

The Jacksonville & Beaches Home Seller Guide

Know your number, prep smart, and keep more of what your home is worth.

Selling a home is a project with a clear order. Work through it, check things off, and bring this to your first call with your agent.

1

BEFORE YOU DECIDE TO SELL

Know your number

- ☐ Ask your agent for a **comparative market analysis**: recent sales of similar homes in your neighborhood, ideally the last 90 days
- ☐ Compare size, age, condition, lot, and distance to the beach or water, not just the zip code
- ☐ Treat online estimates as a starting point only. They cannot see your kitchen, your roof, or your street
- ☐ Price for today's market, not for what you paid or what you need to walk away with
- ☐ Write down your **deadline** and your **must-net number**, so you can judge offers against your real goal

Local tip: Homes near the water, new construction nearby, and insurance costs can move value block by block. Local comps matter more than county averages.

2

6 TO 8 WEEKS BEFORE LISTING

Gather your paperwork

- ☐ Roof age and any repair or replacement receipts
- ☐ **Wind mitigation** report and, for older homes, a **4-point inspection** (buyers' insurers often ask for both)
- ☐ Flood zone information and an elevation certificate if you have one
- ☐ HOA or CDD documents: rules, fees, and any special assessments
- ☐ Permits and receipts for renovations, plus warranties for HVAC, appliances, and windows
- ☐ A list of any known issues. Florida sellers must disclose known problems that affect value

Local tip: Having these ready before photos shows buyers and their insurance agents a home that is cared for, and it speeds up your contract.

3

4 TO 6 WEEKS BEFORE LISTING

Get the home show-ready

- ☐ Declutter and pack away personal items, so buyers can picture their own life there
- ☐ Deep clean, fix small repairs, and repaint scuffed or bold walls in a light neutral
- ☐ Boost curb appeal: pressure wash, trim landscaping, fresh mulch, a clean front door
- ☐ Spend where buyers notice: lighting, hardware, and the kitchen and primary bath
- ☐ Skip big remodels unless your agent shows they pay back at your price point
- ☐ Book professional photos, and consider a **video tour**. Most buyers decide online first

4

LISTING WEEK

Price it and launch it

- ☐ Price it to sell in the first two weeks, when attention is highest, not to leave room to cut later
- ☐ Plan your showing windows and how you will leave the house for showings
- ☐ Agree on how you will handle buyer requests: **repair credits**, rate buydowns, and other concessions
- ☐ Launch with your best photos, a clear description, and the video tour live on day one

5

KNOW BEFORE YOU ACCEPT AN OFFER

Estimate what you keep

Expected sale price	\$ _____
Minus: mortgage payoff and any liens	\$ _____
Minus: agent commission and fees (negotiable)	\$ _____
Minus: title, closing fees, and documentary stamps on the deed	\$ _____
Minus: prorated property taxes, HOA dues, and utilities	\$ _____
Minus: concessions or repair credits you agree to	\$ _____
Minus: prep and repair costs you paid before listing	\$ _____
Equals: your estimated net proceeds	\$ _____

Tip: Ask your agent for a net sheet on every offer. The highest price is not always the highest net.

6

UNDER CONTRACT

Offers, inspections, and closing

- ☐ Compare offers by **net to you**, financing strength, and timeline, not price alone
- ☐ Expect an inspection and an appraisal. Decide in advance what you will fix, credit, or decline
- ☐ Keep your homeowners insurance active until closing, and get your payoff letter early
- ☐ Plan your move-out date, utilities shut-off, and final walkthrough
- ☐ Save your closing documents and the sale date for your tax records

Curious what your home is worth?

Tell me your address and timeline, and I will put together your numbers and a plan to sell with less stress.
jacksonvillecoastalhomes.com | @ivazovkojax | Comment **EQUITY** on any video

This guide is general information, not legal, tax, or financial advice. Fees, requirements, and disclosure rules vary and change, so verify the details with your agent, attorney, tax advisor, or the appropriate official source.