



Florida First-Time Homebuyer Checklist

Buying your first home in Florida is an exciting milestone, and having a clear, organized plan can make the process easier to navigate and understand. Florida offers programs that may help with down payments, closing costs, and mortgage options, giving first-time buyers additional support as they take this important step.

This checklist walks you through the essential steps of the homebuying process, from preparing your finances to moving into your new home. Following these steps and working with a licensed real estate professional can help you make informed decisions and better understand the resources and programs available to you.

Step 1: Get Your Finances in Order

Your financial readiness is the foundation for a smooth homebuying experience.

- Review your credit – Your credit score affects the types of loans and interest rates you may qualify for.
- Create a monthly budget – Know how much you can pay comfortably for mortgage, taxes, insurance, HOA fees if applicable, and maintenance.
- Save for upfront costs – Set aside money for your down payment, closing costs, and a small reserve for moving or repairs.
- Maintain steady income – Consistent employment can help strengthen your loan application.

Tip: I can help you understand how your financial situation interacts with different loan options and assistance programs.

Step 2: Learn About Florida Assistance Programs

Florida offers programs to make homeownership more attainable.

- Explore Florida Housing first mortgage options
- Check assistance programs like FL Assist, FL HLP, HFA Advantage/PLUS, and Hometown Heroes
- See if your city or county offers additional support
- Confirm eligibility: income limits, home price limits, and first-time buyer rules

Tip: *I can help you identify programs that may fit your situation and explain the requirements so you understand your options.*

Step 3: Complete a Homebuyer Education Course

- Take a HUD- or Florida-approved course
- Save your certificate for your lender

Tip: *These courses provide a foundation in mortgages, budgeting, and homeownership. I can help you understand how the lessons apply to your budget, mortgage choices, and future planning.*

Step 4: Get Pre-Approved by a Lender

- Provide documents like income statements, pay stubs, and bank statements
- Receive a pre-approval letter to know your price range
- Work with a lender experienced in Florida Housing programs

Tip: *I connect you with trusted lenders and help you organize your documents so you can complete the pre-approval efficiently and understand the types of mortgages that may be available.*

Step 5: Start Your Home Search

- Identify neighborhoods that fit your lifestyle and budget
- Confirm homes meet program requirements (price, type, location)
- Consider ongoing costs: taxes, insurance, HOA fees if applicable, and maintenance, so your monthly payments remain comfortable
- Tour homes at different times of day and compare pros and cons

Tip: I guide you in evaluating homes based on location, price, and program eligibility, helping you make informed comparisons and identify properties that support your long-term goals.

Step 6: Make an Offer

- Submit your offer with my guidance
- Include contingencies like inspection, appraisal, or financing
- Apply any approved assistance toward eligible costs

Tip: I provide guidance on structuring an offer that is competitive while aligned with your budget and program requirements, so you can confidently move forward with your purchase.

Step 7: Close and Move In

- Review and sign all closing documents
- Understand repayment rules for any assistance you received
- Receive your keys and officially become a homeowner

Tip: I can walk you through each step so you feel informed and know what to expect during closing.

Step 8: Plan for the Future

- Keep all mortgage and program documentation safe
- Understand any repayment obligations for assistance
- Consider refinancing, building equity, or future investment opportunities
- Stay in contact with your real estate professional for ongoing guidance

Why Work With Me

- I specialize in first-time homebuyer programs and understand the options and resources available in Florida.
- I provide step-by-step guidance, helping you understand each part of the homebuying process so it's easier to follow.
- I have insider knowledge of neighborhoods, market trends, and program requirements, helping you make informed choices.

- I connect you with trusted lenders, inspectors, and other professionals, so you have reliable support every step of the way.
- I advocate for your interests, helping you navigate challenges and avoid common mistakes.
- My goal is to ensure your homebuying experience is confident, informed, and as smooth as possible.

Next Steps...

Ready to take the first step? Contact me for a personalized consultation to review your options, understand your eligibility for programs, and start your path to homeownership.

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This checklist is intended to provide helpful, general guidance for first-time homebuyers and is not legal, tax, financial, or investment advice. Program rules, income limits, eligibility criteria, and property requirements can change at any time. While I provide information based on my experience as a licensed real estate professional, eligibility and program details should always be verified with a participating lender or the Florida Housing Finance Corporation. Collaborating with other professionals, such as attorneys, tax advisors, and inspectors, can further support your decisions. This checklist does not create a client relationship or replace professional advice, and no guarantees are made regarding property values, program approvals, or transaction outcomes. Real estate services are provided only after signing the required brokerage agreements under Florida law. Partnering with me gives you access to a knowledgeable real estate professional with in-depth expertise in first-time buyer programs, market trends, and local neighborhoods. I guide you step-by-step, helping you navigate the process, avoid common pitfalls, and make confident, informed decisions every step of the way. (2025-2026 Version)