SARASOTA | MANATEE | SOUTHWEST FLORIDA

10 Things to Check Before Buying a Home

THE FLORIDA EDITION

A practical, check-off guide to the systems, insurance questions and coastal risks that can shape your purchase, closing timeline and long-term costs.

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Your Florida Buyer Master Checklist

Use this page to track the ten major areas. The following pages explain what to inspect, why Florida is different, and which records to request before you remove contingencies.

- ☐ **01** Electrical Updates
- ☐ **02** Plumbing Updates
- ☐ **03** Appliances & HVAC
- ☐ **04** Foundation & Settlement
- ☐ **05** Roof Age & Condition
- ☐ **06** Windows & Openings
- ☐ **07** Mold & Moisture History
- ☐ **08** Defective "Chinese" Drywall
- ☐ **09** Flood Repair History
- ☐ **10** Flood Zone & Insurance

INSURANCE FIRST
Ask an insurance professional to review the address and inspection findings while your contract still gives you options. Roof, electrical, plumbing, HVAC, opening protection and flood risk can change both eligibility and cost.

BEFORE YOU MAKE AN OFFER

- ☐ Review seller disclosures and known insurance or flood claims.
- ☐ Pull permit history and compare it with visible improvements.
- ☐ Estimate homeowners, wind and flood insurance before finalizing your budget.
- ☐ Keep enough inspection time for specialists and insurance follow-up.

Florida's Insurance Reality Check

Insurance can shape whether a purchase closes and what the home costs to carry. Underwriting rules differ by carrier and change over time, so use the checklist below to get property-specific answers early.

CORE SYSTEMS OFTEN REVIEWED

ROOF ELECTRICAL PLUMBING HVAC

A separate wind mitigation report documents storm-resistant features and possible premium credits.

Flood coverage is separate from standard homeowners insurance, regardless of the mapped zone.

INSURANCE QUESTIONS TO COMPLETE

- [ ] Has the seller received a non-renewal, coverage restriction or repair requirement?
- [ ] Will the carrier accept the roof's age and documented condition?
- [ ] Are the electrical panel and wiring acceptable to the selected carrier?
- [ ] Are plumbing materials and the HVAC system eligible for coverage?
- [ ] Does a current wind mitigation inspection exist?
- [ ] Is flood coverage required by the lender, recommended by risk, or both?
- [ ] Are all quotes based on the exact property and planned occupancy?

THE PRACTICAL MOVE
Request written quotes before the inspection and insurance deadlines. A verbal estimate is not a binder, and another owner's premium may not transfer to you.

01

SYSTEM CHECK

Electrical Updates

Old or faulty wiring can create major safety concerns. In Florida, certain wiring and panel types can also make a home difficult to insure.

WHAT TO CHECK

- [ ] Confirm the dates of electrical updates and ask for permit records.
- [ ] Inspect the electrical panel brand and workmanship with a licensed professional.
- [ ] Test accessible outlets and confirm GFCI protection in wet areas.

FLORIDA-SPECIFIC DETAILS

- **Aluminum branch wiring.** Many Florida homes built from roughly 1965-1975 used aluminum wiring. Insurers may require approved remediation before issuing coverage.
- **Recalled panels.** Federal Pacific Stab-Lok and Zinsco/GTE-Sylvania panels are often flagged by insurance underwriters and may need replacement.
- **Four-point inspection.** Many insurers require an inspection covering electrical, plumbing, roof and HVAC on older homes. Carrier thresholds vary.

INSURANCE WARNING
Unsafe or obsolete wiring, open splices, double taps, missing covers, active hazards, or an unacceptable panel can trigger a repair requirement or make a carrier decline the risk. Aluminum wiring may require insurer-approved remediation. Never assume a seller's current policy means a new carrier will accept the home.

BUYER TIP
Pull the property's permit history before making an offer. It is the fastest way to confirm whether major electrical work was permitted.

02

SYSTEM CHECK

Plumbing Updates

Ask when the plumbing was updated. In Florida, the pipe material can matter as much as the age of the system.

WHAT TO CHECK

- [ ] Run faucets, toilets and showers; note water pressure and slow drains.
- [ ] Operate dishwashers, laundry connections and other plumbing-fed appliances.
- [ ] Check under sinks, around water heaters and near exterior spigots for leaks or staining.
- [ ] Ask the inspector to identify supply and drain materials.

FLORIDA-SPECIFIC DETAILS

- **Polybutylene pipe.** Gray or blue poly pipe used in many homes from about 1978-1995 is associated with sudden failures and may be unacceptable to some carriers.
- **Galvanized steel.** Older galvanized lines corrode internally and can lead to weak pressure, leaks, or limited water-damage coverage.
- **Cast iron under slab.** Aging cast-iron drains may corrode or collapse beneath the slab, making repairs invasive and expensive.

INSURANCE WARNING
Citizens states that properties with active leaks, unrepaired water damage, plumbing that is not in good working order, or polybutylene plumbing are ineligible. Other carriers set their own rules and may restrict water-damage coverage, require repiping, or decline aging materials. Obtain underwriting review before the insurance deadline.

BUYER TIP
Have the pipe material documented in a four-point inspection before the inspection contingency expires.

03

SYSTEM CHECK

Appliances & HVAC

Appliances can be expensive to replace. In Florida, the air-conditioning system deserves special attention because it runs most of the year.

WHAT TO CHECK

- [ ] Test the refrigerator, oven, microwave and dishwasher.
- [ ] Test the washer, dryer and their supply connections.
- [ ] Confirm HVAC installation date, service history and permit record.
- [ ] Inspect the air-handler closet, drain line and visible duct connections.

FLORIDA-SPECIFIC DETAILS

- **Shorter HVAC lifespan.** Continuous heat and humidity can reduce system life compared with milder climates.
- **R-22 refrigerant.** Older systems using phased-out R-22 can be disproportionately costly to recharge or repair.
- **Moisture and mold.** Condensation around ducts and air handlers can create hidden moisture problems, especially in homes that sat vacant or under-cooled.

INSURANCE WARNING
The four-point report must show the HVAC system working as intended with no visible hazards or deficiencies. An aged, damaged or nonfunctional system may lead to repair conditions or a declined application. Water damage or mold caused by long-term leakage, condensation or poor maintenance may also be limited or excluded under the policy.

BUYER TIP
Look for the SEER2 rating and a closed permit on any replacement system. Obtain an insurance quote during the inspection period.

04

STRUCTURAL CHECK

Foundation & Settlement

Investigate reported foundation concerns. In Florida, buyers should also ask directly about sinkhole activity or prior ground-cover claims.

WHAT TO CHECK

- [ ] Look for sagging floors, ceilings, doors that bind, and stair-step wall cracks.
- [ ] Check for bowed walls, separated trim and uneven floor transitions.
- [ ] Ask about prior engineering investigations, repairs and insurance claims.

FLORIDA-SPECIFIC DETAILS

- **Sinkholes.** Florida's porous limestone creates localized sinkhole risk. Sarasota-area risk is lower than parts of west-central Florida but is not zero.
- **Seller disclosure.** Ask whether any sinkhole investigation, repair, claim or settlement occurred and request the supporting documents.
- **Coverage differences.** Catastrophic ground-cover collapse and broader sinkhole coverage are not the same. Ask an insurance professional what is available for the property.

INSURANCE WARNING
All Florida property policies include catastrophic ground-cover collapse, but that narrow protection is different from broader sinkhole-loss coverage. Optional or limited sinkhole coverage may have separate underwriting, deductibles and repair-only limits. Prior claims, unrepaired movement or missing engineering documents can complicate eligibility and resale.

BUYER TIP
A CLUE report can reveal prior insurance claims. For a concerning property, consult an independent engineer before removing contingencies.

05

STRUCTURAL CHECK

Roof Age & Condition

In Florida, roof age and condition can directly affect insurability, premiums and the amount of cash needed soon after closing.

WHAT TO CHECK

- [ ] Look for cracked, curled, missing or damaged roofing materials.
- [ ] Check gutters and downspouts for shingle granules or debris.
- [ ] Look for sagging rooflines, ceiling stains and signs of prior leakage.
- [ ] Confirm roof age, material, permits, warranties and repair invoices.

FLORIDA-SPECIFIC DETAILS

- **Underwriting scrutiny.** Carriers may require additional documentation or repairs based on roof condition and remaining useful life.
- **Florida wear.** Intense sun, heat and storm exposure can shorten real-world roof life.
- **Wind mitigation.** Roof shape, deck attachment and roof-to-wall connections can affect windstorm discounts. Ask for the current wind mitigation report.

INSURANCE WARNING
Florida law prevents refusal or non-renewal solely because a roof is under 15 years old. At 15 years or older, an authorized inspection showing at least five years of useful life can protect against an age-only decision. The carrier may still act on actual condition, leaks, installation defects, missing permits or other lawful underwriting reasons. Ask about roof deductibles and whether settlement begins at actual cash value until repairs are completed.

BUYER TIP
Obtain the insurance quote and roof documentation early enough to negotiate repairs, credits or a price adjustment.

06

STRUCTURAL CHECK

Windows & Openings

Windows affect comfort and appearance, but in Florida they are also part of the home's hurricane-protection system and insurance profile.

WHAT TO CHECK

- [ ] Confirm the age of windows, exterior doors, garage doors and shutters.
- [ ] Open and close accessible windows and doors; check locks, seals and drafts.
- [ ] Request permits and product-approval information for replacements.
- [ ] Confirm whether every opening has rated protection.

FLORIDA-SPECIFIC DETAILS

- **Impact-rated glass.** Impact windows and doors may improve storm protection, while approved shutters can provide an alternate form of opening protection.
- **Wind mitigation credit.** The level and completeness of opening protection can materially affect the wind portion of an insurance premium.
- **Permits matter.** Unpermitted replacements can complicate insurance, inspections and resale.

INSURANCE WARNING
Missing or incomplete opening protection can increase wind premiums and reduce mitigation credits. The OIR wind-mitigation form evaluates the weakest protection across glazed and non-glazed openings, so one unprotected garage door, skylight or entry may reduce the result. Improper installation, missing labels or unpermitted work can also prevent credit.

BUYER TIP
Ask for the existing wind mitigation report and verify that every opening is documented consistently.

07

ENVIRONMENTAL CHECK

Mold & Moisture History

Florida's heat and humidity make moisture control a year-round concern. How a prior issue was corrected matters as much as whether it occurred.

WHAT TO CHECK

- [ ] Notice musty odors, staining and discoloration on ceilings, walls and closets.
- [ ] Inspect under sinks, around windows, near the air handler and inside the attic when accessible.
- [ ] Ask about every known leak, water intrusion, mold assessment and remediation.
- [ ] Request post-remediation clearance reports when prior work is disclosed.

FLORIDA-SPECIFIC DETAILS

- **Year-round risk.** Aging, oversized or poorly maintained HVAC systems can contribute to indoor humidity even without a storm or plumbing leak.
- **Separate licensed roles.** Florida distinguishes mold assessment from remediation. Request the assessment, work scope and independent clearance documentation.
- **Hidden defects.** Ask direct written questions about prior water intrusion rather than relying only on visible conditions.

INSURANCE WARNING
Homeowners policies commonly tie mold coverage to the cause of water damage and may apply strict sublimits or exclusions. Long-term seepage, repeated leakage, humidity and maintenance issues can be treated differently from a sudden covered loss. Ask the insurance agent to explain mold limits in writing and request licensed assessment, remediation and clearance records.

BUYER TIP
A general home inspection is not always a mold assessment. Add specialized testing when odors, stains or history justify it.

08

ENVIRONMENTAL CHECK

Defective "Chinese" Drywall

Some homes built or renovated during the 2000s may contain imported drywall associated with sulfur odors and corrosion of metal components.

WHAT TO CHECK

- [ ] Check exposed copper at AC coils, electrical wiring and plumbing fittings for blackening or corrosion.
- [ ] Notice persistent sulfur or rotten-egg odors, especially in warm conditions.
- [ ] Ask about repeated AC coil failures and the home's renovation history.
- [ ] Request the full remediation scope and invoices if prior work is disclosed.

FLORIDA-SPECIFIC DETAILS

- **Risk window.** Imported drywall concerns are associated primarily with construction and renovation from roughly 2001-2009, especially 2004-2007.
- **Telltale signs.** Corroded copper, recurring coil failures and sulfur odor deserve specialized evaluation.
- **Remediation scope.** A cosmetic or partial repair may not address affected drywall, wiring and copper components.

INSURANCE WARNING
Defective drywall can involve corrosion of electrical, HVAC, plumbing and fire-safety components. A carrier may require proof of complete remediation or may decline a property with unresolved damage. Cosmetic replacement alone may not satisfy underwriting; obtain the full scope, permits and post-remediation documentation.

BUYER TIP
For homes in the risk window, have a qualified inspector evaluate the property before removing inspection contingencies.

09

ENVIRONMENTAL CHECK

Flood Repair History

A properly remediated flooded home may still be a sound purchase. Incomplete drying or cosmetic coverups can leave expensive damage behind.

WHAT TO CHECK

- [ ] Look for mismatched paint, trim or flooring near the bottom of walls.
- [ ] Request moisture-meter readings in low wall areas and rooms closest to grade.
- [ ] Ask when flooding occurred, how high the water reached and who completed repairs.
- [ ] Request flood disclosures, claims information, invoices, permits and clearance reports.

FLORIDA-SPECIFIC DETAILS

- **Delayed damage.** Wet drywall, insulation and wall cavities can support mold and deterioration long after surface finishes look dry.
- **Flood disclosure.** Florida requires a separate flood disclosure addressing certain prior claims or assistance. Request it early.
- **Independent verification.** Insurance-loss history and repair documentation can help confirm the seller's account.

INSURANCE WARNING
Standard homeowners insurance does not cover flood. Past flooding can also reveal unresolved moisture, mold, electrical or structural damage that affects homeowners underwriting. Florida's flood disclosure covers known damage, claims and assistance, but it is not a substitute for inspections, loss history, elevation information and separate flood quotes.

BUYER TIP
Do not rely on new paint alone. Use inspection findings, moisture readings and documentation together.

10

ENVIRONMENTAL CHECK

Flood Zone & Insurance

Flood maps and insurance pricing can change. A low-risk designation does not mean a property has no flood exposure.

WHAT TO CHECK

- [ ] Confirm the current effective FEMA zone and whether the lender requires flood insurance. **Open FEMA Address Map Search**
- [ ] Check for preliminary map revisions affecting the property.
- [ ] Request an elevation certificate and compare the lowest floor with base flood elevation.
- [ ] Obtain written flood and homeowners insurance quotes before the contingency deadline.

FLORIDA-SPECIFIC DETAILS

- **Changing maps.** FEMA revises maps county by county. A future map can change requirements and cost.
- **Property-specific pricing.** Risk Rating 2.0 considers elevation, distance to water, structure type and other property characteristics.
- **Separate coverage.** Standard homeowners insurance does not cover flood. Flood insurance is a separate policy.
- **Zone X still has risk.** Lower-risk mapping reduces the likelihood of mandatory lender coverage but does not eliminate the possibility of flooding.

INSURANCE WARNING
A lender may require flood insurance in a Special Flood Hazard Area, but Zone X does not mean zero risk. NFIP Risk Rating 2.0 uses property-specific factors and claims history, so neighboring homes can price differently. Obtain both NFIP and private-market options when available and confirm whether contents, temporary living costs, pool equipment and below-elevated-floor property are covered or excluded.

BUYER TIP
For borderline properties, ask whether an elevation certificate or Letter of Map Amendment could clarify the home's mapped risk.

Let's Talk Before You Write an Offer

Buy with a plan.

I can help you organize the property questions, obtain the right reports, review permit history, and connect with qualified inspectors and insurance professionals before a costly surprise reaches the closing table.

- [ ] Talk through your needs, budget and preferred Sarasota-area lifestyle.
- [ ] Build an offer strategy with inspection and insurance deadlines in mind.
- [ ] Use the checklist and specialist reports to make a confident decision.

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