YOUR EMERALD COAST PROPERTY SOLD - Q4 2026

Written for Today's Market - Not Yesterday's.

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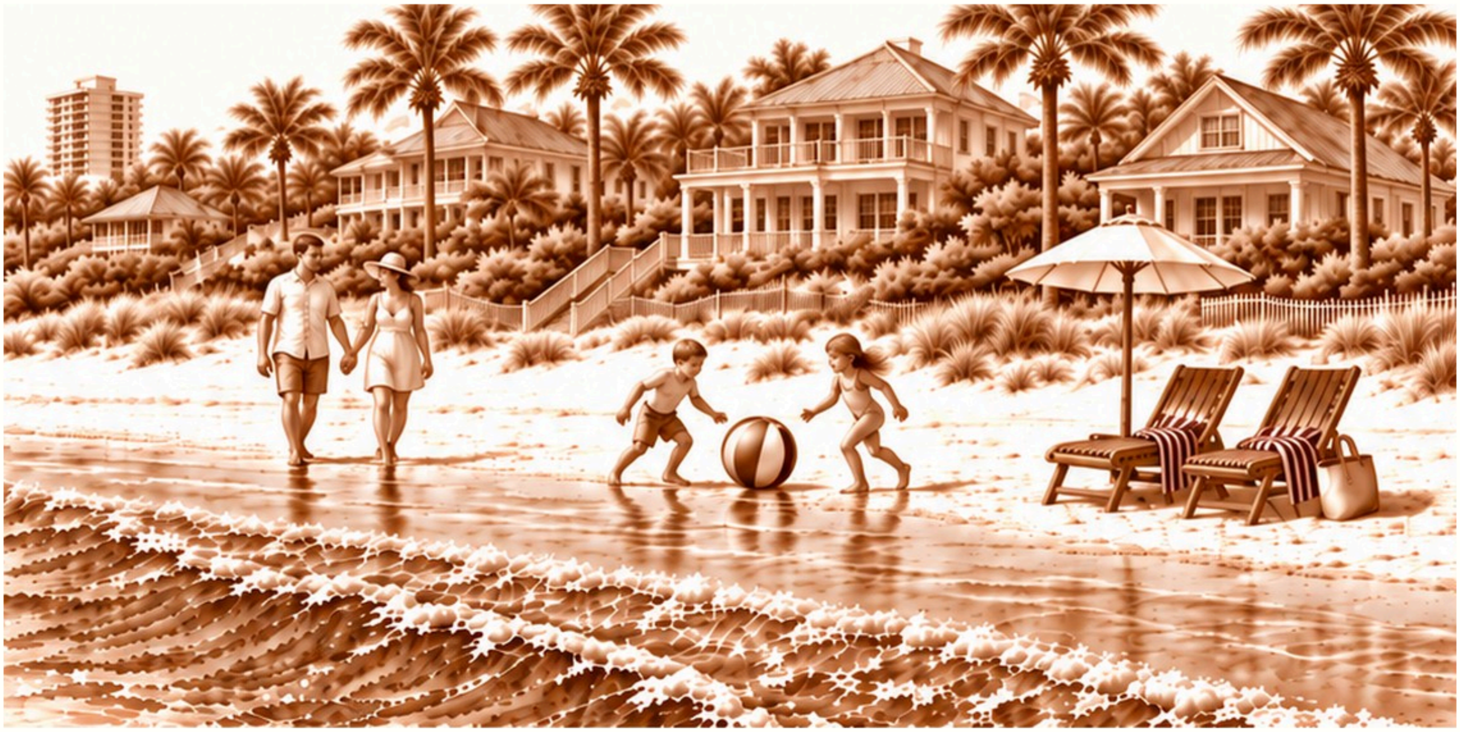

Understand the Fourth Quarter Buyer

Year end buyers may be motivated, but they are often highly focused on payment, condition, insurance and rental readiness.

A fourth quarter buyer is rarely looking only at the list price. Higher borrowing costs have made monthly payment a central part of the decision. Investors are also measuring the time and money required to prepare for 2027 reservations.

That creates an opportunity for sellers who present a complete solution. A well prepared property with clear documents, insurability and a realistic path to occupancy may compete more effectively than a property that merely cuts its price.

What serious buyers want to understand quickly

- What will the total monthly ownership cost be?
- Can the property be insured on acceptable terms?
- Are short term rentals permitted and what rules apply?
- Are assessments, repairs or building issues approaching?
- How soon can the property be occupied or offered for rent?
- What will the seller do to make the transaction work?

The seller who answers those questions before the buyer asks reduces uncertainty. Lower uncertainty can support stronger offers, cleaner negotiations and a more dependable closing.

Position the Property Before Reducing the Price

Price matters, but condition, documentation and financing options determine how the buyer experiences that price.

A rushed price reduction can be expensive and still fail to solve the buyer's real objection. If the concern is an unaffordable monthly payment, a financing concession may be more persuasive. If the concern is insurance, the solution may be documentation or repairs. If the concern is rental timing, the solution may be furnishings and a faster path to launch.

Diagnose the resistance before choosing the concession

Buyer concern	Seller response to evaluate
Monthly payment	Permanent or temporary mortgage rate buydown.
Cash needed at closing	Allowable seller credit toward closing costs and prepaids.
Insurance difficulty	Complete repairs or provide inspection and mitigation documentation.
Rental launch cost	Include useful furnishings or a targeted improvement credit.
Assessment exposure	Pay, escrow or negotiate the known assessment clearly.
Timing	Offer flexible closing, possession or access for approved planning.

The right response depends on the buyer's loan, the appraisal, the property and the seller's net proceeds. Every concession should be negotiated in writing and reviewed by the closing and lending professionals.

Use Financing Incentives Strategically

A seller contribution can make an $800,000 property feel more affordable without automatically cutting the price by the same amount.

With 20 percent down, an $800,000 purchase produces an approximate $640,000 mortgage. At a 7 percent fixed rate, principal and interest are about $4,258 per month before taxes, insurance and association costs.

Reducing the price by $20,000 lowers the financed amount by approximately $16,000 if the buyer maintains the same down payment percentage. That changes principal and interest by only about $106 per month at 7 percent.

Applying an approved seller credit to discount points may create a larger monthly benefit. A temporary buydown may create substantial relief during the first years of ownership. The lender must provide the actual cost, rate and qualification requirements.

Seller advantage Put negotiating dollars where the buyer can feel them most

- Ask for a lender prepared comparison before agreeing to a concession.
- Advertise financing examples as illustrations, never guaranteed terms.
- Confirm seller contribution limits for the buyer’s loan and occupancy.
- Compare the concession with the same dollar reduction in price and seller net.

Sell the Vacation Rental Opportunity With Evidence

Investment buyers respond to organized facts more than optimistic claims.

If the property has been rented, prepare a clean operating package. Gross revenue alone is not enough. Buyers need to understand management fees, owner stays, utilities, repairs, association costs and whether future reservations or contracts transfer.

A useful rental information package

- Monthly gross rental statements for the available history.
- A list of owner blocked dates and periods affected by renovation or damage.
- Current management agreement and termination or transfer provisions.
- Reservation calendar with deposits, cancellations and transfer terms.
- Annual operating expenses and major recent replacements.
- Inventory of furnishings and personal property included in the sale.
- Copies of current licenses or registrations without claiming they automatically transfer.

If the property has not been rented, do not invent a return. Provide its permitted use, sleeping capacity, parking, amenities and realistic comparable information. Let the buyer and property manager prepare their own projection.

Clear information helps the buyer make a decision and reduces the chance of a late renegotiation when previously undisclosed expenses appear.

Make Improvements That Remove Buyer Objections

The best presale work improves insurability, condition or presentation without turning the property into a personal design project.

Start with systems and documents. Roof age, water intrusion, HVAC condition, electrical concerns and open permits can affect insurance, financing and confidence. Cosmetic updates should follow the issues that could prevent the transaction.

High value presale priorities

- Repair active leaks, moisture problems and obvious safety concerns.
- Service HVAC equipment and document meaningful repairs or replacements.
- Complete appropriate wind mitigation or four point inspections when useful.
- Use fresh neutral paint and replace visibly damaged flooring or fixtures.
- Deep clean kitchens, baths, balconies, windows and outdoor living areas.
- Remove crowded personal items while keeping the property warm and functional.
- Confirm that included furnishings are clean, useful and accurately inventoried.

Do not spend heavily on upgrades simply because they are fashionable. Estimate the buyer objection the work will solve, the likely market reaction and whether the improvement can be completed before listing photographs and showings.

A contractor estimate can also be valuable when the seller chooses not to complete the work. It converts an unknown problem into a defined negotiation item.

Prepare the Documents Buyers Will Request

Complete records make the property easier to evaluate and reduce surprises during the contract period.

Property type	Documents to organize
All properties	Survey, permits, warranties, repair records, utility costs and insurance information.
Condominium	Declaration, rules, budgets, reserves, inspections, meeting minutes and assessments.
HOA community	Covenants, rental rules, fees, approvals and pending amendments.
Vacation rental	Licenses, registrations, tax accounts, management agreement and rental history.
Furnished sale	Detailed inventory, exclusions and condition of included items.
Coastal property	Flood information, elevation documents when available and wind mitigation records.

Rules vary across Walton County, Destin, Panama City Beach and surrounding jurisdictions. A statement that rentals are allowed should be supported by the rules that apply to the exact address and property type.

Seller advantage Organized records shorten the buyer's path from interest to confidence

Never conceal an assessment, restriction, insurance issue or known defect. Early disclosure allows the parties to price and structure the transaction with the facts on the table.

Price Strategically and Protect Your Net

The right list price earns attention while leaving room to negotiate the terms that matter most.

Pricing should reflect recent comparable sales, current competition, property condition, view, location, amenities, association health and rental permissions. An old sale or an active listing with no buyer does not establish current value by itself.

Review three numbers before listing

- Likely market value based on the strongest comparable evidence.
- Estimated seller net after mortgage payoff, commissions, closing costs and possible concessions.
- The carrying cost of waiting, including interest, taxes, insurance, dues, utilities and maintenance.

A seller may prefer an $800,000 contract with a targeted financing credit over a $780,000 contract with no credit. The correct comparison is the seller’s net, appraisal risk and probability of closing, not the headline price alone.

Overpricing can consume the most valuable early marketing period and make later reductions look reactive. Underpricing without a competitive strategy can give away equity. The launch price should be supported, explainable and reviewed against buyer response.

Establish in advance how much flexibility exists for price, financing assistance, repairs, furnishings and timing. That allows faster counteroffers without making emotional decisions during negotiation.

Market the Property for Its Most Likely Buyer

A second home buyer and a vacation rental investor may admire the same view but need different information.

Lifestyle marketing should show the setting honestly: beach access, balcony use, walkability, parking, storage and everyday convenience. Investment marketing should explain permitted use, operating costs, rental history and the work required to prepare for reservations.

A complete fourth quarter marketing package

- Professional photographs with accurate room scale, view and outdoor spaces.
- A clear description of updates, ages of major systems and included furnishings.
- Association and rental information available for serious buyers.
- Insurance and inspection documentation when appropriate and current.
- Financing incentive language reviewed with a participating lender.
- A realistic explanation of how quickly the property could be ready for 2027 use or rentals.

Do not advertise projected income as guaranteed, and do not imply that a government license, association permission or reservation history automatically transfers. Accurate marketing builds credibility and makes the eventual contract more durable.

The goal is to let the right buyer recognize the property quickly and understand why its complete ownership package supports the asking price.

Create a Win Win Negotiation

The strongest transaction gives the buyer meaningful value while protecting the seller's priorities and proceeds.

Before responding to an offer, identify what the buyer is actually trying to solve. A buyer requesting $25,000 may need help with the rate, repairs, cash at closing or rental setup. The same dollars can produce very different results depending on how they are used.

Seller priority	Possible structure
Protect contract price	Offer an approved rate buydown or closing cost credit.
Limit repair uncertainty	Provide a defined credit or complete a specific repair before closing.
Close before year end	Offer value in exchange for a dependable schedule and shorter contingency period.
Avoid moving furnishings	Sell an agreed inventory with clear exclusions and assigned value.
Handle an assessment	Pay it, credit an agreed amount or price it transparently into the transaction.
Need post closing time	Negotiate occupancy only with proper agreements, insurance and risk review.

Good negotiation trades value instead of simply giving it away

Every counteroffer should be judged by net proceeds, risk, timing and the buyer's ability to perform. A slightly lower net from a well qualified buyer may be more valuable than a fragile contract with impressive terms.

A Fourth Quarter Seller Timeline

Preparation before the listing goes live creates leverage later in the transaction.

Stage	Seller work
Planning	Define timing, payoff, net goals, occupancy needs and concession limits.
Property review	Address insurance, safety, moisture, system and permit concerns.
Document review	Organize association, rental, inspection, insurance and improvement records.
Launch preparation	Clean, declutter, photograph, inventory furnishings and finalize pricing.
Active market	Track showing feedback, online activity, competing listings and financing objections.
Contract to closing	Meet deadlines, disclose promptly, preserve condition and prepare for transfer.

A seller hoping to close before December 31 should work backward from lender, appraisal, inspection, association and title timelines. A rushed closing can fail if the buyer cannot obtain documents or insurance in time.

The practical benefit Fewer preventable delays and more control over the negotiation

If the property is an active vacation rental, coordinate guest stays, showings, inspections and reservation transfers early. The contract should clearly address deposits, future bookings, management agreements, access codes, linens, supplies and personal property.

Your Seller Readiness Checklist

A market ready property gives buyers fewer reasons to hesitate and fewer opportunities to renegotiate.

- I understand my estimated net proceeds at several price and concession levels.
- Known defects, assessments and rental restrictions are documented and disclosed.
- The property can be insured or the relevant concerns are clearly identified.
- Association records, budgets, inspections and meeting minutes are organized.
- Rental statements and operating expenses are complete and understandable.
- Included furnishings and exclusions are listed in writing.
- My agent and a lender can explain any advertised financing incentive accurately.
- My pricing and negotiation plan reflect the cost and risk of waiting.

Ready to position the property for a serious fourth quarter buyer

Richard Eimers helps Emerald Coast sellers evaluate price, condition, buyer affordability and transaction structure. The goal is to make the property easier to choose while protecting the seller’s value and improving the likelihood of a successful closing.

This guide is educational and is not legal, tax, insurance, lending or investment advice. Requirements and market conditions change. Sellers should obtain guidance from qualified professionals for the specific property and transaction.

ABOUT RICHARD EIMERS

30+ Years of Emerald Coast Real Estate Experience

Selling real estate is easy when everything goes right. The value of experience shows up when it doesn't.

Richard Eimers has been selling real estate on Florida's Emerald Coast since 1995. Over his career, he has sold more than 750 properties and more than $950 million in real estate, representing clients from Pensacola through Destin, Miramar Beach, 30A, Santa Rosa Beach, Inlet Beach and Panama City Beach.

CAREER HIGHLIGHTS

• More than $950 million in real estate sales
• More than 750 properties sold
• RE/MAX Lifetime Achievement Award
• RE/MAX International Hall of Fame
• RE/MAX Chairman's Club and Platinum Club
• Six years Chairman - Emerald Coast Association of Realtors MLS Committee
• Four years as a Destin Board Director
• 2005 Emerald Coast Association of Realtors Good Neighbor Award

This seller guide was created from the perspective of someone who has spent decades at the negotiating table. My approach is straightforward: position the property correctly, understand what today's buyer is really responding to, negotiate the entire deal and never let avoidable details cost a seller money or time.

Sources and professional guidance

- Fannie Mae Selling Guide Interested Party Contributions selling-guide.fanniemae.com
- Federal Housing Administration Seller contribution and mortgage guidance hud.gov
- Internal Revenue Service Publication 527 Residential Rental Property irs.gov/publications/p527
- Florida Department of Revenue Transient Rental Taxes floridarevenue.com
- Florida Department of Business and Professional Regulation Vacation Rental Licensing myfloridalicense.com
- Walton County Short Term Vacation Rental Registration Program mywaltonfl.gov
- City of Destin Short Term Rental Registration cityofdestin.com
- City of Panama City Beach Short Term Rental Registration pcbfl.gov

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