

THE ULTIMATE GUIDE TO SELLING YOUR HOME

Insider Secrets to
Attract Top-Dollar Offers

Edina Realty®

a Berkshire Hathaway affiliate



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Prepared For:



THE ULTIMATE GUIDE TO SELLING YOUR HOME

Insider secrets to attract top-dollar offers

Edina Realty's "Ultimate Guide to Selling Your Home" includes helpful tips, checklists and research that will guide you through the exciting process of selling your home.

Refer to this guide early—and often—during your home selling journey. And don't be afraid to reach out to us with questions about the guide or the home selling process.

You'll get insights on:

- Preparing to sell
- Home showings
- The closing process
- And everything in between

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1

Pre-market: Building the foundation for selling your home

You've made the decision to sell your home—and you want to sell it for top dollar. Now what? There are some important factors that every homeowner should consider at this stage, including determining your timeline, market conditions, defining your home's market value and working with a Realtor®.

Determining your timeline

Everyone's reason to sell is different, and your motivation for selling can influence both your timeline and the pace at which you move through the selling process. Whether you're looking to put down roots in a new school district before school starts, get settled in before a job change or secure the perfect nursery before your new addition arrives, your ideal timeline is often the largest factor in deciding when to get started with your sale. Don't forget to keep the style and characteristics of your home in mind when envisioning your timeline; certain features, like a pool or a fireplace, can bring more value in a particular season.

Market conditions

■ Understanding real estate markets

A first step in your home-selling journey is to understand whether you're facing a buyers' or sellers' market, which is determined primarily by the number of homes on the market and their rate of sale. The number of homes available for purchase is a critical element to determining who holds the advantage in the housing market: you as a seller or your potential home buyers. Generally, more than six months of inventory lends an advantage to the buyer. Less than six months of inventory typically favors the seller. Remember that even locally, markets vary based on price point and location.

How do I know if the market is balanced?

If no new homes were listed for sale, it would take about six months to sell all the homes on the market.



■ Defining your home's market value

Don't be too quick to mentally lock into a price for your home until you know its true value. A comparative market analysis (CMA) can more accurately determine your home's value. A CMA is often a complimentary, no-obligation evaluation of the current value of any given property. CMAs are generated by considering:

- The tax-assessed value of your home
- How your home compares to nearby properties that have recently sold
- Feature differences in your home
- Significant upgrades and renovations

Remember, a home is only worth what the market is willing to pay for it.



▶ How does a CMA differ from an online estimate?

Online estimates are produced using algorithms and/or dated county tax records. These types of estimates cannot account for unique attributes or your home's current condition, so they do not give sellers a complete picture of their home's value.

▶ SELLER INSIGHT

Hit the road! Attend open houses now, not just to buy, but to get a sense of how houses are staged and priced in your area.

Working with a real estate agent

As your Realtors, we will make recommendations about everything from staging and pricing to negotiating the sale of your home. We'll provide a robust marketing plan for your property, and we'll include neighborhood details, local information, property photographs and so much more.

When you partner with us, you'll get honest and expert advice throughout the process of selling your home.



▶ Did you know?

The average For Sale By Owner (FSBO) home sold for \$184,000 while the average home sold by a Realtor sold for \$230,000. FSBO sellers identify getting the right price as their most difficult task. (National Association of Realtors).

Preparing your home for market

■ Selling by season

The season in which you choose to sell your home can have a big impact on your experience. While most homes locally sell between May and August, homes do sell throughout the rest of the year as well. Each season has its advantages depending on your circumstances.

Spring and summer

Spring and summer are the most active times in the upper Midwest.

- Higher inventory during spring and summer months means more competition with other homes.
- Price your home competitively to get more showings and bids upfront; multiple offers can deliver a higher closing price.
- Buyers tend to be less motivated because they have time to decide before school starts again.

Fall

There are typically fewer houses for sale in the fall and it's easier to stand out.

- Fall buyers are usually highly motivated.
- The gorgeous fall season makes it easy to show off the natural beauty of a neighborhood and the homes in it.
- Some buyers like to purchase a home in the fall so they can spend the winter months "nesting" in their new home.

Winter

List your home when buyers want to find the right home before the holidays.

- Many buyers prefer to see what a home looks like before the first snowfall; consider taking professional photos early to show off your summer or fall landscape.
- Make your home look cozy and warm during the long winter months with extra pillows and blankets or an inviting fire.
- Don't over-decorate for the holidays! Remove clutter and keep the room color and décor as neutral as possible.



► What is a home warranty and should you consider it?

Sellers can protect the equity investment in their home with an Edina Realty home warranty. The home warranty can help protect the seller's budget from costly surprise repairs and replacement of the home's covered major mechanical system components and appliances.

Adding a home warranty during the listing period may help reduce your "out-of-pocket" expenses from covered breakdown.

■ Truth-in-Sale of Housing evaluation

You're probably eager to get your home on the market. For some Twin Cities residents, there may be another required step - a Truth-in-Sale of Housing (TISH) evaluation. TISH evaluations are typically not relevant or required in areas outside the Twin Cities metro.

Unlike a buyer's inspection, which is done after an offer is made on your home and hones in on quirks or inconsistencies, the TISH evaluation assesses potential risks to life or health that can be found in a home. The report usually contains recommended and required repairs that must be made in order to sell.

While each city's requirement regarding TISH may vary slightly, at least 11 cities in the Twin Cities metro (below) require that the Truth-in-Sale of Housing evaluation must be displayed on the property so potential buyers can view it. We can discuss your city's requirements.

City of Bloomington

Time-of-Sale housing inspection

City of Golden Valley

Point of Sale inspection

City of Hopkins

Truth-in-Housing disclosure report

City of Maplewood

Truth-in-Housing evaluation

City of Minneapolis

Truth-in-Sale of Housing evaluation

City of New Hope

Point of Sale inspection

City of Richfield

Point of Sale housing inspection

City of Robbinsdale

Point of Sale inspection

City of St. Louis Park

Property Maintenance inspection

City of St. Paul

Truth in Sale of Housing disclosure form

City of South St. Paul

Time-of-Sale Housing inspection

SELLER INSIGHT

Common repairs: Missing backflow preventers on faucets, smoke alarms and leaky plumbing.

■ Seller disclosures

Sellers in Minnesota and Wisconsin are required to make disclosures to buyers in connection with the sale. In Minnesota, sellers must disclose all significant, adverse material facts about the property. In Wisconsin, the obligation includes the duty to disclose all defects with the property that affect its value, its useful life or the health and safety of its occupants. Making a complete disclosure is the best way for you to avoid liability from the sale of your home.

In Minnesota, you have three ways to satisfy the disclosure requirement: completing a Seller Property Disclosure Statement, providing an inspection report to the buyer or using the Seller's Disclosure Alternatives Form to waive the obligation (provided the buyer agrees to this in writing). In Wisconsin, this disclosure is made on a legally-mandated form called the Real Estate Condition Report. Don't worry, we'll help guide you through this legal process.

■ Renovations and fast fixes

When preparing your home for sale, sometimes all that's needed is a coat of paint. It's important not to over-reno-vate, as some projects can cost more than you will recoup when you sell. **We can help you to determine which updates may make sense for your home and neighborhood.**

Five mid-range upgrades with the highest ROI*

- Entry door replacement
- Attic insulation (fiberglass)
- Minor kitchen remodel
- Manufactured stone veneer
- Garage door replacement

Six mid-range upgrades with the lowest ROI*

- Backup power generator
- Backyard patio
- Roofing replacement
- Bathroom remodel
- Major kitchen remodel
- Basement remodel

* Remodeling 2017 Cost vs. Value Report for the Minneapolis area
(www.costvsvalue.com)

©2017 Hanley Wood, LLC. Complete data from the Remodeling 2017
Cost vs. Value Report can be downloaded free at www.costvsvalue.com.



► Costly emotional mistakes to avoid

Insider tip #1: The first step to emotionally detaching from your home is recognizing that your home isn't perfect. You'll be showing off your home's best features to draw in a higher offer, but buyers may focus on the property's flaws to get a better deal. Remember this isn't a personal attack — you are just on opposite sides of a business transaction.

SELLER INSIGHT

Tankless water heaters are popular with buyers.

■ Your next home

When your projects are complete and your listing is ready to go, it's time to start thinking about purchasing your next home.

Figure out your budget early on in this process. Talk to a lender about getting pre-approved for a mortgage so that you can determine your price range and have an upper hand over buyers who aren't pre-approved. Then, we'll work together to:

- See how your criteria and budget match up to today's inventory of homes
- Rework and rank your criteria and budget accordingly
- Take time to tour homes and assess their pros and cons

2 In-market: Time to sell your home

Now it's time to get started on the process of selling your home for the highest possible price. There are just a few more decisions and tasks before your listing goes live: staging, pricing and marketing.

Staging your home "HGTV-ready"

We live in a world where HGTV reigns supreme. Buyers are drawn to homes that appear straight out of their favorite TV program or home décor magazine. The end goal of staging is for your home's exterior and interior to appear in peak condition like a model home. It should feel spacious, warm and move-in ready.



- ☐ Rent a storage unit to keep your home uncluttered and organized.
- ☐ De-clutter to help keep your home ready for a showing at any moment.
- ☐ De-personalize your home by removing family photos, collections and trinkets.
- ☐ Neutralize with paint to make your home more approachable. Some accent walls are okay.
- ☐ Clean off countertops and tables. Put away small kitchen appliances, toiletries and even books on your bedside tables.
- ☐ Rearrange your furniture to be more symmetrical.
- ☐ Replace old or excessively bold linens in bedrooms.
- ☐ Maximize unused rooms by staging them as an office, extra bedroom or even a nursery.
- ☐ Use lighting to your advantage. Open blinds for natural light during daytime showings, and turn on lights and lamps during evening showings.
- ☐ Keep every room of the house (and the garage) clean. Vacuum, dust and wipe down all surfaces, including blinds, walls and windows.
- ☐ Get rid of odors. Open windows to air out the home naturally or use odor-absorbing products.
- ☐ During the holidays, add a seasonal touch such as a wreath on the front door, but don't go overboard.



- ☐ Tune-up your roof, but only replace it if it's sagging or extremely damaged.
- ☐ Clean out and straighten gutters and downspouts.
- ☐ Wash the exterior.
- ☐ Freshen up the paint job or siding.
- ☐ Wash windows inside and out using crumpled newspaper.
- ☐ Paint the trim, shutters and any railings.
- ☐ Patch driveway and walkways.
- ☐ Maintain your lawn regularly – re-sod problem areas, if necessary.
- ☐ Replace old mulch with new covering.
- ☐ Place in-ground LED lights on both sides of the front door walkway.
- ☐ Add plants to the front of the house: in-ground, potted and window boxes.
- ☐ Get a new front door and paint it a bright, complementary color.
- ☐ Create an inviting space by adding new seating, side tables and outdoor lanterns.
- ☐ Replace all fixtures to match the vibe of your home.

Listing photos

After all that prep work, you want your listing photos to showcase your home in its best light. Capturing a home's attributes can influence a property's time on the market and final sale price. We will arrange to have the photos taken, so be sure to let us know if you have any special requests or features you'd like photographed.





Pricing your home

Today's buyers are discerning. They know the neighborhood and home features they're looking for and how much they're willing to pay. Their primary focus is not to give you how much you're asking for your home – it's to pay what they believe your home is worth.

We can help you avoid the temptations of over-pricing your home. Studies show that most buyer interest happens within the first two weeks on the market and you can lose momentum during this critical period by pricing your home too high.

Ultimately, a home's value is what a buyer is willing to pay for it. We will show you recently listed and sold homes in your area and discuss the best price for your home. Additionally, the following reports can help:

- **Estimated market value:** This figure comes directly from county tax records and is determined by the city or county assessor. These assessments can be up to two years old and are determined using historical sales data and mass appraisal techniques to establish the property tax for every property.
- **Taxable market value:** This figure comes directly from county tax records and is typically very similar, or even the same, as the estimated market value. If the values vary, it is likely because the property in question qualifies for a tax exemption, deferral or value exclusion like a homestead.



Did you know?

When homes are priced at round number price points such as \$250,000 or \$400,000, they sell 18 percent faster, on average, than homes listed slightly below, like \$249,000 or \$399,000.

*Based on information from the Regional Multiple Listing Service of Minnesota, Inc. for the years 2005-2015 for single family homes in the 13 county/Twin City Metro area.

Marketing your home

A powerful, upfront marketing strategy goes a long way in residential real estate, since most activity will happen within two weeks of listing the home. It's critical that we work together to create the most impactful marketing plan to maximize excitement about your home once it's listed.

■ Online listings

The National Association of Realtors (NAR) reports that 92 percent of buyers look for homes online, so an online presence is critical to getting your home sold quickly. Remember, a home's first showing is oftentimes online.

- High-quality, professional photos are a must
- Consider including outdoor photos from different seasons
- Talk about area amenities
- Point out favorite details, features and selling points

Realtors use Multiple Listing Services (MLS) to publish active property listings so they can be found by other real estate agents and potential buyers.

Because Edina Realty belongs to 13 local MLS services, we display virtually every active, available property for sale in Minnesota and western Wisconsin on our website and mobile app — including homes listed by other brokers. When your home is displayed on an MLS, it can be viewed on local and national sites.

If your home is listed by us and Edina Realty, you will receive additional online marketing benefits including search and display advertising to promote your home's listing to potential buyers.

■ Grand opening rollout plan

In addition to a great online presence, you also need an offline plan to attract an offer. Knowing those first two weeks are critical, we'll work together to finalize your grand opening rollout plan.

We may host a broker open, which is an open house for agents and brokers to tour your home without their clients to get a feel for your property. As your Realtors, we will gather feedback from other area Realtors.

Then, it's time to prepare for when your house becomes active on the MLS. If your house is priced right, you may experience a lot of activity during the first couple of days. With a lockbox on your house, interested parties and their brokers can look at your home after contact and approval is given by you.



► Marketing a luxury home

Across Minnesota and western Wisconsin, homes priced above \$500,000 are marketed as luxury or upper-bracket properties.

When selling a luxury home, it's critical that sellers know what to expect. Upper-bracket properties require specific marketing strategies and often behave differently on the market than homes at lower price points. Because there are fewer buyers qualified to purchase your property, it may take longer to sell. That's why it's key to work with a Realtor who is familiar with your area.

► Marketing to first-time homebuyers

In the Minnesota and western Wisconsin market, "starter homes" are typically valued at \$250,000 or below (June 2017).

First-time homebuyers care more about how space is used, rather than square footage. Don't underestimate the power of staging your home to show how every inch of space can be maximized. Any upgrades that make the home more modern and move-in ready can also give your home an advantage.

Finally, complementing the individual house showings with a public open house can be an effective way to increase visibility for your house.

It's time. You've spruced up your home, decided on a price and we've worked on a marketing strategy. It's time to show it off!

Showing your home

■ Home showings: What to expect

Once your home is listed, showings can happen quickly. Realtors request a viewing of your home on behalf of their buyers. With your permission, these potential buyers spend 30-60 minutes in your home with their agents, often comparing it to other homes.

If it is a sellers' market, there can be multiple showings of your home in the first 48 hours so be prepared to be busy — and not in your home— during those first days. When you work with Edina Realty, all home showing requests can be sent via text message. Simply reply with a Y (okay to show my house) or N (sorry, not a good time) response. Easy!

It's critical that your home is show-ready at all times. This means beds made each morning and home tidied before you leave. Have pets? You might consider removing them from your home during showings.

■ Tips for holding an open house

- Consider leaving out snacks and drinks
- Alert the neighbors, so they can anticipate traffic or parking near their home
- Set up a table and chairs with festive outdoor place settings to show that your home's entertaining space extends beyond its walls
- In addition to an official listing flyer, write a short note that describes what you love about the home



Brighten every room



Stage your home



Share what you love



Alert the neighbors



Leave out snacks and drinks



Set up outdoor dining



► Costly emotional mistakes to avoid

Insider tip #2: To appeal to most buyers, it's critical that your home be free of clutter and staged to show off its best features. Additionally, your home should be spotless any time you leave the house so you can accept last-minute showings without rushing home to wash the dishes or make the bed. If your home has been on the market a while, it's common to become apathetic to showings. However, by showing off your home's best assets every time you have a showing request, you'll be showing each buyer that your home is worth its listing price.

Insider tip #3: While you may be curious about potential buyers, you should not remain in your home during showings or open houses. Buyers need to be able to freely look at each room of the home and share feedback with their family, friends or agent. By remaining in your home, you could stifle the buyer's interest.

■ Don't be afraid of buyer feedback

If your home isn't selling, you'll want to know why. At Edina Realty, we provide sellers with an exclusive tool called Sell My Home, which tracks how often your home shows up in search results on edinarealty.com, how many showings and open houses have been held and feedback directly from agents who have viewed your home.

■ How long will it take to sell your home?

We can talk about how long homes in your area are typically on the market before selling. While this isn't a hard and fast predictor, it can help set expectations for timing.



3

The path to closing: You have offers—now what?

You're almost there! You have an offer, maybe even multiple offers. Find out what to expect and what you still may need to do before closing.

Offers

There are certain considerations when you receive an offer (also known as a purchase agreement) from a potential buyer. First, the bid price will likely be your main focus when deciding to accept. If your home has a reasonable asking price, an offer that comes within 5 percent is typically considered a good offer. Keep in mind that there are many things that can be negotiated – price is just one of them.



► Costly emotional mistakes to avoid

Insider tip #4: If you get an offer within the first few days on the market, you may believe you have priced your home too low. While this is an understandable reaction, the reality is that buyers are much more eager to look at (and make offers on) homes that have just entered the market. It's proven that homes receive the most interest — both in terms of showings and offers — in the first two weeks after they are listed on the MLS.

On the other hand, homes that remain on the market for extended periods of time are often less appealing to buyers, who may believe that something is wrong with them. If you get an early offer on a house, be sure not to take it the wrong way. Together with your Realtor, you can determine what the offer means and if you should hold out for more competing offers or accept this fast path to the closing table.

■ Contingencies

A buyer may add contingencies to their offer, such as an offer to purchase that is dependent on selling their current home or the inspection report. Look these contingencies over carefully. Together we can determine whether to accept contingent offers by calculating the cost of time or money of their additional requirements.

■ Negotiation

If you don't like the offer, but think the potential buyer may budge on a stipulation or contingency, consider making a counter-offer.

■ Multiple offers

As the seller, multiple offers are a good thing. A multiple offer puts you in the driver's seat and increases the odds that you'll sell your home for the price you want. In this situation, the best offer may not always be the one with the highest price. There are many factors that come into play, such as price, closing costs, closing dates and whether a buyer is pre-approved for a home loan, which demonstrates their ability to make the purchase. For example, if a buyer offers more for the house, but asks you to pay a portion of the closing costs, this may net a lower amount than a seemingly lower priced offer. Together we can make sense of the options to get you your best deal.

■ Accepting an offer

Accepted an offer? Congratulations! From this point forward, there's typically a nine-step process that will get you to the closing table. It is important to note that no two situations are the same, so your experience during this process may be different than your neighbor's down the street.

Steps to closing

1

Loan application and title commitment

After negotiating a sale, the buyer will formally apply for a loan. Once they apply for the loan, we'll be notified and will monitor the loan approval process for you. At this time, the title company (typically selected by the buyer) will begin research on the property.

2

Home inspection and due diligence

Next, your home will be inspected by an inspector selected and paid by the buyer. When the buyer receives the report, they may ask about certain concerns they have about the property and request needed repairs. Depending upon what the inspection uncovers, the buyer also may have the right to terminate the purchase agreement.



Quick tips for PASSING AN INSPECTION



- ☐ Provide unfettered access to your electric panels, heating and cooling systems and your attic. The inspector will need to assess these areas. Also clear the space below your sinks so the inspector can easily access your pipes.
- ☐ Empty all your appliances. That means your washer, dryer, dishwasher and stove should be empty and ready to test.
- ☐ Provide full documentation of your appliances, systems and any work you've had done on them.
- ☐ Replace light bulbs so the inspector won't have to worry about whether a burnt-out bulb is an issue with your wiring.
- ☐ Get out of there! Think of the inspection as another home showing.



Did you know?

According to the U.S. General Accounting Office, 85 percent of homebuyers request an inspection prior to signing the purchase agreement.



Will your home need a radon inspection?

A law passed in Minnesota in January 2014 states that sellers must explicitly answer if their home has been tested for radon, a toxic gas. Additionally, sellers must provide buyers radon warning information developed by the state health department. The law protects homebuyers who may not know to ask about the odorless, colorless gas – which is the leading cause of lung cancer in non-smokers. A similar law applies in Wisconsin.

3 Negotiate and schedule a closing date

Next, a closing date is set. Set typically 30 – 90 days after the offer, this is your deadline to move out, so you'd better start packing! At this point, the title commitment is prepared and reviewed by a mortgage company so it is ready for closing.

4 Appraisal and loan approval

A buyer's lender will require that a property is appraised to be sure that the home's value is high enough to justify the loan. Once the appraisal goes through and the buyer's financial and credit history is verified, their lender will approve their home mortgage loan. The loan package is submitted to the title company, which prepares the closing documents and gives the buyer the final purchase price.

What does an appraiser do?

In short, an appraiser determines the current value of a property. They do this by performing a walk-through of the property, making note of amenities that add or detract value. They will also note health and safety code violations or other areas of concern. Most appraisers will utilize comparable home data (often referred to as "comps") of nearby recent sales to help determine a home's value.



Understanding an appraiser's work style

Appraisers are independent contractors hired by the lender and typically billed to the buyer. While they are on your property, it's essential to allow them one to two hours to complete the inspection without interruption.



What happens if the home appraises?

Hooray, your property appraised at the sales price! All systems are go and you're on your way to the closing table. Now the buyer's lender will approve the home mortgage loan and it will be submitted to the title company to prepare the documents for closing.



What happens if the home doesn't appraise?

If a property appraises under the sales price, your buyer can request a reconsideration of value. In this case, their agent and lender would guide the process, listing factors that should warrant price adjustments, such as additional comps or alternate data. It's possible that the appraisal could be reconsidered and you could still close at the agreed upon price.



5

Homeowner's insurance

The lender requires homeowner's insurance be purchased and your buyer's agent will ensure that the coverage will satisfy the lender's requirements. It's important that the policy be finalized and available at the closing.

6

Re-inspection, if necessary

If the due diligence negotiations required you to make repairs, then you should have the property inspected again to ensure that the repairs were completed in full.

7

Walk-through

Before closing, the buyer will do a "walk-through", where they visually inspect the property to ensure it is in the same condition as when they first saw it, and to check on the completion of any agreed-upon repairs or replacements. Your home should be completely empty (this includes removing trash and unwanted items) and clean before the walk-through takes place.

8

Transfer of utilities

Before closing, the utilities, such as natural gas or electricity, should be transferred from you to the buyer. You should notify the utility companies to cancel your account on the day of closing; the buyer should set up coverage from closing day and beyond.









SELLER INSIGHT

Color-code your move: Assign colors to rooms and label boxes accordingly.

9

Closing time – it's really here!

At closing, the title company performs the closing, disburses funds and submits the deed to the county for recording. The buyer, seller, their real estate agents and a closer, or escrow agent, will likely be present at the closing table. During the closing process, the buyer and seller will review and sign all relevant closing papers. After the buyer provides funds for the down payment and closing costs, they receive the keys to their new home, and you will leave with the net proceeds of the sale.

- 1 We will be contacted by the buyer's closing agent 
- 2 Ask the closer about their online security procedures to prevent cyber-fraud 
- 3 Verify or update your personal information 
- 4 Receive closing date and time 
- 5 Provide instructions for seller proceeds 
- 6 Attend closing to sign all paperwork and turn over your keys 

Quick note: The closing process usually takes an hour. Be prepared to bring the following to closing:

- A valid photo ID
- Social security number
- A checkbook, in case of other charges

Once all the forms are signed and funds are transferred, you'll hand over the keys, garage openers and any homeowner manuals to the new owner of your previous home.

Congratulations!

You've sold your home! Through preparation, perseverance and patience, you've survived, even thrived through the process.

How can we help?

When you work with BACCHUS Real Estate Professionals and Edina Realty, your real estate transaction moves more smoothly and with less stress because we're able to connect all the dots. We offer one-stop shopping for mortgage, title, insurance, warranties and relocation services. Let us know when you'd like to get started and together we can formulate a plan to sell your home for top dollar.



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Now is the time to **get started** on the process of selling your home for the highest possible price.

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