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Things to Keep in Mind When Buying Property in Florida

By Bob Lippy

Moving to the "Sunshine State" is a dream for many retirees, families and singles. With tropical weather in most parts of this giant peninsula, and miles of beaches, it's easy to daydream about a home with orange and palm trees, Spanish moss, and friendly neighbors. As the fourth most populous state, the dream is a reality for more than 16 million residents. If you're wondering how to pick out your dream property in Florida, then keep some of these tips in mind.

1. Florida is eclectic. It's true that some Floridians are living the lifestyle stereotype, but most residents will tell you that every community is completely different. Be sure to research the different areas of Florida to make sure you are selecting a development or town that has the atmosphere you are looking for. Life in Miami is completely different than life in Pensacola, which is more like a southern town. Gulf Coast towns and cities are known for being more relaxed, while the East Coast of Florida is a little more fast-paced. Central Florida will vary greatly on whether one chooses South-Central or smack-dab Central, and of course, inland properties are going to be more affordable than their coastline cousins.
2. Choose river and lake properties over pure beach ones. To keep from spending phenomenal amounts on insurance and property, try to live a little further inland. It's always easier to rent a beach house for a week or two, than to pour money into a beach property year-round. Buying Florida properties five miles or more inland will save you thousands.
3. Basements and extra space are rare. Wet weather and sandy soil make it almost impossible to build homes with below-ground footage. Many Florida real estate agents will suggest that their clients, who are relocating from out-of-state, trim down their belongings before arriving. Winter necessities are unnecessary for most of Florida. This is usually the first kind of belonging an agent will tell you to scale down.
4. Homeowner associations. The stereotype of the hyperactive condo board or homeowner association is a reality for many planned and gated communities, and condo complexes in Florida. If it is possible to talk to a few of the residents before purchasing a property in one of these structured developments, then do so. Try to get a feel for how the governing board conducts itself. Always read all the fine print on the homeowner association agreement, so you know what your responsibilities

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might be. Remember, homeowner associations are your friends not your enemies. They exist to protect your property value by enforcing the rules. Should you find the rules to be too strict for your comfort, there are always non–deed–restricted communities in which to live in Florida.

5. Get familiar with some common terminology. Most properties in Florida are built out of CBS, or concrete block and stucco that protect homes from humidity, wind and pests. Also, be sure to ask your real estate agent about Florida's Homestead Property Tax Exemptions. Many residents qualify for serious deductions on their property tax, but they have to make sure they are proactive to get them. Look for properties with school districts that have the grade rating of 'A' or 'B'. Schools in Florida are graded just like the students.

6. Check the air conditioning system. In order to counteract mold and humidity, Floridians have to

make sure that their A/C system is powerful and durable. Many residents purchase service contracts with A/C specialists. Also, make sure you understand the system's warranties, and consider getting additional environmental inspections for air quality in your potential new property.

7. Florida homes are not filled with pests. We don't like bugs as much as you don't. If you keep a reasonably clean house and a regular pest control routine, you will not have a problem with pesty bugs.

Florida has a town, a coastline, and numerous attractions for people of every age, occupation and background. Consider the characteristics of each area of Florida, and then try to narrow things down to a few areas. With the right research, you can find the perfect Tampa Bay Florida real estate property in the right community for you.

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Tampa Bay Florida Real Estate

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Florida Property Prices In 2006

By Sebastian Jay

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Florida is a popular destination for those who wish to buy an investment property or second home in the sun. Each year more than 10,000 Brits make a move into the Florida property market. They are joined by thousands more from across North America, and indeed from many other countries right around the world. Demand is high, so high in fact that property supply can hardly keep up!

Florida's popularity is all down to one thing – lifestyle! For second homeowners this means a chance to relax in a sub-tropical climate where the sun is virtually guaranteed to shine throughout the year. There are miles and miles of golden beaches, a wealth of stunning attractions, including the Disney World and Epcot theme parks in Orlando, and over 1400 golf courses. In short, there really is something for everyone.

For investors the same applies. If it wasn't for the climate, the theme parks and the golf, Florida would not be the year-round resort that it is. It is what makes the 'sunshine state' a property rental paradise – a paradise that is made all the more attractive by the relatively low prices of property in Florida.

Florida Property Prices

When compared to property prices in the UK, Florida property prices yield more home for your money. A 4-bed Florida property of 1800 square foot with a private swimming pool can be acquired in Orlando in 2006 for as little as \$350,000 USD. By today's exchange rates that is equivalent to around £195,000 UK Pounds or 280,000 Euros. In Southern England you'd be able to acquire the same size of home for not much less than £350,000 UK Pounds.

What's more the specification to which Florida properties are built and furnished is much higher than you'd find in the UK too. Typically a newly constructed 4-bed Florida property for \$350,000 USD will have three en-suite bathrooms, one family bathroom, air conditioning, fitted kitchen with all appliances and cable TV in all principal rooms. Now, you won't get that with a new home in the UK for the same price!

Potential for Capital Gain

The investment potential of Florida property though does not just hang on its low purchase price and the potential for a high rate of rental occupancy. Capital appreciation figures too. In 2005 Florida property in some parts of the state rose by as much as 45%, and there's every indication that double figure capital gains will be made in 2006 and 2007.

Orlando leads the way. A combination of historically low property prices compared to elsewhere in the state, and the fact that the city has become an important tourist destination courtesy of Disney World means that the Orlando property market is booming. NorthEast Florida has a buoyant property market too, as do areas along the Gulf Coast (Naples to Fort Myers), the Florida Keys and Miami.

The bottom line is folks, if you're looking to buy a property that has the very real potential to offer you a strong double-figure return on investment over the next few years, Florida is the place to invest.

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<http://www.1st-for-florida-property.com>

– the #1

place on the Web to find new construction property in Orlando.



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