



Downsizing: Your Questions Answered

The 10 questions homeowners ask us most,
answered plainly.

A homeowner guide for Tampa Bay

SAAVEDRA & SONS
— GROUP —

VANTAGE
REALTY FLORIDA

Honest conversation first. Then the game plan.



01

What is my home worth?

It's what buyers are paying now for homes like yours nearby, not an online estimate. We look at recent sales, what's for sale and what didn't sell, then give a price range and the reasoning.

02

What will I actually walk away with?

Sale price minus any mortgage payoff minus selling costs. In Florida those usually include documentary stamp tax (\$0.70 per \$100 of price), title and closing fees, brokerage compensation and any repairs or credits. We build a net sheet with your numbers.





03

Sell first, buy first, or move twice?

Sell then stay briefly after closing; line up both closings together; or with strong equity, buy first without carrying two payments for long (a lender confirms what's possible).

04

How long does it take?

Plan about a week; get ready 1 to 3 weeks; time on market depends on price, condition and the market (we show current local numbers); under contract to closing about 30 to 45 days with a loan, sooner with cash.



05

Can I keep my lower property taxes?

Often yes. Florida's portability rule can carry much of your Save Our Homes difference (up to \$500,000) to a new Florida homestead if you buy within the required time window and apply with the county property appraiser.

06

Will I owe tax on my gain?

Many owners don't. Federal rules generally exclude up to \$250,000 of gain (\$500,000 married filing jointly) on a home owned and lived in 2 of the last 5 years. Confirm with your tax professional.

07

Do I need to fix everything first?

No. We point out the few repairs that pay you back.





08

What do I do with everything?

Estate sale companies, donation pickups and downsizing movers handle most of it, ask us for local names.

09

What kinds of homes fit downsizing?

Single-story homes and villas, 55+ communities, condos and townhomes (we check association fees and assessments), homes closer to family.

10

What's the first step?

A 20-minute conversation about value, what you'd net and a timeline that fits your life. No pressure on when you move.



Let's start a conversation.

352-320-4466

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171+ transactions since 2019.

General information, not tax, legal or financial advice. Confirm with your tax professional and county property appraiser.