

CENTRAL FLORIDA REAL ESTATE NEWS

Keeping You Up To Date On Housing Trends
& The Local Real Estate Market

Provided By: Phil Holliday, Real Estate Specialist

October Edition

The Value of a Property Inspection in Central Florida Why Four-Point and Wind Mitigation Inspections Matter.

When buying a home in Central Florida, most people think of the home inspection as simply making sure the roof doesn't leak and the air conditioning works. While a general property inspection is always an essential part of protecting your investment, there are two additional inspections that carry just as much weight—especially when it comes to insurance: the Four-Point Inspection and the Wind Mitigation Inspection.

What is a Four-Point Inspection?

A Four-Point Inspection focuses on four major systems in a home that insurance companies are most concerned about:

- Roof
- Electrical system
- Plumbing
- HVAC (heating, ventilation, and air conditioning)

Insurance providers want to know the age, condition, and functionality of these systems before writing a policy. If one of these areas is outdated or in poor shape, it could limit your options or raise your insurance premiums.

What is a Wind Mitigation Inspection?

In Florida, where storms and hurricanes are part of life, a Wind Mitigation Inspection evaluates how well a home is built to withstand high winds.

Inspectors look at features such as roof shape, roof-to-wall attachments, window protection, and overall construction methods. A favorable report can lead to substantial insurance discounts since the home is proven to be more resilient against storm damage.

Why Get Them at the Same Time?

Since both Four-Point and Wind Mitigation inspections are commonly required by insurance companies, it's wise to schedule them together with your property inspection. Doing so saves time, money, and ensures you have the paperwork ready to present when applying for coverage. In fact, having both inspections completed upfront can help prevent closing delays and may even reduce your insurance costs immediately.

Bottom Line

A general property inspection tells you if the home is safe and worth your investment, while Four-Point and Wind Mitigation inspections tell the insurance company the same thing. Getting them done together is one of the smartest steps you can take as a buyer in Central Florida's real estate market.

If you're considering buying a home and want guidance through inspections, insurance requirements, and the entire process, I'd be happy to help.

Why the Age of the Roof Matters When Buying a Home or Installing Solar Panels

When it comes to buying a home in Central Florida, one of the most overlooked yet critical features is the roof. While kitchens and bathrooms often grab the spotlight, the age and condition of the roof can significantly impact your comfort, finances, and even your ability to secure homeowners insurance.

1. Roof Age and Home Value

A newer roof not only offers peace of mind but also adds value to your property. Buyers are often willing to pay more for a home with a roof that won't need replacement anytime soon. Conversely, if the roof is approaching the end of its lifespan—typically 15 to 25 years, depending on materials—buyers may face higher costs down the road.

2. Insurance Requirements

In Florida, insurance companies take roof age seriously. Many carriers may deny coverage or charge higher premiums for roofs older than 10–15 years, even if no visible issues are present. A newer roof can make securing affordable coverage easier and faster.

3. Preparing for Solar Panels

Solar energy is becoming increasingly popular in Central Florida, but before adding panels, your roof must be in good condition. Solar panels are a long-term investment and are best installed on a roof that won't require replacement for at least 10–15 years. Installing panels on an older roof could mean paying twice—once for the new roof and again for removing and reinstalling the panels.

4. Long-Term Savings

While replacing a roof is a significant expense, it's also an investment that protects your home from Florida's intense sun, heavy rains, and hurricane-force winds. A newer roof helps with energy efficiency, reduces repair worries, and provides a stable foundation for future improvements like solar power.

Bottom Line:

Whether you're in the market for a new home or thinking about adding solar panels to your current one, the age of the roof should be a top priority. It affects everything from insurance and maintenance costs to energy savings and overall property value. If you're considering buying or selling in Central Florida, I can help guide you through what to look for and how to protect your investment.



Do You Really Need Flood Insurance If You're Not in a Flood Zone?

Living in Central Florida means enjoying sunshine, lakes, and beautiful neighborhoods—but it also means being mindful of water. With heavy summer rains, hurricanes, and rising water levels, flooding is not just a coastal issue. Many homeowners are surprised to learn that even properties outside of designated flood zones can experience costly flood damage.

What the Maps Don't Tell You

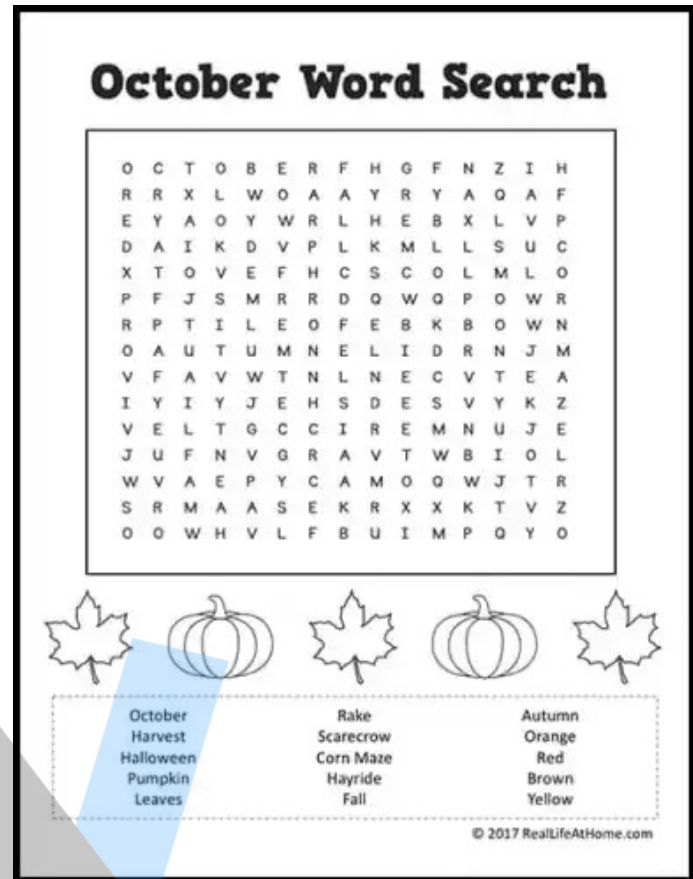
FEMA flood zone maps are used to determine areas most at risk, but they don't account for every situation. In fact, nearly 25% of all flood insurance claims come from homes located outside of high-risk flood zones. Drainage issues, nearby lakes and ponds, new development, or just unusually heavy rainfall can all lead to unexpected flooding.

Why Flood Insurance Matters

Most standard homeowners insurance policies do not cover flood damage. That means a single storm could result in tens of thousands of dollars in repairs that you'd be responsible for out of pocket. Flood insurance provides peace of mind, knowing your home and belongings are protected.

Cost Can Be Lower Outside a Flood Zone

If your property is not in a designated flood zone, the good news is that coverage is usually much more affordable. Premiums for homes outside high-risk areas are often just a fraction of what they cost in flood-prone zones—making it a smart investment for added security.



The Bottom Line

Even if your Central Florida home isn't in a "required" flood zone, it's worth seriously considering flood insurance. Weather patterns are changing, and as we've seen, one major storm is all it takes to create unexpected flooding in areas that have never experienced it before.

Protecting your home means looking beyond the basics. If you'd like recommendations on trusted insurance professionals or have questions about your home's risk factors, I'd be happy to connect you with the right resources.



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Agent Spotlight

Phil Holliday is a dedicated real estate professional with Preferred Real Estate Brokers, specializing in helping clients buy and sell homes in both Central Florida and Las Vegas. With years of experience in the industry, Phil combines local market knowledge, cutting-edge technology, and a client-focused approach to make every real estate transaction smooth and successful. One of Phil's unique offerings is his Perfect Home Finder program, a personalized service that goes beyond the standard MLS listings. By working closely with clients to identify their precise needs and preferences, Phil uses advanced target marketing to identify pre-listed and off-market properties that perfectly match each client's criteria. This program is especially valuable for buyers who want exclusive access to homes that aren't widely available. Whether you're a first-time homebuyer, a seasoned investor, or looking to relocate, Phil is committed to helping you find your dream home with ease and expertise. Reach out today to experience a superior level of service in Central Florida or Las Vegas real estate.

Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those that found to give exceptional service. Here are a few of my top choices, please be sure to tell them I referred them to you

Vince Gaudio
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Jacob Bonnell
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