flood events.
2. Prepare essential supplies for a quick evacuation, considering individual needs.
3. Familiarize all family members with home exits and evacuation routes.
4. Develop multiple evacuation options to ensure safety during floodwaters.
5. Regularly review the evacuation plan with your family.

Protecting Your Property:

1. Elevate valuables and furniture to higher floors or levels.
2. Keep smaller valuables and important documents in sealed, waterproof containers.
3. Use sandbags to redirect floodwaters away from your home.

Post-Flood Actions:

1. Beware of dangerous debris, contaminated water, and electrocution risks.
2. Avoid walking or driving through flooded areas to stay safe.
3. Listen to authorities and only return home when it's deemed safe.
4. Document property damages by taking photographs for insurance claims.

Consider Flood Insurance:

1. Obtain flood insurance to protect your finances from flood-related expenses.
2. Standard homeowners insurance policies often don't cover flood damage.
3. Contact the NFIP or private carriers like Edison Insurance Company for flood coverage options.

To learn more about flood coverage from Edison, contact your agent or call **866-568-8922**.



Flooding 101

What You Need to Know About Flooding in Florida

Florida Landscaping Tips to Prevent Flooding:

1. Create swales to redirect water away from your home.
2. Utilize native water-tolerant plants and create a rain garden.
3. Install water-absorbent grass or heavy mulch in your yard.
4. Redirect rain spouts towards swales or collect water in barrels.
5. Consider the importance of flood insurance.

Frequently Asked Questions about Flood Insurance:

1. Does homeowners insurance cover flooding?
2. No, homeowners insurance does not cover flood damage. Flood insurance is necessary for flood protection.
3. What damage does flood insurance cover?
4. Flood insurance covers damage caused by rising water. It protects from floor-up damage, while homeowners insurance covers roof-down damage.
5. Is Flood Insurance required in Florida?
6. Flood insurance is not mandatory in Florida, but it may be required by mortgage lenders depending on your flood risk. It's important to consider flood insurance regardless of your flood zone.
7. Where can I get Flood Insurance?
8. Flood insurance can be purchased through the National Flood Insurance Program (NFIP) and private carriers. Contact your agent for assistance or call Edison Insurance Company at 866-568-8922 for more information or a quote.

Protect your home and family with flood insurance. Call Edison Insurance Company at **866-568-8922** or consult your agent today.



HOME VALUE GUARANTEE

(SAVE THIS FOR LATER)

The sellers located at _____ having purchased this home utilizing Jann Flowers as their licensed real estate agent now have a Lifetime Home Value Guarantee with their agent for as long as they live in the property.

If at any time you need to sell this home and based on market conditions, the home sells for less than the amount you paid when you purchased it, Jann Flowers will list the property free of charge on the listing agent side of the transaction.

This guarantee is designed to help mitigate the risk of loss when purchasing your home in knowing that if you need to sell at any time, the home will be worth more money or you can sell it with a massively discounted real estate commission.

Keep this certificate in a safe place for whenever the time comes to consider a possible sale and reach out to me well in advance of your hopeful sale date.

Jann Flowers

Realty Home Advisors

(561) 846-1863 (personal cell)

flowers@livepalmbeachfl.com



Don't Forget to Like and Subscribe



Don't forget to like, comment,
and subscribe to my YouTube
channel, Facebook, and
Instagram!



RetiringToPalmBeachCounty

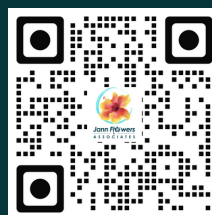


Jann Flowers & Associates



Jann Flowers & Associates

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Jann Flowers

HERE'S THE "SECRET SAUCE" THAT ALLOWS YOU TO FIND A NEW HOME IN THIS MARKET

We have a program called **The Perfect Home Finder** and it allows us to find pre-market or off-market properties in the exact area that you want! With all of these homes, the seller is willing to sell right now, but they are not yet listed on the open market, so NOBODY knows they are available!

So we have our marketing team send out lots of marketing to your desired areas so that we can find the specific type of homes you are looking for. We essentially tell them "we have a buyer that may be interested in your home". They love the fact that they can sell direct, without going through all the hassles of listing their house on the open market.

The benefit for you is it allows you to get a better deal while having ZERO competition from all of the other home buyers desperately trying to locate a home in the same area. If we can get you a great deal on an unlisted home matching exactly what you are looking for, thus putting a lot more money into your family's pocket.

We work with several families here in town that are trying to capitalize on this peak before it deflates again. If you think it would be wise financially for your family to take a look at these options, we can have a quick phone call to talk about some possibilities. This can allow you to find the right home and not overpay!

Best of all, the Perfect Home Finder Program costs you nothing and there's absolutely no obligation, so what do you have to lose ?