



# Comprehensive Guide to Selling a Home in Florida

Here's a comprehensive guide to selling a home in Florida, covering the process, costs, and key considerations to ensure a successful transaction.



# Preparing to Sell Your Home



## Preparing to Sell

# Understanding the Market

- Assess your income, debt, and monthly expenses.
- Use a mortgage affordability calculator to estimate how much you can afford.
- Consider additional costs such as homeowners insurance, property taxes, and HOA fees.







## Preparing to Sell

# Home Preparation & Staging

- **Declutter & Depersonalize:** Remove excess items to make the space feel larger and neutral.
- **Repairs & Upgrades:** Address any necessary maintenance issues (roof leaks, HVAC, plumbing).
- **Curb Appeal:** Enhance landscaping, repaint exterior if needed, and maintain a clean entryway.
- **Staging:** Professionally staging your home can increase buyer interest and price offers.

# Listing Your Home





# Listing Your Home

## Choosing How to Sell

You can sell your home in three main ways:

1. **Real Estate Agent:** Full-service guidance but involves commission costs (5%–6%).
2. **For Sale by Owner (FSBO):** No commission to an agent, but more responsibility on marketing and negotiations.
3. **Selling to an Investor or Cash Buyer:** Faster closing but typically below market value.





## Listing Your Home

# Setting a Listing Price

- **Work with an agent** to perform a Comparative Market Analysis (CMA).
- **Price competitively** based on recent sales.
- Consider pricing slightly **below** market value in a competitive market to attract multiple offers.



## Listing Your Home

# Marketing Your Home

You can sell your home in three main ways:

1. **MLS Listing:** Listing on the Multiple Listing Service (MLS) maximizes exposure.
2. **Online Listings:** Zillow, Realtor.com, Redfin, and social media platforms.
3. **Professional Photos & Videos:** High-quality visuals attract more buyers.
4. **Open Houses & Showings:** Work with your agent to schedule showings efficiently.



# Offers & Negotiations

The background of the slide is a warm, orange-toned image. It depicts a close-up of a person's hand holding a pen, poised to write on a document. The document itself is filled with text, some of which is legible and appears to be financial or economic in nature. Words like 'CONTINGENCY', 'Toomer and', 'UK stock market', 'prices were fully and instantaneously', 'respond to a short term and', 'Another observed discrepancy between', 'the late stages of a bull market', 'extrapolate themselves from previous', 'compared to bear markets. This is', 'or artificially low prices caused by', 'developing. It may be observed that', 'irrationality of the market at extremes', 'drive the market as far as they will', 'have more than merely fundamental', 'Measuring market penetration accurately', 'intelligence to determine what products', 'online customers and above to locate', 'that markets behave consistently with', 'stronger form. Some economists', 'believe that man-made markets are', 'reasons for inefficiency including the', 'evidence of apparently sophisticated' are visible. The overall aesthetic is professional and academic.





## Offers & Negotiations

# Reviewing Offers

- Evaluate **offer price, contingencies, and financing type** (cash vs. mortgage).
- **Multiple offers?** Consider counteroffers to increase price or reduce contingencies.

## Offers & Negotiations

# Negotiation Points

- **Closing Costs:** Buyers may request the seller to cover part of the closing costs.
- **Inspection & Repairs:** The buyer's home inspection may uncover issues leading to price negotiations.
- **Contingencies:** These may include financing, appraisal, and home sale contingencies.





# Costs of Selling a Home in Florida



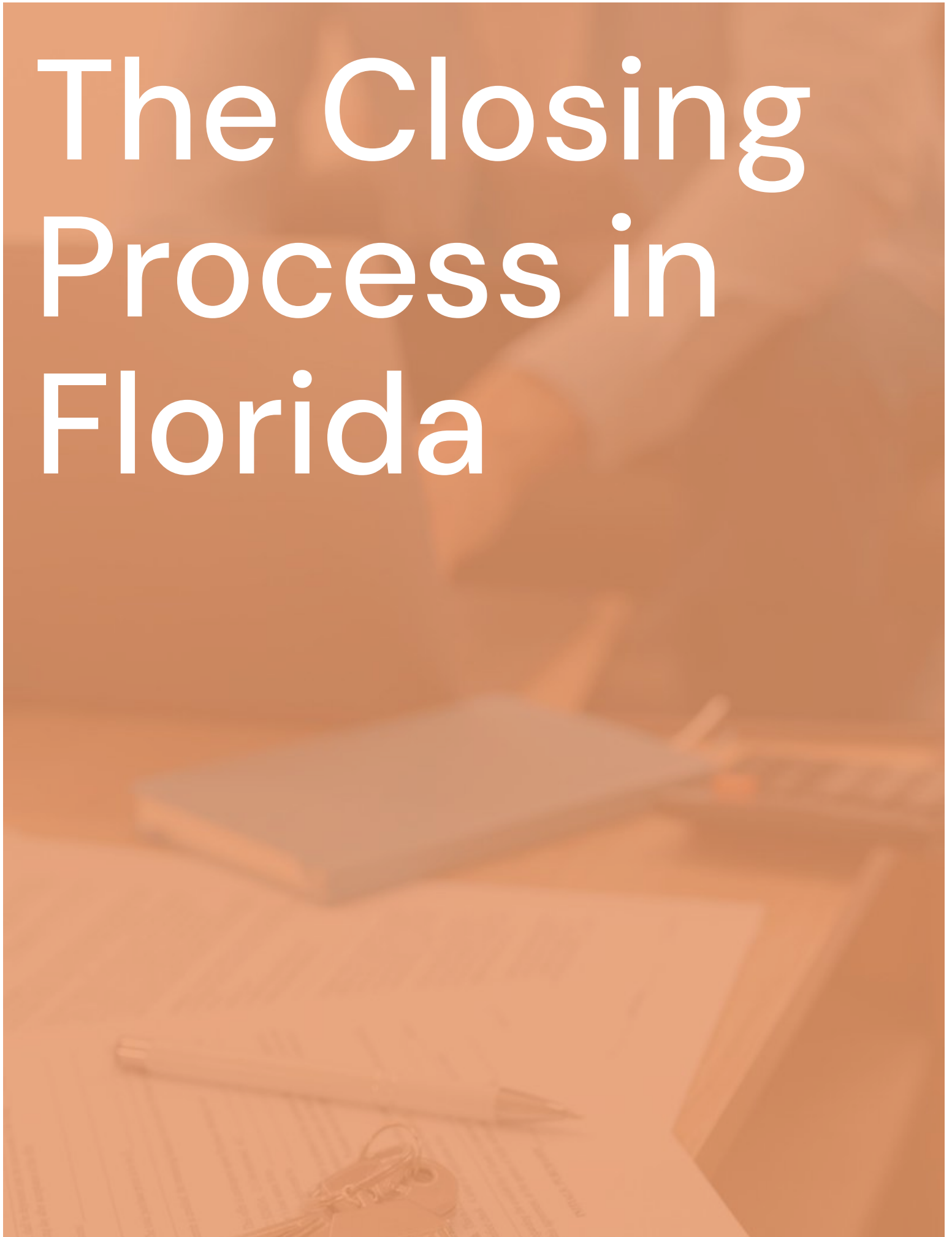
# Selling a home in Florida comes with several costs. Here's a breakdown:

Expense	Cost Estimate
Real Estate Commission	5% – 6% of sale price
Title Insurance	\$500 – \$5,000 (varies by price)
Recording Fees	\$10 per page
Property Taxes (prorated)	Varies
Capital Gains Tax	0% – 20% (if applicable)
Attorney Fees (optional)	\$500 – \$3,000
Staging & Marketing	\$500 – \$2,500
Pre-Listing Repairs	Varies

## Who Pays Closing Costs in Florida?

- **Seller's Costs:** Real estate commission, title insurance, prorated taxes, HOA fees (if applicable).
- **Buyer's Costs:** Loan fees, appraisal, home inspection, and their portion of closing costs.

# The Closing Process in Florida







## The Closing Process

# Home Inspection & Appraisal

- **Buyer's Inspection:** Typically completed within 7–10 days after contract acceptance.
- **Appraisal:** Required for mortgage financing; must meet the purchase price.

# The Closing Process

## Title & Escrow Process

- **Title Search:** Ensures the home is free of liens.
- **Escrow Agent:** Holds funds securely until closing.





## The Closing Process

# Closing Day

- Review and sign the **settlement statement and transfer documents**.
- Receive payment (minus deductions like mortgage payoff and fees).
- Hand over keys and finalize the sale.



# Additional Tips for a Selling a Home in Florida

- ✓ Price competitively to attract offers.
- ✓ Stage your home to make it more appealing.
- ✓ Be flexible with showings to maximize buyer interest.
- ✓ Negotiate smartly—consider terms beyond just price.
- ✓ Work with a reputable real estate agent for a smoother process.





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