

# **Recession-Proof Real Estate Investment Checklist for Florida Investors**

Use this checklist to guide your investment decisions during a recession. Whether you're evaluating properties in Miami, Tampa, or Orlando, these steps will help you reduce risk, maximize returns, and build resilience in your portfolio. Consult GHC Funding for flexible financing options including DSCR loans, SBA programs, and bridge loans.

- ✓ Prioritize properties with strong cash flow and reliable rental income (target DSCR > 1.1).
- ✓ Focus on stable markets like Tampa, Jacksonville, Orlando, and Miami with diverse economies.
- ✓ Analyze tenant stability: choose areas with steady employment and low vacancy rates.
- ✓ Review property condition: avoid major structural risks that can erode profits.
- ✓ Maintain liquidity: keep 6–12 months of reserves for expenses and vacancies.
- ✓ Secure fixed-rate financing: lock in predictable payments with GHC Funding DSCR or SBA loans.
- ✓ Leverage bridge loans for short-term opportunities (foreclosures, rehab deals, or auction properties).
- ✓ Evaluate LTV and debt load: keep leverage conservative, ideally under 75%.
- ✓ Refinance existing properties to access equity tax-free instead of selling during downturns.
- ✓ Diversify holdings across property types (SFR, multifamily, short-term rentals, commercial).
- ✓ Monitor local economic indicators: tourism, job growth, and migration patterns in Florida cities.
- ✓ Partner with local property managers for efficient oversight and tenant retention.
- ✓ Explore tax incentives and Opportunity Zones to maximize returns and defer gains.
- ✓ Avoid overpaying: focus on cash flow potential, not speculation on appreciation.
- ✓ Build relationships with flexible lenders like GHC Funding for rapid funding and custom solutions.

For recession-resilient financing options and portfolio guidance, contact GHC Funding at 833-572-4327 or visit [www.ghcfunding.com](http://www.ghcfunding.com).