THE HONEST SELLER'S GUIDE · 2026 EDITION

What Your Palm Coast Home Is Really Worth

And how to keep that price at the closing table — the honest guide to pricing, prep, disclosure, and what selling actually costs on Florida's northeast coast.

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The two places sellers lose money

Almost every dollar a seller loses is lost in one of two places, and both of them happen before anyone hands over a key.

The first is the price you start at

Too high and the house sits, and a house that sits gets cheaper — not because the market moved, but because buyers start asking what's wrong with it. Too low and you'll never know what you left on the table, because it sold and everyone told you what a great job you did.

The second is the inspection

This is the one almost nobody sees coming. You accept an offer, you're relieved, you start packing — and then the buyer's inspector finds four things, and suddenly you're renegotiating a price you already agreed to, from the weakest possible position, with your moving truck already booked. That's not a small leak. In my experience it's where more money quietly disappears than anywhere else in the transaction.

This guide is about both. Pages 2 and 3 are about getting the price right and what it actually costs you when it's wrong. Page 4 is the single strategy that takes the inspection out of the buyer's hands and puts it back in yours.

And then the parts nobody writes down: what Florida law actually requires you to tell a buyer (page 5), what it genuinely costs to sell here in dollars (page 6), which prep is worth doing and which isn't (page 7), and what you should demand from whoever ends up listing your home — including me (page 8).

> **One promise before we start.** Every number in here carries its source and its date, so you can check me. Where I don't have a number I can source, I'll say so instead of making one up. And nothing in this guide is a promise about what your specific house will sell for — nobody can honestly tell you that, and you should be careful with anyone who does.

What your home is actually worth

A price isn't an opinion and it isn't a number off a website. It's built. Here's how I build one, and how you can tell whether the agent sitting at your kitchen table actually did the work.

I go inside the comps

This is the part most agents skip, and it's the whole difference. A house down the street that sold for $380,000 with a renovated kitchen and a house that sold for $380,000 with its original 1998 cabinets are not the same data point — but on a spreadsheet of closed sales they look identical. You cannot price a home properly against houses you've never walked through. **When I give you a number, I've been inside the houses it's built on.**

What actually moves the number here

In this market: whether you're on a saltwater canal and whether that canal has direct access or a lift · the age and condition of the roof and the HVAC, because those two drive what a buyer can insure and what it costs them · flood zone · the lot itself, corner versus interior, preserve versus neighbor · and how the house shows against the specific houses a buyer is choosing between this month. Square footage and bedroom count get you into the right neighborhood of a number. They don't get you to the number.

Where the market is right now

Palm Coast's median sale price is **$349,810**, essentially flat from a year ago — down 0.05% — with a median 71 days on market and 825 homes sold, up 11.1% year over year (Redfin, three months ending June 2026). Flagler County overall: median $357,442, down 2.3%, 73 days on market, and 423 homes sold, up 24.7% (Redfin, three months ending June 2026).

> **Read that again, because it matters to you.** More homes are selling and prices are flat. That means the buyers are there — your house will sell — but price growth is not going to bail out a high asking price the way it did a few years ago. In 2021 you could overprice and let the market catch up to you. You can't do that now.

What buyers are actually paying

Flagler County homes sold at **97.4% of list price**, with 7.2% of them going above asking (Redfin, June 2026). So a well-priced house here generally gets close to its number, and a small share still gets bid up. That tells you something useful: this is a market where a thoughtful price works and a hopeful one doesn't.

And ignore the national headline

You've read that Florida is crashing. Northeast Florida is running about 3.3 to 3.9 months of supply, which is balanced (NEFAR, July 2026 data, released August 11, 2026), while statewide Florida sits above seven months. The big declines are real — they're concentrated on the southwest coast, four hours away. Punta Gorda is down 11.93%, Cape Coral–Fort Myers down 9.19% (HousingWire, March 27, 2026, citing Zillow, Census and CoStar). That is not your market, and you should not let a buyer price your house off it.

> **ONE LOCAL EXCEPTION WORTH KNOWING**
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> Flagler Beach is running 6.8 months of supply (Momentum Realty 32136 scorecard, August 22, 2026) — that's a genuine buyer's market, and it's the one place in my footprint where I'd tell a seller to price carefully and expect to negotiate.

What an overpriced house actually costs you

Every seller has heard "don't overprice it." Almost nobody explains what actually happens, so here it is.

Week one is the only week you get

Your listing goes out to every buyer who has been watching this market, plus every saved search that matches it, all on the same day. That is the largest audience your home will ever have, and you get it once. If the price is wrong, you spend your best week being the house everyone scrolls past.

Then the question changes

After a few weeks with no offers, buyers stop asking "is it worth it?" and start asking "what's wrong with it?" Days on market is public. Price history is public. By the time you drop the price, the drop itself has become part of the story — and buyers who might have paid your original number six weeks ago now expect a deal, because you look motivated.

The math that actually stings

A house that eventually sells for less than it would have at the right opening price also cost you carrying costs the whole way down — the mortgage, the insurance, the taxes, the utilities, the lawn. **Overpricing rarely gets you more money later. It usually gets you less money, later.**

So here's how I handle it when we disagree

I'm not going to just tell you no, and I'm not going to nod and take the listing either.

- **First, I'll take you to see your competition.** Not a spreadsheet — the actual houses a buyer would be weighing against yours. It takes an afternoon, and it settles the conversation almost every time. Nobody argues with a house they just stood in.
- **Second, if you still want to test a higher number, we can — in writing.** We agree upfront, in the listing agreement, to a price reduction on a specific date if we haven't had offers or enough

showings by then. You get to find out. Your house doesn't go stale while you do. I'd rather build that in on day one than have an awkward conversation in week five.

- **And if we're still too far apart, I'll pass.** I don't take every listing. I'd rather lose the sign than put an overpriced house on the market and watch it turn into damaged goods. That should make you trust my number more, not less.

The pre-listing inspection: keeping the leverage

This is the recommendation that saves my sellers the most money, and I almost never see another agent make it.

How it normally goes

You list, you accept an offer, and you exhale. Then the buyer's inspector spends three hours in your house and produces a document listing everything he found. Now the buyer has a list, a contract, and your relief — and he asks for money off, or a credit, or repairs. You're negotiating a price you already agreed to, and your leverage is gone, because in your head you've already sold this house.

How it goes instead

We inspect before we list. Whatever's there, we find first. Then you have choices you would never have had otherwise: fix it on your own timeline with your own contractor at your own price, or leave it and disclose it and price accordingly. Either way, it stops being a surprise, and **a problem that isn't a surprise isn't leverage**.

What it does to the negotiation

When the buyer's inspector finds the same things your inspector already found and you already disclosed, there's nothing to renegotiate. That conversation just doesn't happen. That's the whole point.

It also protects you legally

More on this on the next page, but the short version: in Florida you have to disclose known problems, and "I didn't know" is a much thinner defense when a defect was findable. Knowing what's in your own house is not a risk. Not knowing is.

> **What it costs you.** Nothing up front. The inspection is paid at closing, out of the proceeds — so it doesn't come out of your pocket to get it done. The one condition: if the home doesn't close, or you take it off the market, the cost is yours.

The objection I get, and my answer

"But then I have to disclose it." Yes. You were going to have to disclose it anyway — the buyer's inspector was going to find it, and then you'd have been disclosing it and paying for it at the same time. **The choice isn't between disclosing and not disclosing. It's between finding out first and finding out last.**

What Florida actually requires you to tell a buyer

I've never seen a local seller guide cover this, and it's the part with actual legal consequences. **This is a plain-English summary, not legal advice** — for your specific situation, ask a Florida real estate attorney.

The main rule

Under the Florida Supreme Court's decision in *Johnson v. Davis*, a seller who knows of facts materially affecting the value of the property that are not readily observable, and not known to the buyer, has to disclose them. Licensees carry the same duty under Section 475.278, Florida Statutes (Florida Realtors, "Florida Disclosure Laws," updated February 9, 2026).

"As is" does not get you out of it

This is the most common and most expensive misunderstanding I run into. Selling as-is means you're not agreeing to make repairs. It does not mean you can stay quiet about a known latent defect — the same disclosure requirement applies to as-is residential sales (Florida Realtors, same source, citing Rayner v. Wise Realty Co. of Tallahassee).

Put it in writing

Disclosure can be verbal or written under Florida law, but write it down anyway. If there's ever a dispute, the written version is the one that helps you.

The specific ones

- **Flood** — Florida statutes require a flood disclosure (form FD-1) be provided by the seller to the buyer at or before the time the contract is signed.
- **Radon** — a radon gas disclosure must be given before or at the time the contract is executed. It's already built into the standard Florida Realtors contracts, so there's no separate form to chase. It doesn't apply to vacant land. (Section 404.056(5), Florida Statutes.)
- **Pending code enforcement** — if there's an open proceeding on your property you must disclose it in writing, hand over the paperwork you've received, state in writing that the new owner takes on

compliance, and file notice with the code enforcement official within five days of the transfer. Failing to disclose it before transfer creates a rebuttable presumption of fraud. (Sections 125.69(4)(d) and 162.06(5), Florida Statutes.)

All of the above from Florida Realtors, "Florida Disclosure Laws," updated February 9, 2026.

And one you don't have to disclose

A homicide, suicide or death that occurred on the property is not a material fact you're required to disclose in Florida (Section 689.25(1)(b), Florida Statutes).

> **Why this belongs in a selling guide.** Because disclosure and the pre-listing inspection are the same conversation. You can't disclose what you don't know, and "I didn't know" is a worse position than "here's the report, here's what we fixed, here's what we didn't."

What it actually costs to sell here

Nobody puts real numbers in a seller guide, so here are some. Sale price in these examples is **$349,810** — the Palm Coast median (Redfin, three months ending June 2026).

Documentary stamp tax on the deed

Florida charges $0.70 per $100 of the sale price, and the seller customarily pays it (Fla. Stat. §201.02, per Barnes Walker's 2026 Florida closing-cost breakdown, stated current as of June 2026). Miami-Dade is the exception at $0.60 — not relevant here. On a $349,810 sale that's roughly **$2,450**.

Owner's title insurance

The premium is set by the state, so it's identical at every title company in Florida: $5.75 per $1,000 on the first $100,000 of coverage and $5.00 per $1,000 above that. If your own owner's policy was issued within the last three years, a reissue rate of $3.30 and $3.00 per $1,000 may apply (Florida Office of Insurance Regulation promulgated rates, Rule 69O-186.003 F.A.C., via Barnes Walker, 2026). On a $349,810 sale that's roughly **$1,824** at the standard rate.

> **WHO PAYS IT**
> is county custom, not law, and it's negotiable in the contract — it genuinely varies across Florida. I'll tell you what's customary for your specific transaction rather than guess at it in a guide.

The smaller lines

Recording the satisfaction of your existing mortgage runs about $10 to $18.50. If you're in an HOA or condo, the estoppel letter your association provides typically runs $150 to $400. Property taxes and HOA dues are prorated between you and the buyer by closing date. Deed preparation and your mortgage payoff are yours. (Barnes Walker, 2026.)

The headline

Excluding what you agree to pay in commissions, a Florida seller's closing costs typically run about **1% to 2% of the sale price** — mostly doc stamps plus title insurance where the seller pays it (Barnes Walker, 2026).

On commissions

How buyer-agent compensation is handled changed across the industry in 2024, and **it is negotiable** — there's no standard rate and anyone who tells you there is one is wrong. What you'll pay, and what if anything you choose to offer a buyer's agent, is a real conversation with real strategy behind it, and it's specific to your house and your situation. I'll walk you through the current options and what I'd recommend, in writing, before you sign anything.

> **The point of this page.** Not to scare you. To make sure that when you sit down and work out what you actually walk away with, you're using real numbers instead of a guess — because that number is what determines whether you can buy what you want next.

The prep that pays, and the prep that doesn't

Let me start with what I'm not going to do: quote you national remodeling return-on-investment statistics. They're averages of the whole country and they don't describe your street. Here's what I actually see move a sale on this coast.

Worth it almost always

Deep clean, and I mean professionally. Declutter until the closets look bigger than they are. Paint — the single highest-value thing most sellers can do. Fix what's visibly broken: the running toilet, the sticking door, the fence panel, the dead bulb, the torn screen. Pressure-wash the driveway and the walk. Trim everything. Fresh mulch. Every one of those is cheap, and together they change the entire first impression.

Worth it here specifically

Roof and HVAC documentation. On this coast a buyer's insurance quote — and sometimes their whole financing — turns on the age and condition of the roof. If yours is newer, have the paperwork ready and make sure it's in the listing. A wind mitigation report, if you have one, is genuinely useful to a buyer. And if you're on a canal, the dock, the lift and the seawall matter as much as the kitchen does.

Usually not worth it

A full kitchen or bath renovation right before listing — you'll rarely get your money back and you'll delay the sale. Bold personal finishes. Anything a buyer will want to choose for themselves. Big landscaping projects. And expensive upgrades to a house whose price is set by its location and lot, not its finishes.

The part sellers resist

Prep is your cost and your work, and I'll be straight with you about what I think matters. But I'm not going to hand you a fifty-item list and disappear. You'll get a specific walkthrough list, in priority order, with the things that will actually change what a buyer offers at the top — and permission to skip the rest.

AND PHOTOGRAPH IT AFTER, NOT BEFORE

Obvious, and constantly ignored.

What to demand from whoever lists your home

Whether you hire me or not, here's the standard I'd hold any listing agent to. Ask these questions out loud at the appointment.

"Have you been inside the comps?"

If the answer is a spreadsheet, the price is a guess. Ask which specific houses they walked and what they saw.

"What do you pay for, and what do I pay for?"

Get it in writing. For reference, here's what I pay for on every listing: professional photography and video, a Matterport 3D tour, a single property website built for your house, Zillow Showcase, and paid placement on Homes.com. Not one of those is billed to you.

"What is Zillow Showcase, and am I on it?"

It gives your listing priority placement in personalized search results, a hero image on the map instead of a plain price dot, interactive floor plans that link each photo to where it sits in the layout, and direct email alerts to buyers whose saved searches match your home. Zillow reports Showcase listings average around 84% more page views and sell for about 2% more than comparable standard listings — that's Zillow's own published average across Showcase listings generally, not a promise about your house, and no honest agent will tell you otherwise.

"What happens if it doesn't sell in sixty days?"

A good answer has a plan in it. My answer is that we agreed on that plan before we listed — it's the price-reduction date written into the agreement.

"What will you tell me that I don't want to hear?"

If they can't name something, be careful. An agent who agrees with everything you say at the kitchen table is an agent who will agree with the first lowball offer too.

"Who actually handles my file?"

Ask whether the person in front of you will be the person at your closing, or whether you get handed to a coordinator you've never met. With me it's the same person start to finish — I spent two years doing transaction coordination before I ever took a client, so the paperwork side is the part I learned first.

HOW ANGEL HELPS NEXT

If you've read this far

You already know more about selling in this market than most people who list this month. That was the point.

Where you probably are now: you've got a rough sense of your number, you know what the inspection can do to you, and you know what selling actually costs. The next real step is finding out what your specific house is worth — and that takes someone standing in it.

That's what I do. I'll walk your home, give you a prep list in priority order, go tour the comparable houses myself, and come back to you with a number I can defend and show you the reasoning behind. If we're apart on it, I'll take you to see the houses your buyer would be choosing between. If you want to test a higher number, we'll build the price-reduction date into the agreement so you can. And if we end up too far apart, I'll tell you that honestly rather than take the listing.

I also work with buyers — out-of-state relocations, new construction, military and PCS moves, and first-time buyers — so if you're selling here and buying somewhere on this coast, that's one person handling both ends of it. If you're leaving Florida entirely, I have a nationwide agent network and I'll find you someone good.

A little about me: I'm a REALTOR® with my GRI, ABR, SFR, AHWD and C2EX designations, in this business since 2020 and licensed since 2022. I came up inside new-construction builder sales, and before real estate I spent fifteen years as a dialysis technician and five as a corrections officer. Twenty years of being the calm person in the room while somebody else was having the hardest week of their life. Nothing in a closing rattles me. I work as a team with my husband, and I'm affiliated with Homes for Heroes.

What clients tend to say afterward isn't about the house. It's that they could always reach me, and that they were never handed off to anybody else. **I'm going to follow up. You are never going to have to chase me.**

No pressure and nothing to sign.

If you want a real number on your house, or just a second opinion on what an agent has already told you, ask me. Plenty of people talk to me a year before they list, and honestly that's the best time to start.

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