

Covering Coast to Coast of Central Florida

Issue #23 Quarter 4, 2023

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Over 2435+ 5 Star Reviews

TonyBaroni.com



SIGN UP TO WIN \$1000 IN PRIZES

5 Winners of \$200 Gift Cards

Register Online at [TonyBaroni.com/contest](https://www.tonybaroni.com/contest) before 5PM on Dec 19th



Gift cards for: Darden Restaurants, Amazon, Target, Lowes and Nordstrom

No purchase required. Must Be 21 or older to register

**REGISTRATION OPEN NOW.
CLOSES DEC 19 at 5:00PM**

5 lucky winners will win one \$200 Gift Card!
The winners will be announced on Wednesday
December 20th on our Facebook page.

**Register to win online by visiting
[TonyBaroni.com/contest](https://www.tonybaroni.com/contest).**

**The Tony Baroni Team will be donating
\$2.00 For Every Registration to
ECHO of Brandon.**



10 Reasons Why 2023 Was So Awesome with the Tony Baroni Team



1. Our Work Family grew and we were able to add new Agents and Support Staff to our team.
2. Real Producer Real Estate TEAM of the YEAR Award!! (voted by our peers)
3. Learning and growing, teaching and training at Keller Williams Family Reunion and Mastermind events.
4. Through our Call in to Win Contest we have given away over 10,000 in prizes and raised thousands for local non for profits.
5. Annual Pie Day! Giving away hundreds of pies to all our clients and getting to say THANK YOU in person!
6. Team Events like seeing the Tampa Bay Rowdies and our annual Team Advance Day learning and planning out the year followed by Race Cars and Top Golf.
7. Relocation is 33% of our business. We love Florida and we are so thrilled to get to help more families move to this great state.
8. Since 2007, for every transaction we handle we donate a portion of our commission to KW Cares, a non profit organization within the company.
9. We had 5 Team Members become National Trainers. Nothing better than helping other agents in the industry.
10. We helped over 300 Families Buy and Sell!!!!!!



WANT TO BUY IN 2024?

Are you making a list and checking it twice?



6 Tips for Saving for a Down Payment

Remember it is just until you have what you need for a new home!

1. The easiest thing to start with is to set up an automatic transfer system each month from your checking to your savings.
2. Decide now to put away bonuses, tax refunds, and large gifts in a separate account. This is all money you never had to begin with.
3. Skip the vacation and add that money to an account. Still take time for yourself but go on a staycation instead and head to the beach. It's free!
4. Prepare to spend less on Holidays and Birthdays. If you normally spend \$100 per person for the holidays, spend \$50 and take the other \$50 and add it to your account. Use store coupons and watch the sales.
5. Go through your bank statement and really understand where you are spending your money. What can you cut? What can you reduce? What do you not need all together?
6. Do you need a side hustle? A part time job? Remember, this is just until you hit your goal.

Godiva Chocolate Candy Cane Cocktail

Place a few candy canes in a Ziploc bag and use a rolling pin to crumbly it up into small pieces. Use a small bowl with some peppermint schnapps to rim the glass then dip the candy cane crumble on the rim to coat the glass. In a shaker glass add:

2 oz. Godiva Chocolate Liqueur

1 oz Vanilla Vodka

½ oz Peppermint Schnapps

Add ice and shake!

Pro Tip: Add a small amount of water to the bottom of the glass for a few hours in the freezer. Then pour drink on top of the ice.



HAPPY CLOSING DAY!!



We had our home on the market for months with a different realtor and zero results. When switching to Craig and his team we had an accepted offer in under 2 weeks! Kept us in the loop on all contacts from selling to closed. Was very patient when answering questions and very organized in helping get everything on track. Helped greatly even though I'm out of state. Would highly recommend to anyone buying or selling in South West Florida.

- Imgooven



"Tony Baroni's Team in Tampa was outstanding! Closed in under 30 days with impeccable service. The entire team was professional, efficient, and genuinely caring. I highly recommend to anyone seeking top-notch realty expertise. Absolute pleasure working with Toni Baroni's Team!"

- Sabin



I would like to say that Pam, Dylan and the rest of the team did an amazing job of selling our home in FL. They are the best team ever and they are on top of their game and very professional and friendly. They should get 10 stars. Thank you and take care! Have a Bless day!!

Tong



Very happy with the results from this office. Craig Kellner was our agent. He and his team helped us sell a home in Port Charlotte. Excellent tools and experience by all involved. Open and honest communication throughout the entire process. Best of all, we had an accepted offer in under 2 weeks for a price that worked for everyone! Highly recommend

- Greg Unit

the PROMISE

The Tony Baroni Team



The Tony Baroni team were fantastic during our condo search. Mike was sending us information to review during the process. The team were great once we got close to closing helping in every aspect to make sure that everything went smoothly. Highly Recommended.

- Adriane Edge



I can not say enough good things about the Tony Baroni team. I had the pleasure of working with Chris Jossi as my realtor and he made this process painless for me as a first time home buyer. Chris was able to answer every single one of my questions and I had a bunch. I would refer anyone to him and his team, along with Ashley and Gretchen. The both of them, were able to streamline the closing process and assist me every step of the way.

- Tyler Womick



Words to Know in Real Estate

Pre Qualification

This is an estimate of what you should be able to borrow. It is based on a credit check, tax returns, and info you provide about your personal finances

Pre Approval

When you are pre-approved you will receive a pre-approval letter. This is an offer to lend you a specific amount, which is good for 90 days.

Hint: *You will need to have a Pre-Approval letter to attach with any offer. Our Buyers Agents will need this to show you homes. If you do not have this or have not started this process, we most certainly can walk you through this process as we have several excellent lender recommendations.*

Contingent

The contract is dependent on certain circumstances. An offer may be accepted but before the deal is finalized additional criteria need to be met. Examples of contingencies include: home inspection, appraisal, and mortgage financing approval.

Property Taxes

Property tax is the annual amount paid by a landowner to the local government or the municipal includes all tangible real estate property, house, office buildings.

Real Estate Myth vs Facts, Naughty vs Nice

MYTHS	FACTS
You have to put 20% down	It is more common to put 5-10% down
You need a perfect credit score	No perfection needed, but a good credit score helps
Just focus on the cost of the house	Don't forget there is closing cost, inspections, moving fees, taxes and buying new furniture
Wait for lower Interest Rates	You might miss your dream home. We have an amazing program that will let you refinance your rate for free.
It's ok to buy large purchases	Nothing will become a problem quicker than a large purchase in the middle of a real estate transaction and a large purchase is.

Holiday Cheer in Tampa Bay: Tony Baroni Team's Top Picks

Busch Gardens Christmas Town - Nov 11th-Jan 7th

"It's the Most Wonderful Time of the Year"

Why we love it? Its fireworks, snow flurries, Rudolph, Santa, Music, Rides, Treats, and Shows all wrapped into one day.

Winter Village Curtis Hixon - Opens Nov. 17th through January.

"It's beginning to look a lot like Christmas"

Why we love it? Gorgeous sunny weather why we ice skate and have a cup of hot chocolate strolling through the market and vendors.

Largo Botanical Holiday Lights in the Garden - November 24-December 31

"All is calm, All is bright"

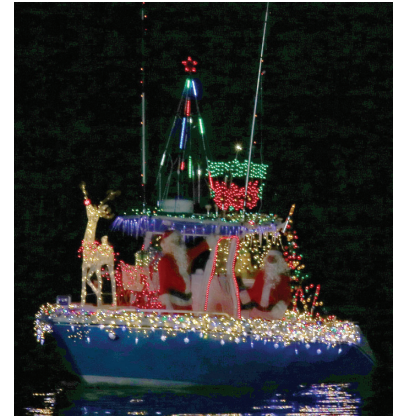
Why we love it? 1 million LED lights throughout beautiful garden displays. Did we mention free parking and free for children under 12?

Tampa Santa Fest "Santa Clause is Coming to Town" - Dec 2, 1pm

Why we love it? It is a Tampa tradition! Beautifully done parade through downtown Tampa complete with family activities, a tree lighting, and a holiday movie in the park at night. Santa even makes an appearance at this parade.

Holiday Boat Parade- "Mele Kalikimaka" December 17th & 23rd

If you live in Florida and have not been to a Lighted Boat Parade, it is time! On the Riverwalk the Tampa Boat parade is one of the longest at 3 miles of magical river front, fun.



Top Gifts For Kids



- 🎁 Furby Hasbro 2023 Version
- 🎁 Spider Man 2 PS5
- 🎁 Lego Creator 3 in 1 Beach Camper Van
- 🎁 Funko Pop Figurines
- 🎁 Barbie the Movie Doll and Dream House
- 🎁 Amazon Fire 7 Kids Tablet
- 🎁 Fischer Price Nativity Set
- 🎁 Squishmallows
- 🎁 Star Wars Monopoly
- 🎁 Beats Wireless Headphones



Housing Market at a Glance in FLORIDA



In 2022 Florida became the fastest growing state in the country by almost jumping in population by 2% per NAR! We haven't seen those kinds of numbers since 1957. Of the top 10 cities people were moving to in the country, 5 of those were in Florida in 2022-2023 (Orlando, Sarasota, Tampa, Cape Coral, and Miami-in that order), according to Mortgage Reports. No city in the State of Florida made the list for people moving AWAY from. Florida continues this trend through 2023 by being a hot spot for migration and retirement ensuring a steady flow of people always looking for homes. Buying a home in Florida, most experts agree, is still a smart financial decision through 2024, especially if you are going to own the property for a minimum of two years. Home values and price gains likely will be smaller in 2024 but still prosperous. In September 2023, there were 143,865 homes for sale in Florida, according to Redfin. This was up 3.4% from the previous year. The number of newly Listed homes came in at 41,113, a gain of almost 12%. Experts agree 2024 will bring a bit lower interest rate as well but it will continue to be slightly elevated throughout the year.



Florida continues to be top on the charts for buying in the country. The median days on the market before a contract for the state is at 27 days. With a median sale price in the state of Florida at \$415,000 reported by National Realtors. Many areas, although increasing, are still affordable with a low unemployment rate. Obviously, the warm tropical climate is on the top of most buyers list but year-round events, family friendly amusement parks, popular sports teams, ocean coastline, and no state income tax all made the list for why Florida is such a great buy. We would have to agree!

Looking To Invest?

Top 10 Most Competitive, Growing FL Cities in 2023

1. Oviedo
2. Alafaya
3. Ocoee
4. Largo
5. Sanford
6. Altamonte Springs
7. Pinellas Park
8. Winter Springs
9. East Lake
10. Horizon West

*Contact the Tony Baroni Team
to learn how to stay up to date on real estate investment opportunities.*

866-749-8577



The TB Buzz by the
Tony Baroni Team



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TB kw KELLERWILLIAMS. *the PROMISE* The Tony Baroni Team

Covering Coast to Coast of Central Florida
#2 In Florida (Medium Sized Teams)
According To Real Trends

COAST TO COAST

CRYSTAL RIVER Ocala JACKSONVILLE
Spring Hill DAYTONA BEACH
LAND O' LAKES Leesburg TITUSVILLE
Wesley Chapel
Lutz CLERMONT ORLANDO
CLEARWATER
SAINT PETERS TAMPA Lakeland MELBOURNE
SOUTH TAMPA VALRICO PALM BAY
BRANDON
APOLLO BEACH LITHIA
RIVERVIEW
PARRISH
BRADENTON
SARASOTA
VENICE
ENGLEWOOD
CAPE CORAL

TB #TONYBARONITEAM

**OVER 2,700 HOMES SOLD &
OVER 2,400+ ★★★★★ REVIEWS**
CALL (866) 695-9747
www.TonyBaroni.com

Fa La La In Love With A New Home

Listing of the Week:

**14806 ROYAL BIRKDALE WAY
WESLEY CHAPEL, FL 33543**

Pool Home you do not want to miss – 5 large bedrooms + a first floor home office + Bonus Room with a half bath, a formal dining room, a stunning kitchen, and a sparkling pool with a picturesque water view. Just minutes from Wiregrass and I-75 in the popular community of Country Walk



Please Follow Us on Facebook and Instagram for contest, design ideas, prizes, new homes for sale, and open houses to tour!!



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