

The Real Costs of Selling Your Home in Ocala, Florida

By Stephanie Frost – Your Ocala, Florida Real Estate Expert



Welcome to Your Seller's Guide

Selling your home is a major decision—and one of the most significant financial transactions you'll make. While many homeowners focus on the potential sale price, far fewer understand the true costs involved in selling a property.

I'm Stephanie Frost, and I've been helping Marion County homeowners buy and sell real estate since 2007. I've called Ocala home since 1989, and over the years, I've seen too many sellers blindsided by unexpected expenses that could have been avoided with a little planning.

My goal is to make your selling process as stress-free and profitable as possible by ensuring you understand each potential cost, where you can save, and how to net the most from your sale.



This guide breaks down the most common expenses you may face so you can plan ahead, avoid surprises, and move forward with confidence. Every situation is different, so some of these expenses will apply to you, while others will not. The amount of each expense will vary based on several factors such as the age of your home, the price of your home, whether you hire it out or do it yourself, the state of the market, and more. If you want numbers specific to your home, you will find my contact information at the end of this guide. I'm happy to walk you through these calculations, help minimize your expenses, and sell your home for top dollar.

Costs Before Your Home Hits the Market

Some of the expenses that you'll incur as a seller will be paid before you even list your home for sale. Selling a home is all about presentation. Most buyers make up their minds within moments of seeing a property, so preparing your home to shine is essential, if you want to get top dollar for your home.

Professional Cleaning



Buyers notice the details. A deep clean—including windows, carpets, and exterior pressure washing—can make your home feel newer and well-maintained. This typically costs \$200–\$600 for professional services, or you can save by handling the work yourself. A clean home feels more valuable and often results in stronger offers.

Landscaping and Curb Appeal

First impressions are everything. You want to ensure that your home has maximum curb appeal, which will increase perceived value and reduce time on market. Typical costs range from \$100–\$1,000+ for things like mulch, fresh flowers, hedge trimming, or painting the front door. Even small touches can make a big impact without breaking the bank.



Preparing Your Home for Sale

- Repairs and Routine Maintenance



Deferred maintenance can raise red flags for buyers and inspectors. Addressing issues upfront helps your home feel "move-in ready" and prevents surprises during inspection.

- Typical Cost: Varies widely, from \$200 for minor touch-ups to several thousand for significant repairs.
- Pro Tip: A pre-listing home inspection can help you identify any issues that need to be addressed, allowing you to budget and complete repairs ahead of time.

Strategic Upgrades

Not every improvement adds value, but some do. Fresh interior paint, updated lighting, or replacing worn flooring can help your home stand out in the market.

Before making any changes, contact a trusted real estate professional for advice. You want to ensure any renovations will increase your home's value by more than their initial cost.

- Typical Cost: \$500 to \$5,000+ depending on the project.

Home Staging (Optional)

Staging—whether using your own furniture or renting—can make rooms feel bigger, more appealing, and help buyers visualize themselves in the space. The benefit of staging depends on several factors, so it's worth discussing with your real estate professional first.



Keep in mind that staging doesn't need to be expensive; you may even be able to use items you already have.

- Typical Cost: \$500–\$2,000 for full professional staging (DIY options cost far less).
- Impact: According to the National Association of REALTORS® "staging increased the dollar value of a residence between 6% and 10%" (2021 Profile of Home Staging).

Typical Closing Costs in Ocala

Here's a breakdown of some of the typical fees that you can expect at closing (estimates for reference):

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| Doc Stamps | calculated at \$0.70 per \$100 of purchase price |
| HOA Dues | Prorated through the closing date |
| HOA Estoppel Fee | Estoppel fees vary, but Florida regulations allow a maximum fee of: <ul style="list-style-type: none">• \$299 fee for non-delinquent accounts• Additional \$179 fee if the account is delinquent• \$119 fee for expedited processing, if requested |
| Property Taxes | Property taxes are prorated to the day of closing |

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|----------------------|---|
| Title Search Fee | \$150–\$200 |
| Closing Fee | \$300–\$500 |
| Lien Search Fee | \$150–\$250 |
| Owner's Title Policy | \$5.75 per \$1,000 (up to \$100,000 in liability), then \$5.00 per \$1,000 from \$100,000 to \$1,000,000 in liability, with further reduced costs as liability increases (It is customary in most areas of Florida for the seller to pay for the owner's title policy on behalf of the buyer) |

Other fees may include courier, recording, and wire transfer charges.

Additional Costs to Consider



Moving Costs

Factor in movers, truck rentals, storage, and packing supplies. Typical costs range from \$500–\$3,500 or more depending on the move's distance and complexity.



Mortgage Payoff and Related Fees

Carefully review your mortgage documents for any early payoff or processing fees from your lender. If unsure, contact your lender for assistance to ensure these are included in your total estimated cost

What Should You Budget?

Every sale is unique, but as a general guideline, most sellers should budget 8–10% of the home's final sale price for all associated costs (including commissions, closing expenses, and repairs).

With my guidance, we'll create a custom net sheet so you'll know exactly what to expect—and how much you'll potentially walk away with—before you list your home.

Ready to Sell Your Ocala Home?

Let's make it easy, profitable, and stress-free.



Book a Free Home Seller Consultation

I'll walk you through your numbers, create a personalized selling strategy, and show you how to maximize your proceeds.



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