

# Pre-Listing Renovation Checklist for Florida Home Sellers

The pre-listing improvements that consistently move the needle in Northeast Florida are fresh neutral paint, kitchen and bath refreshes, updated lighting and flooring, curb appeal, and fixing deferred maintenance — prioritized by what buyers in your price range actually care about.

You have made the decision to sell. Now comes the question every seller faces: what do you fix, refresh, or renovate before you list — and what do you leave alone? The answer is not the same for every home or every market, and generic national advice often misses what actually matters to buyers in Northeast Florida specifically.

This guide walks you through a practical, prioritized framework for pre-listing preparation in St. Johns and Duval County. It covers which improvements have the strongest impact on buyer perception and offer quality, which are a waste of money, how to think about ROI without relying on statistics you cannot verify, and how to get the work funded if budget is the obstacle.

The goal here is not to over-improve your home — it is to remove the objections that reduce offers and help the home show at its genuine best. A well-prepared listing in Nocatee, Ponte Vedra, or St. Augustine competes differently than a home that shows deferred maintenance and dated finishes. Preparation is leverage.

## Start with a Pre-Listing Inspection

Before you spend a dollar on cosmetic updates, hire a licensed home inspector for a pre-listing inspection. In Florida, this means paying particular attention to the roof (age, condition, missing or damaged shingles), the HVAC system, plumbing under sinks and at the water heater, electrical panel, and any signs of moisture intrusion or wood rot — all of which are common issues in Northeast Florida's humidity and heat.

The purpose of the pre-listing inspection is to find what the buyer's inspector will find, while you still have control over how it is handled. A buyer who discovers a roof issue during their inspection has leverage and anxiety on their side. You, discovering the same issue three weeks earlier, can get a proper repair quote, decide whether to fix it or price accordingly, and present the situation proactively — all of which projects competence and good faith.

In Florida specifically, buyers and their agents will scrutinize roof age and condition, AC age and performance, and any moisture or mold indicators more closely than nearly anything else. These are not cosmetic concerns — they are the items that kill deals in inspection or cause buyers to renegotiate. Know what you have before you list.

## Fix Deferred Maintenance Before Anything Else

Deferred maintenance — the small and medium repairs you have been living with — signals to buyers that the home has not been well cared for, and it often leads to disproportionate price reductions or concession demands in negotiation. Fix these first, before any cosmetic updates.

In Northeast Florida, the most common deferred-maintenance items that affect buyer perception include: wood rot at fascia, trim, soffit, and door frames (very common in the humidity); damaged or missing roof shingles; failing caulk around windows, doors, and exterior penetrations; aging or inefficient HVAC (buyers in the St. Johns market are accustomed to newer systems and will price in an old one); slow drains, running toilets, or leaking fixtures; cracked or heaving driveway concrete or pavers; and damaged screens or screen enclosures, which are a particularly Florida-specific concern.

None of these items are glamorous. None will make a buyer fall in love with your home. But every one of them, if left unaddressed, gives a buyer a reason to lower their offer or walk away after inspection. Fix them first, then think about upgrades.

## **Paint: The Highest-ROI Update Available**

Fresh interior paint is consistently the highest-return cosmetic investment a seller can make, in any price range, in any market. It is not just about covering scuffs and marks — it resets the entire visual baseline of the home. A freshly painted interior reads as clean, well-maintained, and move-in ready, which is exactly the impression you want a buyer to form in the first sixty seconds.

For Northeast Florida, the palette should trend toward warm neutrals — soft greiges, warm whites, and light taupes that read well in natural Florida light and complement the prevalent tile, wood, and coastal finishes in the market. Avoid stark cool grays, which have become dated, and avoid anything polarizing. The goal is a backdrop that photographs beautifully and feels fresh without being distracting.

Do not forget exterior paint if the home's exterior is painted (rather than stucco or stone). Curb appeal in photos is the first filter buyers use when scrolling listings. A home with fresh, clean exterior paint makes a fundamentally different first impression than one with faded or peeling paint — and in Florida's sun and humidity, paint degrades faster than in most climates.

## **Kitchens and Bathrooms: Target the Impression, Not the Full Renovation**

Full kitchen and bathroom renovations before listing are rarely the right move — the cost typically exceeds what you recover in sale price, and buyers in the luxury end of the St. Johns market often prefer to make their own selections anyway. The exception is a home where the kitchen or primary bath is genuinely outdated in a way that will be the first thing every buyer mentions.

What does consistently pay off is a targeted refresh: in the kitchen, new hardware on cabinet doors and drawers, updated faucet, new light fixtures, and professional deep cleaning (including degreasing of cabinet fronts). If the countertops are heavily damaged or extremely dated, a replacement may be worth the investment — but get a quote and weigh it honestly against your price point. In the bathroom, recaulk the shower and tub, replace dated builder-grade fixtures, and update the mirror and vanity lighting. These are affordable changes that meaningfully improve how a space photographs and shows.

If the cabinet boxes are in good condition but the door fronts and finish are dated, a professional cabinet refinish or reface is a middle path that costs far less than replacement and can produce a striking transformation. In a hot market like Nocatee or Ponte Vedra, a kitchen that shows beautifully in the listing photos is worth the investment to get there.

## **Flooring, Lighting, and Curb Appeal**

Flooring is one of the first things buyers notice and one of the most commented-on items in buyer feedback. In Northeast Florida, the expectation in the \$600K+ market has shifted firmly toward luxury vinyl plank or quality tile on the main floor — original builder carpet in main living areas can be a significant obstacle. If your main-level flooring is carpet that is worn, stained, or simply dated, replacing it with LVP is often worth the investment. Replacing carpet in bedrooms only is a less critical decision.

Lighting is underestimated. Builder-grade light fixtures, particularly in the entry, dining area, and primary bath, make a home feel dated regardless of everything else. Updated fixtures — even moderately priced ones from a design-forward source — change the feel of a space significantly, photograph well, and cost relatively little relative to their impact.

Curb appeal is the first impression before the first impression. In Florida, this means: clean and trimmed lawn, healthy and intentional landscaping (Florida-friendly, drought-tolerant plantings are a plus for buyers who understand the maintenance realities of the climate), fresh mulch, a clean or newly painted front door, updated entry hardware and house numbers, and power washing of the driveway, walkway, and exterior surfaces. Do not underestimate how much a power washer can change the appearance of concrete, pavers, and stucco in Florida's humid environment.

## **Prioritizing: What to Skip**

Not every improvement pays for itself before a sale. Avoid major system upgrades that buyers will not pay a premium for (new HVAC in a young system, full re-plumbing in an otherwise functional home, attic insulation beyond code requirements). Avoid over-improving for the neighborhood — a fully remodeled kitchen in a home that is already at the top of its street's price range will not recover its cost. And avoid personalized improvements: custom built-ins, bold wallpaper, statement tile, or anything that reflects your specific taste more than broad buyer appeal.

Pool work deserves special mention in Florida: pools require regular maintenance, and a pool that shows as neglected or in poor repair is a liability in the listing. Clean and service the pool, repair any equipment issues, and make sure the deck and coping are in good condition. A sparkling pool is an asset in the Florida market; a green pool or cracked deck is a negotiating chip for the buyer.

The practical framework: make the list of everything you are considering, then rank each item by whether it removes an objection, improves first impression, or just reflects your preference. Focus your budget on objection removal and first impression first. What remains on the list after that is discretionary.

## **Funding Pre-Listing Prep: The Pay-at-Close Option**

For many sellers, the practical obstacle to a thorough pre-listing preparation is not the will — it is the cash. A significant renovation to prepare a home for market can run well into five figures, and tying up that capital while the home is being prepared and listed is not always feasible.

Integrity Construction Co. partners with **Notable**, a pay-at-close financing company, to offer home sellers a way to fund pre-listing renovations with nothing out of pocket upfront. Qualified sellers can access up to \$75,000 to fund preparation work, with repayment coming from the sale proceeds at closing — no out-of-pocket payments during the listing period (up to 12 months), and only a soft credit pull to apply (which does not affect your credit score). Interest accrues monthly (approximately 1% per month; 8.99–16.99% APR depending on credit profile), and there is a one-time \$499 program fee. Qualification generally requires a 680+ FICO score, meaningful equity in the home, and a signed listing agreement.

One important disclosure: Integrity Construction Co. is both a referral partner to Notable and the contractor that would perform the renovation work funded through the program. We are naming this upfront because we think transparency matters — and because the interests are genuinely aligned. We want your home to sell well. A home that shows beautifully, priced appropriately, is the best outcome for everyone. The Notable program exists to remove the funding obstacle, not to upsell you into work you do not need.

Loans through this program are provided by Notable Finance, LLC (NMLS# 1824748) or affiliated lenders, are not guaranteed, and are subject to credit approval. Program rules and exclusions apply; consult Notable directly for current terms. If you want to explore whether the program fits your situation, call us at (904) 692-8453 and we will walk through it with you honestly — including whether it makes financial sense for your specific numbers.

## The Checklist

### 1 Schedule a pre-listing home inspection

Hire a licensed Florida home inspector before you begin any prep work. Focus on roof condition, HVAC age and performance, moisture and wood rot, electrical, and plumbing — the items Florida buyers and their inspectors scrutinize most.

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### 2 Address all deferred maintenance

Fix wood rot at fascia, trim, and door frames; repair or replace damaged roofing; recaulk windows, doors, and exterior penetrations; service or replace aging HVAC; repair slow drains, running toilets, or leaky fixtures; and repair damaged screens or screen enclosures.

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### 3 Paint interior with warm, neutral colors

Use warm greiges, soft whites, or light taupes throughout. Focus on main living areas, entryway, primary bedroom, and any room with dated or strong colors. Patch all holes, scuffs, and cracks before painting.

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### 4 Paint or refresh the exterior if needed

In Florida's sun and humidity, exterior paint fades and degrades faster than in most climates. Power wash before evaluating — you may find the paint is in better shape than it looks. Touch up or repaint as needed; replace the front door or paint it a fresh, welcoming color.

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- 5 Refresh kitchens and bathrooms targeted, not full renovation**

Replace hardware, faucets, and lighting fixtures. Recaulk showers and tubs. Clean and degrease cabinet fronts. Consider cabinet refinishing if the boxes are solid but the finish is dated. Deep clean every surface.

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- 6 Address main-level flooring**

Evaluate whether builder carpet in main living areas is a buyer objection at your price point. If yes, replace with LVP or quality tile. Have carpet professionally cleaned in bedrooms if retaining.

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- 7 Update lighting fixtures in key rooms**

Replace builder-grade fixtures in entry, dining, primary bath, and kitchen. Updated lighting photographs better and meaningfully changes the feel of a space for relatively little cost.

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- 8 Clean and service the pool if applicable**

Treat, balance, and thoroughly clean the pool. Repair any equipment issues. Inspect the pool deck and coping for cracks or damage and repair as needed. A sparkling pool is an asset; a neglected one is a negotiating point for buyers.

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- 9 Execute full curb appeal preparation**

Power wash driveway, walkway, and exterior surfaces. Trim lawn and refresh landscaping with Florida-friendly plants. Add fresh mulch. Replace or repaint house numbers and exterior light fixtures. Clean or replace mailbox.

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- 10 Declutter, deep clean, and depersonalize**

Remove or store items that make rooms feel smaller or more personal. Hire a professional cleaning service for a full deep clean, including appliances, grout, baseboards, and windows. Clean windows inside and out — natural light is a major asset in Florida listings.

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- 11 Confirm permits are closed on any prior work**

If you did any permitted work while you owned the home, confirm the permits were fully closed out with the building department. Open or expired permits are a title issue that will surface in the sale.

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- 12 Evaluate financing if budget is the obstacle**

If the scope of prep work exceeds available cash, ask us about the Notable pay-at-close program — up to \$75,000 funded now, repaid from sale proceeds at closing, with no out-of-pocket payments during the listing period.

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