



# THE ABCs OF SELLING AND MOVING

A Step-By-Step Guide of what to expect and how to prepare for selling your home from pre-sale to moving day.

# WHAT'S INSIDE:

## A

### Be Ready Prepared

There's a reason this is the official Boy Scout tag line. Selling a home has only gotten more complex in the Technology Age and there are new disclosure statements, longer forms and a range of environmental issues that have emerged over the last few years. [Page 3](#)

## B

### Find a Real Estate Marketing Expert

As if the forms, financing, inspections, pricing and negotiating weren't enough. It makes sense to work with a professional who knows how to brand your property, knows the local market and how to negotiate. [Page 5](#)

## C

### Get The Best Price For Your Home

Factors like market conditions, interest rates and most-importantly how you describe your home in your sales packet and online will determine how much you can get for your home. Team Hardy is a great mix of advertising, marketing, social media, science and negotiation. [Page 5](#)

## D

### Expose Your Real Estate

We'll share our marketing plan with you—the more you know about the process of selling your home the more you'll support our marketing concepts. Make your home sell fast with these tips. [Page 6](#)

## E

### The Negotiator

The best part of the sale process comes when you get an offer for your home. Whether you have one or multiple offers to consider we'll guide you through the negotiation process with these tips. [Page 7](#)

## F

### Not Over Until It's Over

You have a signed contract with the buyer. Think it's over? Think again. Before you completely relax make sure you get to the closing table. Then you can catch your breathe before the moving starts. [Page 9](#)

## G

### Getting Your Move On

It all comes down to this. All the extra-curricular activities you've already been through preparing for this day have actually helped you get things in order for moving day. Best example? All the stuff we have you clean out of the closets and basements means less to move. [Page 10](#)

When you see  click the link for more details on our website.



# A) Be Ready Prepared

Thousands of existing Omaha homes are sold each year and, while each transaction is different, all owners want the same thing—the best price with the least pain.

There's a reason "Ready Prepared" is the official Boy Scout tag line. Selling a home has only gotten more complex in the Technology Age and there are new disclosure statements, longer forms and a range of environmental issues that have emerged.

**A lot has changed in the last few years and what worked with your previous agent may not work in today's market. It's the age of the Marketing Specialist. Team Hardy will help you get your home sold quickly and at the best price possible in today's market using our professional photographers, writers and exclusive marketing strategy.**

"Getting ready" mostly relates to repairs, painting and other home improvements but it's a good time to ask yourself why you want to sell. Selling your home is an important matter and you should have a good reason to sell, perhaps a job change or you need more space because you're starting a family. Your reason for selling effects the negotiating process, so it's important to discuss ALL your needs and goals with your Team Hardy agent before you list your home.



## Avoid Seller Mistakes

Link: <http://omahamoveshere.com/blog/avoid-seller-mistakes/>

## When Should You Sell?

The marketplace is typically more active during summer because parents want to enroll their children in classes before the school year. It's also when more homes tend to be available.



## Get You Home In Front of Buyers

Link: <http://omahamoveshere.com/blog/best-show/>



## Are You Ready to Sell?

The selling process typically starts several days, sometimes weeks, before a property is made available for sale. You have to look at a home through the eyes of a prospective buyer and determine what needs to be saved, stored, sold or scrapped.

Markets usually have a balance between buyers and sellers. Any given community may have fewer buyers in late December, but it's also likely to have fewer homes available for purchase, resulting in changing market value throughout the year.



**Ask yourself:** If you were buying this house, what would you want to see? The goal is to show a home that looks good, maximizes space and attracts as many buyers as possible.



## Can You Time The Market?

Link: <http://omahamoveshere.com/blog/impeccable-home-sale-timing/>





## Can You Improve Your Home's Value?

Buyers generally seek the least expensive home in the best neighborhood they can afford. This means you want to put on the market a home that fits with the neighborhood but is not over-improved. For example, if most homes in your neighborhood have three bedrooms, two baths and 2,500 square feet of finished space, a property with five bedrooms, more baths and far more space would likely be priced much higher and would be more difficult to sell.

Improvements should be made so that the property shows well, reflects community preferences and does not involve capital investments, the cost of which cannot be recovered from the sale.

Cosmetic improvements, paint, wallpaper, landscaping, etc., help a home show better and often are good investments. Mechanical repairs that ensure all systems and appliances are in good working condition are required to get a top price.

Ideally, you want to be sure your property is competitive with other homes available in your surrounding neighborhoods. Team Hardy sees numerous homes and can make suggestions that are consistent with your marketplace.

Finally, it's never a bad idea to stage your home to highlight its best qualities.



### Staging Tips

Link: <http://omahamoveshere.com/blog/stage-perfect-sale/>

## Get Pre-Inspected.



Pay a professional to inspect your home and see if there are any issues that need addressed BEFORE you put it on the market.

WHY? Because you can identify potential problems and address them before there are any offers. Most Buyer's offers are contingent on the property appraising at offer value AND passing an inspection.

The reason we strongly suggest getting it done before putting on the market is simple. You uncover potentially large problems, like cracks in the foundation, that could lose the Buyer's offer or come back asking you to drop the price. When this happens you need to understand that what they will ask for in terms of a reduction price is probably going to be almost three times what it would have actually cost you to get fixed in the first place. That's right, 3 TIMES. Spending a little extra now may save you tons of money and time in the long run—so get them fixed now and not worry about having to negotiate around them later.

## What to expect from an inspection?

- Roof, Foundation and Structural Safety Checks
- Mechanical, Electrical and Structural Evaluations
- Radon Test
- Termite Test

**The benefits to getting a home inspection before listing are simple. You get knowledge and with knowledge comes confidence that you can list at a good price and have the upper hand when offers come in.**



## B) Find a Real Estate Marketing Expert

A good agent can get your home sold quickly and for a great price. Team Hardy specializes in real estate marketing and can provide the greatest benefit to Sellers, but we do, on occasion, work with Buyers. This most often happens with referrals of friends and an email or call from one of our listings.

When you're choosing a REALTOR® to represent your interests as a Seller, your choice should be based on:

- 1) testimonials/recommendations
- 2) attention to detail  
*and most importantly*
- 3) marketing skills

If you take away anything from this guide, let it be this—**Better Marketing Means Better Offers.**



In real estate, or any industry for that matter, we find that we have more computing power in our pocket today than what it took to send a man to the moon. Team Hardy can get your property in front of thousands of prospective Buyers through the MLS, syndication and many of our unique social media channels.

So, what are agents doing with all this knowledge, wasting it or harnessing it?



### Work The Strategy

Link: <http://omahamoveshere.com/blog/best-show/>



### Social Syndication

Link: <http://omahamoveshere.com/blog/social-syndication-kong/>

## C) Get The Best Price For Your Home

If you're putting your home on the market in an upwardly mobile area and are tempted to price high, "just to see."

### DON'T.

Let Team Hardy do our job and price it right from the start. Not only is this a critical step, it could be the difference of getting it sold quickly and for the best price or sticking on the market for a while.

Believe us, we've seen it happen every year. We'll even let you overprice your home, if you insist, but you'll have to sign this first:



### Danger of Overpricing

[http://omahamoveshere.com/files/9814/2116/6882/GTH\\_OverpricingDisclosure.pdf](http://omahamoveshere.com/files/9814/2116/6882/GTH_OverpricingDisclosure.pdf)

Research proves that overpricing your home, then dropping the price several times while it becomes a market dinosaur, will lead to selling it at a much lower price. The longer a home's on the market, the deeper the discount will likely be.

### How to price your home correctly.

Homeowners typically have three benchmarks for setting their asking price:

- 1) what they paid for their home,
- 2) the mortgage balance, or
- 3) the profit they want to make so they can move into another home.



**In reality, your home is worth only what the market will bear. If you price your home too high, qualified buyers may not look at it at all, no matter how good of an agent you hire, while others will simply walk away without even making an offer.**



If you're interviewing several agents, you may be tempted to pick the sales professional who suggests the highest price for your property. But sellers, like buyers, need to beware. The agent who provides the best comparative market analysis and explanation of how your home should be priced will be more likely to sell your home quicker and for a higher price than an agent who only tells you what you want to hear.

A comparative market analysis should include sales prices for similar nearby homes that sold in the last month or two, maximum of 6 months in a slow market. Team Hardy will include prices for homes currently on the market that will be your competition, as well as homes taken off the market because they didn't sell. We'll help you with your home sale and offer advice to help your transaction to go as quickly and smoothly as possible—from pre-sale through closing.

## **D**) Expose Your Real Estate

Once you've made the commitment to sell your home, we'll work with you to market your property so it sells as quickly as possible for the best price the market will bear.

We'll share our marketing plan with you because the more you know about the process the easier it will be for you to support our strategy.

### **Pre-Market Advice**

If you've followed us to this point your property will be in prime condition when we hit the market and we'll have it priced in a position to attract the largest audience of qualified buyers as possible.

Your job now will be removing clutter and de-personalizing. You want the buyers to visualize themselves living there. If they see a closet overflowing with boxes they'll assume there's not enough storage space. If your kitchen is cluttered, they'll think the space is too small.



Tell us what you love best about your home and your neighborhood. Tell us stories that are relevant to the property and if it's a selling point we will get it into the listing description.

### **WE SELL SIZZLE NOT STEAK**

**This stems from using words to paint a picture of what living in the home looks like. "Relax and unwind in the hot tub after a hard day at work," or "Imagine entertaining friends and family poolside on a warm summer day."**

Even a less-than-perfect home has its featured attractions. We look for them! We call them out in the description by pointing out opportunities.



## What to Expect From Team Hardy

- 1) We'll market your home multiple ways
  - 2) We'll research the market to identify potential buyers
  - 3) We'll reach out to other real estate brokers and agents who work with buyers in your price range
  - 4) We'll take magazine quality photos with our exclusive professional photographer to showcase your home
  - 5) We'll list your home on the local and syndicated Multiple Listing Services and make sure it receives maximum exposure on multiple websites.
  - 6) We'll provide a link for a Virtual Tour with numerous photos so your home can be viewed in-depth by buyers looking online.
  - 7) Once prospective buyers begin visiting your home or contact their agent we'll respond quickly to keep their interest
  - 8) We'll contact the buyer's agent for feedback after every tour to gauge interest and collect important feedback
- 2) Make your home as available as possible for tours, no matter how inconvenient it is for you and your family. Your home won't sell if no one can see it.
  - 3) Leave the house when buyers are there. Studies show that buyers linger and look more carefully when you're not present.
  - 4) Provide us with information in regards to neighborhood shopping, restaurants, sports leagues and anything else you can think of so we can help them appreciate your home's proximity



**Facts Tell But Stories Sell.**

Link: <http://omahamoveshere.com/blog/facts-tell-stories-sell/>



We're working as a team and the more information you can provide the better our approach will be to selling your home in the most timely, efficient and pleasant manner.

## E) The Negotiator

### What We Expect From You

While we handle all the marketing, advertising and a lot of legwork, we need your support, too. You can help us tremendously by:

- 1) Keeping your home as clean, neat and odor-free as possible while we're on the market. You'll need to stay clutter-free, make your beds, take out the trash, refrain from cooking pungent foods and keep pets away during showings.

**Whether you're a buyer or a seller you want to have a successful real estate transaction and not leave money on the table. We expect that, so what steps do we need to take to get there?**

Negotiation can be a simple matter but all transactions are unique. The Seller and Buyer both want to feel that the outcome favors them, or at least represents a fair balance of interests. In reality, there's some bluffing and some compromise.



**So how do you develop a strong bargaining position? Our experience tells us there are five basic keys that determine who wins the negotiations.**

### **1) Where's the market?**

At various times we're in a "buyers" market, a "sellers" market, or "balanced" market where supply and demand mostly equal. If possible, you want to be in the market when it favors your position as a buyer or seller.

Because all properties are unique – it's possible to go against the trends and have more leverage than the marketplace would seem to allow. For instance, if you have a property in a desirable neighborhood with few sales, you may be able to get a better deal than elsewhere. Or, if you're a buyer who can quickly close, that might be an important bartering chip when dealing with an owner who just got a new job 500 miles away.

### **2) Who's got the leverage?**

If you're on the front page of the Omaha World-Herald because your business went belly-up – and the buyer knows it – you've lost some clout in the bargaining process. Alternatively, if you're among six buyers salivating over one special property, forget about dictating an agreement when the owner can sit back and choose an offer which favors their desires by offering the highest price and best terms.

### **3) What are the details?**

A lot of attention in real estate is paid to transaction prices. This surely makes sense, but the key to a good deal may be more complex.

Consider two identical properties. Both sell on the same day for \$275,000. The houses are the same, the sale prices are the same, but are the deals the same? Probably not. One owner may have agreed to paint the property, replace the roof, purchase a new refrigerator, and pay the \$3,000 of the buyer's closing costs. The second owner made no concessions.

In this example, the first house was actually sold at a discount. The \$275,000 purchase price, minus the value of the roof repairs, closing credit, and other items. If you're a buyer, this is the deal you want. If you're a seller, you would prefer to be the second owner and give up nothing.

### **4) What about financing?**

Real estate transactions involve a trade—property in exchange for cash. We know the house is there, but what about the financing? There are several factors that impact the money issue:

Has the buyer been pre-approved by a lender? Meeting with a lender before looking at homes doesn't guarantee that financing is unquestionably available—the final loan application can be declined because of appraisal problems, title issues, survey findings or other reasons. But, buyers who are "pre-approved" at least have some idea of their ability to finance a home and know that they are likely to qualify for certain loan programs. The result is that pre-approved buyers represent less risk to owners than a buyer who has never met with a lender. If the seller accepts an offer from a buyer with unknown buying power, it's possible that the transaction could fall-through because the buyer can't get a loan. Meanwhile, the seller may have lost an opportunity to sell to a qualified, pre-approved, buyer.





The lower the interest rate, the larger the pool of potential buyers. More buyers equal more potential demand, which is good news for sellers.

Alternatively, high rates or rising rates may drive buyers from the marketplace which isn't good for anyone. It used to be that down payments were a major financing hurdle – not anymore. For those with good credit, loans with 5 percent down or less are widely available. In fact, 100 percent financing, mortgages with nothing down, are sometimes made by conventional lenders. Reduced downpayment requirements are good for both buyers and sellers.

### 5) Who has expertise?

Imagine you're in a drag race. One car is a new Porsche Carrera GT. You're driving a used Plymouth. Who's going to win?

Agents have long represented sellers, and now buyer-brokerage is common. In a transaction where one side has representation and the other does not, who has the advantage at the bargaining table?

## F) Not Over Until It's Over

You have a signed contract! Game over, right? Not exactly. While you get a reprieve from having to keep your home in show-ready form you'll still need to work with the Buyer and Agent to fulfill the your contractual commitments. In other words, before you can completely relax you need to get to the closing table.



## Contingencies and Sellers

**While the burden is on the buyer to finalize financing and secure homeowners insurance, among other things, some contract contingencies will impact you. Most transactions include a home inspection, so you'll need to make your home available to the inspector and then negotiate with the buyers about anything that turns up in the inspection according to the terms of your contract.**

After the home inspection, some contracts and lenders require a termite and radon gas inspection. In each case, you or your listing agent will need to make the home available for inspections and tests.

Another important step prior to closing is the appraisal. If an appraisal comes back higher than the sale price the buyers can relax knowing they've purchased a home for less than its market value. Once the contract has been signed, the seller cannot renegotiate the price higher. However, if the appraisal comes in lower than the sale price, the buyer's lender will limit the loan amount to the lower value. So, either the buyer comes up with additional cash to cover the financing gap or they ask you to renegotiate.

We'll advise you on the best way to handle this situation, but in any case you and the buyer are also bound by the contract terms.

Before you go to close, we'll go over the contract with you to make sure you're fulfilling the promises you made in terms of what items will be conveyed to the buyer and any repairs or improvements you promised to make.



## Settlement Date

Buyers and Sellers typically negotiate a settlement date that's mutually agreeable. If you have sold your home and are not yet ready to move into your next residence, you can sometimes negotiate a "rent-back" with the buyer that allows you to stay in the home after the settlement by paying rent to the buyer.

Alternately, some sellers allow the buyers to move in before closing but we NEVER recommend this.

## Settlement Services

The decision about who provides closing (also known as escrow) services varies broker to broker. At the closing, the buyer will provide funds to buy your home and the closing agent will review the sales agreement to determine what payments you'll receive. The deed to the property is transferred to the buyers and arrangements are made to record that transfer with the appropriate local records office.

At a typical closing, adjustments are made to the final amounts owed by the buyer and you as the seller. For example, if you've been paying your property taxes through an escrow account, you may be credited extra for prepaid taxes or you may receive less money at settlement if the property taxes haven't been paid.

Once the closing papers are signed and the house keys are transferred, you're free to move onto your next home.



## Getting Your Move On

**Even the smallest home contains a lot of furniture, clothes, utensils, tools, equipment, pictures and other items. For a short move, it may be worthwhile to move the small goods yourself, but large items will likely require a professional mover.**

### How Do You Plan a Move?

The time to plan your move begins when you've decided to sell your home. Some of the drill we put you through to get your home ready for sale actually help with the moving process. For example, by cleaning out closets and basement there will be less to do once the home is under contract.

Your planning will be guided by a number of things:

**Are you moving locally?** If yes, will you move yourself? You'll need to consider packing boxes, peanuts, blankets or padding and a van rental. Planning is key: Stock up on boxes, packing materials, tape and markers. Always mark boxes so that movers will know where goods should be placed.

**Are you moving long distance?** If yes, you'll likely require an interstate mover and the use of a large van.

**Moving internationally?** Contact the embassy in Washington, DC, for information. Be aware that items which may be entirely common in the United States can be prohibited in foreign countries. Ask about customs protocols, duties and taxes.



## Which Mover Should You Use?

That decision is entirely up to you but we do have a list of respected movers that we can share with you.

*There are a number of factors to consider:*

**Cost:** You'll want to spend as little as possible. However, choosing only on the basis of cost can be a mistake. Movers must have the right equipment, training and experience to do a good job. Any mover should be able to provide recent references.

**Get estimates in writing:** Be aware that it's possible to get discounts through membership organizations and, sometimes, on the basis of your profession, sometimes qualify for a discount. It never hurts to ask.

**Always confirm credentials:** Movers should be licensed, bonded and carry workman's compensation insurance.

**Get a Checklist:** Moving is a big job and checklists can make it more organized.

**Cash is King:** If you're moving more than a few miles you should have enough cash or credit to cover travel, food and lodging.

**Medicine:** Keep medications someplace they'll be available during the move.

**Number or Name boxes:** Make a list of boxes by number and indicate their contents. It makes it easier to count all boxes on arrival. We suggest naming the boxes by the room they will go into when you arrive, not the room they came from before you packed because sometimes that's not the same room.

**Keep kids occupied:** If moving with children, make sure that each has a favorite toy or toys, blankets, games, music and other items.

If your moving with a newborn or infant it's a good idea to get their room set up first when you arrive at the new place. Then they can sleep in familiar surroundings while you unpack.

Moving historic, breakable or valued items? Such goods routinely require special handling and packaging.

Have address books readily available: In case you need help.

## Ultimate Moving Checklist

It's a given that moving is stressful. However, if you cross off the items on the following checklist as you go, your advance planning may pay off with a welcome reduction in stress.

The Checklist is a compilation of things to do that's come from a lot of input sources. Does it contain everything? Probably not. Everyone's move is different. If you have something you think merits being added—let us know.

Congratulations on your sale, good luck with your move!



# MOVING SURVIVAL CHECKLIST

## 8 Weeks Out

- Get organized:**  
Set aside a folder to keep all your move-related paperwork. Dedicate a "moving" notebook for all your notes.
- Start sorting:**  
Save. Store. Scrap. Moving to a smaller place? Be aggressive.
- Research movers:**  
Check online for moving companies with positive reviews. Ask friends and family if they have any references. Take a week or two to research, you're not in panic mode—YET.

## 7 Weeks Out

- Get supplies:**  
Buy packing materials – boxes, tape, markers, bubble wrap and newspaper.
- Plan a garage sale:**  
Perfect time to lighten your load and make a few bucks for moving expenses.

## 6 Weeks Out

- Notify schools:**  
If you have kids, tell schools of the impending move. Copy school records and enroll near your new residence.
- Medical records:**  
Get copies of family medical records.

## 5 Weeks Out

- Book a moving company:**  
Thanks to your research, you're ready to pick your mover. Pick a company you feel confident with and confirm details.

## 4 Weeks Out

- Start packing non-essentials:**  
Begin boxing up the things you won't need right away. Make sure to label the boxes.
- Notify utilities:**  
Start the process of closing out utility service at your current place and getting utilities set up at your new residence.
- Notify your landlord:**  
If you're moving from a rental, let your landlord know. Find out when you can have your security deposit returned.

## 3 Weeks Out

- Strategize your fridge:**  
Use up food items that you don't want to move. Plan ahead to have nothing left in your freezer by your move date. Same goes for your pantry – make a plan to consume anything that's already open.

- Pets and plants:**  
Make arrangements to get animals and plants to your new home.
- Change your address:**  
Complete a change of address form on the USPS website. Notify banks and credit cards of your new address.
- Transfer insurance:**  
If your current home is covered, check with your agent to transfer the policy to your new home.
- Service your car:**  
Have your car serviced, especially if you're embarking on a long-distance move. Check with your car insurance company about transferring your policy.

## 2 Weeks Out

- Pack with a vengeance:**  
Now's the time to start boxing up most everything left in your home. Again, make sure to label everything to ensure a smooth transition at your new place.
- Coordinate your valuables:**  
If you have jewelry, heirlooms or other valuable items, separate them from the main move. You don't want valuable items mixed up with your other packed items. Keep them in a safe place and transport them yourself.
- Make a clean move:**  
If your new place needs a thorough cleaning, make arrangements to have it scrubbed before you arrive.
- At your disposal:**  
Properly dispose of any items that can't be moved such as cleaning materials, propane, or paint.

## 1 Week Out

- Confirm and confirm again:**  
Check in with your mover to confirm the time and date of the move.
- Pack an essential kit:**  
Prepare a suitcase with items you will need right away at your new place. Take it with you. Don't load it on the truck.

## The Day Before

- Collect important docs:**  
Make sure to have any documents related to the move at the ready.
- Defrost and clean:**  
Clean out your empty fridge and freezer. Check your cupboards and pantry for any open food items and discard.

## Moving Day Survival

- Work with your movers:**  
Help your movers identify fragile items right away. Be there when the movers load the truck, you'll be responsible for verifying that they loaded everything. Sign-off when you're satisfied that everything is accounted for.
- The final sweep:**  
Before the movers pull away, check so nothing is left behind.

**Pack some essentials in a separate box that will be the first box you unpack at your new place. Be sure to include:**

- Toilet paper
- Utility knife
- Paper towels
- Tape
- Scissors
- Dish soap
- Sponges
- Garbage Bags
- Flashlight
- Batteries
- Matches

**And in a separate box or bag:**

- Snacks
- Bandages
- Cups
- Plates
- Plastic ware
- Napkins
- Hand sanitizer

**And, just like when you're traveling, have everyone pack themselves one change of clothes and a toothbrush. It sounds silly but it will be good to have when needed.**

## Stop and Start:

Don't forget to terminate or transfer:

- Cable/Satellite TV
- Magazine Subscriptions
- Mail Services
- Phone

Notify friends and family of the move and locate services in your new neighborhood:

- Doctor
- School
- Babysitter
- Pet service
- Businesses

And once it's all moved in, it's time to unpack. Give yourself a day or two to do this if at all possible and once you're settled in.

**And Finally, Get Some Rest**

