



# ULTIMATE GUIDE TO SELLING YOUR HOME

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Message and data rates may apply. If your property is now listed with a REALTOR® or Broker, please disregard this offer, as it is not our intention to solicit the offerings of other REALTORS® or Brokers. The information contained herein is deemed reliable but is not guaranteed. Message and data rates may apply.

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# SECTION 1: **SELLING 101**

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## LISTING YOUR HOME FOR SALE: 101

- **REALTOR®**

Find the right REALTOR®. This will be someone local who has a good understanding of how to sell homes in your area. You also want someone who communicates in a way that is helpful and easy for you. Making the wrong partnership upfront could be detrimental to an easy home selling process.

- **PRICE/COMPS**

A great REALTOR® will be able to coach you on this. Your home value should be objectively assessed based on comparable homes on the market. Do you want to know your home value? [Click here](#) for a free estimate from an expert in your area.

- **LISTING & DESCRIPTIONS**

Most people will find your home online. How it's described is a huge make it or break it for keeping their attention and encouraging them to stop scrolling. Crafting the right copy can alert buyers to the desirable facts and features about your home.

- **PICTURES & VIDEOS**

It's a digital age. Prospective buyers will favor homes that have great, professional photos and even video tours. There are plenty of ways to capture great digital media, even if you only have a smartphone.



**BONUS TIP:** Two selling points for a home could be having it inspected before buyers start looking at it and having a transferable home warranty. Both of these could improve the value of your home in a buyer's mind.



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## 8 WAYS TO PREP YOUR HOME TO SELL

In a snapshot, here are the eight steps you'll take to prep your home to sell.

- 1 Make as many minor repairs as possible.
- 2 Decide if any major repairs need to be made.
- 3 Improve curb appeal outdoors: landscaping & grooming.
- 4 Deep clean your home: walls, flooring, ceilings & fixtures.
- 5 Clean your windows inside and out.
- 6 Declutter and depersonalize your space.
- 7 Neutralize your decor.
- 8 Do a walk-through and improve anything else you have missed.

You may be surprised to uncover issues that would deter buyers. Do a thorough assessment of your property and make all of the fixes you can. This will show buyers that the home is "move-in" ready, which is a great motivator to **"BUY NOW!"**



**BONUS TIP:** You may be booking showings in-person or online. For either, establish a clear system with your REALTOR® so that you know what is happening when and are always prepared.



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# NEGOTIATING YOUR HOME SALE

In real estate, negotiating happens in the form of counteroffers. You may receive an offer but want to counteroffer. This could go back and forth a few times.

## What can you negotiate?

Here is some info about what you may be able to negotiate:

- Percentage of closing costs
- Home warranty premiums
- Repairs related to the inspection
- Possession or closing date
- Cosmetic updates
- Furnishings
- Household items
- Home price
- Mortgage loan points

## How should you negotiate?

Your real estate agent will be your negotiation advisor. Here are some tips when it comes to negotiating your home sale:

- Take charge and be direct
- Understand contingency clauses
- Work with your REALTOR®
- Encourage a bidding war
- Don't be emotional
- Be realistic
- Be creative



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## ALL ABOUT CLOSING

You've made it! After all of the prepping, showing, bidding and negotiating are done you are on your way to the closing table. Here's what you need to know about closing on the sale of your first home:

### WHAT SHOULD COME TO THE CLOSING TABLE:

- Everyone's government-issued IDs
- Keys to the property
- Proof of repairs (if needed)

#### Documents, such as:

Home inspection, appraisal, loan documents, homeowners insurance.

### FOR SELLERS

- Notify subscription services, creditors, etc.
- Set up mail forwarding
- Collect manuals and warranties (leave behind)
- Leave spare keys and garage door openers
- Shut off water valves
- Transition water or utilities if needed

### FOR BUYERS

You have 3, simple final steps!

- ① Final walkthrough
- ② Sign documents
- ③ Final financials



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## WHAT TO ASK YOUR REALTOR®

Your real estate agent should be on your side. They are ready and waiting to field the majority of your questions as you navigate selling your home. Here are some questions you may want to ask them directly:

- **How long have you been licensed to practice real estate?**
- **How many clients have you helped sell homes?**
- **How many homes do you typically close a year?**
- **Do you work full time or part time?**
- **Do you have any specialties or things you are known for?**
- **How many sellers are you working with right now?**
- **Do you work with buyers as well as sellers?**
- **What is the price range of homes you usually help people sell?**
- **Will I work only with you or with a team?**

**At the end of the day, a commission check will be headed their way. That gives you the right and responsibility to be sure they are a good fit for you.**



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## WHAT TO ASK ABOUT YOUR HOME

Whether you've lived in your home a year or twenty, you have some major decisions to make as you go to sell it. How to price, when to market and how to get the word out are all things that you will work with your REALTOR® to arrange. To make sure you fully understand the ins and outs (and set yourself up for a top dollar sale), you should ask:

- **Are any major repairs needed?**
- **How old are the HVAC, appliances and roof?**
- **Would any of those be a barrier to selling?**
- **Would any upgrades improve the sale price?**
- **Is any renovation needed?**
- **How much is home worth, according to comparable homes in the area on the market?**
- **How much am I willing or able to negotiate?**
- **What about the area or nearby amenities could be selling points for my home?**
- **What kind of buyers can I/do I want to attract?**
- **What is the best marketing and showing strategy for this home?**
- **What is my timeline?**

Depending on your timeline, you could make some simple cosmetic changes or light renovations that dramatically improve your sale price. All of this should be discussed with your REALTOR®.



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## WHAT TO ASK YOURSELF

The last important Q & A should happen with yourself, your spouse, your housemate or anyone else who's putting the home up for sale with you. It's important that you ask yourself questions like:

- **What are my non-negotiables?**
- **What is the amount I really want to get for this home?**
- **What is the lowest price I will take for this home?**
- **Does my timeline impact this transaction?**
- **Do I want to negotiate?**
- **Am I willing to take on renovations or repairs?**
- **Am I willing to take on closing costs?**

**At the end of the day, going into a home sale knowing what you want and what you have to work with will help you avoid busywork and chasing rabbit trails.**



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## WHAT TO ASK BEFORE CLOSING

This may be in your first home sale or maybe you've sold homes before. Either way, you'll need to ask the right questions and understand how to close out your mortgage.

A lot of factors, including whether or not you have your next home purchase lined up, may cause questions.

Going in, you will need to understand what will happen if your home appraisal comes back low or high. Another financial consideration is what arises during negotiations and if you agree to any contingencies.

It's important to ask these questions about closing:

- **What are my responsibilities for the home before closing?**
- **What needs to be done about utilities before closing?**
- **Do I need to perform any repairs before closing?**
- **What am I required to bring to closing?**
- **How much are closing costs?**

**All of these questions will help clarify the process and avoid missteps, getting you to the closing table without a hitch.**



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# 1. HOME VALUE AND SALE PRICE

**Question one: what is your home worth and what could you list it for?**

To start researching this yourself, you can easily look up your home on a search engine to see the estimated listing price. An important thing to note is what other homes in your areas have sold for. These are called the “comps” and will definitely set a precedent for your own listing price. This is question number one because it will give you a baseline for all of the other decisions.

# 2. EQUITY

**Question two: how much equity do you have in your home?**

Home equity is the amount of your home that you (as opposed to the bank) actually own. You can look at the market value of your home minus the balance of your home loan to calculate your equity. First off, your equity must be positive. Secondly, the equity you have will help you understand how much money you have to put toward moving and a new home.



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## 3. COST OF SELLING

### Question three: how much will it cost to sell your home?

This is a question many hopeful sellers don't consider... but it's important! Many people spend as much as 10% of the sale price on selling their homes. This includes REALTOR commission and additional costs like repair costs, housing overlap costs, closing costs, seller concessions, and more. Knowing how much all this could total out at will help you understand if you have the budget and willingness to list.

## 4. TIMELINE

### Question four: how long would it take to sell your home?

Similar to sale price, this could be informed by comps. The metric is called "Days on Market" or DOM. DOM will track the average amount of time homes in your area spend on the market. While you can't nail this down entirely, you should look at when you want to move and how long, realistically, it could take to sell your home.



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## 5. HOME IMPROVEMENTS

### Question five: what needs to be done to your home before you sell it?

You probably already know that things like renovations are lengthy and costly. However, even cosmetic things (like paint or flooring) can take time and money BUT can increase the sale price of your home. This is almost always a worthwhile tradeoff for home sellers, but of course, it also takes time and money. Wrapping your mind around what could be done to enhance the value of your home may impact your timeline and listing date.

## 6. HOW TO SELL

### Question six: how are you going to sell your home?

Most people use real estate professionals and some people list a home for sale themselves. Perhaps most importantly is determining the way you'll present your home to buyers in a virtual context. You'll need to consider virtual tours, professional photographs, and live-streamed open houses. All of these are becoming increasingly common and may make all of the difference in getting the offer you want.



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# SECTION 2: **ALL ABOUT MONEY**

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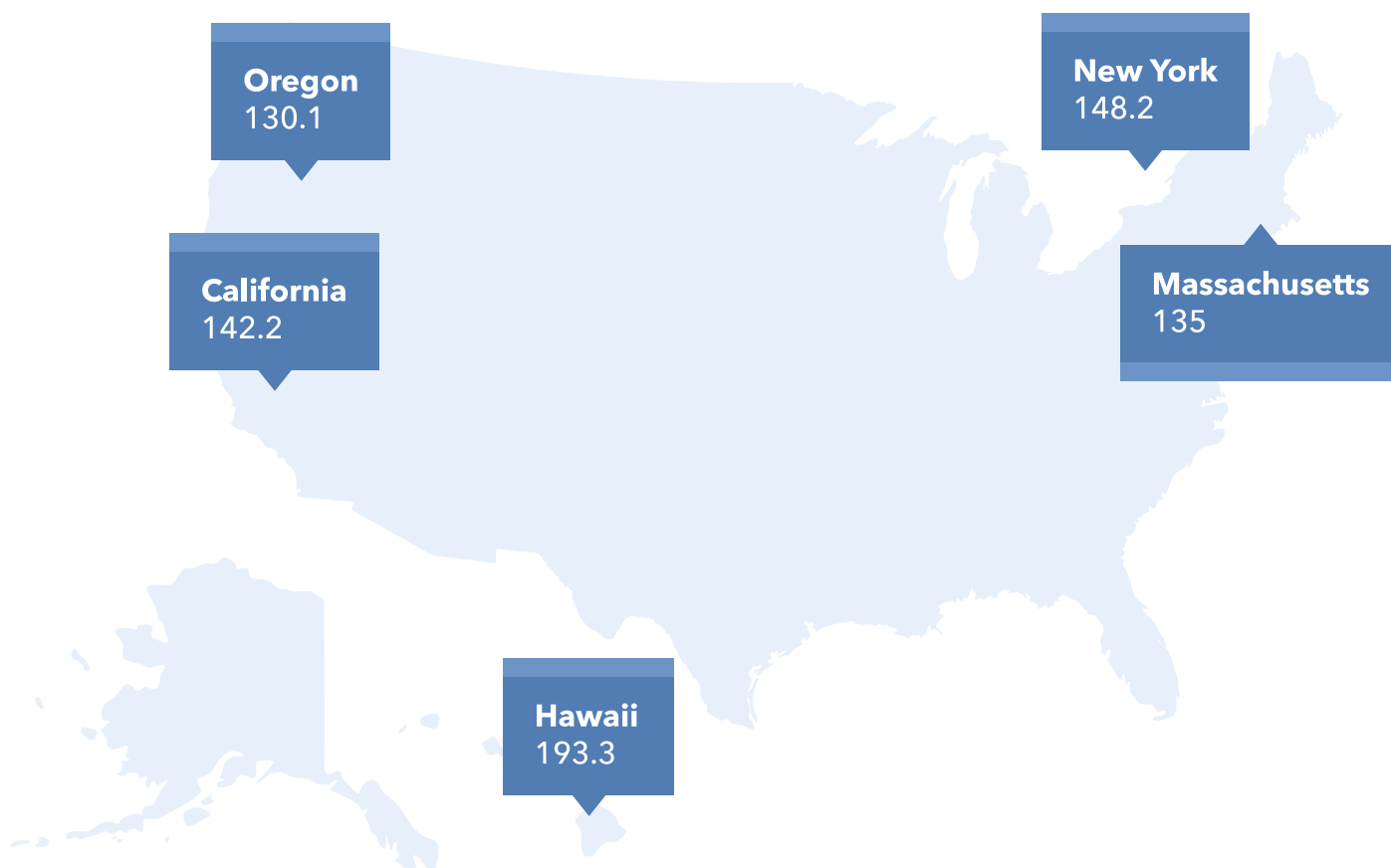
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## THE TOP 5 MOST EXPENSIVE STATES

These rankings are based on a widely understood Cost Index (in which “average cost of living” in the U.S. = 100). That means every point over 100 translates into the state having a higher than the national average cost of living.

Here are the states that are most expensive to live in:



**Cost factors for these high-end rankings are related to taxes, food, transportation, housing, and more. Of course, many people choose these states for their thriving industries and high-earning employment opportunities, which offsets the price tag of a costly lifestyle.**



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## EXPENSIVE AND AFFORDABLE STATES FOR HOME PRICES

Home prices are a key reason why you may (or may not) be able to move into a certain state or city. Often, prices decrease the further you get away from a metropolitan area. Of course, that may mean a longer commute. There are plenty of tradeoffs to be made.

Here are the states with the most expensive median home prices as of August 2023:

### California

\$799,000

### Hawaii

\$713,000

### Massachusetts

\$640,000

### Washington

\$621,000

### District of Columbia

\$606,000

As you know, "median" means there are plenty of homes that cost more and plenty of homes that cost less.

Here are the states with the least expensive median home prices as of August 2023:

### Iowa

\$239,000

### Ohio

\$249,000

### Oklahoma

\$256,000

### Kentucky

\$257,000

### Indiana

\$258,000



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## EXPENSIVE AND AFFORDABLE STATES FOR TAXES

Property taxes are often one of those things that new homeowners don't take into account. It's important that you do because they'll increase your monthly mortgage payment.

Here are the states with the most expensive property taxes:

### New Jersey

2.49%

### Illinois

2.27%

### New Hampshire

2.18%

### Connecticut

2.14%

### Vermont

1.90%

Here are the states with the least expensive property taxes:

### Alabama

0.14%

### Hawaii

0.28%

### Colorado

0.51%

### Louisiana

0.55%

### Washington D.C

0.56%

**Property taxes can be calculated based on home values, so keep in mind that the nicer the area, the more you may shell out for property taxes. Of course, this also means the area is nicer. Again: trade-offs.**



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## THE TOP 10 CHEAPEST PLACES TO LIVE

Some people (more than ever) have the option to live wherever they want. As working from home becomes a permanent situation, you may genuinely want to cast a wide net and live anywhere on the map. Knowing which places have the lowest cost of living may sway you one way or another. Again, the index of 100 = national average is in play here, to give you a relative understanding.

Here are the 10 cheapest places to live in the United States:

<b>Mississippi</b>	<b>83.3</b>	<b>Oklahoma</b>	<b>87.9</b>	<b>Iowa</b>	<b>89.9</b>
<i>Housing index=66.7</i>		<i>Housing index=73</i>		<i>Housing index=75.2</i>	
<b>Kansas</b>	<b>86.5</b>	<b>Missouri</b>	<b>89.8</b>	<b>Georgia</b>	<b>88.8</b>
<i>Housing index=70</i>		<i>Housing index=71.6</i>		<i>Housing index=71.3</i>	
<b>Alabama</b>	<b>87.9</b>	<b>West Virginia</b>	<b>90.5</b>	<b>Tennessee</b>	<b>89</b>
<i>Housing index=70.2</i>		<i>Housing index=80.4</i>		<i>Housing index=82.6</i>	
<b>Indiana</b>	<b>90.6</b>				
<i>Housing index=76.5</i>					



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## FEWER SHOWINGS

A well-priced home is based on a lot more than comparable home prices in your area or even your neighborhood. Listing at the right price holds a lot of psychology. There is a certain equation of showings and foot traffic you need to create bidding wars and get the right price for your home. If you price your home too high to begin with, you're going to miss out on a huge margin of potential buyers.

### **A HOME WILL PROBABLY GET FEW SHOWINGS IF IT IS MORE THAN 10% ABOVE MARKET VALUE.**

Price it right. Additionally, here are some tips that can help your home get more showings:

- Get listing feedback: your REALTOR® can get this from other real estate agents and buyers.
- Use strategic and creative online marketing.
- Get professional pictures taken and a 360 video tour of your home.
- Stage your home to sell: take care of curb appeal and cosmetic adjustments to make your home more appealing to buyers.
- Appeal to emotion: as more buyers start their journey online, you need a compelling story and reasons they should come out and see the home.



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## ATTRACT THE WRONG BUYERS

Price brackets are all-important to home buyers. If bumping up your listing price puts you into another range, you're going to get the wrong buyers.

In this case, wrong buyers aren't people who are unqualified. Instead, they're people who are looking for a certain quality of home to match their price point.

If your home is overpriced, it won't have what they're looking for and you'll waste a lot of time wooing people who aren't going to buy your home.



Instead, use these tips to attract the right buyers:

- Update MLS listings with events and ask for an RSVP
- Tap niche or specialty markets
- Get referrals
- Add incentives to the home sale



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## LOSE IN SEARCH

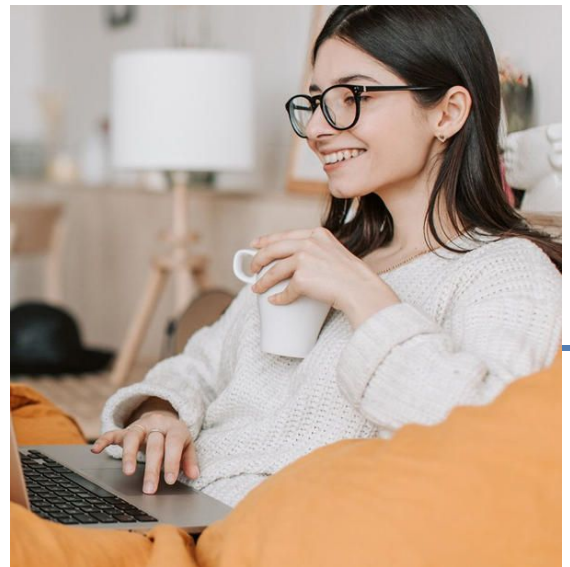
The price bracket is also relevant for this issue. It's dangerous to overprice your home because most buyers are finding you through online searches. If you don't show up for the price bracket your ideal buyer is searching in, you'll lose out.

This loss of visibility could leave your home sitting on the market and eliminate any activity it could have had.

There are ways to win in search. Of course, the first is pricing your home right. This way, you'll be within the range of buyers who are looking for a home like yours.

You can also:

- Use quality keywords and buzzwords
- Add a thorough, colorful description to your post
- Add an array of creative photos and videos
- Talk to your real estate agent about every platform on which your home can be featured, including websites and social media outlets



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## HELP YOUR COMPETITORS

**Comparative Market Analysis (CMA)** is the process real estate professionals use to analyze recently sold or for sale homes near yours. If that isn't done, or you ignore it and price too high, you're actually helping your competitors.

Buyers have certain expectations with a price point for a home. If you're trying to sell a beer home for a champagne price (and they don't get champagne), they're moving onto the next home.

What's more, buyers in a certain price range will be looking at comparable homes. If your home is priced the same but has inferior features, it will instantly look worse than the homes it's being shown next to.

In addition to helping your competitors, a home without a completed **CMA** could have issues during the home appraisal process.



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## SPEND TOO LONG ON THE MARKET

Overpriced homes don't sell fast. The longer a home sits on the market, the less desirable it looks. If you have to start dropping the price, that looks even worse. Pricing your home correctly is the best way to ensure that you get early, quality traffic.

Here are some more tips for selling your home fast:

- ✓ Make it show-worthy
- ✓ Neutralize your decor
- ✓ Time your listing
- ✓ Use professional media
- ✓ Be accommodating about scheduled showings and open houses
- ✓ Stand apart with unique events or showcases
- ✓ Get feedback



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## 1. PAINT & CARPET: SPRUCE UP

First impressions are all-important. Paint touch-ups and professional carpet cleaning will help your home sell. Buyers want to picture themselves in a home. This may be the time to address your bright red wall. Neutral colors are best for selling, as they have the most universal appeal.

Even though carpet is relatively inexpensive for buyers to replace themselves, flooring that appears soiled or stained flooring may be a turn off. Have friends or family give you honest feedback about what they would freshen up to improve your home.



## 2. ENERGY: MAKE IT EFFICIENT

Entire neighborhoods are now being built with energy efficiency in mind. Many buyers want to know the average utility bills as they consider the affordability of a new home. There are a few ways to make your home more energy efficient that cost very little money.

These include things like replacing incandescent bulbs, sealing cracks and adding insulation. All of these improvements can be featured on your listing, showcasing your home as environmentally conscious.



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### 3. KITCHEN: CHEF-READY

You don't have to launch a full remodel to get your kitchen ready to sell. Even minor improvements will vastly improve a buyer's opinion of your space.

You can do things like: getting your kitchen professionally cleaned (they will scrub walls and deep clean appliances); clear off the countertops and keep them that way (this is a staging tactic that makes your kitchen look bigger); install cabinet lighting (this is very cheap to do and makes your kitchen look bright and modern).



### 4. BATHROOMS: SPARKLE & SHINE

Even small bathrooms can be improved to seem efficient and elegant. There are several small steps you can take to update your bathrooms.

First, as always, get them sparkling clean. Touch up paint as needed. Update paint color if it isn't neutral. Look at all of your fixtures: are they bright and shiny? Fixtures and cabinet pulls/knobs are an affordable point of improvement that can transform the impression your bathroom makes on buyers.



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## 5. CURB APPEAL: THE WOW FACTOR

Buyers start forming an opinion the moment they pull up to the curb. Help them form a good opinion by fixing up the outside of your home. Clean your gutters.

Get your home and driveway pressure-washed. Take care of landscaping and the lawn. You will be amazed at the monumental difference these small changes can make, with minimal investment.



## 6. CLEAN LINES: SORT & DECLUTTER

It's becoming popular to adopt a minimalist approach to home storage and organization. While you don't have to chuck 70% of your belongings, you should go room to room as you prepare to sell your home.

This means making decisions about things that get thrown away, replaced or put into storage. Again, this may be a good opportunity to enlist the help of friends and families, as it's hard to objectively see something you're so familiar with.



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## 7. HOME INSPECTION: VET YOUR PAD

If you've lived in a property for many years, it may be important to have a home inspection. Bonus: if you get a home inspection in advance of selling, you can use it for a certain amount of time as an incentive to buyers.

The home inspection may reveal things that you can repair or bid out in advance of selling, saving you money in the long run.

## READY TO ACCELERATE THE PROCESS OF SELLING YOUR HOME?

I have helped local homeowners like yourself get the activity they need on their home listing. There are even more essential steps you can take to make your home a "must-see" for buyers. I'll be happy to guide you through the process: reach out and we can get to work right away!



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## THINGS YOU CAN'T CHANGE (BUT CAN MARKET AROUND)

1

**Street name:** live on “Wimpy Way”? Street names may stick out to potential buyers and be a detractor. You can't change it. You can **(a)** make light of it or **(b)** downplay it in your marketing.

2

**A neighbor's home:** live next to a hoarder? You may not be able to conceal that fact, but you can direct attention elsewhere by pointing out “nearby” amenities or positives about the neighborhood.

3

**Power plants or landfills:** close to utilities? These can lower your property value. However, you can again focus on amenities “in the other direction” or nearby that offset that deterrent.

4

**Nearby foreclosures:** comps are a big deal. If there are numerous, visible foreclosures and eyesores near your home, you'll have to go the extra mile to amp up your own curb appeal and show off in comparison.

5

**Bad schools:** if the school system is poor or has a bad reputation, it can be a stigma for families. You may choose to market your home to elderly people or busy professionals who may not have children.



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## AESTHETICS

- 6** **Bright colors inside:** a common piece of advice offered by REALTORS® is “neutralize your decor” before selling.
- 7** **Bright colors outside:** you may love your hot pink shutters and door, but your outdoor paint is also a point of consideration for curb appeal and home value.
- 8** **Excessive landscaping:** if you are a horticulturist, you may love the proliferation of spidery plants and unique vines. The maintenance this implies for homeowners could be a turnoff.
- 9** **Dirty driveway and sidewalk:** dirt and residue on a sidewalk and driveway can make your home look dingy or older than it is. A little pressure washing can go a long way
- 10** **Dirty roof:** same goes with a roof. It may look older than it is if it’s caked with gunk and grime. Get it professionally cleaned and you’ll get fewer questions about how old it is.



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## POSITIONING

11

**The lot:** corner lots may sell for more and where you are on a lot can be used to promote a higher value. Some people love the phrase, "eastern facing windows" in a home description.

12

**Major roads:** if you are near highly trafficked roads, it can be a drawback for some buyers. Talk up new windows or other ways the home is shielded from the noise and busyness.

13

**Nearby neighbors:** if you have a lot of renters in your neighborhood, it may be less appealing to future buyers.

14

**Major airports:** if you are near an airport, buyers may be afraid of the noise. Instead, you can bill the home as "commuter friendly"!

15

**Near a cemetery:** some people are superstitious or just don't want to live near a cemetery. The good news is, cemeteries are often beautifully kept pieces of land. For the right buyer, this can be a benefit.



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## EVEN MORE

Think we've covered it? Think again. Here are some additional factors that could impact your home value:

- 16 Energy inefficiency
- 17 Broadband access
- 18 Invasive plant or animal species
- 19 Unpleasant home history
- 20 High crime
- 21 Pollution
- 22 Flood plain
- 23 Over improvements
- 24 Niche improvements
- 25 Space allocation



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# SECTION 3: **TIME IT RIGHT**

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## 2023 SUMMARY OF REAL ESTATE

2023 was a dynamic year for real estate. Fluctuating mortgage rates and a rise in smart home technology encouraged unexpected buyer competition. Here's a summary of 2023 real estate trends from expert analysts:

### Annualized Growth Rate for

Real GDP	2.6%
Consumer Prices	3.1%
Consumer Confidence	102

### INTEREST RATES IN PERCENTAGES

Fed Funds Rate	5.3
3-Month T-Bill Rate	5.2
Prime Rate	8.5



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**MORTGAGE RATES IN PERCENTAGES**

30-Year Fixed-Rate	7.4
--------------------	-----

**HOUSING INDICATORS IN THOUSANDS OF DOLLARS**

Existing Home Sales	4,129
---------------------	-------

New Single-Family Sales	687
-------------------------	-----

**MEDIAN HOME PRICES IN THOUSANDS OF DOLLARS**

Existing Home Prices	\$388.5
----------------------	---------

New Home Prices	\$424.4
-----------------	---------



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## 2024 EXPERT PROJECTIONS (PART 1)

Experts predict that high construction costs and a cooling rental market could pose interesting challenges for buyers and sellers this year. Despite these challenges, first-time homebuyers may experience improved affordability. Here's the forecast for residential real estate in 2024:

### ANNUALIZED GROWTH RATE FOR

Real GDP	0.4
Consumer Prices	0.5
Consumer Confidence	105

### INTEREST RATES IN PERCENTAGES

Fed Funds Rate	4.6
3-Month T-Bill Rate	5.4
Prime Rate	5.7



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MORTGAGE RATE AND HOME SALE PREDICTIONS	
30-Year Fixed-Rate	6.8
Existing Home Sales	0.1% increase
New Single-Family Sales	0.4% increase
Home Sale Prices	1.7% decrease
Available Home Inventory	14% decrease



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## 2024 EXPERT PROJECTIONS (PART 2)

### Key Takeaways

The 2024 housing market is projected to see stagnant existing home sales, a scarcity of housing inventory due to high construction costs, and a slower rental market with a slight decline in median rent. First-time homebuyers face challenges, but affordability may improve. 2024 can expect uncertainties in mortgage rates, geopolitical events, and domestic politics. Buyers should prepare financially, considering down payment assistance, while sellers may encounter more competition from builders. Renting remains cost-effective in the short term, though its advantage may diminish with declining home prices and mortgage rates.

To read the full report, visit the link below:

[click here](#)



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## 2024 FOR HOME SELLERS

Here are some key predictions from experts on what 2024 will hold for home sellers.

Mortgage Bankers Association (MBA) estimates mortgage rates will reach 6.5% by the end of 2024.

Mortgage originations are expected to total \$1.95 trillion in 2024.

Annual median home prices are expected to stabilize at the national level.

Even though home sales could decline, high mortgage rates could result in homeowners being reluctant to sell.

Bottom line: with slower inventory and relatively unchanged costs, housing demands may experience a slow burn. Despite predictably stable conditions, home prices are likely to decrease, which could result in a buyer's market.

To see the full report from MBA:

[click here](#)



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## ■ 2024 FOR HOME BUYERS

Inventory and affordability are top concerns for home buyers. With low inventory and existing home prices falling, the 2024 market is predicted to turn in favor of buyers.

### **First-time home buyers can prepare with these tips:**

1. Understand your budget and what you can afford
2. Pay attention to mortgage rates and work with a realtor to navigate “too good to be true” prices

### **2024 for Investors**

With cooling home sales and a subtle yet gradual decline in rent, rental supply is outpacing demand. This could lead to a larger vacancy rate in 2024, which property investors may want to prepare for. However, more affordable lease options could become the preferred choice for those not ready to buy, promising a warm rental market.



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## MAXIMIZING CURB APPEAL

First impressions matter. Make prospective buyers fall in love with your home the minute they set eyes on it with the following subtle changes:

- ✓ **A fresh coat of paint on the front door and porch**
- ✓ **Updated landscaping and shrubbery**
- ✓ **Pressure wash driveways and walkways**
- ✓ **Clean out dead leaves, cobwebs, and other debris**
- ✓ **Add a welcoming door wreath or potted plants by the door**



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## TASTEFUL STAGING

First impressions matter. Make prospective buyers fall in love with your home the minute they set eyes on it with the following subtle changes:



### DEPERSONALIZE YOUR HOME

Remove family pictures, artwork, and personal touches from your home, so that buyers see your home as a blank canvas.



### TAKE A MINIMALIST APPROACH

Make your home seem spacious by removing large furniture items. Clear out storage spaces and cupboards to make them seem larger, and remove any bulky appliances.



### LET THE LIGHT SHINE

Flood your home with as much natural light as possible. Replace heavy fabric curtains with sheer drapes, and keep your blinds open to let in natural light.



### WORK WITH PROFESSIONALS

A professional stager pays for themselves many times over in the value they add to your home. They'll work to design the perfect ambiance for prospective buyers.



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## HIGH-QUALITY PHOTOGRAPHY

Buyers make a decision to view your home based on what they see online - and pictures are a huge part of that.

- **Work with a professional photographer to shoot and edit images of your home.**
- **Include at least 25 photos of your home in the listing, featuring every room, as well as all outdoor space that is part of your property.**
- **Bonus: if you're working with a realtor, they'll often be the ones paying for the photographer - you won't have to spend a dime.**



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## SETTING THE RIGHT PRICE

Appropriately pricing your property for a fast sale doesn't mean underpricing it - instead, use market data and your realtor's expertise to set a fair market price.



### LOOK AT COMPARABLE HOMES

Identify similar homes in your neighborhood that have recently sold. This gives you a ballpark figure of what your property is worth.

### PRICE TO ATTRACT BUYERS

Set a price that encourages buyers to view your home. Pricing high and cutting the price later won't work - it'll make buyers think something is wrong with the home.

### WORK WITH A REALTOR

Nobody knows the local real estate market as well as a real estate agent. Skilled real estate agents appropriately price your home, and they're invaluable when it comes to negotiating and closing.



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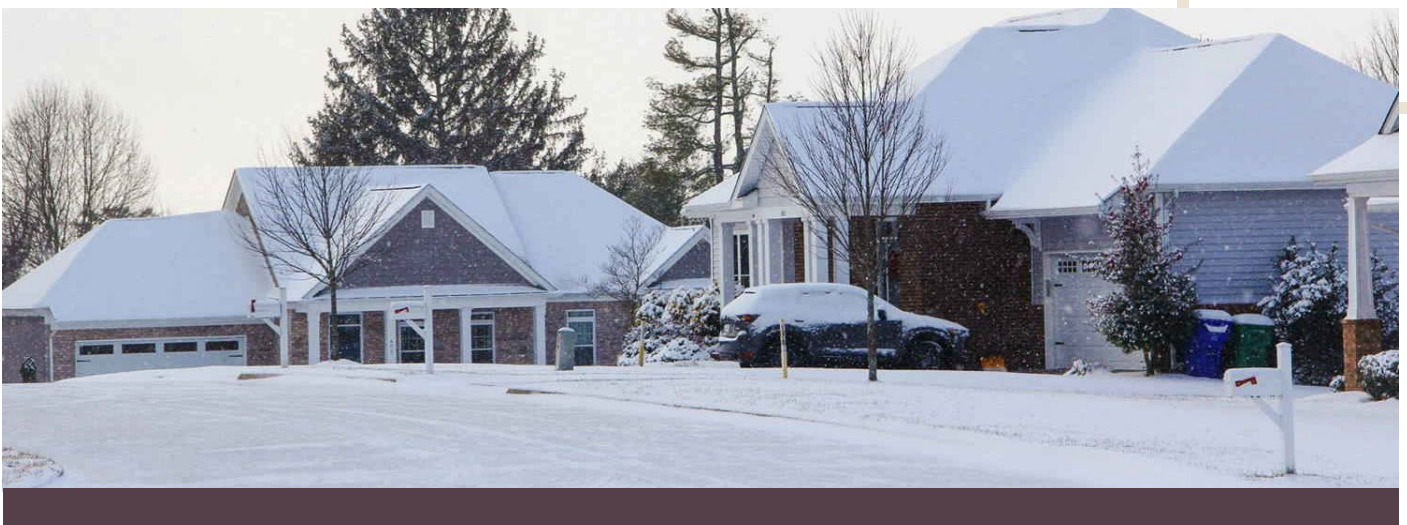
## SELLING YOUR HOME IN WINTER: STATS & TIPS

In most areas, winter is considered the most difficult time of year to sell a home. Short, cold days keep buyers at bay, and showing a home can be tough in poor weather conditions. For sellers in extremely hot areas like Florida and southern Nevada, however, the cooler weather is a welcome respite.

Winter sales have less competition to contend with, and serious buyers are often motivated to close before the year's-end to secure tax breaks.

Tips for Staging a Home in Winter:

- **Highlight cozy features like fireplaces and reading nooks. Keep holiday décor minimal and tasteful.**
- **Keep the driveway, walkways, outdoor patios, and decks clear of snow.**
- **Turn up the thermostat to keep prospective buyers warm and comfortable.**
- **Place absorbent mats inside and outside for wet shoes.**
- **Beat the winter gloom by opening blinds and installing brighter light bulbs.**



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## SELLING YOUR HOME IN SPRING: STATS & TIPS

Spring is widely considered the best season to sell a home. The first two weeks of May yield the most home sales at the most competitive prices. Homes sell an average of 18 days faster in May than in any other month, and for at least 6% more money. Homes sold in June typically close over 9% above market value.

The benefits of selling a home in spring include warmer weather, longer days, and heightened curb appeal. Spring has its drawback too, with unpredictable weather and fierce competition. Sellers in triple-digit-heat areas may be better off waiting for cooler months, while those looking to sell a fixer-upper may find it difficult with so much competition.

Tips for Staging a Home in Spring:

- **Liven up the home with fresh flowers and greenery.**
- **Stage outdoor furniture and highlight patio areas.**
- **Add a floral wreath to your front door to increase curb appeal.**
- **Paint walls in soft, bright springtime colors that complement existing features.**
- **Brighten dark walls up with crisp white décor.**
- **Fill planters or garden bedding with colorful flowers.**



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## SELLING YOUR HOME IN SUMMER: STATS & TIPS

Summer real estate markets trend hot. With families looking to settle before the school year starts, sellers can expect tough competition, higher selling prices, and greater potential for bidding wars. In some areas, June is the top month for closing on homes.

The summer weather is more predictable, with longer daylight hours making it easy to show a home and to move. Summer sellers have the advantage of using data from spring home sales in the area to help price homes competitively. With the buying window closing, prospective buyers are more likely to make competitive offers and close faster.

Tips for Staging a Home in Summer:

- **Take advantage of colorful landscaping.**
- **Maximize natural light and trim back any trees that block windows.**
- **Don't forget to highlight outdoor spaces.**
- **Keep prospective buyers cool by running A/C and ceiling fans.**
- **Provide shade in outdoor areas.**
- **Offer refreshments.**



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## SELLING YOUR HOME IN FALL: STATS & TIPS

In most areas, the real estate market slows down in the fall. With kids back in school and the holidays looming, buyers are loath to take on big changes. For sellers in extremely hot areas or those in places like tornado alley, however, the fall may be the best time of all. Sellers have less competition to contend with, and serious buyers are typically motivated to close before the holidays.

Tips for Staging a Home in Fall:

- **Make selling images pop with colorful fall foliage.**
- **Keep on top of fall maintenance, like clearing debris from gutters.**
- **Rake up leaves and patch brown spots in the grass.**
- **Highlight features like fireplaces and reading nooks.**
- **Make use of cozy décors like throw pillows and blankets.**
- **Paint walls in neutral and warm colors.**
- **As days get shorter, open blinds for natural light and use lots of lamps.**
- **Employ seasonal scents by burning candles or simmering apple cider with cinnamon.**



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SECTION 4:

# GET THE BEST DEAL

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## Let's start with four DON'Ts. Here are four things NOT TO do when you put your home up for sale:

### 1. DON'T GET EMOTIONAL

Maybe you've lived in your home for 25 years and raised your kids there. Maybe you're moving for a reason that's inherently emotional or difficult. Maybe you just feel the heightened stress of selling a home and let your emotions into the mix. Do your best to put your emotions on the shelf and be as pragmatic as possible about selling your home.

### 2. DON'T SET AN UNREALISTIC PRICE

Pricing your home is one of the first, and most important, decisions you'll make when listing your home for sale. If you get too caught up in the "what-ifs," you may set your sights too high and set an unrealistic price. This will mean your home sits on the market longer and can cost more money in the long-run.

### 3. DON'T HIDE MAJOR PROBLEMS

A good home inspector will find out all of the issues with your home anyway. Not being forthcoming about known issues will slow the whole process down. You don't want to have an offer on the table that doesn't work out because you've failed to disclose something or because inspection uncovered something huge.

### 4. DON'T WAIT UNTIL THE LAST MINUTE

There are numerous documents you'll need to have in hand before you can list and sell your home. Don't wait until the last minute to get your ducks in a row. Everything will go faster and smoother if you have everything you need.



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**Here are some DOs. Not doing these are huge mistakes that home sellers make all of the time.**

## **5. DO FILM VIDEO WALK-THROUGHS**

Especially as virtual home buying becomes increasingly popular, your home will get more views and interaction if you have video walk-throughs. Video tours can usually be filmed by someone who works with your real estate agent. These are compelling and add value to your listing.

## **6. DO MAKE MINOR REPAIRS**

If you've lived in your home a long time (or even if you haven't), you may have learned to live with squeaky hinges or broken railing. Homebuyers will be turned off by these things, and it's a lot cheaper to fix them yourself than to have negotiations about the deal.

## **7. DO MAKE COSMETIC IMPROVEMENTS**

It may be hard to see your lived-in home objectively. But potential buyers will be the first to notice worn-out carpeting and scuffed walls. A little bit of paint, a little bit of carpet cleaning, a pressure wash on the driveway goes a long way.

## **8. DO STAGE YOUR HOME**

Now that many buyers are checking you out virtually, it's even more important that your home looks bright, light, and modern. It may be worth it to pay an expert stager or have a friend with a great eye come in and update your decor.



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**The last four mistakes many people make have to do with buyers and the buying process. Home sellers can impact the sale! BE CAREFUL that you don't make these mistakes.**

## **9. BE CAREFUL ABOUT NEGOTIATIONS**

There are great things and ways to negotiate... and poor ones. You need to sit down with your real estate agent early in the process and determine your absolute bottom-line selling price and anything you are or are not willing to talk with a potential buyer about.

## **10. BE CAREFUL ABOUT WHEN YOU SELL**

You may already know that selling during the winter months will get you a lower price for your home. There are ideal times to list your home. This may even extend to when online listings go live and when you alert the community.

## **11. BE CAREFUL ABOUT BUYER QUALIFICATIONS**

A huge time-waste that home sellers sometimes experience is trying to work with unqualified buyers. While your real estate agent should have a great process for pre-approvals and proof of funds, be sure you are in the know about who is being let through your door.

## **12. BE CAREFUL ABOUT DELAYS**

Any number of things can derail your home sale. It's super important that you don't make impulsive decisions that could set you back several weeks. When in doubt, ask your REALTOR.



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## FACTS ABOUT CURB APPEAL

Curb appeal matters. And that's not just an opinion. Here are some cool, hard facts about the major difference good curb appeal can make for your home sale.



- People form an opinion within **1/10th** of a second of seeing someone or something.
- **99%** of NAR members believe that curb appeal is important.
- **97%** of potential buyers think that curb appeal is important.
- **94%** of REALTORS® will recommend improving curb appeal before listing a home for sale.
- A well-landscaped home can add between **5%** and **12%** more value to a home price.
- Cleaning the outside of a home can add as much as **\$15,000** to the sale price in some states.



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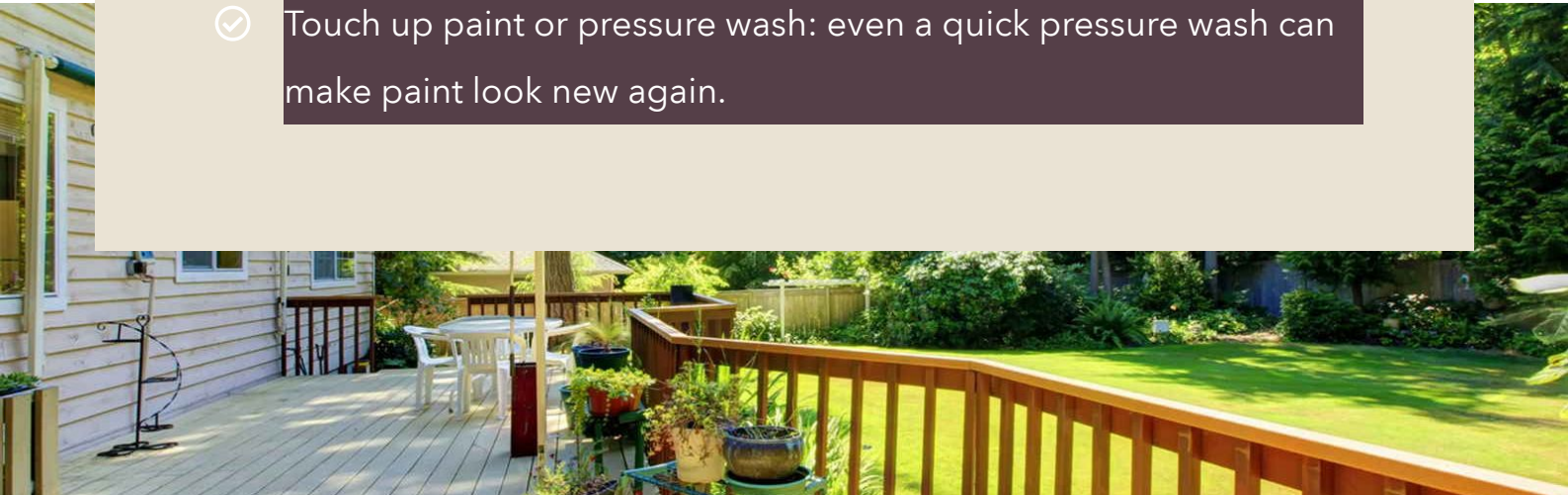
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## 5 HIGHEST-IMPACT CURB APPEAL CHANGES

Knowing what's at stake, you should definitely plan to make curb appeal improvements a priority as you list your home for sale.

Here are the five most impactful changes you can make:

- ✓ Trim trees: get them professionally clipped and groomed.
- ✓ Plant grass or sod: a bright green lawn makes a huge difference and adds value to a home.
- ✓ Add color: this can be in the form of flowers, shutters or even furniture with bright pillows.
- ✓ Take care of the roof: your roof may need to be cleaned. Even without knowing it, a dirty roof draws the eye and makes a home look bad.
- ✓ Touch up paint or pressure wash: even a quick pressure wash can make paint look new again.



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## LOWEST COST CURB APPEAL INVESTMENTS

On a budget? Many people can't or don't want to make huge investments in a home they are selling. That's understandable. You don't have to shell out big bucks to improve curb appeal. Many of the changes you can make are affordable

Here are your best, low-cost options for improving curb appeal:

- ✓ Power wash everything (home, driveway, sidewalk, mailbox)
- ✓ Update window shutters
- ✓ Create a front yard seating area or a small garden
- ✓ Add landscaping around the mailbox
- ✓ Weed and clean up all landscaping
- ✓ Update light fixtures (could paint or just change out the bulbs)
- ✓ Add lighting to a walkway
- ✓ Trim trees and bushes
- ✓ Add a flag or garden ornaments
- ✓ Paint the front door
- ✓ Add new home numbers
- ✓ Store trash and recycling bins out of sight
- ✓ Add a border to your driveway
- ✓ Don't park cars in the driveway
- ✓ Pick up clutter
- ✓ Fix fences



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## CAPTURING CURB APPEAL IN PHOTOS AND VIDEOS

87% of home buyers rely on photos when hunting for a home. What the outside looks like doesn't just matter for a drive-by.

Many buyers want to see video tours and tons of pictures before they'll even schedule a showing.

Investing in professional photos or videos could encourage traffic to your online listing. Whether you get a pro or not, outdoor photos should be part of your listing.

Here's a list of the photos to take:

-  Front view of the home from across the street
-  Front view of the home from up close
-  View of the front door
-  View of any front yard outdoor living spaces
-  View of any outdoor living spaces
-  Side view of the home (from both sides)
-  Backyard view from the back door
-  Backyard view facing the back door



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## STAGING YOUR KITCHEN

The kitchen is the heart of a home. Many buyers will make decisions based on what your kitchen looks like. Even without a costly renovation, you can make cosmetic changes that transform the impression your kitchen makes to potential buyers.

- Get rid of or store old or worn down appliances
- Declutter your kitchen, cleaning the counters and cabinets out as much as possible
- Deep-clean and regrout
- Use special cleaners to shine granite or stainless steel surfaces
- Remove personal items, such as monogrammed towels or photos
- Keep the kitchen fresh smelling (don't cook strong-smelling food before a showing)
- Place fresh flowers on the countertops or table
- Set the table with placemats, napkins, plates, cups, and a centerpiece

**KITCHENS CAN BE A BEAUTIFUL SPACE THAT HELPS PEOPLE ENVISION THEMSELVES SHARING WONDERFUL FAMILY MEALS IN THEIR NEW HOME.**



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## STAGING YOUR BEDROOMS

Bedrooms don't just get the casual count to make sure there are enough; people want to know if their furniture will fit and if the bedrooms will be comfortable for adults and children. There are some simple ways to improve the appearance of bedrooms and let a wide range of potential buyers envision themselves in your space.

- Take collages or personal photos off the walls
- Paint or at least touch-up the paint
- Declutter
- Get fresh bedspreads, if needed, and make all beds with attractive covers and pillows
- Clear off all surfaces, reducing the number of tchotchkes or accessories
- Either remove all children's decorations or at least tone down the decor and make gender-neutral or simpler
- Deal with dirty flooring, either by getting it professionally cleaned or replaced
- Open all curtains and blinds, letting in as much natural light as possible
- Move out any oversized or excessive furniture

**BEDROOMS SHOULD BE SIMPLE, NEUTRAL, AND RELAXING.  
ADD LAMPS IF THEY'RE DIM. REFRESH WALLS, FLOORING,  
AND BEDDING AS NEEDED.**



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## STAGING YOUR BATHROOMS

In addition to working plumbing and functional fixtures, staging bathrooms can help them feel more luxurious and high-end. Small changes can make a big difference. Here are some tips.

- Remove personal belongings and toiletries (at least from sight)
- Add storage that looks luxurious, like woven baskets or bright stainless steel holders
- Think about a spa feeling, with beautifully wrapped toiletries, fresh towels, and calming scents
- Replace dingy shower curtains
- Recaulk if needed
- Clean the grout on all tile
- Clean all of the fixtures so they shine
- Get fresh mats

**BATHROOMS DON'T JUST HAVE TO BE FUNCTIONAL: THEY CAN BE BEAUTIFUL! EVEN SMALL BATHROOMS CAN LOOK BRIGHTER AND FRESHER WITH THESE TWEAKS.**



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## STAGING YOUR LIVING SPACES

Living spaces are usually the first or last things people see when they tour your home. Give them a great view with these adjustments:

- Declutter: clean off all surfaces and remove excessive or bulky furniture
- Add soft, bright lighting in any dark corner or spaces
- Redesign or rearrange furniture so there are conversational spaces and plenty of open areas
- Use mirrors and modern wall hangings
- Add home plants
- Choose rugs that accent the furniture
- Open all curtains and blinds to let natural light in
- Dust top to bottom
- Make all lightbulbs uniform, so they are the same color light
- Create small "activity" spaces that represent the intended or possible use of the space

**ALL OF YOUR SPACES DESERVE TO BE MASTERFULLY STAGED.  
YOU MAY WANT TO HIRE A STAGING EXPERT TO HELP YOU TRULY  
ELEVATE YOUR DECOR AND INCREASE YOUR CHANCES OF A  
TOP-DOLLAR HOME SALE**



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## TIPS TO BE 100% ORGANIZED AND APPROVED

First, if you're going to have a leg to stand on in negotiations, you need to have your ducks in a row.

### IF YOU ARE A HOME SELLER, YOU SHOULD:

- ✓ Set the right home price
- ✓ Have your home ready to show
- ✓ Know your responsibilities
- ✓ Have terms in mind

### KEY IDEAS

- Set your list price based on current comps provided by your REALTOR®
- Use open houses to foster competition, virtual or in-person depending on current conditions
- Use counteroffers with expiration dates
- Talk to your REALTOR® about different options for counteroffers and concessions



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## THE QUESTIONS TO ASK PARTICIPATING LENDERS

Investigative work is the second step in a negotiation that lands you on top. Here are the right questions to ask if you are the home seller.

### SELLER

- **Who are you negotiating with: what is their financial position?**
- **What strategic concessions are you willing to make?**
- **What comps (other homes for sale) are you up against in your area?**
- **What do you have to negotiate with?**
- **What are your non-negotiables?**

### 3 POSSIBLE GOALS



**1. Create a bidding war**



**2. Drive urgency**



**3. Make more money**



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## WHAT'S UP FOR NEGOTIATION?

As you enter this stage of a home sale or purchase, it's important to know that it's not just the price of the home that's up for negotiation. In fact, home negotiations can include a huge range of items that have personal or case-specific value.



**Price**



**CONTINGENCIES**



**TERMS**



**OCCUPANCY**



**FURNITURE**



**REPAIRS**



**EQUIPMENT  
OR TOOLS**



**CLOSING COSTS**



**FEES**

Sometimes, negotiations will occur after an inspection. If essential repairs are identified, these can be included in a negotiation about home price or closing costs.



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## NEGOTIATION TIPS

Negotiations will happen through your REALTOR®, who plays a vital role. Home sellers and buyers have a lot of opportunities to drive the conversation that occurs between real estate professionals.

Here are some negotiation tips:

### THE BASICS

- Know how to receive an offer and what your options are
- Set a bottom line price you'll accept
- Remember that price is not everything
- Set intentions and goals for your negotiations
- Understand contingency clauses and offers

**The goal for everyone is a win-win deal.**

**Most important tip: collaborate with a qualified agent who will guide you through this process**



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## WHAT IS A HOME APPRAISAL?

A home appraisal is a process where an objective expert thoroughly assesses a home that is up for sale. The two goals are to check the quality of the home and assess its value.

### Home appraisal impact:



#### BUYERS


A home appraisal ensures that you're paying what a home is really worth.



#### SELLERS

A home appraisal may change what you can sell your home for or spark a renegotiation of terms.

**Home appraisals are done by an objective and impartial professional. Most commonly, a lender will oversee this process and use a third-party appraisal management company.**

 **DID YOU KNOW?** The standards for home appraisals are actually set by congress through the Uniform Standards of Professional Appraisal Practice.



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## STAGES IN THE HOME APPRAISAL PROCESS

Home appraisals are important. It takes a few steps to get through one.

- 1 Lender orders appraisal
- 2 Licensed appraiser is hired.
- 3 Borrower pays for appraisal (typically included in closing).
- 4 Home value is determined.
- 5 Home value report is issued.



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## HOW TO PREPARE FOR A HOME APPRAISAL?

Here are a few ways sellers and buyers should prepare for a home appraisal.


### SELLER PREP


- ✓ Clean the home
- ✓ Conduct basic repairs and painting
- ✓ Be off-premises when the appraisal is being conducted
- ✓ Have all relevant docs on hand, including permits if you've renovated

### BUYER PREP

Discuss with your REALTOR® and other stakeholders:

- ❓ What will you do if the home appraises under listing price?
- ❓ What will you do if the home appraises over asking price?

 **DID YOU KNOW?** You can order a pre-listing appraisal? This may lock in your sale price and expedite things down the road.

 **DID YOU KNOW?** A buyer is not committed to paying the appraised value of a home for sale. It will change the logistics of your financing.



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## TIPS FOR HOME APPRAISALS

As a buyer or seller, going into a home appraisal with the right expectations is valuable.

- 1 UNDERSTAND WHAT FEATURES CAN CHANGE THE HOME VALUE**  
For instance, a home appraiser will take square footage, utilities, renovations and even the age of home into account before making their declaration.
- 2 KNOW THE VALUE OF SIMILAR HOMES**  
This should come into play whether you are listing or looking. Comps factor into a home appraisal.
- 3 IT WILL TAKE AT LEAST A WEEK**  
The availability of people, permits and more could impact the turnaround time for a home appraisal.
- 4 KNOW YOUR OPTIONS**  
Home appraisals may come in higher or lower than listing price. You should discuss your options with your REALTOR® to know what your negotiation and price difference options are.
- 5 ORDERING INDEPENDENT APPRAISALS**  
Not happy with the results? Question the outcome of an appraisal? Buyers or sellers can ask for a reevaluation of an appraisal or order an independent appraisal.



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# SECTION 5: **YOUR NEXT GREAT SPACE**

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## WHY SCALE DOWN?

Whether you need to simplify your life or you want to cut utility costs, scaling down has wonderful benefits. A smaller home is easier to maintain, and you don't have to give up your quality of life. There are many situations where scaling down is a smart move.

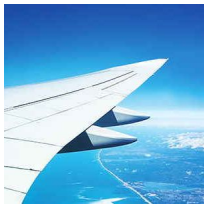
Common reasons for scaling down:



**The kids are grown, and the nest is empty.**



**Your current home is too big for your needs.**



**You travel often, or you travel for a living.**



**You want to save money on energy and maintenance costs.**



**You need a space that's physically easier to get around in.**

**Scaling down can open doors elsewhere. Splurge on your hobbies, take vacations or boost retirement accounts with the money you'll save. Selling your current home could even fund your new endeavor.**



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## IS SCALING DOWN RIGHT FOR YOU? HOW TO DECIDE

Scaling down isn't for everyone. Take time to evaluate your lifestyle and future goals. A growing family or home-based business might benefit from an extra room or two. If your plans fit into a smaller space than the one you're in, downsizing could be your best move yet.

Before you take the plunge, ask yourself:

- ? **Will my grown kids or aging parents need to move in at any point?**
- ? **Will my hobbies or future goals require a home studio or office?**
- ? **Will downsizing require major lifestyle changes?**
- ? **Can I part with belongings that won't fit into a smaller space?**
- ? **Is it difficult to keep up with cleaning in my current home?**
- ? **Do entire sections or rooms in my current home go unused?**
- ? **Is it difficult to keep up with bills?**



Smaller is smarter when it allows you to take control of your finances and build a brighter future.



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## THE BIG BENEFITS OF SMALLER SPACES

Scaling down can free up time and lead to big savings. Consider the ways downsizing might improve your quality of life—your future self will thank you.

Scaling down can help you:

- **Save money on utility costs, like heating and cooling.**
- **Redirect savings toward paying off debt or into retirement funds.**
- **Cut down on clutter.**
- **Pay your mortgage off faster.**
- **Spend more time doing the things you love.**
- **Live in an eco-friendly, energy-efficient space.**



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## PRO-TIPS FOR SCALING DOWN

Do you have your heart set on scaling down? Plan ahead for a smooth transition. The following tips will help you get started:

### GIVE YOURSELF PLENTY OF TIME

Plan ahead and give yourself enough time to sort through belongings. It's easy to underestimate how long this will take, so leave yourself lots of wiggle room.

### CHOOSE A PRIME LOCATION

Investing in a new home that is close to your job, family or hobbies can help simplify your life even further.

### ASSESS YOUR BELONGINGS

Scaling down is a great opportunity for decluttering. Evaluate your belongings with a critical eye and focus on keeping items that make you happy.

### LEAVE MEMORABILIA FOR LAST

A stroll down memory can slow you down. Leave the task of sorting through sentimental items for last. With the bulk of the work done, you can allow time and space for nostalgia.

### PACK METHODICALLY

Stay organized and label everything clearly. It will make all the difference when it's time to unpack in a smaller space.

### BUDGET FOR NEW FURNITURE

If your current furniture won't fit into your new space, don't forget to budget for new furniture. Consignment and garage sales offer an eco-friendly way to recycle old furniture and fund those new purchases.

### KEEP IT FUNCTIONAL

Choose functional furniture with multiple uses or built-in storage space to make the most of your new home.



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## A DEDICATED WORKSPACE

Create a dedicated workspace to maximize productivity and minimize distractions. Aim for a room with a door you can shut. If this isn't possible, try to find a niche or corner that's out of the way, or invest in portable dividers.

A dedicated workspace can look like:

- ✓ **A repurposed guestroom.**
- ✓ **A large laundry room.**
- ✓ **An enclosed patio.**
- ✓ **A finished attic or basement.**
- ✓ **A private niche or corner.**



**A dedicated workspace will help you minimize distractions and set boundaries with family members, especially young children. It can also help keep your work life from spilling over into your home life.**



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## ERGONOMICS MATTER

It might seem appealing to work from the couch, but it will take a toll on your body in time. Avoid repetitive strain injuries with a proper work setup.

Home office essentials include:

### A Desk or Table

As a rule of thumb, the top of your work surface should be 29 inches from the floor. This will vary according to your height. Your forearms should run parallel to the ground when working and your wrists should be straight.



### A Monitor, or Two

Invest in a good monitor or add a second one to increase efficiency and prevent eye strain. Align your monitor so you can look straight ahead without hunching your shoulders or looking down.



### An Adjustable Chair

Invest in a chair with adjustable height and good lumbar support. Bonus points for adjustable seat pan tilt.



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## LIGHTING HACKS

Good lighting will boost your mood, help prevent eye strain and make your workspace look and feel more professional.

Tips for great lighting include:

- 💡 **Invest in good sources of indirect lighting.**
- 💡 **Position your monitor to avoid glare from indoor or natural light.**
- 💡 **Make the room look brighter by painting walls a neutral color.**
- 💡 **Add mirrors to reflect light and make your space feel bigger.**



### BONUS TIP:

If you need to be on camera often, add diffused light sources that illuminate your face and avoid positioning harsh, bright lights or windows directly behind you



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## PRODUCTIVITY AT HOME

Small adjustments to your space and schedule will help you stay productive. Maximize your work hours so you can enjoy your time off.

Consider the following tips:

- ✓ **Set a schedule with dedicated work hours and stick to it.**
- ✓ **Create a workday start-up routine to help you get into a productive mindset.**
- ✓ **Create a workday shut-down routine to help you switch gears to leisure time.**
- ✓ **Keep your home office separate from your living space as much as possible.**
- ✓ **Keep your workspace organized and clutter free.**
- ✓ **Invest in a good pair of headphones to help minimize distractions.**
- ✓ **Maximize your space with shelving for vertical storage.**
- ✓ **Brighten your space up with plants and other items that bring you joy.**



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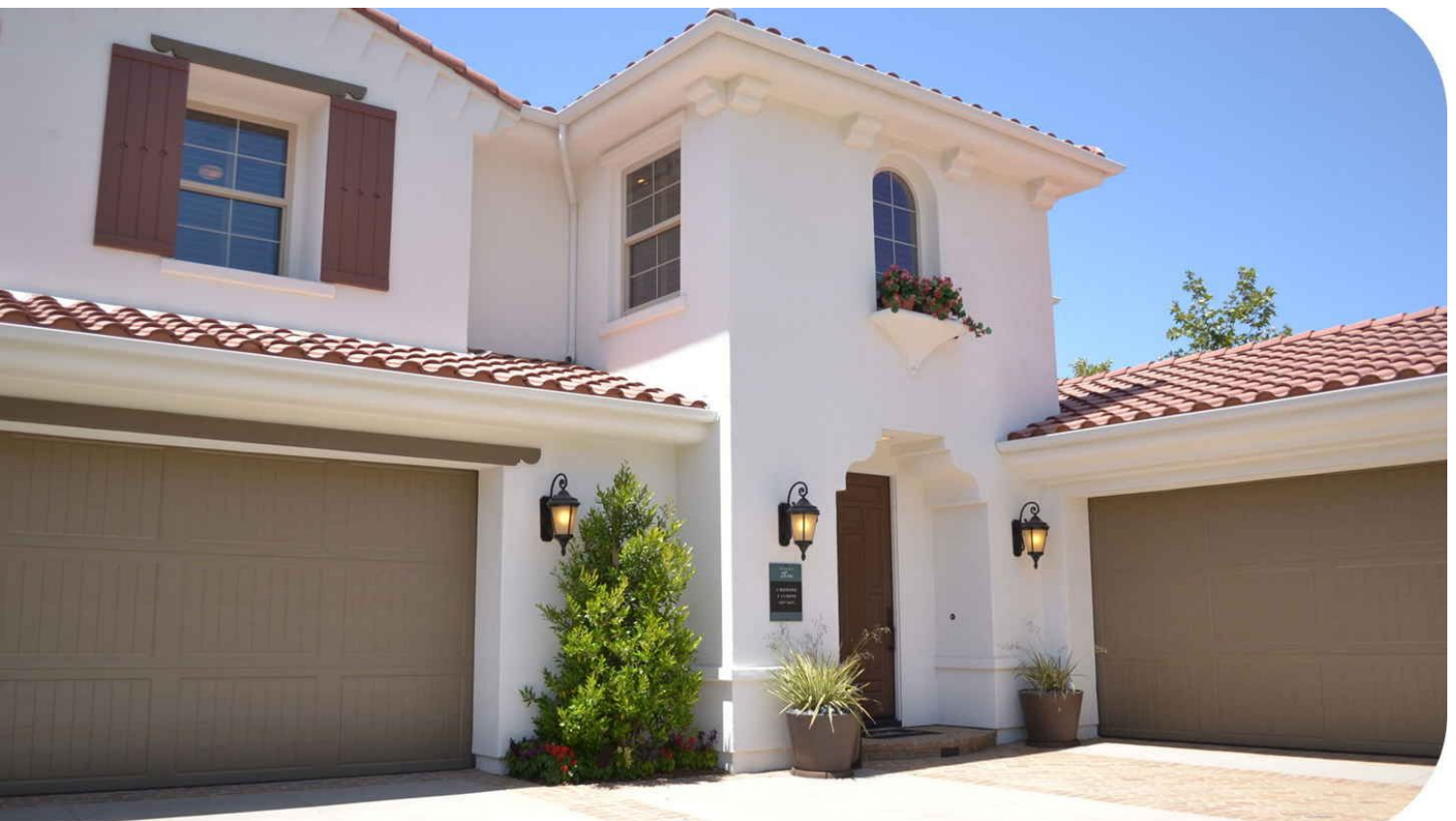


## YOUR HOME

Sometimes referred to as 'Dwelling Coverage', this aspect of homeowners insurance covers the physical structure of your home. This includes:

- **Foundation**
- **Floors, Walls, and Ceilings**
- **Roof**
- **Mechanicals (Plumbing, Electrical, etc.)**
- **Any other structural component of your home**

**THE INSURANCE COVERS THE COST OF REBUILDING YOUR HOME IF IT IS DAMAGED OR DESTROYED BY FIRES, HURRICANES, OR ANY OTHER TYPE OF DISASTER LISTED IN YOUR POLICY.**



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## YOUR PERSONAL BELONGINGS

Homeowners insurance doesn't just cover your home, it covers everything inside too - like furniture, clothes, and appliances.

More expensive possessions like electronics, jewelry, and artwork are typically covered up to a certain amount. If you own a lot of expensive items, you can increase your levels of coverage for those items.

Your possessions are insured against events like theft, fire, and other covered disasters.



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## OTHER STRUCTURES ON YOUR PROPERTY

Many homeowners have additional structures on their property besides their main residence. These might include:

- **A Garage**
- **A Guest Home or Additional Dwelling Unit (ADU)**
- **A Shed or Outhouse**
- **Fences**

**MOST HOMEOWNERS INSURANCE POLICIES COVER THESE ITEMS - CHECK YOUR POLICY FOR SPECIFICS.**



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## LIABILITY FOR INJURIES OR DAMAGES

Homeowners insurance also protects homeowners against liabilities for injuries or damages suffered by others on their property.

One example: a neighbor trips and falls on a broken step, and sues you for medical expenses and loss of earnings. Your homeowners insurance would cover all associated costs.

Homeowners are typically covered for \$100k - \$500k in liabilities, depending on the level of coverage in their policy. Experts suggest you have at least \$300k in coverage.



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## OTHER COVERAGE



### Additional Living Expenses

Most policies cover living expenses if you have to move out of your home temporarily due to a covered disaster. Your insurance will cover the cost of a hotel room or temporary rental accommodation.

### Personal Umbrella Coverage

This adds additional liability coverage to your homeowners policy. High net worth individuals with a lot of assets, or people who own liability-increasing assets like swimming pools, are good candidates for personal umbrella coverage.



### Flood & Earthquake Insurance

These are NOT covered by traditional homeowners insurance policies. If you live in an area where either of these is a threat, you will need to purchase additional insurance coverage.



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## GREEN APPLIANCES

There are plenty of eco-friendly appliances for every room in the home.

### KITCHEN:

- ✓ Electric Kettle
- ✓ Energy Star labeled fridge
- ✓ Water-saving dishwasher
- ✓ Composter
- ✓ Low-power electric ovens

### LAUNDRY ROOM:

- ✓ Low-energy, cold temp washing machines
- ✓ Tumble dryers or heat pump dryers

### EVERYWHERE ELSE:

- ✓ Programmable thermostat
- ✓ LED light bulbs



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## REDUCE, REUSE, RECYCLE (EVERY DAY)

The 3Rs never go out of style. Here are some easy ways to integrate these principles in your home:

- Swap out plastic trash bags with ones that biodegrade.
- Buy recyclable/reusable baggies, food storage, and containers from Montserrats.
- Collect rainwater (if allowed in your state).
- Buy fewer prepackaged items and always take your own bags to the store.
- Learn how to fix, rather than replace, items in your home.
- Recycle electronics, especially old tech and batteries.
- Use your local recycling resources!



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## A GREEN GARDEN

Did you know that using native species is better for the local climate? Plus, they grow best and look great!

Here's how to get started:



**01**

Use the internet to find out what climate zone you live in.



**02**

Search for plants that are local flora/fauna to your zone and region.



**03**

Identify a few that are within your price range and would grow in the space you have.



**04**

Purchase seeds locally. Even better: save seeds from locally grown fruit, veggies or have neighbors graft you a piece of their plants.

**You may wish to consult with a gardener, arborist, or other plant specialists in your area. This gives you the advantage of learning locally and doing what's best for your local area!**



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## HOW TO MAKE GREEN GOING GREEN

Believe it or not, going green doesn't just have the moral benefit of helping the earth! There are a lot of ways that being eco-friendly actually saves you money.

For instance:

- Long-term costs savings show up in the form of decreased energy bills. Energy-efficient appliances save you money!
- Reusable packaging and containers only require a one-time investment, which saves money in the long run.
- Growing your own plants and even food saves money in landscaping... and groceries!

Many states also provide rebates for green upgrades and improvements to your home:

- Federal tax credits are available for geothermal, wind, and solar improvements.
- You may be eligible for a Residential Energy Tax Credit after upgrading windows, appliances, or systems in your home.
- Federal, state, and local government agencies offer a variety of tax credits, rebates, and savings programs that can offset the cost of going green.



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## PORCHES AND PAVILIONS

Many homes come with outdoor structures. These may be in varying states of usefulness or beauty. Here are some smart ideas for improving porches, pavilions and other outdoor buildings or elements.

### Porch

- Address the flooring. Is it hardwood? Stone? Cement? All of these can be refurbished or just pressure washed to look good as new.
- Add actual (outdoor) furniture to create seating areas and even textiles, like rugs.
- Update the lighting. You may not hang out on your porch because it's too dark at night. You can add lighting on the railing, along the perimeter and even on tables on the porch itself.

### Pavilion

- Pergolas may need to be resealed for weather resistance or repainted every couple of years.
- Pavilions may benefit from getting new vinyl covers and even rollaway siding. These can function as separate outdoor spaces for parties or just family fun.

### Shed

Sheds aren't just for keeping the lawn equipment and Halloween decorations. Now, high-tech sheds can include lighting and even air conditioning, making them a fun on-site option for playrooms or home offices.



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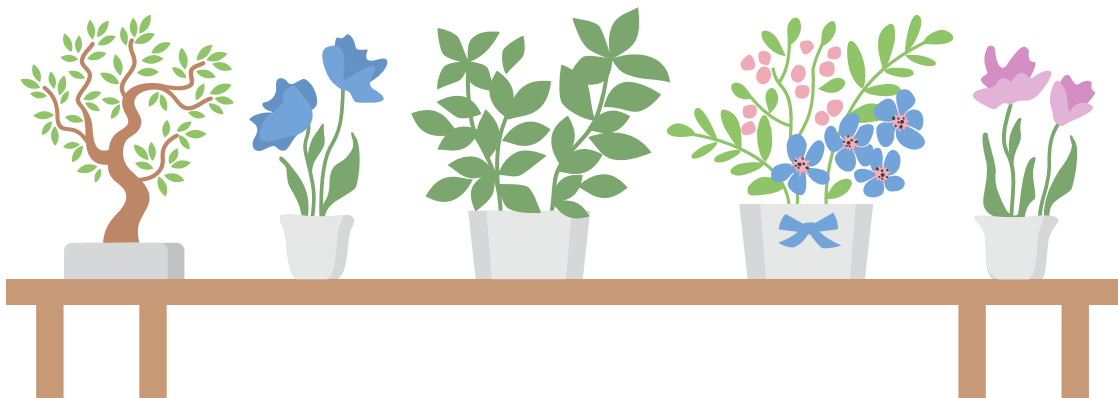


## PLANTS

Depending on where you live, seasonal plants may be a great option for keeping your outdoor spaces vibrant and beautiful at all times. You may wish to research and plant some of the following:

- ✿ **Perennials:** many flower species will come up every year. Plant strategically for beautiful blooms each spring.
- ✿ **Annuals:** get a splash of color each year by freshly planting annuals. Remember, though, that you will have to rotate them out and compost or dispose of them because they only last one year.
- ✿ **Vines:** vines are a great way to accent walls or provide a whimsical element to the outside spaces of your home.
- ✿ **Greens:** greens should comprise the core of your landscaping. These require very little maintenance and are hardy against the elements.

**Expert tip: pick one color of mulch and use it in all of your flowerbeds. Re mulch quarterly to keep it looking fresh and sharp.**



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## YOUR KITCHEN GARDEN

There's nothing more enjoyable than heading out to the garden to grab a summer fresh tomato or sprig of basil for your sauce. Some plants are virtually foolproof and easy for gardeners in any climate and at any level to grow.

Here are some great starter plants for an outdoor garden:



**Herbs:** Basil, oregano, mint and rosemary are renowned for being easy to grow and wonderful in a variety of dishes.



**Vegetables:** If you want some hearty, healthy options from your own backyard, vegetables are easy to grow from seed. You'll have to pay attention to planting cycles and care. Some great options are zucchini, green beans, pumpkins, carrots, turnips and radishes.



**Berries:** Sweet, tart and fairly climate-resistant, berries are a great option if you want a quick yield. Compared to tree fruit or vine fruit, berries will germinate and grow fairly quickly. You'll need a plan for protecting these from wildlife but you can plant strawberries, blackberries or blueberries and see a beautiful harvest.



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## PAVERS AND CONCRETE

Your outdoor space is probably a mix of grass and pavers or concrete. Whether you have a slab or individual pavers, these elements can help shape your outdoor spaces and provide a steady base for your basketball games or seating areas.

Here are some creative options:

**Pavers:** in any size and configuration, pavers can create patios, porches, walkways and garden accents. They may require expert installation and can be expensive as well as needing maintenance. However, many people love the luxe look and even choose to use pavers on their driveways. If installed and sealed correctly, they'll last a long time and are far less likely to crack than a concrete slab.

**Mosaic concrete:** instead of a simple slab, you may choose to work with a company that can create concrete mosaics. These are arrangements of small concrete portions, sometimes filled in between with gravel. It looks modern and clean.

**Stamped concrete:** want to take it up a notch but not commit to the process of pavers? Stamped concrete may be your best bet. You can get well-designed and textured concrete that looks like stones.



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## HOA AGREEMENTS

What are you really signing up for? There are some common aspects to an HOA agreement that you should know. Of course, it's most important that you read an HOA agreement thoroughly to fully understand your specific terms.

Typically, an HOA agreement will include things like:

- **Monthly or annual fees**
- **Election and terms for board members**
- **Bylaws, which will detail the HOA standards**
  - **Home color**
  - **Home maintenance**
  - **Lawn maintenance**
  - **Recreational facilities**
  - **Other amenities**
- **Reserve fund and fund allocations**
- **Compliance and conflict management**
- **Insurance responsibilities**
- **Public space maintenance**



**AN HOA AGREEMENT WILL ALSO DETAIL THE LEGAL RIGHTS AND RESPONSIBILITIES OF ALL PARTIES. READ ON TO LEARN MORE.**



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## HOA LEGAL RIGHTS AND RESPONSIBILITIES (P1)

HOA'S may have significant legal rights. Depending on the agreement you sign, many HOA'S have the right to foreclose on your home if you don't pay fees.

Here are some common legal rights and responsibilities that are part of these legal relationships.

Homeowners may have the following rights:

- **Right to inquiry**
- **Circumspect record-keeping**
- **Reasonable access to records and financials**
- **Disclosure of proceedings**
- **Timely and fair notices if there is an intent to take disciplinary action**
- **Consistent treatment and enforcement of rules and regs**
- **Consistent treatment and enforcement of rules and regs**
- **Information about voting eligibility**
- **Right to vote**



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## HOA LEGAL RIGHTS AND RESPONSIBILITIES (P2)

There will also be language about things such as:

- **Solar installations**
- **Vehicle parking/towing**
- **Modification for the access of disabled persons**
- **Ingress, egress, and support/access rights**
- **Notices**

**STATE AND EVEN FEDERAL LAWS CAN APPLY TO THE LEGAL RIGHTS AND RESPONSIBILITIES OF BOTH HOA'S AND LAWYERS. ENTIRE LEGAL FIRMS SPECIALIZE IN HOA LAW.**

**IT'S ESSENTIAL THAT HOMEOWNERS MOVE INTO A COMMUNITY WITH AN HOA AND SIGN AN HOA CONTRACT WITH FULL KNOWLEDGE OF THEIR RESPONSIBILITIES.**



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## HOA FAQs

HOA Boards are usually populated by elected members of the community who fulfill various roles. An HOA board may include:



**President**



**Vice-President**



**Treasurer**



**Secretary**

They hold meetings that should be recorded and also facilitate meetings with homeowners.

Some HOA members are paid and some are not. Most of the time, HOA'S are technically non-profit organizations whose members work on a voluntary basis.

**BOARD MEMBERS ARE RESPONSIBLE FOR KEEPING BOOKS, HANDLING EMERGENCIES, REPRESENTING HOMEOWNERS, AND ENFORCING RULES.**



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## HOA BOARDS

Here are some answers to frequently asked questions about HOA'S:

### **❓ SHOULD I AVOID BUYING A HOME WITH HIGH HOA FEES?**

Many times, HOA fees will represent the amenities or standard of living in a community. If you really want to live in a certain community, the HOA fees may be worth it.

### **❓ WHAT HAPPENS IF I GET IN A DISPUTE WITH AN HOA?**

First, it is important to fully understand the document you sign when you move into a community with an HOA. This will detail conflict resolution. Most times, HOA'S could even foreclose on your home if you don't comply with agreed-upon regulations.

### **❓ DO I HAVE TO PAY HOA FEES?**

HOA fees are mandatory. The specific terms for your agreement will be spelled out in your contract.

### **❓ WHO GETS ON AN HOA BOARD?**

HOA boards are typically elected members of the community. They almost always fulfill their roles on a volunteer basis

### **❓ WILL AN HOA LIMIT WHAT I CAN DO TO OR IN MY HOME?**

Depending on the HOA, there may be standards of appearance that include your lawn/landscaping, paint color, roof color, and additions, or outdoor furniture. These limits are intended to keep the community at a certain standard of appearance.

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## SMART HOME SECURITY

You've probably seen on the news how digital video doorbells can keep people safe. And they're not the only smart home security device available! Here's an overview of what you can buy to keep your home and family safe.

**Remote door locks:** provide access on a timer or remotely check to see if you remembered to lock the door (and then lock it from wherever you are).

**Cameras:** security cameras are now wireless and infrared, giving you the ability to see the perimeter of your home from anywhere, day or night.

**Microphones:** cameras and video doorbells now come equipped with mics, giving homeowners the ability to also hear what is being said.

**Remote heating/cooling control:** want to turn the temp up or down? Set it on a rotation with digital monitors and login to check it or change the temperature.

**Environmental security:** go beyond your roofline and install speakers or cameras in your landscaping or exterior points for added security and peace of mind.

**Overall Security:** large-scale systems have easy-to-install sensors, cameras and microphones that can provide full coverage for your home. This will give you the ability to remotely control door locks, cameras, heating/cooling systems and a video doorbell.



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## SMART HOME ENTERTAINMENT

Whether you want an integrated sound system or home theater, smart home entertainment devices are the most cost-effective, easy-to-use options out there. This is a great entry point into the world of smart home tools.

**Surround sound:** no more does the full theater experience require going out or major installs. Smart speakers can wirelessly connect and you can control the levels from your phone.

**Smart displays:** hands-free video calls on a tablet, streaming recipes on a mounted device or tablet is possible with Echo Show, Portal or other smart screens designed with this use in mind.

**Smart TVs:** smart TVs may be 4K or HDR10+ and can be operated with universal remotes. For an even bigger smart display, you can upgrade to a smart projector and get an affordable in-home movie theater going!



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## SMART HOME APPLIANCES

Want more perfectly cooked dinners or wrinkle-free clothes? Common appliances are getting the upgrade! Learn how digital appliances can all work for you.

**Smart thermostats:** Nest and other manufacturers make thermostats that can learn your temperature preferences, manage energy and send text message alerts.

**Smart washer/dryers:** get notifications about cycles, download new washer/dryer cycle settings, find problems and adjust settings with voice commands.

**Smart refrigerators:** use digital screens for shopping lists, get alerts if the fridge is open and regulate temperature in different zones, all from your phone.

**Smart monitors:** air quality and even carbon monoxide and other traditional monitors have gotten upgraded to “smart” status with app-integrations and real time warnings and alerts.



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## MANAGING YOUR SMART HOME SYSTEM

The most important part of integrating smart devices in your home for any use is to have a command central. Whether this is an app or other control system, one of these options is the best way to activate your home's upgraded intelligence features.

**Mesh WiFi:** part of managing a smart home system is having the WiFi power to run it. Google and other large companies now sell blanket WiFi coverage with mini-routers, or nodes. You can install these yourself and accelerate WiFi coverage throughout your whole home, ensuring that your smart devices aren't disrupted.

**Hubs:** managing all of your devices and appliances may require a Google Home or Alexa device. There are additional options from other companies. The most important thing to understand is how that single device will integrate with the rest of the components in your system. You can buy these as part of large packages and then, as you add on, be sure to double-check compatibility.



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## SELLING YOUR CURRENT HOME

If possible, selling your current home should be a high priority. Depending on your timeline, you can work with a real estate agent to get your home on the market as soon as possible

Does your financing for a new home need to be contingent on the sale of the home you're currently in? When you want to sell a home fast to get the cash for your next home down payment, you can accelerate the process by attending to details in advance. Discuss these aspects with your real estate agent to learn how you can get your home sale on the fast-track:

- **Pay for an appraisal or expert assessment to identify areas that could be quickly improved to increase the value of your home.**
- **Perform any minor repairs (and learn if any major repair needs will surface during inspections).**
- **Stage your home to sale by investing in basic cosmetic improvements, such as paint or landscaping.**
- **Get professional photos and videos taken, so your home can show virtually.**
- **Decide on the sale price you really need to happily move forward into your new community.**



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## BUYING A NEW HOME (IN A NEW CITY)

Moving to a new city comes with unique challenges and opportunities. From the outset, you'll want to learn about comparable home prices and cost of living. It's essential that you find a good real estate agent who's familiar with the area.

### The home you choose needs to meet specific criteria like this:

- ✓ Safe neighborhood with a good reputation
- ✓ Acceptable commute distance
- ✓ Within your price range
- ✓ Access to amenities

### In a new state, you'll want to ask questions about:

- ? Property taxes
- ? School system
- ? Utilities
- ? Property management or HOA'S

### Once you move in, you'll quickly need to know about:

- i Waste management
- i Community expectations and upkeep
- i Home management resources, like lawn care and housekeeping



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## FINAL LOGISTICS

As you wrap up life in an old city and move to a new one, there are some important final logistics to wrap up. Some of these are true of any move and some are unique to a relocation. Here's what to keep on your list:

### Final closing/house sale

- Hand over keys, appliance information and clean home
- Change utilities, if required
- Set up mail forwarding

**When moving to a new city, you may have a gap between your current home and next home.**

**This may require that you:**

- Arrange movers and book a storage unit
- Set up temporary housing or rent

**Whenever you move to a new state, you'll have to remember to:**

- Pack for a short trip
- Set up new utilities and internet
- Change locks/reprogram locks
- Get new driver's license and license plates for the vehicle



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