

Florida Veteran Homebuyer Guide

Written by Matthew Halliday, Navy Veteran Realtor® · Reviewed September 22, 2026

How to use this guide: Use this page as a printable checklist while you prepare for a Florida home search. It is educational and should be paired with current guidance from your lender, VA, county offices, and other qualified professionals.

- ☐ Confirm current eligibility, entitlement, and occupancy guidance with a lender.
- ☐ Keep official VA, county, insurance, inspection, and contract information with your transaction records.
- ☐ Write down questions before each conversation and confirm answers for your specific situation.

Before you search

Write down your target move date, preferred communities, property type, monthly comfort range, cash reserves, commute, and the questions you need a lender to answer. If you are relocating, include temporary housing and reporting dates.

- Request a Certificate of Eligibility or ask the lender how it will be obtained.
- Ask for a preapproval and a written estimate of cash to close.
- Identify whether the home must be near Clearwater, Pinellas County, Tampa, or MacDill AFB.
- Decide which property issues require an inspector, insurance professional, tax professional, or attorney.

During the home search

Compare the home, location, insurance, flood and evacuation information, maintenance, association documents, inspection needs, and commute. A listing's price is only one part of the ownership decision.

Questions to ask the lender

- What are my current eligibility, entitlement, funding-fee, occupancy, and cash-to-close assumptions?
- What contract dates are realistic for appraisal, underwriting, inspection, insurance, and closing?
- How will seller-paid costs, repairs, concessions, or credits be treated?
- What happens if the property is a condo or has an insurance or appraisal issue?

Questions to ask a Realtor

- How will you compare Clearwater, Pinellas, Tampa, and nearby communities for my commute and routine?

- Which property-specific questions should I ask the inspector, insurer, county office, or attorney?
- How will remote tours, inspection coordination, repairs, and closing communication work?
- What is the plan if the appraisal, insurance, condo review, or inspection changes the timeline?

After you choose a home

Keep every deadline in writing. Review the inspection and appraisal separately, obtain insurance information early, read the association documents when applicable, and compare the final Closing Disclosure with the lender's prior estimate. Ask questions before signing rather than assuming a general VA rule applies to your transaction.

Questions and answers

Is this guide a substitute for a lender or tax professional?

No. It is a real-estate education checklist. Confirm individualized lending, tax, legal, insurance, inspection, appraisal, and county questions with the appropriate professional.

Can I use this guide for a PCS move?

Yes. Add your orders, reporting date, temporary lodging, commute, remote-search, and closing-timing questions to the checklist, and use official installation resources for military-specific guidance.

Primary sources

- **VA purchase loan**
Official purchase-loan and occupancy information.
<https://www.va.gov/housing-assistance/home-loans/loan-types/purchase-loan/>
- **VA appraisal process**
Official appraisal process information.
<https://www.va.gov/housing-assistance/home-loans/appraisal-process/>
- **VA closing costs**
Official closing-cost information.
<https://www.va.gov/housing-assistance/home-loans/closing-costs/>
- **Florida Department of Revenue exemptions**
Official Florida property-tax exemption information.
https://floridarevenue.com/property/Pages/Taxpayers_Exemptions.aspx

Educational information only. This guide is not lending, tax, legal, insurance, inspection, appraisal, or financial advice. Confirm current requirements with the appropriate licensed professional or government office.