THE DALY GROUP
LUXURY REAL ESTATE AND YACHTING

REAL ESTATE BUYER'S ADVISOR GUIDE

Waterfront. Without compromise.

A private guide to buying your Florida home.

PREPARED BY

Thomas Daly

Founder | Real Estate Advisor | Yacht Broker

DELRAY BEACH · PALM BEACH · FORT LAUDERDALE

A NOTE FROM THOMAS

Welcome home.

Buying a home in South Florida is a personal decision, a financial one, and often a lifestyle pivot all at once. Done well, it is the anchor for family memories, portfolio strength, and everyday joy. Done poorly, it becomes a source of second-guessing that lasts for years.

For more than a decade I have advised buyers across the full market - from second homes on the water to primary residences in walkable downtowns, from condominiums to golf-course estates. I am a full-market advisor with a specialist's eye for waterfront: I know seawalls, docks, elevation, and insurance the way most agents know square footage.

This guide walks you through exactly how I work - the discovery meeting, the search, the offer, the diligence, and the closing. Read it at your pace. When you are ready, let's meet.

Thomas Daly

Founder, The Daly Group
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FL Real Estate License SL3381369 · FL Yacht Broker License #11793
USCG Captain

OUR APPROACH

The Daly Group Way.

A great buyer's advisor is not a door opener. Our job is to help you buy the right home, on the right terms, with fewer surprises. Everything we do rolls up to three ideas.

01

Local Market Expertise

Based in Delray Beach with active knowledge of every South Florida submarket - waterfront, downtown, gated, golf, and inland. Our comps and neighborhood data are current, not last-year averages.

02

Full-Spectrum Advisory

Licensed Real Estate Sales Associate and licensed Yacht Broker in the same shop. If your home comes with a dock, a slip, or a boat, we handle both sides fluidly. If it does not, we still do the real estate work at the same level.

03

Discreet Representation

Off-market conversations, quiet showings, and a reputation for confidentiality. Many of the best homes never hit the MLS. Our clients get first look because sellers trust how we operate.

$100M+	10+ yrs	Licensed	5.0
CLOSED ACROSS LAND AND SEA	REAL ESTATE AND YACHTING	SL3381369 · #11793	GOOGLE RATING (16 REVIEWS)

ROADMAP

The eight-step buyer's journey.

Every buyer moves at their own pace, but the sequence is the same. Most searches close in 45 to 120 days from our first meeting.

01 Discovery Call

In person or virtual. We discuss the entire process, current market, and what to expect. This is where the search really starts.

02 Pre-Approval or POF

Lender pre-approval if financing, proof of funds if cash. Sellers in this market rarely accept offers without both in hand.

03 Search Strategy

MLS, off-market network, pocket listings, and direct outreach. You see the right homes, not every home.

04 Property Tours

Curated showings. I walk each home with you - noting condition, comps, and the questions to ask before we ever write an offer.

05 Offer Strategy

Written offer with price, terms, escalation if needed, contingencies, and deposit. I negotiate on your side of the table.

06 Inspection & Diligence

General inspection, four-point, wind mitigation, and waterfront-specific reviews if applicable. Findings drive a second negotiation.

07 Financing & Appraisal

Lender coordination, appraisal, insurance binder, title search, and survey. I project-manage the clock.

08 Closing & Keys

Wire, final walkthrough, and hand-off. Homestead filing, utilities, and post-close support included.

Tell me about your ideal home.

The best searches start with the sharpest questions. Take a few minutes with these before we meet - your answers save weeks of drifting.

USE & LIFESTYLE

- Primary residence, second home, or investment?
- How many months per year will you spend here?
- Boating, golf, walkability, gated privacy - what matters most?
- Who will use the home besides you - family, guests, staff?

HOME REQUIREMENTS

- Square footage range, bedrooms, and baths?
- Single-family, townhome, condominium, or estate?
- Renovated, turnkey, or willing to build out?
- Any deal-breakers - HOA rules, pet limits, rental restrictions?

LOCATION

- Waterfront, near-water, gated, or inland?
- Preferred cities - Delray, Boca, Highland Beach, Manalapan, Jupiter, Lighthouse Point, elsewhere?
- Proximity to airports, offices, schools, marinas?
- How important is walking distance to Atlantic Avenue or downtown?

BUDGET & TIMELINE

- Purchase price range and target closing?
- Financing or cash? Pre-approval in hand?
- Homestead here in Florida, or keeping domicile elsewhere?
- Any tax, trust, or LLC structuring already in place?

SOURCING

Where I find the best homes.

The right home is often not on the front page of Zillow. Between the MLS and my private network, we cover the whole market.

MLS

Full active inventory across BeachesMLS and Realtor.com, with saved-search alerts tuned to your exact criteria. Nothing published slips past us.

Off-Market

Actively sourced. Direct outreach to owners in your target neighborhoods and streets - I ask on your behalf, quietly, before homes ever list.

Pocket & Coming-Soon

Homes in Engel & Volkers offices and Coming Soon status. Often shown to a short list of buyers before broad launch.

Broker Network

Twelve years of relationships with the top listing agents in South Florida. We hear about price drops and sold-condition changes before the market.

Owner & Referral Circle

Past clients, community connections, and referral partners in title, finance, and lifestyle. They know who is thinking about selling.

Waterfront Specialist Sources

For dock-restricted or bridge-height sensitive buyers, we know which streets and marinas fit which boats - long before we tour.

Paperwork that works for you.

As of August 2024, buyers in the U.S. sign a Buyer Broker Agreement (BBA) before touring a home with an agent. It sounds bigger than it is. Here is how I handle it - so you are never bombarded with paperwork.

1 STEP ONE

Property-specific BBA

Before we tour our first home together, we sign a short property-specific agreement covering just that address (or that day's showings). Low friction, single-purpose, no long-term commitment. This is how we start.

2 STEP TWO

Broader BBA

If we are a good fit after a few showings, we sign one broader agreement that covers the full search. One document, in place for the duration - so you are not signing something new every weekend.

Discovery first

We meet before we sign anything - virtually or in person

Low friction to start

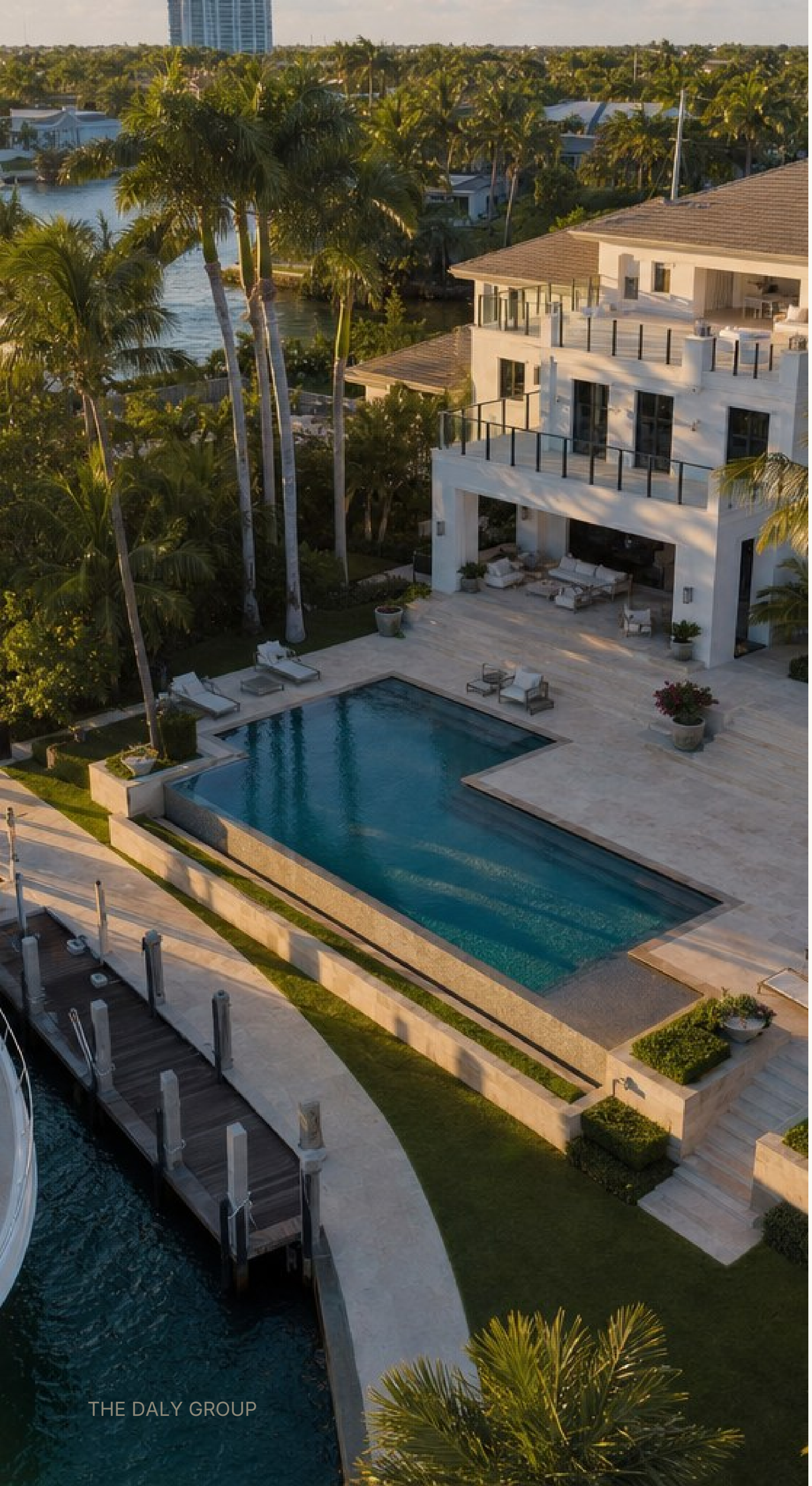
Property-specific means no long-term commitment

Compensation is transparent

Discussed openly and disclosed in writing

You stay in control

Written, dated, and terminable per the agreement



WATERFRONT DILIGENCE

When water is part of the deal.

If a home has water access, there are diligence items no general inspection covers. This is where being a licensed Captain and a broker helps - I know what to look for.

Seawall & dock condition

Age, cap material, tie-backs, and any bulge or fracture. Repairs run $1,500-$3,500 per linear foot.

Dock permits & rights

Confirm the dock is permitted with DEP and the municipality. Grandfathered lengths do not always survive a sale.

Bridge height & water depth

For your boat: fixed bridges, MLW depth at dock, and channel access. Some canals rule out yachts over 45 feet.

Elevation & flood zone

FEMA zone (AE, VE, X), Base Flood Elevation, and finished floor height. This drives insurance premiums and lender requirements.

Insurance (windstorm + flood)

South Florida is Citizens-heavy. Quote wind, flood, and umbrella early - premiums can exceed $30K/yr on the coast.

HOA & association rules

Some waterfront communities restrict boat size, wake, and dock modifications. Read the rules before we write.

A clean offer wins the home.

In this market, offers are won on preparation, not aggression. When we submit, the seller and their agent should see a buyer who has already done the work.

Written Offer

- Florida Realtors/Bar contract
- Purchase price and terms
- Escalation clause if competitive
- Time-limited response window

Deposit

- Initial deposit into title escrow
- Additional deposit after inspection
- Refundable through contingency period
- Never wire to a party outside escrow

Contingencies

- Inspection and repairs
- Financing and appraisal (if applicable)
- Insurance binder (four-point / wind mit)
- HOA / condo document review

DUE DILIGENCE

Inspection and diligence.

The most important two weeks of your purchase. Findings become negotiation leverage - and no offer should go past contingency without a full picture.

General Inspection

A licensed home inspector walks the entire property. Roof, plumbing, electrical, HVAC, appliances, and structural review. Written report in 24-48 hours. Buyer selects and pays.

- Typical cost: $500-$1,200
- Add mold, termite, and pool separately if needed
- Findings drive credits, repairs, or price re-negotiation
- Never waive without an experienced advisor's counsel

Four-Point & Wind Mitigation

Required by most Florida insurers on homes older than 20 years. Reviews roof, electrical, plumbing, HVAC, and hurricane features. This is what makes your insurance policy bindable at a reasonable rate.

- Typical cost: $150-$300 combined
- Impact windows, gable bracing, and strap type affect premium
- Roof age drives most insurance decisions
- Coordinate with your insurance broker before closing

CLOSING

Closing and keys.

Between clear-to-close and keys in your hand, there is a checklist. I coordinate all of it - you sign and wire.

Title & Survey

Title company opens escrow, orders search, and delivers commitment. Survey ordered if not on file.

Insurance Binder

Wind, flood, and hazard policies bound before closing. Lender requires evidence of coverage on the closing table.

Financing (if applicable)

Underwriting, appraisal, and clear-to-close. I track the timeline and push the lender to hit the contract clock.

Wire & Walkthrough

Wire funds through your title company - never to any account communicated only by email. Final walkthrough 24-48 hours before closing.

Homestead

If Florida is your primary residence, file for homestead exemption before March 1 of the following year. Portability from your prior FL home applies.

Post-Close Support

Vendor introductions, utility transfers, and any warranty follow-up. The relationship continues after the wire.

WHY BUYERS CHOOSE US

What sets the work apart.

Six commitments that show up on every deal. This is what our clients pay for - not door-opening, but judgment and coordination.

$100M+ closed across land and sea

A track record built across real estate and yachting - which means we've seen the edge cases. Waterfront estates, condominium warrantability, dock permitting, and everything in between.

Full-market advisor

We work all of South Florida - not just the water. Condos in Boca, estates in Delray, downtown lofts, and gated communities. Broad market fluency, deep waterfront specialty.

Licensed Captain's eye

Thomas holds a USCG Captain's license. If water is part of the deal - dock, seawall, bridge height, storm history - you have a broker who reads it right the first time.

In-house production team

Professional photography, drone, transaction coordination, and marketing under one roof. Every step is handled by the same team from tour to close.

Discreet and off-market sourcing

Access to homes before they hit the MLS. Relationships with owners, listing agents, and referral partners across South Florida.

Land and sea, one contact

If your home comes with a boat - or your boat is looking for a home - we handle both sides fluidly. One conversation, not two.

TRACK RECORD

A few of my recent closings.

Representative closings from the last twenty-four months. Each is a live example of what our process delivers.

NE 12th Street

Delray Beach, FL

Represented buyer and seller

Off-market transaction

3750 NE 23rd Avenue

Lighthouse Point, FL

Represented buyer and seller

Off-market waterfront

745 NE Bay Isle Drive

Boca Raton, FL

Represented buyer

Off-market waterfront

7936 Canopy Terrace

Parkland, FL

Represented seller

Parkland Golf & Country

751 SE 7th Avenue

Pompano Beach, FL

Represented seller

Record pricing for the street

WHAT CLIENTS SAY

Rated 5.0 on Google.

Every review, every client, every close.

"

"Tom recently helped my mother purchase her new home and we are so grateful for his expertise and attention with every detail. Lots of logistics from out of state – he handled it absolutely seamlessly."

HEATHER CHUMBRIS
Google review

"

"Fantastic experience working with Tom and his team. We received white glove service and support from the outset."

DOUGLAS S.
Google review

"

"I cannot recommend Tom enough for the incredible work he put into finding the perfect home for me. He and his team worked tirelessly to make it happen. If you're looking for someone who goes above and beyond, look no further."

T. GIBBS
Google review

YOUR TEAM

Meet the Daly Group team.

Thomas Daly

Founder | Real Estate Advisor | Yacht Broker

- USCG Licensed Captain
- $100M+ closed across land and sea
- Based in Delray Beach since 2017
- Land and sea, one point of contact

Michael Roberts

Yacht Broker

- 20+ years on the water, USCG Captain
- Sportfish and motor yacht 60-100 ft specialist
- Deep sphere of yacht owner + buyer relationships
- Source of off-market waterfront intel and referrals

IN-HOUSE PRODUCTION TEAM

Full-service, under one roof.

Professional listing photography, social media photo and content creation, transaction coordination, and in-house marketing. Every deal is staffed by the same production team from list to close.

TWO OFFICES

Delray Beach | Pompano Beach

900 E Atlantic Ave #14
Delray Beach, FL 33483

3155 E Atlantic Blvd
Pompano Beach, FL 33062

FREQUENTLY ASKED

Answers before you ask.

How is your commission structured?

Commission negotiated per listing, paid at closing from proceeds. In a co-brokered sale the seller pays the total commission, then the two agents split. Everything is disclosed in writing before you write an offer.

Should I file for homestead exemption?

If Florida is your primary residence, yes. File by March 1 of the year after closing. If you had a prior FL homestead, portability lets you carry some of that Save-Our-Homes cap to the new home.

What about condo warrantability and reserves?

Florida condominiums must comply with SIRS (Structural Integrity Reserve Studies) and full-funded reserves. We review the condo docs, budget, and reserve study before you commit - some buildings are effectively un-financeable.

How long does the process typically take?

Cash deals close in 21-30 days. Financed deals run 30-45. Larger estates or complex condo diligence can stretch to 60-90 days. I project-manage the clock so nothing slips.

What is dual agency and how do you handle it?

In Florida I typically work as a transaction broker representing both parties limited-service, or as a single agent for you. I disclose in writing before we tour, and I never advocate against your interest to help a listing side.

How does insurance work in Florida?

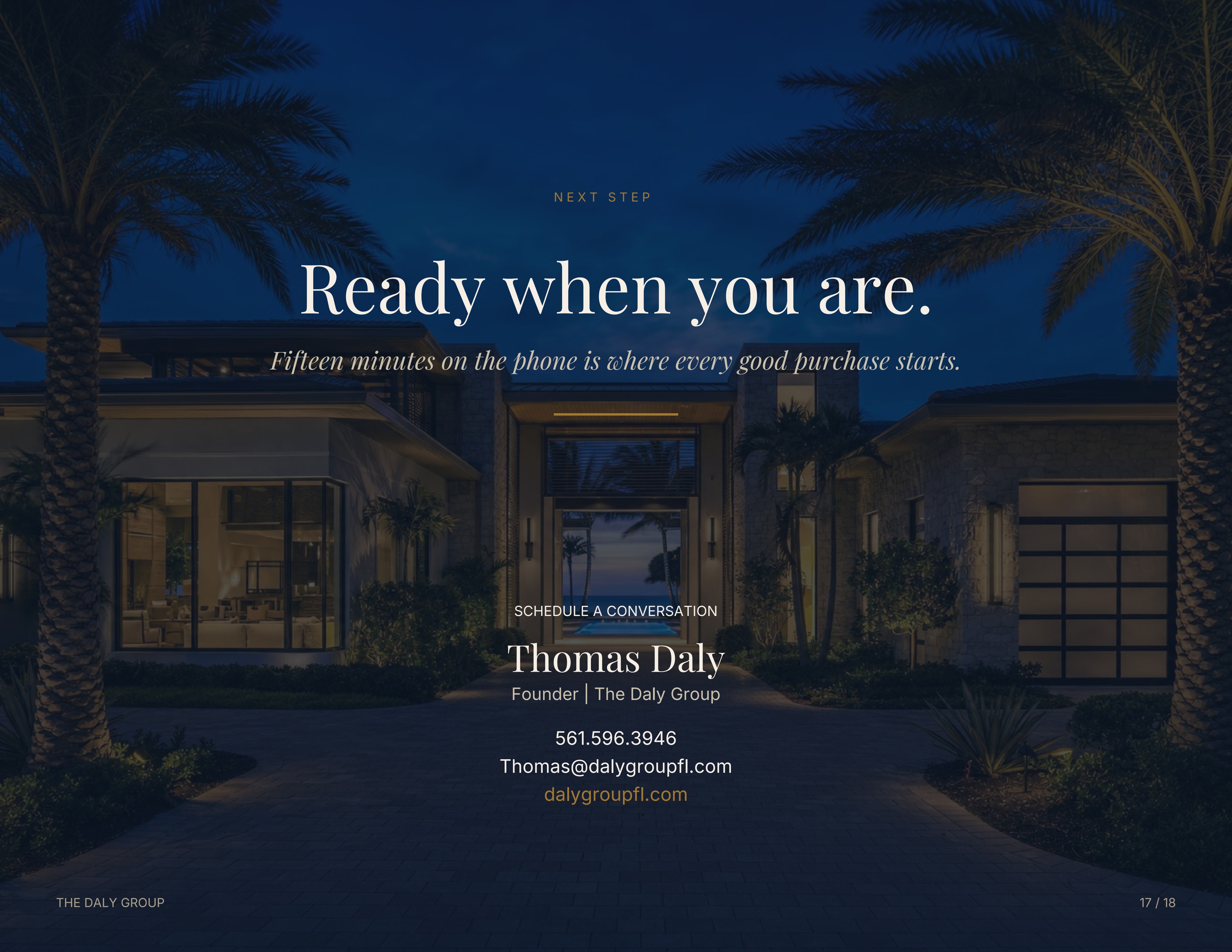
Wind, flood, and hazard are typically three separate policies. Four-point and wind mitigation inspections drive pricing. Waterfront properties often require flood insurance and higher wind deductibles. Quote early.

How much do I need for closing costs?

Plan on 1-3% of purchase price for buyer-side closing costs, plus any prepaid escrows if financing. Title insurance in Palm Beach County is buyer-choice; we typically negotiate it into the deal.

Can you help me sell my current home too?

Yes. Many of my clients trade up or right-size. We can coordinate the sale of your current home and the purchase of your next one in a single conversation - so the timing works.



NEXT STEP

Ready when you are.

Fifteen minutes on the phone is where every good purchase starts.

SCHEDULE A CONVERSATION

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Real estate services brokered by Engel & Volkers Delray Beach.

Yacht services brokered by My Yacht Sales.

All figures, timelines, and process descriptions are directional and vary by transaction.