

Florida Multi-Family Investment Evaluation Checklist

This checklist helps Florida real estate investors evaluate multi-family opportunities. It covers property analysis, financing options, and market-specific considerations to ensure a smart investment decision.

- 1. Location Analysis: Evaluate proximity to jobs, universities, and transit (Miami, Orlando, Tampa, Jacksonville, Fort Lauderdale).
- 2. Market Demand: Research local rental demand, vacancy rates, and economic growth indicators.
- 3. Property Condition: Inspect major systems (roof, plumbing, HVAC, electrical) and identify capital improvement needs.
- 4. Rent Roll Review: Verify current rental income against Florida market averages.
- 5. Expense Analysis: Review taxes, insurance, utilities, and maintenance costs specific to Florida markets (including hurricane coverage).
- 6. Financing Options: Compare DSCR loans, SBA 7a, SBA 504, and bridge loans available through GHC Funding.
- 7. DSCR Ratio: Confirm property meets required debt service coverage ratio (typically 1.0 – 1.25).
- 8. Ownership Structure: Establish LLC or corporate entity for liability protection and financing flexibility.
- 9. Tenant Quality: Assess tenant history, creditworthiness, and lease compliance.
- 10. Exit Strategy: Define whether the property will be held long-term, refinanced, or sold after value-add improvements.

Tip: Florida multi-family investments can generate strong returns when paired with the right financing. Visit GHC Funding (www.ghcfunding.com) or call 833-572-4327 to explore DSCR loans, SBA 7a, SBA 504, Bridge Loans, and Alternative Real Estate Financing tailored for Florida investors.