your home deserves a national audience

The Complete Home Seller Handbook

Who is buying on the Gulf Coast, what your home is worth, and how our team takes you from your first number to closing day.



PREPARED BY

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A NOTE FROM REGINA

Your Home Deserves a National Audience

I started in real estate at sixteen in my mother's brokerage in Miami. Thirty years later, I lead Homescene | SERHANT. – a full team of agents, an operations staff, and our own in-house creative agency, backed by the most-followed brand in real estate. Developers trust us with entire condominium towers. This handbook shows how we bring that same team and that same reach to one home: yours.

Here is what selling on this coast has taught me: your best buyer often does not live here yet. They are in California, Las Vegas, Wisconsin, and Pittsburgh, scrolling on a Tuesday night and picturing life on the Gulf. Our job is to put your home in front of them – beautifully, quickly, and at the right price – and then protect you all the way to the closing table.

Most sellers only talk to one agent before they list. Whether or not that agent is me, I want you walking into that conversation knowing what a great sale looks like, what it costs, and what questions to ask.

When you are ready for a number, reach us at reginasotomayor.com. A private valuation takes about 48 hours and costs you nothing.

– Regina



thirty years in, and a whole team behind every sale

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$1.45B

in new development represented across Tampa Bay, completed and active

176

closed sales by the Homescene | SERHANT. team

30 years

in real estate, from a Miami brokerage floor to the Gulf Coast

CHAPTER ONE

Who's Buying on the Gulf Coast

Your buyer may not live here yet. The Gulf Coast draws buyers from across the country — and the right marketing reaches them long before they book a flight to see your home.

#2

Clearwater Beach's rank among all U.S. beaches in Tripadvisor's 2026 Travelers' Choice awards — the only Florida beach on its world list.

10M+

Followers across SERHANT.'s channels — the most-followed brand in real estate, and the audience your listing launches to.

117

Five-star reviews for our team across Zillow and Realtor.com, from buyers and sellers on this coast and beyond.

WHERE OUR BUYERS COME FROM

CALIFORNIA	*to the Gulf*
LAS VEGAS	*to the Gulf*
WISCONSIN	*to the Gulf*
PITTSBURGH	*to the Gulf*
NORTHERN & WESTERN STATES	*to the Gulf*
RIGHT HERE AT HOME	*across the bay*

Out-of-state buyers are often paying for the lifestyle, not the square footage. They decide from a screen first — which is why the way your home is filmed and shared matters so much.

SERHANT. AGENTS WHO CAN SEND BUYERS YOUR WAY

NEW YORK · CONNECTICUT · NEW JERSEY · PENNSYLVANIA · MASSACHUSETTS · THE CAROLINAS · GEORGIA · TEXAS · COLORADO · FLORIDA

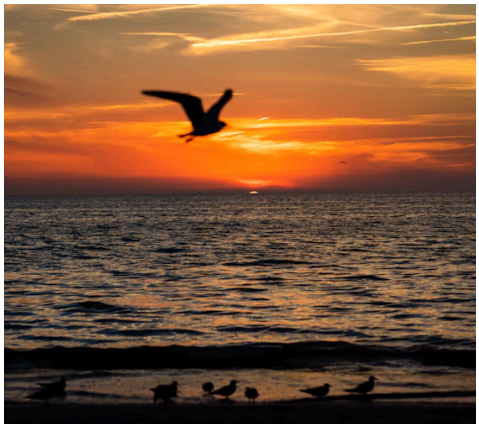
When a SERHANT. agent in New York, Boston, or Texas has a client relocating to Florida, they can refer that client straight to our team — often before the buyer has spoken to anyone local.

WHAT THIS MEANS FOR YOU

More qualified buyers competing for your home, and a buyer who already knows why they want to live here.







Sources: Tripadvisor Travelers' Choice Best of the Best Beaches 2026; SERHANT. 2026 company announcements; Zillow and Realtor.com team profiles.

CHAPTER TWO

The Team Behind Your Home

When you hire Regina, you hire the infrastructure of her entire organization – a full team of agents, a dedicated operations staff, our own in-house creative agency, and a national brand – working your sale from every side.

01 **REGINA SOTOMAYOR**

STRATEGY · PRICING · NEGOTIATION

Thirty years in real estate and $1.45B in new development represented. Regina sets the strategy and the price, and runs every negotiation on your sale.

02 **OUR AGENTS**

THE HOMESCENE | SERHANT. TEAM

Open houses, showings, and buyer follow-up covered by a full team – so your home is never waiting on one person's calendar.

03 **JADE & MAFER**

CLIENT CARE · OPERATIONS

Scheduling, paperwork, deadlines, and your weekly update – handled before you have to ask, from listing agreement to closing day.

04 **DRIVEN MEDIA GROUP**

OUR IN-HOUSE CREATIVE AGENCY

Listing film, photography, reels, posts, launch and open-house campaigns – produced within 48 working hours of the creative brief.

05 **SERHANT.**

THE BRAND BEHIND US

10M+ followers, offices from New York to Texas, and S.MPLE – the brokerage's own AI platform – keeping our whole team fast and on point.



creative brief to content in 48 working hours

BUILT BY THIS TEAM

This handbook, and the website you downloaded it from, were produced by our team, our in-house creative agency, and our AI tools. Your listing gets the same speed and the same polish.

CHAPTER THREE

What Your Home Is Worth

Online estimates guess. We price your home against what is selling right now — this month, in your neighborhood, at your price point — the same discipline we use to price every unit in a new tower.

WHAT A REAL VALUATION LOOKS AT

RECENT SALES NEAR YOU

The last 90 to 180 days, adjusted for waterfront exposure, elevation, year built, and condition. Not every "comp" on a portal is one.

YOUR COMPETITION

The buyer who tours your home tours three others the same afternoon. Where do you sit among them?

HOW FAST HOMES LIKE YOURS SELL

How many similar homes sell each month, and how many are waiting for buyers. It tells us whether the market is moving toward you or away from you.

HOW BUYERS SEARCH

Buyers search in brackets. A home priced at $1,525,000 is invisible to everyone searching up to $1,500,000. Sometimes the right number is just below a line.

AUTOMATED ESTIMATES

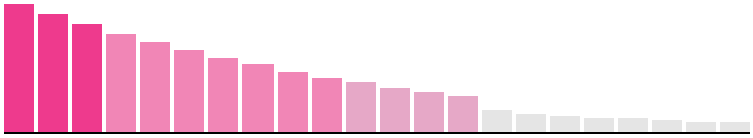
A starting point, not a price. Portal algorithms cannot see your seawall, your dock, your elevation certificate, or your new roof — or the three pending sales that have not closed yet. I can.

PRICING LUXURY & WATERFRONT

Above roughly $1 million, comparables thin out and every property is unique. A view, a deep-water slip, or a post-2002 build can each be worth six figures to the right buyer; the job is to find that buyer and prove the number to their appraiser.

WHY THE FIRST FOURTEEN DAYS DECIDE THE SALE

Every serious buyer in your bracket sees a new listing within days of launch — the largest audience your home will ever have. If the price is right, that audience produces showings, and showings produce offers. If the price is high, the audience passes, the listing ages, and the eventual buyer knows it. The reduction that follows almost always lands below where the correct price would have been on day one.



BUYER ATTENTION, DAYS 1–14 — THEN IT FADES

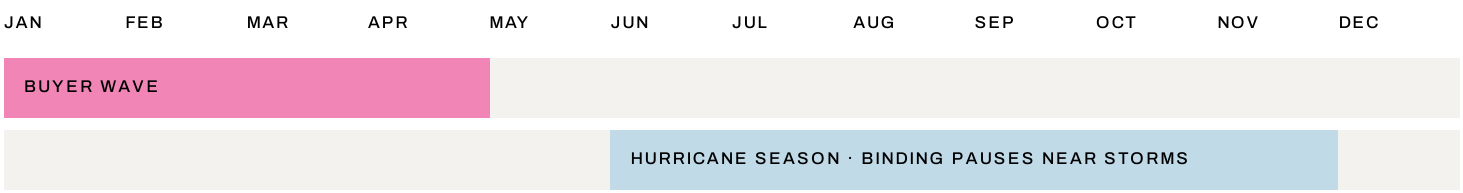


CHAPTER FOUR

When to Sell in Tampa Bay

Our market has a calendar of its own. Buyer traffic, insurance, and weather all move on a schedule, and the sellers who use that schedule do better than the ones who fight it.

THE YEAR, AT A GLANCE



launch here, meet the wave

OUT-OF-STATE BUYERS TOUR JAN–APR · STORM SEASON JUN 1 – NOV 30

THE BUYER SEASON

Out-of-state and seasonal buyers arrive in force from January through April – touring, and ready to close before they go home. A home that launches in early January meets that wave with fresh photography and a clean price. One that has been sitting since October meets it with a price-reduction history.

THE INSURANCE CALENDAR

When a named storm enters the Gulf, insurers stop binding new policies until it passes – and a buyer who cannot bind coverage cannot close on a financed purchase. Closing between August and October? Build a cushion of days into the contract for exactly this.

YOUR OWN CALENDAR

The best time to talk to an agent is six to twelve months before you want to move – enough time to make the repairs that matter, gather the documents buyers will ask for, and choose a launch date on purpose instead of by default.

THE RULE I GIVE EVERY SELLER

Decide the launch date first, then work backward. Photography, staging, inspections, and pricing all have lead times. A rushed launch is an underpriced launch.



Selling a condo or townhome? Timing also depends on the building: milestone inspection results, reserve studies, and pending special assessments must be disclosed and will be read closely by every buyer's lender. Know where your association stands before you list, not after the first offer.

CHAPTER FIVE

Getting Your Home Ready

Buyers pay for certainty. Every question you answer before they ask it is money left in your pocket at the closing table.

INSPECTIONS TO ORDER BEFORE YOU LIST

- ☐ **4-point inspection** (roof, electrical, plumbing, HVAC). Most Florida insurers require it on homes 20 years or older. Ordering it yourself lets you fix issues quietly instead of negotiating them publicly.
- ☐ **Wind mitigation report.** Documents hurricane features that earn the buyer insurance discounts. A good report is a selling point; put it in the listing.
- ☐ **Elevation certificate** for waterfront and coastal homes. Buyers' lenders and insurers will ask.
- ☐ **Pre-listing home inspection** on higher-value homes. It removes surprises from the buyer's inspection period, where sellers lose the most money.

PREPARING THE PROPERTY

- ☐ **Repair anything a 4-point would flag:** roof leaks, double-tapped breakers, polybutylene plumbing, aging water heaters
- ☐ **Clean, declutter, depersonalize.** Buyers need to see their life, not yours
- ☐ **Paint in a light, neutral palette** — the highest-return dollar in the house
- ☐ **Landscaping, pressure washing,** and a clean seawall or dock. The first photo is the exterior
- ☐ **Pool and waterfront:** service records ready, equipment working, water clear
- ☐ **Staging on vacant and luxury homes.** Empty rooms photograph small
- ☐ **Fix every small thing.** Ten small problems read as big ones

DOCUMENTS TO GATHER

- ☐ **Survey and permits** for additions, pool, dock, or seawall
- ☐ **Roof age and warranty;** HVAC and water heater ages
- ☐ **Insurance declarations** — property, flood, wind
- ☐ **Prior flood claims** or FEMA assistance, if any
- ☐ **Condo or HOA:** declaration, budget, reserve study, Milestone and SIRS reports, minutes, pending assessments
- ☐ **Mortgage payoff statement** and homestead status

WHERE THE MONEY GOES

Paint, lighting, landscaping, and a deep clean routinely return several times their cost. Full kitchen and bath remodels before sale usually do not. Ask before you spend.



the first photo is the exterior

CHAPTER SIX

Your Launch, Step by Step

Most agents list a home and wait. We reverse-engineer who will buy it, then reach that buyer everywhere at once — on screens across the country, in our database, and on your street.

PHASE ONE · 2 TO 3 WEEKS BEFORE LAUNCH

Reverse-engineer the buyer

PROFILE YOUR BUYER

We start with who buys your home: where they live today, what they search for, and what they will pay a premium for. Every piece of the campaign is built to reach that person.

PREPARE & PRICE

Inspections done, staging in, and the price set against that week's sales — not last year's.

CREATE

Driven Media Group films, photographs, flies the drone, and builds your home its own website — within 48 working hours of the creative brief.

COMING SOON

A private preview to our database, our past clients, and SERHANT. agents nationwide, plus personal calls to the agents who sell in your price range.

PHASE TWO · LAUNCH WEEK

Make noise everywhere at once

LIVE EVERYWHERE

On Stellar MLS and every major home-search site the same morning.

SOCIAL PREMIERE

Your film and reels premiere across Regina's channels — including nearly 10,000 Instagram followers — plus every agent on our team and Homescene | SERHANT.

TARGETED REACH

Paid social aimed at buyers in the markets yours is most likely to come from — California, Las Vegas, Wisconsin, Pittsburgh — and retargeting anyone who has viewed your home.

TEAM & DATABASE OUTREACH

Every matched buyer in our database hears about it, and every agent on our team calls their own buyers and sphere.

NEIGHBORHOOD OUTREACH

Personal invitations to your neighbors for a private preview. They know who has always wanted to live on your street.

YOUR FIRST MONTH, AT A GLANCE

3 WEEKS OUT	1 WEEK OUT	LAUNCH DAY	DAYS 2 TO 7	DAY 14
Buyer profile, prep, pricing, and the creative brief	Coming-soon preview to our database, past clients, and SERHANT. agents	Live everywhere, social premiere, targeted ads, team calls	Brokers' open, neighbors' preview, themed open house, live virtual tour	Your report, our recommendation, and the first offers

WHY VIDEO COMES FIRST

Buyers fall in love before they visit. A short, well-made film of your home does more work than fifty photos — it is what out-of-state buyers share with their spouse the night before they book a flight. Produced by Driven Media Group, our in-house creative agency, it is standard on every Homescene | SERHANT. listing, not an upgrade.

CHAPTER SIX · CONTINUED

The Events, and After

Buyer attention peaks in the first two weeks. Our events turn that attention into showings, and our follow-up turns showings into offers.

PHASE THREE · THE EVENTS

Not just another open house

BROKERS' OPEN

A hosted preview for the agents who sell in your price range, so your home is top of mind when their buyers call.

THEMED OPEN HOUSE

Every open house has a theme, is promoted for a week across all our channels, and is hosted like an event. Our events draw a crowd.

LIVE VIRTUAL TOUR

A live, guided webinar walk-through for out-of-state buyers and their agents, with questions answered on the spot.

PHASE FOUR · DAYS 1 TO 14 AND BEYOND

Report, adjust, negotiate

FOLLOW UP EVERYTHING

Every showing and every event guest is followed up, and every piece of feedback is logged.

YOUR WEEKLY REPORT

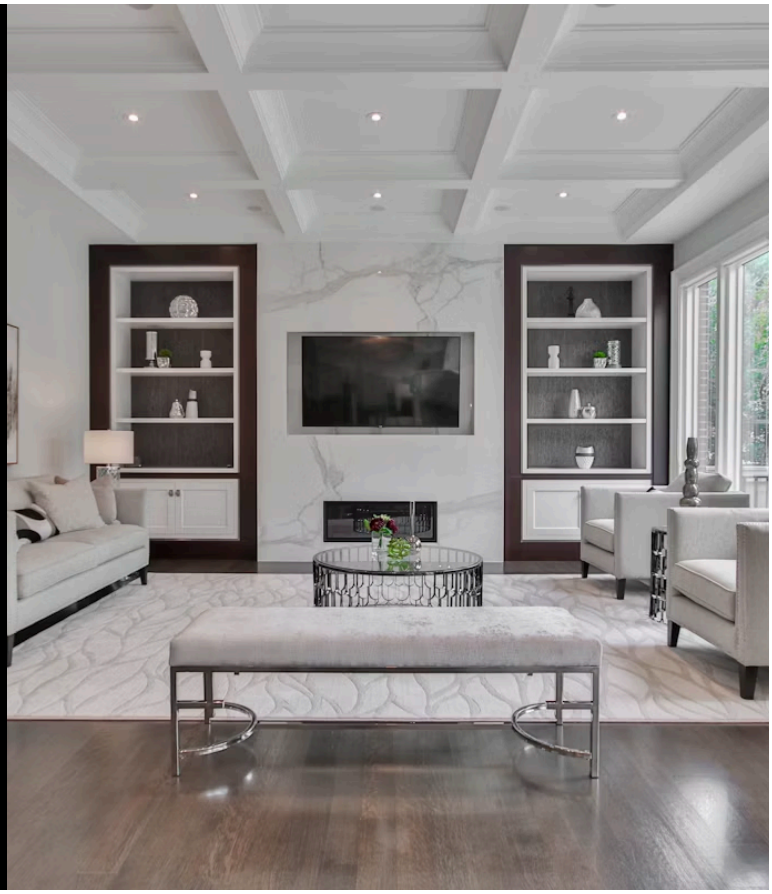
Jade and Mafer send you traffic, online views, feedback, competing listings, and our recommendation.

ADJUST EARLY

If the market tells us something at day 14 or day 30, we act while the listing is still fresh.

we sell with excitement

An open house is not just another open house. Every Homescene | SERHANT. event is themed, promoted across every channel we have, and hosted so buyers remember how your home made them feel.



CHAPTER SEVEN

Reading an Offer Beyond the Price

The highest number is not always the best offer. In Florida, the contract terms decide how much of that number you actually keep – and how likely you are to reach closing at all.

FINANCING

Cash, conventional, jumbo, FHA, or VA. A cash buyer needs proof of funds; a financed buyer needs an appraisal – and in a rising market that appraisal is your biggest risk.

INSPECTION PERIOD

On the Florida "As Is" contract, the buyer can cancel for any reason during this window. Shorter is stronger: ten days is common; five is excellent.

APPRAISAL

Does the buyer agree to cover any shortfall between appraised value and price? On luxury and waterfront homes, this clause can be worth more than a higher offer without it.

CONCESSIONS

Seller-paid closing costs, home warranties, or repairs reduce your net just as surely as a lower price.

ESCROW DEPOSIT

How much, and when. A larger deposit signals commitment and is what you keep if the buyer defaults.

FINANCING CONTINGENCY

How many days the buyer has to obtain loan approval, and what happens to the deposit if they cannot.

CLOSING DATE

Does it fit your move? Does it leave room for a storm delay in season?

CONTINGENT ON A SALE

If the buyer must sell their home first, your sale depends on theirs. Price that risk.

every offer, side by side,

on one page

MULTIPLE OFFERS

We run them as a process, not a reaction. Every buyer gets the same deadline and the same information, and you see every offer side by side: price, deposit, contingencies, closing date, and estimated net.



CHAPTER EIGHT

Contract to Closing

Once you sign, the deal becomes a set of deadlines. Miss one and you can hand the buyer a free exit or a free discount. This is a typical Florida timeline on a financed sale.

01	**EFFECTIVE DATE**	The day the last party signs. Every deadline in the contract counts from here.
02	**ESCROW DEPOSIT** WITHIN ~3 DAYS	Delivered to the title company or escrow agent. We confirm receipt in writing.
03	**INSPECTION PERIOD** 5 TO 15 DAYS	The buyer inspects; the buyer's insurer reviews the 4-point and wind mitigation. Repair requests, if any, arrive now. Having your own reports done first is why this stage goes quietly for prepared sellers.
04	**APPRAISAL & LOAN APPROVAL** 20 TO 30 DAYS	We meet the appraiser with the comparables and the upgrade list. If the value comes in short, the appraisal clause decides who pays.
05	**TITLE & SURVEY**	The title company clears liens, open permits, and boundary issues. Open permits are a common Tampa Bay surprise; we check for them before listing.
06	**CONDO OR HOA APPROVAL**	Many associations require buyer approval or an estoppel letter. Build the lead time into the contract.
07	**WALKTHROUGH & CLOSING** 30 TO 45 DAYS	The buyer confirms the home's condition, funds are wired, documents are signed, and the deed is recorded. You are paid the same day in most cases.

SETTING THE DATE

Cash sales can close in two to three weeks. New construction and condo resales often need longer for association paperwork. We set the date to fit the deal, not the other way around.



CHAPTER NINE

What It Costs: a Sample Net Sheet

Sellers should never be surprised at the closing table. Below, an illustrative net sheet on a $1,500,000 Pinellas County sale with customary seller-paid items. Your numbers will differ; I prepare an exact one for every client before we list.

ITEM	BASIS	AMOUNT
Sale price		$1,500,000
Brokerage commission	6.0%	($90,000)
Documentary stamp tax on deed	$0.70 per $100	($10,500)
Owner's title insurance policy	Florida promulgated rate	($6,325)
Title search, settlement & closing fees	Estimate	($1,200)
Property taxes, prorated	Varies by closing date	(Varies)
HOA or condo dues, prorated; estoppel fee	If applicable	(Varies)
Mortgage payoff & recording of satisfaction	Your lender	(Varies)
ESTIMATED PROCEEDS BEFORE PAYOFF & PRORATIONS		$1,391,975



NOTES ON THE NUMBERS

In Pinellas and Hillsborough counties the seller customarily pays for the owner's title policy; in some other Florida counties the buyer does. Custom is negotiable in the contract.

Documentary stamps on the deed are a state tax paid by the seller at $0.70 per $100 of the sale price in Pinellas and Hillsborough.

Repairs agreed during the inspection period, seller concessions, home warranties, and staging are additional and depend on the deal.

If you have owned and lived in the home as your primary residence for at least two of the last five years, up to $250,000 of gain ($500,000 for a married couple) may be excluded from federal capital gains tax. Confirm with your CPA.

Illustrative only. Title premiums follow Florida's promulgated rate schedule; closing fees and prorations vary by title company, association, and closing date.

CHAPTER TEN

What Florida Requires You to Disclose

Florida is a disclosure state. Since *Johnson v. Davis* (1985), a seller must disclose known facts that materially affect the value of the property and are not readily observable by the buyer. "As-is" changes what you agree to repair; it does not change what you must disclose.

DISCLOSURE	WHAT IT COVERS
SELLER'S PROPERTY DISCLOSURE	Known defects in the roof, structure, systems, drainage, termites, additions, and permits. Answer honestly and completely; it is your best protection after closing.
FLOOD DISCLOSURE	Required by Florida law since October 1, 2024 – whether you have filed a flood insurance claim, received federal flood assistance, or know of flooding at the property.
RADON GAS NOTICE	A statutory notice included in every Florida sales contract.
LEAD-BASED PAINT	Federal requirement for homes built before 1978.
COASTAL CONSTRUCTION CONTROL LINE	For property seaward of the CCCL, a statement about coastal erosion and building restrictions.
HOMEOWNERS' ASSOCIATION DISCLOSURE	Mandatory summary of dues, assessments, and restrictions for homes in an HOA.
CONDOMINIUM DOCUMENTS	Declaration, bylaws, rules, budget, Q&A sheet, and the most recent financial and inspection reports. The buyer's right to cancel runs from the day they receive the complete package – deliver it early.
PROPERTY TAX DISCLOSURE	A notice that the buyer's taxes will be reassessed at sale and may be higher than yours.

HOMESTEAD SELLERS

Your Save Our Homes assessment benefit may be transferable to your next Florida home. Ask about portability before you close; the timing rules matter.



This handbook is general information for Florida sellers, not legal advice. Disclosure requirements change; your agent and, where appropriate, a Florida real estate attorney will confirm what applies to your property.

CHAPTER ELEVEN

Seven Mistakes That Cost Sellers Money

1 PRICING ON HOPE, THEN "TESTING THE MARKET"

The market tests you. The largest audience your listing will ever have arrives in the first two weeks, and it does not come back for a price reduction.

2 SKIPPING THE PRE-LISTING INSPECTIONS

Every issue a buyer discovers costs more to negotiate than it would have cost to fix – and hands them leverage or an exit.

3 LAUNCHING WITH PHONE PHOTOS AND NO VIDEO

Out-of-state buyers decide from a screen. If the home does not look like a million dollars online, they will not fly in to find out.

4 TAKING THE HIGHEST OFFER WITHOUT READING IT

A financed offer with no appraisal protection and a long inspection period can net less – and close less often – than a lower cash offer.

5 IGNORING THE ASSOCIATION UNTIL THE BUYER ASKS

Pending assessments, Milestone findings, and low reserves are discovered either by you, early, or by the buyer's lender, late.

6 LEAVING OPEN PERMITS FOR TITLE TO FIND

Open permits and unpermitted work are common in Tampa Bay, and both can stall a closing for weeks. We check the county records before we list.

7 CHOOSING AN AGENT ON COMMISSION ALONE

The gap between a good sale and a great one on a luxury home is measured in tens of thousands of dollars. Ask every agent to show you their marketing, their pricing method, and their last three sales in your bracket.



the market tests you

QUESTIONS TO ASK ANY AGENT BEFORE YOU LIST

- How did you arrive at this price, and what are the three closest comparables?
- What does the launch look like, day by day, for the first two weeks?
- Who produces the video and photography, and can I see examples?
- How do you reach buyers outside Tampa Bay?
- How will you report showings and feedback to me?
- What do you expect my net to be, in writing?

ready for your number?

Start with the Valuation. Then Decide.

A private, data-backed valuation of your home, prepared personally by Regina and delivered within 48 hours. No automated estimate, no obligation.

REGINASOTOMAYOR.COM



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