



# EXPENSIVE MISTAKES FLORIDA BUYERS MAKE


(And How to Avoid Them)

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# Avoid these 5 Mistakes


Most buyers think the process is about finding a kitchen they love. It's actually about avoiding a financial trap. In Florida, a small mistake can cost you \$10,000 to \$50,000 before you even move in.


 [] Mistake #1: Working with an "Order Taker" instead of a Strategist. If your agent just opens doors and sends you Zillow links, you're in trouble. You need someone who audits the "bones" (roof, HVAC, electrical) and understands the data.


 • **The Fix: Work with an agent who isn't afraid to tell you "Don't buy this house."**


 [] Mistake #2: Rushing or Waiving the Inspection. In a hot market, it's tempting to skip the inspection to win. Don't. In Florida, an old roof or a bad foundation is a \$20,000+ problem you'll inherit.


 • **The Fix: Demand a full "Mechanical Audit" and use any findings as leverage to get credits at closing.**


 [] Mistake #3: Underestimating Florida Insurance Costs. A house built in 2005 vs. 2024 has completely different insurance premiums. If the roof doesn't have "wind mitigation" clips, your monthly payment could be \$200 higher than you planned.

 • **The Fix: Get an insurance quote during your 10-day inspection period, not the day before closing.**

 [] Mistake #4: Ignoring the "Survival Radius" (The Commute). Distance in Florida is measured in minutes, not miles. A 10-mile drive in Spring Hill vs. Trinity at 8:00 AM is a completely different experience.

 • **The Play: Map your commute during rush hour before you fall in love with a neighborhood.**

 [] Mistake #5: Thinking the LISTING AGENT will "take care of you" - they are there to protect their seller and they control the information flow.

 • **The Play: Understand the listing agent is there to protect their seller. Don't go unrepresented, you'll be losing your leverage not gaining any. Decide on the best realtor/agent for you.**

# Need a Strategist, Not Just an Agent?

I'm Heather Springer. My friends call me "The Owl" because I believe in facts, honesty, and protecting my clients' money at all costs. As a way to give back to my community: I donate (up to) 5% of my proceeds to cancer foundations and fundraisers.

[Contact me through my social media.](#) <<<

Let's get the facts and get the win.

