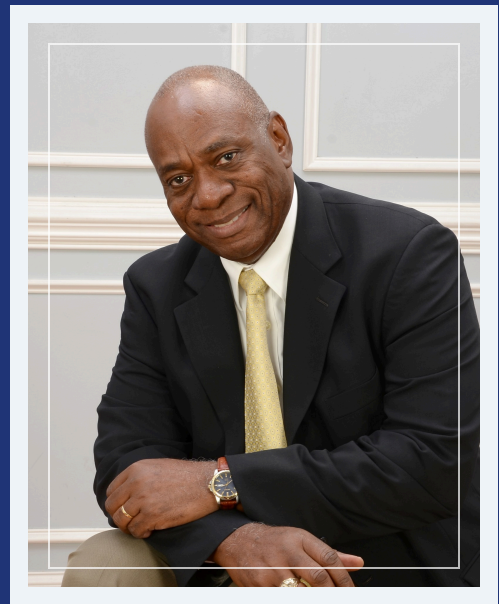


BROWARD & PALM BEACH COUNTIES

2026 EDITION

The South Florida Home Selling Guide

A strategic approach to pricing, marketing and navigating today's market.



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WELCOME

Selling in South Florida is different.

Selling a home in South Florida takes more than a sign in the yard. Our market includes:

- Insurance challenges
- HOA and condo association requirements
- Seasonal buyers
- Relocation traffic
- Cash investors
- Flood zones and wind mitigation factors

Each of these influences value, buyer demand and your negotiating power.

I created this guide to explain the strategy behind a successful sale in Broward and Palm Beach Counties, so you can move forward with confidence and without surprises.

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01

WHAT MAKES OUR MARKET UNIQUE

The South Florida reality

Beyond price and condition, today's buyers look closely at what a home will cost to own and insure.

Buyers now evaluate

- ◇ Roof age and insurability
- ◇ Impact windows and hurricane protection
- ◇ HOA reserves and financial stability
- ◇ Special assessments
- ◇ Milestone inspection reports, for condos
- ◇ Insurance premiums
- ◇ Flood zone designation

PREPARED SELLERS

Have stronger negotiating power

Answers and documents ready on day one keep buyers confident and contracts on track.

UNPREPARED SELLERS

Face delays and price reductions

Surprises during inspection or insurance quoting lead to renegotiation or canceled contracts.

Strategy reduces risk. The rest of this guide shows how we prepare your home, and your paperwork, before it ever hits the market.

02

PRICING IS STRATEGY, NOT GUESSWORK

How we determine true market value

Pricing in today's market accounts for

- ◇ Recent **closed** sales, not just active listings
- ◇ Current inventory levels
- ◇ Days-on-market trends
- ◇ HOA fees and their effect on the monthly payment
- ◇ The insurance cost environment
- ◇ The buyer financing climate

THE CRITICAL WINDOW

10–14 days

Your first two weeks on the market set your momentum, showing activity and leverage. That's when the most motivated buyers see your home for the first time.

Buyers shop by monthly payment, not just list price

Two homes at the same price can carry very different monthly costs once insurance, taxes and HOA fees are added. We price with the buyer's full monthly payment in mind.

Overpricing often leads to more time on the market and less negotiating power. A well-supported price attracts the right buyers from day one.

03

A CRITICAL FACTOR

Insurance readiness

Insurance is one of the biggest buyer concerns in Florida today. If buyers can't insure your home affordably, they can't close.

Buyers will ask

- How old is the roof?
- Are there impact windows?
- What type of electrical panel is installed?
- What is the current insurance premium?
- Is flood insurance required?

GATHER BEFORE LISTING

- ◇ Roof permit and installation date
- ◇ Wind mitigation report
- ◇ Four-point inspection, if your home is older
- ◇ Impact window and door documentation
- ◇ Current insurance declarations page
- ◇ Records of major repairs and replacements

Flood disclosure

Florida now requires sellers of residential property to complete a flood disclosure, covering any flood insurance claims, federal flood assistance and known flood damage. We'll complete it together before you sign a contract.

Insurance readiness strengthens your position. Documentation ready on day one builds buyer confidence and prevents contract delays.

04 ASSOCIATIONS

HOA and condo considerations

Condo and HOA sales in Broward and Palm Beach take strategic preparation. Addressing buyer concerns early avoids last-minute complications.

Buyers will evaluate

- ◇ The association's financial reserves
- ◇ Current or pending special assessments
- ◇ Milestone inspection compliance
- ◇ Rental restrictions
- ◇ Application and approval timelines

Documents we'll request early

- Budget, reserve study and recent financials
- Board meeting minutes
- Rules, bylaws and declaration
- Milestone inspection and structural reserve study results

The estoppel certificate

The association issues this document confirming what you owe and any pending charges. It's required to close, so we order it early to keep the timeline on track.

Know before you list. Understanding your association's status lets us answer buyer questions upfront and price with confidence.

Six questions to answer first

1

What is my home worth in today's market?

Based on recent closed sales, current competition and your home's condition.

2

How much equity do I currently have?

Your estimated value minus your mortgage and any home equity loans.

3

What will my estimated net proceeds look like?

What you actually walk away with after all selling costs. See the worksheet on page 8.

4

What improvements are worth making?

Targeted updates that build buyer confidence, not full renovations. See page 11.

5

How long will it realistically take to sell?

Current days-on-market trends for homes like yours, plus time to close.

6

What is my plan after the sale?

Buy first, sell first, rent or lease back. See page 13.

Clarity creates confidence. We'll answer all six together in your complimentary home value review.

06

KNOW YOUR NUMBERS

Understanding the cost of selling

Before listing, we prepare a net proceeds estimate so you can make informed financial decisions.

Net proceeds worksheet	What it covers	Estimate
Expected sale price	Based on your pricing strategy	\$
– Mortgage and HELOC payoff	From your lender's payoff statement	\$
– Real estate commission	As agreed in your listing agreement	\$
– Title and closing costs	Including deed doc stamps	\$
– HOA estoppel and document fees	If you're in an association	\$
– Buyer concessions	Closing cost credits, if negotiated	\$
– Repairs after inspection	Or repair credits	\$
– Special assessments	Any balance due at closing	\$
– Moving expenses	Movers, storage, short-term housing	\$
Estimated net proceeds		\$

Florida note: sellers customarily pay the documentary stamp tax on the deed, \$0.70 per \$100 of the sale price in Broward and Palm Beach Counties, and often the owner's title insurance policy.

07

MARKETING WITH MAXIMUM EXPOSURE

Your home, seen by the right buyers

Today's buyers begin their search online. Presentation directly affects perceived value, so professional marketing is essential.

Professional photography

Bright, magazine-quality images that make the first impression count.

Drone and aerial imagery

Show the lot, the neighborhood and nearby water or amenities, when appropriate.

3D virtual tours

Let relocation and seasonal buyers walk through from anywhere.

MLS exposure

Syndicated to the major home search sites buyers use every day.

Social media targeting

Ads placed in front of likely buyers in South Florida and beyond.

Email campaigns

Sent to local buyers, relocation prospects and my client network.

Agent-to-agent networking

Many buyers are represented by agents. Direct outreach to active agents in Broward and Palm Beach helps your home reach buyers who are ready now.

The five dangers of overpricing

1

Fewer showings

Buyers filter searches by price. An overpriced home misses the buyers it should attract.

2

Attracting the wrong buyers

Your home becomes the one that makes better-priced homes look like a deal.

3

Extended days on market

Buyers notice homes that sit, and they start to wonder what's wrong.

4

Multiple price reductions

Chasing the market often ends below where a strategic price would have started.

5

Losing seasonal buyer momentum

Missing the winter buyer season can mean waiting months for the next wave.

In South Florida, the market rewards strategic pricing. Getting it right in the first two weeks protects your leverage and your bottom line.

What adds value here

You don't need a full renovation. You need targeted improvements that increase buyer confidence.

CONFIDENCE BUILDERS

- ◆ Roof in good condition, with documentation
- ◆ Insurance-friendly upgrades
- ◆ Impact windows or shutters
- ◆ A clean, serviced A/C system

PRESENTATION BOOSTERS

- ◆ Neutral interior paint
- ◆ Updated lighting
- ◆ Clean, modern bathrooms
- ◆ Appealing outdoor living space

Before photos

Declutter, deep clean, touch up paint and fix small items buyers notice.

Curb appeal

Fresh mulch, trimmed landscaping, a clean entry and working exterior lights.

Consider a pre-inspection

Find issues early, on your terms, rather than in the buyer's inspection period.

10

EXPECTING THE TIMELINE

What to expect, step by step

Clear expectations reduce stress. Timing varies by home and market, but most sales follow this path.

1	Preparation Repairs, decluttering, documents and pricing strategy.	1 TO 4 WEEKS
2	Professional photography Photos, aerials and virtual tour once the home is ready.	A FEW DAYS
3	Listing goes live MLS, home search sites, social media and agent outreach.	DAY 1
4	First two weeks on the market Peak showing activity and buyer feedback.	DAYS 1 TO 14
5	Negotiation Price, terms, financing strength and closing date.	OFFER ACCEPTED
6	Inspection period Buyer's inspections and any repair requests.	7 TO 15 DAYS
7	Appraisal Required when the buyer is financing.	WEEKS 2 TO 3
8	Closing Sign, transfer and hand over the keys.	OFTEN 30 TO 45 DAYS

Your next-move strategy

Before listing, we discuss where you're going next. Strategic planning avoids rushed decisions.

Sell first, then buy

PROS

- A clear, known budget
- Strong negotiating position

WATCH FOR

- Possible short-term housing
- May mean moving twice

Buy before selling

PROS

- One smooth move
- No temporary housing

WATCH FOR

- Qualifying for two homes
- Bridge loan or HELOC costs

Temporary rental

PROS

- Time to choose your next home
- Sell on your schedule

WATCH FOR

- Two moves
- Short-term lease costs

Lease-back option

PROS

- Stay after closing
- Time to secure your next home

WATCH FOR

- Your buyer must agree
- Careful timing

Downsizing? Ask for my Smart Downsizing / Right-Sizing Guide, a step-by-step plan for right-sizing in South Florida.

Why work with Dale Ramsay

Selling in South Florida takes preparation, strategy and steady communication.

MY APPROACH

- ◆ Data-driven pricing
- ◆ Strategic positioning
- ◆ Professional marketing
- ◆ Calm, structured negotiation
- ◆ Clear communication from listing to closing

I've lived in South Florida for more than 25 years. Before real estate, I spent over 25 years in customer service and leadership, including managing a \$30 million business division. That shows up as organization, clear communication and steady negotiation.

"He came prepared for his showings and his knowledge of the market sure helped to make our decisions realistic. He follows through on issues and finds solutions."

M. Donaldson · Bought and sold in Tamarac ·
★★★★★ on Zillow

Maximize
value.

Minimize
stress.

Move
smoothly.

Whether you're downsizing, relocating or repositioning an investment, the goal is the same.

13

READY WHEN YOU ARE

Ready to take the next step?

If you're considering selling, even a year from now, let's talk. The right preparation makes all the difference.

Complimentary for South Florida homeowners

- ◇ Home value review
- ◇ Insurance readiness discussion
- ◇ HOA document review
- ◇ Net proceeds estimate
- ◇ Personalized selling strategy
- ◇ No obligation to list

BOOK YOUR HOME VALUE REVIEW

daleramsay.com/book

See your home's estimated value anytime at
daleramsay.com

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Sell with strategy, not surprises.

What every Broward and Palm Beach seller should know before listing: pricing, insurance readiness, HOA and condo requirements, marketing, costs and the timeline from preparation to closing.

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Equal Housing Opportunity