

The Coastal Home Health Checkoff

In our coastal market, lenders and insurance companies focus heavily on the "Big Four" systems. Use this guide to gather your dates and documentation so we can market your home with total transparency.

1. The Roof (The #1 Insurance Trigger)

In Florida, a roof's "insurable life" is often shorter than its "actual life."

☐ Year of Last Replacement: _____

☐ Material: (Asphalt Shingle, Metal, Tile)

☐ Permit Status: Do you have the final permit from the City and/or Volusia County?

☐ Visual Check: Are there any curling shingles, "balding" spots (granule loss), or visible daylight in the attic?

Matt's Expert Tip: Most Florida insurers will not write a new policy on an asphalt shingle roof older than 15 years, even if it looks great. If your roof is 15+, we should discuss a pre-listing roof certification.

2. Plumbing & Water Heater

Water damage is the leading cause of insurance claims in Volusia County.

☐ Water Heater Age: _____ (Look for the "Manufacture Date" on the tank sticker).

☐ Visible Leaks: Check under every sink and around the base of the toilet for soft spots or staining.

☐ Pipe Material: Do you have copper, PVC, or CPVC?

☐ Red Flag Check: Do you have any Polybutylene (grey plastic) or Galvanized Steel pipes? These often require replacement before a buyer can get insurance.

3. Electrical System

Safety is the priority here. Lenders are looking for fire hazards.

☐ Panel Brand: _____ (Common "uninsurable" brands include Federal Pacific, Zinsco, and Challenger).

☐ GFCI Outlets: Do all outlets near water (kitchen, bath, garage, exterior) have the "Test/Reset" buttons?

☐ Wiring: Is there any visible "cloth-covered" wiring or double-tapped breakers?

4. HVAC (Heating & Cooling)

The salt air in Oak Hill and NSB works our units harder than anywhere else.

☐ Age of Exterior Condenser: _____

☐ Age of Interior Air Handler: _____

☐ Service Tag: Is there a recent service sticker (within the last 12 months) from a local technician?

The "Paperwork" Checklist

Having these ready will save us weeks of stress during the "Under Contract" phase:

☐ Elevation Certificate: Essential for our proximity to the Lagoon.

☐ Wind Mitigation Report: If you've had one done in the last 5 years.

☐ Major Repair Receipts: Proof of that new AC or electrical panel upgrade.

☐ Utility Averages: Buyers relocating to Florida always ask what it costs to cool the home in July!

Why this matters for your sale:

By identifying these dates now, we can price your home accurately and avoid "re-negotiations" after the buyer's inspection. My background in emergency planning ensures we aren't just selling a house—we are selling a verified, secure investment.

Name: _____

Address: _____



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