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PAIGE KOVARI
REALTOR®

THE FLORIDA HOME SELLER'S GUIDE

A PRACTICAL GUIDE TO SELLING YOUR HOME
WITH CONFIDENCE AND CLARITY



EVERY HOME HAS A STORY.
LET'S WRITE THE NEXT CHAPTER—TOGETHER.



STRATEGIC PRICING

Position your home
to sell for top dollar.



POWERFUL MARKETING

Targeted exposure
that attracts the
right buyers.



EXPERT NEGOTIATION

Strong negotiation
for the best
possible outcome.



MAXIMUM RESULTS

My goal is simple:
Get you the most
money in your pocket.



LOCAL EXPERT. PROVEN RESULTS.

Experience, strategy,
and commitment
to your goals.

A GUIDE FOR HOMEOWNERS IN
PALM BEACH COUNTY & SURROUNDING AREAS

✓ HONEST ADVICE | ✓ CLEAR COMMUNICATION | ✓ PROVEN STRATEGY | ✓ EXCEPTIONAL RESULTS

WRITTEN BY
PAIGE KOVARI, REALTOR®

PART I

BEFORE YOU SELL

A successful home sale doesn't begin when the sign goes in the yard—it begins with a plan.

Selling a home is one of the largest financial decisions most people will ever make. Yet many homeowners begin by asking one question:

"What is my home worth?"

While pricing is important, it's rarely the first conversation you should have.

Before discussing market value, repairs, photography, or marketing, it's important to understand **why you're selling**, what you're hoping to accomplish, and what success looks like for you.

Every seller is different.

Every property is different.

Every market is different.

Because of that, there is no one-size-fits-all strategy.

The best results come from creating a plan that is built around **your goals, your property, and today's market—not someone else's.**

This section will help you define your objectives, understand your options, and build the foundation for every decision that follows.

This guide is intended for educational purposes and should not be considered legal, tax, or financial advice. Real estate laws, market conditions, and individual circumstances vary. Always consult with the appropriate licensed professionals regarding your specific situation

Chapter 1

Why Are You Selling?

Principle #1

Your goals should determine your strategy.

Before discussing list price or preparing your home for the market, take a moment to answer one simple question:

Why am I selling? The answer is more important than many people realize.

Someone relocating for work may prioritize certainty and timing.

Someone retiring may focus on maximizing their net proceeds.

A growing family may need to coordinate buying and selling at the same time.

An investor may evaluate selling very differently than a homeowner who has lived in the same house for twenty years.

None of these goals are wrong. They're simply different.

Understanding **why** you're selling helps determine pricing strategy, marketing, negotiations, timing, and even whether selling is the right decision in the first place.

Ask Yourself

- Why am I selling?
- Do I want to sell, or do I need to sell?
- What will I do with the proceeds?
- Am I buying another home?
- What timeline do I need to meet?
- If everything went perfectly, what would success look like?

Remember the Goal

Before making any decision throughout this process, come back to the reason you decided to sell.

When negotiations become difficult or unexpected challenges arise, keeping your original goal in mind often makes the right decision much clearer.

Key Takeaway

A successful sale begins by understanding your goals—not simply your home's value.

Chapter 2

Should You Sell, Rent, or Wait?

Principle #2

Selling isn't always the best option.

One of the most valuable conversations a REALTOR® can have isn't about listing your home.

Sometimes it's about deciding **not** to.

Selling is only one option.

Depending on your financial situation and long-term goals, renting your property or waiting may create a better outcome.

A good REALTOR® should help you evaluate all three—not simply assume selling is the answer.

Selling may make sense if:

- You need the equity.
- Your housing needs have changed.
- Ownership costs have become too expensive.
- You're relocating or retiring.
- You have another opportunity for the money.

Renting may make sense if:

- The property produces positive cash flow.
- You have a favorable mortgage interest rate.
- You believe the property will continue appreciating.
- You may want the flexibility to move back in the future.

Waiting may make sense if:

- Your timeline is flexible.
- Your plans aren't finalized.
- Completing certain improvements may improve your position.
- Selling today doesn't support your long-term goals.

Every situation is different.

The best decision is the one that supports your future—not simply today's market.

Ask Your REALTOR®

- What would my home likely rent for?
- What are my estimated net proceeds if I sell?
- How does today's market affect my options?
- If this were your home, what would you do—and why?

Remember the Goal

The objective isn't simply to sell your home.

The objective is to make the decision that's best for you and your family.

Key Takeaway

Sometimes the smartest move isn't selling. It's making sure you've explored all of your options first.

Chapter 3

Selling a Home in Florida

Principle #3

Preparation builds buyer confidence.

Florida is one of the most unique real estate markets in the country.

Buyers aren't just evaluating your home—they're evaluating insurance costs, flood risk, community restrictions, financing requirements, and future expenses.

Many of the questions buyers ask can be answered before your home is ever listed.

Preparing those answers early helps reduce surprises, strengthens buyer confidence, and often leads to a smoother transaction.

Common questions include:

- How old is the roof?
- What will insurance likely cost?
- Is the property located in a flood zone?
- Does the home have impact windows or shutters?
- Are permits closed?
- Is there a recent Four-Point Inspection or Wind Mitigation Report?
- Are there HOA or condominium restrictions?
- Are there any pending special assessments?
- Is there a current survey?
- Is the property served by a well or septic system?