SPACE COAST HOMEBUYER DECISION SCORECARD

A transparent, property-by-property comparison worksheet from Carrie Liotta, REALTOR, REAL Broker LLC

Household / buyer: ______________________________	**Date:** __________________
Home A: ____	**List price:** ___________
Home B: ____	**List price:** ___________

1. Use the same weighted scorecard for every property

Score each category from 1 to 5 only after separating verified facts from assumptions. Multiply the score by the weight. Do not change the rules because one home feels exciting.

Decision category	Weight	Home A	Home B	Verified facts / open questions
Household and daily-route fit	20%			
Complete monthly and cash-to-close cost	20%			
Condition and five-year capital needs	20%			
Insurance, flood, drainage, and coastal fit	15%			
Documents, association, utilities, and use rights	15%			
Long-term flexibility and resale considerations	10%			

Home A weighted total: __________ / 100 **Home B weighted total:** __________ / 100

2. Complete-cost checklist

[ ]	Lender cash-to-close estimate and financing assumptions	Notes: ________________________
[ ]	Property-tax estimate after transfer; do not carry forward seller exemptions	Notes: ________________________
[ ]	Address-specific homeowners, wind, flood, or condo-unit insurance guidance	Notes: ________________________
[ ]	HOA, condo, CDD, special assessment, and application obligations	Notes: ________________________

[ ]	Utilities, commuting, lawn, pool, pest, exterior care, and routine maintenance	Notes: ______________________________
[ ]	Immediate repairs plus realistic five-year roof, HVAC, plumbing, electrical, exterior, pool, dock, lift, or seawall reserves	Notes: ______________________________

PROPERTY CONDITION & DOCUMENT REVIEW

3. Condition and specialist questions

- [ ] General home inspection scope and deadline — Notes: ____________________________
- [ ] Roof age, permit history, condition, geometry, openings, and insurer questions — Notes: ____________________________
- [ ] Electrical, plumbing, HVAC, water heater, appliances, moisture, and drainage — Notes: ____________________________
- [ ] Pool, septic, well, sewer scope, structure, mold, pest, or other specialist needs — Notes: ____________________________
- [ ] Waterfront structures, depth, bridges, navigation, marine electrical, shoreline, and permits when relevant — Notes: ____________________________
- [ ] New-construction contract, warranty, completion, options, lot premiums, and independent inspections — Notes: ____________________________

4. Documents that can change the decision

- [ ] Seller disclosures, repair records, and material representations — Notes: ____________________________
- [ ] Survey, title, easements, boundaries, encroachments, and unrecorded-use questions — Notes: ____________________________
- [ ] Permit history for additions, roofs, pools, generators, solar, docks, lifts, and other work — Notes: ____________________________
- [ ] HOA or condo declarations, rules, budgets, reserves, assessments, minutes, insurance, litigation, and approvals — Notes: ____________________________
- [ ] Flood determination, elevation information when available, insurance quotes, drainage observations, and storm preparation — Notes: ____________________________
- [ ] Utilities, septic, well, rental, parking, pet, vehicle, renovation, boat, and storage restrictions — Notes: ____________________________

5. Showing documentation

- [ ] Street, neighboring context, access, roofline, exterior, drainage, and utilities photographed — Notes: ____________________________
- [ ] Every room, closet, garage, mechanical system, panel, water heater, and visible concern shown — Notes: ____________________________
- [ ] Noise, sunlight, traffic, bridge, work, school, airport, medical, grocery, and household routes tested — Notes: ____________________________

[ ] Three verified reasons to buy and three verified reasons to walk away written down — Notes: ____________________________

FINAL DECISION & NEXT STEPS

6. Separate facts from assumptions

Verified facts	Professional findings / quotes	Open questions or assumptions

7. Offer and due-diligence plan

[ ]	Inspection and specialist-access timing supports the property's real questions	Notes: ___________________________
[ ]	Financing, appraisal, insurance, title, survey, association, and closing deadlines are visible	Notes: ___________________________
[ ]	Included equipment, waterfront items, repairs, occupancy, and walkthrough expectations are clear	Notes: ___________________________
[ ]	Wire instructions will be independently verified with the closing professional	Notes: ___________________________

Questions for Carrie

Build your private Space Coast buying plan
Bring this scorecard, your timing, budget, work location, household priorities, maintenance comfort, and unanswered questions.

Schedule: calendly.com/carrieliotta/30min
Call: (256) 479-2800
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General real-estate education only. Verify property conditions, costs, documents, insurance, financing, legal questions, routes, schools, utilities, flood information, and use rights with current sources and qualified professionals. Equal Housing Opportunity.