

# Ultimate Home Selling Checklist

Selling your home can be an overwhelming task, but with some preparation and planning, you can reduce your stress levels significantly. Below we've outlined the ultimate checklist for selling your home

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## Before you sell, know your home's worth

Being prepared for selling your home involves not only hands-on activities but also a lot of numbers. Rather than just relying on a real estate agent to tell you how to price your home, you can do the market comps yourself. Here's what to consider:

- ❑ **Location** is, of course, a huge factor. You already have an idea of where your neighborhood ends, and what homes are similar to yours. Sources such as Zillow or Redfin can be gold mines of information, listing previously sold homes, For Sale By Owner listings, and other items for comparison. Don't forget to use the maps to identify similar neighborhoods to yours - don't hesitate to do a little driving around as you research. Open houses are another great way to perform some pre-listing intel.
- ❑ **Knowing the Markets** can vary widely by location and city. one-size-fits all recommendations such as "Sell in the Spring!" may not hold true for your particular area. Keep in mind that new industries, local incentives, and more can influence buying activity. If you've been seeing "For Sale" signs popping up recently, it's worth investigating what's spurring the market.
- ❑ **Determine your equity**, or the amount of your personal investment in your home, by using the fair market value that you've determined with your market comparison work, and then subtracting the total of your mortgage balance and/or liens. Why is this important at this early stage? Once your home is sold, any closing costs or fees will be taken out of your equity, yielding your actual profit.



- ❑ **The condition of your home** is a big factor in determining the listing price. You may live in an area where most homes are adding an extra bedroom or updating the kitchen soon after they're sold. Getting ahead of the trend is one way to ask more at the outset - or you may choose to leave it for the next owner with a lower asking price. A good way to avoid surprises is to perform a pre-listing home inspection. This way, any issues you're unaware of can be dealt with in advance - and it's a great way to show potential buyers you're serious about selling.

## Hire a real estate agent

Next up in getting ready to sell: Finding your perfect agent. It may be tempting to try and go it alone, but you'll appreciate the ease and expertise a good realtor brings to the home selling process. These are a few examples of how they can help you survive the time your home is on the market:

- ❑ Help with **listing at the right time** is something a local expert can assist with - and it can be complicated. As we talked about above, there are a lot of variables to consider - a good agent is on top of everything from fluctuating interest rates to local buying trends.
- ❑ They also **know the market**. If you've been checking out the local market comparisons, you've likely found that there are some disparities in selling prices and days on the market that can seem mysterious. Your agent can explain these differences - and help you price your home accordingly.
- ❑ Another valuable resource - your agent will help with **evaluating your home for any issues**. This is especially important if you've foregone a pre-listing inspection. Good agents have a keen eye for common problems and can advise on what should be addressed before putting your home on the market. Those bits of home improvement can speed the whole selling process.

How do you make the right match between you, your home, and the person selling it? You should feel confident about working with your agent. It's recommended that you talk to more than one, to ensure you're on the road to success. To help you with this process, we've prepared these tips on how to interview potential realtors.

## Questions to answer before hiring your real estate agent:

- ❑ *How long have you been in business?*  
Real estate classes are a solid base, but nothing beats real experience with selling in your area. If the agent is relatively new, they should be part of a team that's led by someone with a history of success.
- ❑ *Is your license in good standing?*  
It's best to not assume that it is, especially if you're new to the home-selling process.



❑ *Is this your full-time job?*

When you're selling your first home, stick with a real estate agent who is committed to their work. Choose someone who has the motivation and success that requires full-time hours.

❑ *What is your average list-to-sales-price ratio?*

Your prospective agent should be forthcoming with this number. A higher percentage is better! It speaks to their negotiating skills and accuracy in pricing for your area. They should also offer the average list-to-sales price info for your neighborhood. Compare their numbers, and look for someone better than average.

❑ *What is your marketing strategy for my home?*

This is important! Will they be using open houses? Full-color fliers? Special strategies to reach buyers who are interested in your type of home? Will they use a professional photographer? It's helpful to check out their current listings to see if they're nicely presented and stand out. A good marketing plan is essential in today's real estate market.

❑ *Which neighborhood do you usually work in?*

Many agents are specialists in a specific area. Finding one who really knows your neighborhood and its unique selling points is a real score! In some cases, they may already be working with potential buyers who will be interested in your home.

❑ *How many homes have you closed in my neighborhood?*

An experienced realtor like this may be the key to minimal time on the market! Don't rule out someone who has never closed a home in your neighborhood, especially if they're working with a team that is successful in your part of town. However, someone with multiple closings in your neighborhood is even better.

❑ *Do you tend to represent more buyers or sellers?*

Selling agents should excel at attracting qualified buyers. Look for one who is happy to put their name on the For Sale sign and get the job done!

❑ *Can you provide references?*

Providing contact information for previous sellers or a link to online reviews should be easy for a reputable agent.

❑ *Can you ensure I will be able to review all documents prior to signing?*

An agent who brushes this under the rug isn't a good sign. You'll be partners with your realtor - make sure they're forthcoming and open with all paperwork.

❑ *What is your fee?*

There may be some room for negotiation, especially if they're a newer agent.

❑ *What separates you from the competition?*

It's all about marketing. A good agent should be just as proficient at selling themselves and their services as they are at selling your home. Let them do the work and tell you where they excel!



# Prepare your finances

Have you heard the saying “It takes money to make money?” It’s abundantly true when you’re preparing to sell your home. Take a deep breath, and get ready. Pricing and determining the following items will help you budget accurately when you’re ready to sell your house.

- ❑ **Repairs and projects costs** usually fall to the seller’s side during a home sale. Talking to an experienced realtor and investing in a pre-listing inspection will help you assess the costs accurately.
- ❑ **The home inspection** is normally the buyer’s responsibility, but again, that pre-listing evaluation can help save money down the road. Your realtor will have recommended inspectors - ask them.
- ❑ **Costs for staging your home** are inevitable. Consult with your agent to decide which rooms will need to be staged for maximum appeal to buyers. Getting your home staged might include painting, purchasing new accessories, or hiring a professional staging service.
- ❑ **Taxes** are also inevitable, but you can plan ahead.  
*Capital gains taxes* will be based on the differences between what you paid for your home, and what you sold it for. Talk to your agent about any possible exclusions you may be eligible for.  
*Transfer taxes* can vary by state and are a fee for transferring homeownership to the buyer. Again, your realtor can advise if this will be applicable in your case.
- ❑ **Mortgage payoff** costs cover the amount needed to pay off your mortgage balance, as well as any associated fees, such as document preparation fees.
- ❑ **Title insurance** may be required by your state. If so, you’ll be asked to cover the buyer’s title insurance at the closing. It can vary from title company to title company.
- ❑ **Broker commission/fee** is normally a percentage of the selling price - and that percentage can vary. Your agent can also estimate this for you.
- ❑ **Real estate attorney fees** can vary, but will generally be at least \$800, depending on your location. However, one may not be necessary for your home sale.

# Prepare your home

- ❑ **Repairs** will be a part of selling your home, period. They may be minor, such as updating some electrical outlets, or require more extensive work.



- ❑ **Repairs that the seller must make** will be included in the purchase contract, once you've accepted an offer. These can include structural issues, code violations, or safety issues. Get ahead by addressing them before your home is on the market, if at all possible.
- ❑ **Repairs that the seller should make** are part of enhancing the appeal of your home. Be objective when you're viewing your home, and fix things that would discourage a buyer. Sticky doors? Missing fence panels? These all create negative feelings for potential buyers.
- ❑ **Repairs that the seller can negotiate with the buyer** are one of the reasons you need a good agent! Whether they're obvious from the outset or arise during offers, discuss these with your realtor.
- ❑ **Curb appeal** is all about putting the best packaging on your home. Those first impressions of your house's exterior are crucial! Be ready to invest in paint for your front door (curb appeal can be pretty literal!), some landscaping touch-ups, and other niceties that make your home desirable during that all-important first walk-up.
- ❑ **Deep cleaning** will ensure that every nook and cranny is ready for buyer inspection. Afterward, if you don't have a regular cleaning service, it's beneficial to hire one while your home is on the market. You'll always be spic and span and ready for a showing - and it's a little less stressful for you, in the process.
- ❑ **Hiring a photographer** could be a great investment. Some realtors include this with their listings. If not, you'll quickly find out that taking good room photos is difficult and frustrating. How do they get those angles? Again, remove some stress from your life by getting a pro to get the most flattering shots of your house and grounds.

## Showing your home





Your real estate agent will likely supply you with both specific suggestions and a checklist to get your house ready for showings. Here's what to prepare for.

- ❑ **Depersonalize** by removing personal items for all family members. It's easier for potential buyers to imagine themselves living in your home with a blank slate. Go ahead and pack up as many photos and other accessories as possible. (You'll also be ahead when moving day arrives!)
- ❑ **Fresh paint** in a neutral color is another part of creating a blank slate for buyers. It's also an easy way to freshen up the whole house as it covers up the marks of a life lived fully!
- ❑ **Staging** by removing excess furniture and other items is yet another step in showing off your home as an appealing new place for buyers. Get ready to remove everything from countertops, stash towels, and put some pieces in storage. The goal is to make your home look as spacious, light, and bright as possible. (It's also easier to move items out of a storage unit on moving day, to be honest!)
- ❑ **Don't be nose-blind!** Odd smells from cooking, pets, trash bins, and more can be a deal-breaker. Once you've gone through all the previous steps, including deep cleaning, get an impartial third-party opinion. If they smell anything, go after the source of the odor, rather than just lighting candles or installing air-fresheners.



Whew! You're on the road to a successful home sale. Start as soon as possible on our checklist, and you'll be moving into your new home with the excitement you deserve! Just keep this list in a central place, keep your family members on the same page, and get ready for those showings!

## Sell Smart When You Start With Artt!

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