PALM COAST SELLER'S GUIDE · 2026

FLAGLER COUNTY, FLORIDA

WHAT YOUR PALM COAST HOME IS REALLY WORTH RIGHT NOW

— and the prep that actually adds value before you list.

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WHO THIS IS FOR

The straight-answer guide for anyone thinking about selling a home in Palm Coast or Flagler County in the next twelve months. Real numbers from named sources, the pricing conversation most sellers never get until it's too late, what to fix and what to skip, and what selling actually costs in Florida — from a Palm Coast agent who is licensed for both the house and the loan.

01

THE NUMBER IN YOUR HEAD IS PROBABLY WRONG

Straight answer: most sellers I sit down with have a number in their head, and most of the time it's higher than what the data says. That's not a knock on anybody. You've lived in the house. You know what you put into it. You remember what the neighbor's sold for in 2022.

Here's the problem. The market doesn't price your house on what you paid, what you spent, or what the neighbor got two years ago. It prices it on what a buyer will pay this month, against everything else they can buy this month.

And in Palm Coast right now, that's a real conversation. One source says Flagler prices are up. Another says they're down. Both are credible. Anybody who tells you only one of those is selling you something.

> **What it costs to get this wrong:** you list at your number, the house sits, and then the question every buyer asks starts — "what's wrong with that house?" You end up chasing the market down with price cuts, and you usually land below where you'd have sold if you'd priced right on day one.

This guide is what I'd tell you at the kitchen table. The real numbers, with the source and the month next to each one. How I actually figure out what your house is worth. The pricing plan we'd agree on before it ever hits the market. What prep is worth doing and what isn't. What it costs to sell in Florida. And how selling and buying at the same time works without owning two houses.

I'M GOING TO TELL YOU EVERYTHING, GOOD AND BAD. LET'S GET TO IT.

02

WHAT PALM COAST IS ACTUALLY DOING RIGHT NOW

These are the numbers, with where they came from and when. Where two sources disagree, you get both — that's the honest version.

MARKET · SOURCE	MEDIAN SALE PRICE	DAYS ON MARKET	SUPPLY
Flagler County GoToby (MLS data), July 2026	$370,950 (+3.5% year over year)	58	4.2 months
Flagler County (cross-check) Redfin, June 2026	$357,442 (−2.3% year over year)	73	—
Palm Coast (city) Redfin, June 2026	$349,810 (flat, −0.05%)	71	—
Florida statewide, single-family Florida Realtors, July 2026	$425,000 (+3.7% year over year)	—	4.5 months

Listen — read that top pair again. GoToby has Flagler up 3.5%. Redfin has it down 2.3%. Same county, same summer. GoToby's own analysis says why: price reductions and seller concessions are propping up the median, so the headline number is holding up better than actual values underneath it.

Now the part that matters more than the median:

- Flagler closed 267 homes in July — up 16.1% from a year ago (GoToby, July 2026)
- Active listings were down 20.5% from a year ago, at 1,118 (GoToby, July 2026)
- Palm Coast itself sold 825 homes over the Redfin period, up 11.1%, at 71 days on market versus 76 a year earlier (Redfin, June 2026)

So: more homes selling, fewer homes for sale, and days on market slightly shorter than last year. That's a market clearing inventory, not a market collapsing. Four-ish months of supply is close to what most people call balanced.

What that means if you're selling: homes that are priced where the data says are moving. Homes that are priced where the owner hopes are the ones sitting past 70 days and taking the reductions and concessions that are dragging the "real" number down. The market isn't the problem for a well-priced Palm Coast home right now. The price is the problem for a badly priced one.

One more thing nobody local explains. Raydient's master plan west of US-1 would take approved units in that district from about 12,000 to roughly 22,000 homes over a thirty-year buildout, with construction still a couple of years out and the city planning to annex around 7,000 acres (FlaglerLive, April 23, 2026). That's the single biggest long-term story in Flagler County. It doesn't change your sale this year. It does mean the supply picture in Palm Coast is going to look different in a decade, and if you're deciding between selling now and holding for years, you should know it's coming.

And honestly — these numbers are current as of the month shown. They'll move. Before you set a price, get the current month's figure, not the one in this guide.

03

HOW I FIGURE OUT WHAT YOUR HOUSE IS WORTH

Let me break that down so it's simple. I don't guess, and I don't start from your number or mine. I build a comparison against three sets of homes:

SOLD

What has actually sold near you recently — closed sales, the only number a buyer's lender will care about

ACTIVE

What's for sale right now — your competition the week you list

PENDING

What's under contract — where buyers are actually landing today, before it shows up as a closed sale

Each one gets broken down against your house on the things that move value: square footage, bedrooms and bathrooms, lot size, garage, age, and condition. Then we adjust for what's different.

In Palm Coast specifically, three things move the number more than people expect:

- **Water.** A saltwater-canal home with a dock, a freshwater-canal home, a lake lot, and a dry lot in the same section are four different products. "Waterfront" on a listing means very different things here, and buyers know it.
- **The roof and the insurance question.** Buyers in Florida get an insurance quote before they close, and their insurer will ask about roof age, the four-point inspection, and wind mitigation. A newer roof isn't just a feature — it's what keeps a buyer's deal from falling apart in week three. An older roof isn't the end of the world, but it has to be priced honestly, because the buyer's insurer will price it for you.
- **The pool, the lanai, the garage.** In this climate a screened lanai and a pool are real value, a three-car garage is real value, and a "bonus room" that's actually an unpermitted enclosed garage is a problem, not a feature.

What the online estimate is and isn't. The automated number on the listing sites is a starting point for a conversation, not a value. It doesn't know your roof is two years old, it doesn't know the canal is saltwater, and it doesn't know the house three doors down had a leaking slab. Use it for a gut check. Don't price off it.

And here's the thing I'll always tell you, even when it's not what you want to hear: sometimes that comparison lands well below where you thought. When it does, I'm going to show you exactly why, sale by sale, so you can see it yourself instead of taking my word for it.

04

PRICE WHERE THE DATA SHOWS, AND DECIDE THE PLAN UP FRONT

Most of the time, the seller wants to list it for their price. I get it. So here's the conversation I'd rather have before we list than after:

WHERE DO WE PRICE ON DAY ONE? AND IF IT'S STILL SITTING AT THIRTY DAYS, SIXTY, NINETY — WHAT DO WE DO?

Do we reduce automatically, or do we wait? Do we list at your number and see what happens, or at the number the data shows?

There's no wrong answer to that, as long as it's decided before the sign goes in the yard. What goes wrong is not deciding — then it's day 45, nobody's called, and we're arguing about it under pressure.

Why the day-one price matters so much here:

- The longer a house sits, the more people ask what's wrong with it. That's not fair, and it's how buyers think anyway. In a market where Palm Coast is averaging around 71 days (Redfin, June 2026), a listing at 120 days is carrying a story you don't want.
- A lower price puts your house in front of more buyers, because more of them have it inside their search range. That can draw more showings and more interest early — not guaranteed, nothing is, but it's how the math works.
- Reductions later rarely recover what a right price on day one would have gotten. Buyers who watched you drop twice come in low a third time.

Here's where sellers accidentally create a problem for themselves: pricing "with room to negotiate." In practice the buyers you wanted never see the house, and the ones who do open negotiations from your padded number, not the real one. You end up negotiating twice.

WHAT I'LL BRING

The closed sales, the actives, the pendings, and a written plan with dates on it.

WHAT I WON'T BRING

A promise of multiple offers, a promise of over-asking, or a promise of a timeline. Nobody honest can promise those.

I can tell you what the data supports and what usually happens when a home is priced there — and then we decide together.

05

PREP THAT PAYS, PREP THAT DOESN'T

You don't need to renovate to sell. You need to remove the reasons a buyer says no, and the reasons a buyer's insurer or lender says no. In that order.

DO THESE FIRST — THEY'RE ABOUT THE DEAL SURVIVING, NOT THE PHOTOS

- Get the roof, the electrical, the plumbing, and the HVAC looked at before a buyer's inspector does. In Florida, the buyer's insurance quote will turn on a four-point inspection and a wind mitigation report. Knowing what's on them before you list means no surprises at day 20.
- Fix anything involving water — a leak, a stain on the ceiling, a soft spot, a sliding door that pools water. Water intrusion is the thing that scares Florida buyers and inspectors most.
- Service the AC and have the paperwork. Pull permits on anything that's supposed to have one. An unpermitted addition or enclosed garage is a conversation to have with me before listing, not with a buyer's attorney after.
- **If it's a condo:** Florida's condo law changes that took effect in January 2026 brought mandatory structural inspections for certain buildings and full reserve funding, with special assessments following. Lenders and insurers are looking hard at condo associations now. Get your association's current inspection status, reserve study, and any pending assessments together before you list — buyers will ask, and the sale can hinge on it.

THEN THESE — THE ONES THAT CHANGE HOW THE HOUSE SHOWS

- **Declutter** harder than feels comfortable. Half the closets, half the counters, half the furniture in the small rooms.
- **Neutral paint** where the color is loud. Cheap, fast, and it's the single most common thing buyers say they "can't see past."
- **Lighting.** Every bulb working, every bulb the same warm color, blinds open for the photos.
- **Curb appeal for Palm Coast specifically:** pressure-wash the driveway and the roof line, trim the palms, edge the lawn, clean the pool and the screen enclosure. Buyers here decide a lot from the street and the lanai.
- **Fix the small stuff.** A sticking door, a missing outlet cover, a dripping faucet. Individually they're nothing; together they read as "nobody took care of this."

USUALLY SKIP THESE — THEY RARELY RETURN WHAT THEY COST RIGHT BEFORE A SALE

- A full kitchen or bath remodel. Buyers here would rather price the work in and choose their own finishes.
- Highly personal upgrades — the built-in bar, the specialty flooring, the custom color scheme.
- Adding a pool right before listing. It's real value, but it's a long project at full cost for a partial return.

Decide what conveys, in writing, before the first showing. I once watched a sale go sideways over a refrigerator the buyers believed was included and the sellers took with them. I covered the difference myself rather than argue, and I learned the lesson: appliances, the pool equipment, the mounted TVs, the shed — decide it up front and put it in the listing. It's a five-minute conversation that prevents a very bad week.

06

WHAT SELLING ACTUALLY COSTS IN FLORIDA

Nobody likes this page. Everybody needs it. These are the pieces of a Florida seller's closing statement, so the number you net isn't a surprise.

LINE ITEM	WHAT TO KNOW
Documentary stamp tax on the deed	In Florida the seller customarily pays it, and the rate is $0.70 per $100 of the sale price — so on a $350,000 sale that's **$2,450** (Florida Department of Revenue, publication GT-800014). This is a state tax, not a fee anyone can waive.
Commission	Negotiated, agreed in writing before we list, and it's a conversation we have openly — including what, if anything, you choose to offer toward the buyer's side. I'll explain every option; I won't quote you a number in a guide because it's your decision and it's made at the table.
Title and closing	Who pays for the owner's title policy and the closing fee is set by contract, and the local custom varies from county to county in Florida. In Flagler, ask — don't assume. It's a negotiable line either way.
Mortgage payoff	Your mortgage payoff, including the interest through the closing date, plus any second mortgage or HELOC.
Prorations	Property taxes and any HOA dues, split to the day of closing.
Buyer-side items in the contract	Anything the contract says you'll pay for the buyer — repairs from the inspection, a home warranty, or a contribution toward their closing costs.

On that last one, a straight word about concessions. Right now in Flagler, seller concessions are part of why the median looks better than the underlying values (GoToby, July 2026). A concession isn't a defeat. Used deliberately, it can be the thing that gets a buyer over the line without a price cut that shows up publicly. Used reactively at day 60, it's just a discount with extra steps. Plan for it, don't be surprised by it.

And a word about offers backed by VA and FHA loans, because this is where I hear the most bad advice. Sellers get told a VA offer is a weak offer — harder, more scrutiny, more problems. Here's the honest version. Yes, a VA loan has its own appraisal guidelines and there are inspection items that have to be addressed before closing. But it's a loan I write, and it's one of the more straightforward ones to get through when the paperwork is in order. The rule people get backwards: a seller paying the buyer's ordinary loan-related closing costs is not limited by the VA's 4% cap — the 4% applies to concessions beyond those, like paying the funding fee or a rate buydown (VA seller concession rule as published by Veterans United, 2026). Judge every offer on its price, its terms, and how solid the buyer's financing is. Don't throw one out because of the loan type on the front page.

SELLING AND BUYING AT THE SAME TIME

If you're selling in Palm Coast, there's a good chance you're also buying — moving up, moving down, moving closer to the water, or building new while you sell the current house. This is the part where people lose sleep, so let me break it down.

The three ways it usually gets done:

SELL FIRST, THEN BUY

Cleanest money, hardest logistics — you may need a short-term rental or a lease-back from your buyer for a few weeks. In a balanced market this is often the least risky path.

BUY WITH A SALE CONTINGENCY

Your purchase depends on your sale closing. Sellers of the home you want will weigh that against other offers, so the contingency needs a tight, realistic timeline behind it.

BUY FIRST, CARRY TWO FOR A WHILE

Works when your finances allow it. It's the most comfortable and the most expensive. If it's a new build, the builder's timeline and yours have to line up, and builders' contracts protect the builder — I started my career on the builder's side of that table, so I read those contracts for what they are.

Because I'm licensed for both the house and the loan, when you're doing both at once the two timelines sit with one person. The sale, the purchase, and the financing on the new place move together instead of getting relayed between offices. That's the whole reason I hold both licenses. It's always your choice whether to use the mortgage side, and it's never a condition of working with me on the sale.

TWO FLORIDA TAX THINGS TO KNOW BEFORE YOU MOVE

— and then talk to the Flagler County Property Appraiser and a tax professional, because I'm neither:

- **Save Our Homes portability.** If your current home is homesteaded, Florida lets you carry the difference between its market value and its capped assessed value to your next Florida homestead — up to $500,000 — as long as you establish the new homestead within three tax years of leaving the old one, by filing form DR-501T with your homestead application by March 1 (Manatee County Property Appraiser, 2026 — the rule is statewide). For a long-time Palm Coast owner this can be a significant number, and a lot of people leave it on the table because nobody told them.
- **Amendment 3 is on the November 3, 2026 ballot.** It's proposed, not law, and it needs 60% to pass. If it passes, homesteads established by December 31, 2026 would see a larger non-school exemption starting in 2027, while homesteads established in 2027 or later would start smaller and phase up over years (Pinellas County Property Appraiser, 2026). I'm not telling you to time a move around a ballot question — I'm telling you it exists so you can ask the right people about it.

WHAT GOOD LOOKS LIKE

Three real ones, from the last year or two. Details kept general on purpose.

> A Palm Coast family had a custom home going up while they were selling the house they were living in. Two contracts, two timelines, one family in the middle. I was their agent on both sides and their lender on the new build, and when the builder side got difficult near closing, the loan and the sale were in one set of hands instead of two offices pointing at each other.
>
> **"As our lender he was our advocate in getting closed while dealing with adversity from the builder."**
>
> (Real estate and mortgage services provided in a dual capacity.)

> A seller who came in with the pricing conversation from Page 4 already had — the closed sales, the plan, the dates.
>
> **"Garrett kept us informed during all events and was very knowledgeable about the market and procedures to complete the sale and closing of the deal. We are very satisfied with the quick sale (7 weeks) and the rapid closing."**
>
> Seven weeks was their result, not a promise of yours. What made it work was the price on day one and the communication every day after.

> And one that wasn't about numbers. A seller handling their late grandfather's property called it one of the hardest things they'd done. What they named afterward wasn't the price — it was patience. Some sales are a spreadsheet. Some are a family closing a chapter. I've done both, and I know which one you're in before you tell me.

Every quote above is a real client review, in their words. I don't write testimonials.

NEXT STEP

HOW GARRETT HELPS NEXT

Here's where you are right now: you've got a number in your head, a house that needs some decisions made, and a market where the honest answer is "it depends on the price." That's a completely normal place to be.

Here's what happens if you want a hand. I come to the house, I walk it, and I bring the actual comparison — closed, active, pending — so you can see what the data says and why. You get a straight answer on the number, including if it's lower than you hoped. We agree on the pricing plan and the prep list before anything goes live. And from the day it lists to the day it closes, you'll know what's happening before it happens — that's the thing my clients name more than anything else, eleven of them across six years in writing, after hours and weekends included.

If you're buying too, the loan side can sit with me as well, so the sale, the purchase, and the financing run on one timeline. Your call, always — it's optional, never a condition.

No pressure, no pitch. If you read this and decide to wait a year, that's a good outcome too.

CALL OR TEXT ME AT 386.449.9248 AND I'LL GIVE YOU A STRAIGHT ANSWER.

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