

SOUTHWEST FLORIDA HOMEOWNER GUIDE

Selling Your Home Yourself: FSBO Done Right

A practical, Florida-specific guide for owners who want to sell on their own: what's involved, what to prepare, and how to protect yourself.

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START HERE

Is FSBO right for you?

Selling on your own can work well, and it's your decision to make. It also means you take on every part of the process.

Time

Pricing research, photos, listings, answering calls, scheduling and attending showings, following up, and coordinating the closing.

Knowledge

Contracts, Florida disclosures, inspection and appraisal contingencies, and what to do when something comes up after an inspection.

Distance

Hearing buyers' opinions of your home, and negotiating calmly, is harder when it's your own home.

Availability

Buyers want to see homes when it suits them, including evenings and weekends. Easy access tends to mean more showings.

Good to know: you can also mix approaches. For example, sell on your own with a real estate attorney or title company handling the paperwork, or pay for specific services only. Ask any professional exactly what they would and wouldn't do.

STEP 1

Pricing with real data

Price is the single biggest factor in how buyers respond. Base it on evidence, not on hope or on a neighbor's asking price.

- **Recent sales** of similar homes nearby: size, age, condition, lot, and in Southwest Florida, water access and flood zone. Public recent sales: livinginflorida.site/sold-listing.
- **Current competition:** the homes a buyer would see alongside yours at your price today.
- **Homes that didn't sell:** expired and withdrawn listings show where buyers said no.
- **Online estimates** are a starting point only. They can't see your home's condition or upgrades.
- **A professional appraisal**, ordered by you, gives an independent opinion before you list.

Plan for the questions buyers will ask

Insurance cost, roof age, wind mitigation, flood zone and, in Cape Coral, utility assessments affect what buyers can afford to pay. Have the answers ready.

Set your boundaries in advance: your lowest acceptable price, your preferred timing, and the point at which you'd reconsider your approach. It's much easier to decide calmly before the first offer arrives.

STEP 2

Preparing and presenting the home

- ☐ Repair obvious items buyers will notice or an inspector will flag
- ☐ Deep clean, declutter and depersonalize
- ☐ Curb appeal: landscaping, entry, pool and lanai
- ☐ Professional photos in good natural light; consider a floor plan and video tour
- ☐ A clear, accurate description, with no claims you can't support
- ☐ A property fact sheet: year built, roof age, A/C age, flood zone, HOA, utilities, assessments, upgrades with dates
- ☐ Waterfront homes: canal type, approximate travel time to open water, any bridges, and seawall, dock and lift details
- ☐ Documents ready to share (see the Florida paperwork page)

Be accurate. Describe the home honestly. Statements about size, condition, water access or improvements should be things you can document.

STEP 3

Marketing, showings and safety

Where buyers will find you

- A yard sign with a phone number you'll actually answer
- For-sale-by-owner and major real estate websites; check each site's rules and costs
- Social media and your personal network
- Flat-fee MLS services, if you want exposure to agents and their buyers. Read exactly what is and isn't included.

Showing smart and safe

- Confirm the buyer's name and phone number before a showing, and ask whether they're pre-approved or paying cash
- Don't show the home alone; secure valuables, medications and documents
- Keep a simple log of who visited and any feedback
- Expect buyers' agents to call. Decide in advance how you'll handle buyers who are represented (see next page).

STEP 4

Offers, buyer agents and negotiation

Since 2024, buyers typically sign a written agreement with their agent before touring, and how their agent is paid is negotiated in that agreement.

- A buyer's agent may ask whether you'll contribute toward their compensation. That's **your choice and it's negotiable**. Some sellers offer a contribution to attract more buyers; others don't. Get any agreement in writing.
- Compare offers on more than price: financing type, deposit amount, inspection period, appraisal and financing contingencies, closing date and any requests for seller-paid costs.
- Ask for proof of funds (cash) or a pre-approval letter (financed).
- Expect an inspection, and possibly a request for repairs or credits afterward. Decide in advance how much flexibility you have.

Questions to settle before the first offer

- ☐ Your lowest acceptable price and preferred timeline
- ☐ Whether you'll consider buyers who still need to sell a home
- ☐ How you'll handle repair requests after inspection
- ☐ Whether you'll contribute to a buyer's agent's compensation, and how much
- ☐ At what point you'd reconsider your approach

STEP 5

Florida paperwork and closing

This is where professional help matters most. In Florida, closings are commonly handled by a title company or a real estate attorney.

- ☐ **Purchase contract:** many Florida transactions use standard Florida Realtors / Florida Bar contract forms. Have an attorney review any contract before you sign.
- ☐ **Disclosures:** Florida sellers must disclose known facts that materially affect value and aren't readily observable. Florida also requires specific notices and disclosures in residential sales, such as flood, radon, property tax and HOA/condo items, plus federal lead-based paint disclosure for pre-1978 homes. Confirm current requirements with your attorney or title company.
- ☐ **Title and closing:** choose a title company or attorney early; they handle title search, title insurance, payoff of your mortgage and the closing documents.
- ☐ **Deposit:** the buyer's escrow deposit is held by a neutral escrow agent named in the contract, never by you directly.
- ☐ **Before closing:** utilities, final walk-through, keys, remotes, gate codes, and any HOA approvals or estoppel requests.

This guide is educational and not legal advice. Requirements change. Your attorney or title company can confirm exactly what applies to your sale.

Selling on your own? Here's a resource.

If you'd like a data-based look at pricing, answers to a paperwork question, or a second opinion on an offer, I'm glad to help, no strings attached. And if you ever decide you'd like full representation, we can talk about that too.

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Recent area sales are public at livinginflorida.site/sold-listing



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