At Home Group Realty's

Guide to Selling a Home







Focus on Your Motivation Before Deciding to Sell Your Home

The most important part of the home selling process beings well before your home is listed for sale. You need to answer the question "Why am I selling?" and only accept from yourself the most honest answer. By identifying your true objective early, you'll be better able to make the most correct choices for your specific situation. Some of the most common reasons to sell include:

Employment

If you're selling your home because your job is relocated or you take a new position with a different company, check with your employer to see if they will help with moving expenses. Additional income from a promotion is a great opportunity to upsize your home, while selling due to retirement may give you flexibility to enjoy travel or a more leisurely pace of life. The unfortunate trauma of job loss may also put pressure on you to sell your home and enter the rental market instead.

Family

Changes within families are perhaps the most common motivations for selling. A marriage or arrival of a child may cause you to rethink the suitability of your current home. When children grow up and leave your home as an "empty nest", downsizing might seem like the right choice. Conflicts when selling due to separation or divorce often happen when two people have different agendas for the home's sale.

▶ Financial

If you're having financial difficulties, selling your home and either downsizing or renting can unlock the property equity you have earned. Selling isn't your only option though, since refinancing the mortgage on your home may solve a financial problem temporarily until your cash position improves. Selling an investment property to cash out or reinvest into other units can have tax implications to consider.

► Lifestyle

A desired lifestyle change can be a powerful driver behind a home sale. Condo living can be an attractive alternative to a single-family home (or vice versa), suburban community living may be replaced by a rural retreat, or perhaps even leaving independent living in favour of a retirement home might be the right choice for your future.

Buying and Selling Which Comes First?

Most home sellers ponder the same question when deciding their sales timeline:

"Should I sell my home first and then try to find a new home once I have accepted an offer? Or should I instead find the new home I want to buy and then put my current home on the market for sale?"

The answer to this questions is rooted in a risk-reward analysis that you must consider before the process beings. It's clear that selling your home first gives you the most amount of information about your potential new home. You'll know how much money you'll have from your property sale to put towards your new home and you'll know when your moving date will be. If you have very particular or absolute needs for your new home, though, there is a risk that you won't find a suitable destination in a convenient time frame.

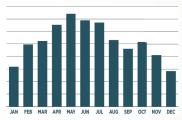
If instead you purchase a new home before selling your current one, you can always make the purchase offer conditional upon the sale of your home. Unfortunately, a conditional purchase places you in a weaker negotiating position than you would be in without having the home sale condition — especially in a seller's market. You can often negotiate a better purchase price by making a firm offer on your new home if you are comfortable with the potential risk of owing two homes until you sell your current residence.

There's no right answer to this question; it depends on your specific needs and your risk tolerance. Talk with your At Home Group Realty sales professional about making the best choice for you.



When Should I Sell?

Local home sales follow a seasonal cycle. More homes sell during the spring and early summer months than during the autumn and winter months. The reasons for this trend seems obvious: homes typically show better without snow covering everything and buyers often make plans that consider school year calendars.



Does this mean that you should only consider selling your home during the spring? Certainly not! While more homes sell during the spring market, there are also many more homes listed for sale during that time and consequently you'll have more competition for the buyers. During the less-busy autumn/winter seasons, there are fewer homes sold but there are also fewer homes offered for sale, which means less competition. Additionally, during the much slower December/January months, the few buyers actively engaged in searching for a home are serious and ready to make an offer because if they weren't there are many other places they'd rather be than trudging through snowbanks and wasting their time looking at properties they have no intention of purchasing.

So when should you sell? The most correct answer is "sell when you want to sell" — don't play the game of trying to time the market because you can't. If you are motivated to sell, price your home correctly, take the time to prepare your home for sale, and hire an At Home Group Realty sales professional, you'll have an excellent chance of selling for a great price at any time of the year.

Selling Privately vs. Hiring a REALTOR®

With the rise of for-sale-by-owner marketing companies and an extended sellers' market across our local areas, you may be wondering if you really need to hire a REALTOR® to sell your home and thinking that perhaps you can sell your home privately and save the real estate commission. It's a reasonable series of questions to consider. After all, if you can sell your home for the same price that a real estate brokerage could sell it for and you could complete the sale with the same level of convenience and security that a brokerage provides, it's clear that you would benefit from handling the sale privately without professional assistance.

So is this a reasonable expectation? Perhaps in a few specific situations, yes. Ask yourself some pointed questions before making a decision:

Can I actually "save" the commission?

The lure of saving money is the primary reason most homeowners consider selling privately. The potential of undertaking all the sales work yourself and pocketing the commission you would have paid a professional may not be as straight-forward as it seems, though.

Buyers often equate a private sale with a "bargain". Since buyers know that you aren't paying a commission to a professional for the sale, they believe you'll discount the price of your home by the amount you "saved" and consequently offers from such buyers are often made at less than the fair market value of your home. Discounting the price of your home when selling privately and yet doing all the work (and carrying all the responsibilities) that a REALTOR® would do to sell your home defeats any financial gains you hope to make.

What about co-operating with buyer agents?

Another financial consideration concerns co-operating with buyer agents: agreeing to pay a fair commission to sales professionals who represent buyers wanting to make an offer on your home. If you don't work with buyer agents, you'll miss out on many potential buyers who are exclusively working with agents in their MLS® home search. If instead you are open to co-operating and willing to pay buyer agents, your potential "savings" are greatly reduced yet you are doing all the work. Additionally, is it wise to pay a buyer agent to negotiate directly against you on behalf of their clients while you remain unrepresented?



Do I pay a marketing company in advance?

When you hire a for-sale-by-owner marketing company, you usually agree to pay their marketing fees — ranging from hundreds to thousands of dollars — in advance whether you find the right buyer for your home or not. That's a lot of money without any guarantee of success! When you hire an At Home Group Realty professional to sell your home, you only pay for actual results: our extensive brokerage services are provided completely free of charge if our efforts do not result in negotiating an acceptable buyer offer.

Will my home only be on the public realtor.ca?

Many private sales marketing companies promise access to the MLS® for your home through a partnership with a "mere listing" brokerage that is headquartered in a distant city. It's important to clarify whether your home will only be listed on the national realtor.ca website (design for the public) or the local real estate board's exclusive and private MLS® (design for local agents).

Marketing your home to the local professionals through their private MLS® system exposes your home to many more buyers than just realtor.ca. The majority of buyers rely on the advice and recommendations of their agent who use the local MLS® client tools to help make home searches easier and more effective. When you list you home for sale with an At Home Group Realty professional, you are ensured to receive the widest possible exposure.

Questions To Ask When Interviewing REALTORS®



- 1. Are we in a sellers' market, a balanced market, or a buyers' market? What is the difference?
- 2. How does your or your brokerage's sale-to-listing price ratio compare to the average?
- 3. What is your or your brokerage's average days on market for homes sold recently?
- 4. How you will help me prepare my home for sale?
- 5. What services does your brokerage offer that differentiates you from the average real estate company?
- 6. What happens if I am unsatisfied with your efforts to market my home and find buyers?
- 7. Can you give me a reference list of recent satisfied clients?
- 8. What other questions have I not asked that I should have asked?



The Listing Agreement

The Listing Agreement is the contract between you and At Home Group Realty that authorizes us to market your property and represent you during contract negotiations. This agreement establishes the basis for the legal and fiduciary agency relationship between you and our brokerage, setting well-defined limitations on our authority and responsibility. While much of the agreement includes standard clauses and conditions common to all MLS® listings, there are several important listing elements that your sales professional will address:

► Listing Commencement Date and Ending Date

It is important that your listing is posted to the MLS® only after we have had time to prepare the marketing for your home sale (which typically takes one to two weeks).

Listing Price

We can help you set the fair market value asking price for your home that will attract buyers in today's dynamic market.

Real Estate Commission

Your At Home Group Realty professional will explain the commission rate for our services, which is usually a percentage of the sales price.

Co-operating Brokerage Fee

When we list your home on the MLS®, we offer the agents at other brokerages a commission if one of their buyers purchases your home.

AT HOME GROUP — REALTY INC —

Our Five-Star Client S

► Giving You the Right Start

A successful real estate sale starts with detailed and accurate research to ensure we properly position your home on the market from day one. We help you confidently price your home right for today's savvy buyers.

Professional Photography

They say "a picture is worth a thousand words" but photos of your home taken by an experienced professional can attract the right buyer and be worth thousands of dollars. You won't see any camera phone shots on our listings!

BEFORE HOME STAGING



AFTER HOME STAGING



► Home Staging Consultation

Sometimes you need the advice of a design professional when preparing your home for sale to broaden its buyer appeal and to give it the finishing touches it needs. We include a home staging consultation for every listing.

► Office Promotion and Agent Networking

We promote your home to our office's sales team (often before your listing is even posted on the MLS®) in a search for motivated buyers. We also highlight your home when networking with other active REALTORS® in the market.



► Unique Custom Lawn Sign

The for sale sign we install on your lawn should be selling your home ... not selling our agents. We custom print a unique sign for your lawn with teaser descriptive text about your home to attract the attention of motivated buyers who may be walking or driving by. In our competitive real estate market, our exclusive sign design gives your home a big advantage.

► Announcement Postcards

Our extensive marketing plan for your home includes printing and distributing postcards announcing that your home is now for sale. The more potential buyers that are exposed to the sale of your home the better.

► Spreading the Word

Whether it's talking with your neighbours for leads about people looking to move into your area or calling our past clients in search of buyer referrals, we have proven and effective methods to spread the word about your home.

► Frequent Communication

You don't want a "secret agent" working for you, which is why we maintain regular contact throughout the duration of your home sale. Your At Home Group Realty sales professional will provide feedback from home showings and keep you informed on what's happening in the market.



John Smith

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Determining Price

Pricing your home correctly for today's marketplace is a vital component of the selling process and should be considered carefully.

The first few days and weeks your home is on the MLS® are critical to predicting the success of your sale. If you home is priced too low, you may cheat yourself out of money that you could have earned on the sale. Conversely, if you set the price of your home too high for the market, potential buyers may pass it by in favour of more reasonably priced homes.

Asking more than your home is worth to the average buyer can also leave your home on the market unsold for a long time and become what's known as a "stale listing". To eventually attract a buyer you may need to later lower the asking price of your home — potentially even lower than you could have asked had you priced your home correctly originally.

The Comparative Market Analysis

Your At Home Group Realty sales professional can offer valuable guidance when setting the listing price of your home. To determine its fair market value, your professional will prepare a comparative market analysis (or CMA) that compares the features and benefits of your home to the features and benefits of other nearby homes that are either currently listed on the MLS® or have recently sold.

The goal of preparing the CMA is to judge the highest value of your home in a competitive, open market under fair circumstances. These circumstances include: having buyers and sellers who are informed about the market; rational, prudent behaviour by the buyer and seller; and no undue pressure on either party.

In other words, fair market value determined by the CMA is the price for which your home should sell if it is placed on the MLS® for a reasonable length of time and receives proper marketing exposure and promotion.



What's Included

When your At Home Group Realty sales professional prepares your home's listing agreement and related MLS® documents, you need to give thought to the items you are including with the sale of the home. Most items fall into one of two categories: "fixtures" and "chattels".

Fixtures are permanent improvements to your home that normally stay with the property as part of the sale. Typically, fixtures are attached to the home and include such items as heating and cooling equipment, water treatment devices, built-in appliances, installed flooring, bathroom mirrors, attached shelving and entertainment hardware, light fixtures, and attached window covering hardware.

Chattels are personal extras that aren't normally considered part of the dwelling but may be included in the sale of your home as an offer inducement for the buyer. Some examples include free-standing appliances, pool accessories, hot tubs, barbeques, entertainment devices like TVs, furniture, and decorations.

If there are any doubts in your mind concerning which parts of your home may be expected to be included as part of the sale, ask your sales professional to specifically identify exclusions in the MLS® listing. Even better, remove items you want to keep from your home so prospective buyers don't even see them. For example, if you want to take your dining room chandelier to your new home because it's a family heirloom, remove and replace it with a standard light fixture before buyers start viewing your home.

Included Chattels Checklist

APPLIANCES

- Refrigerator
- Stove
- Portable dishwasher
- O Freezer
- Washer
- O Drver
- Microwave oven
- O Mini bar fridge
- Wine cooler
- O Barbeque
- Smoker/frver
- Central vacuum
- Vacuum attachments
- Appliances in basement
- Appliances in garage
- Window air conditioner
- Water cooler

HOME FINISHINGS

- Area rug
- Moveable kitchen island
- Bathroom accessories
- O Draperies and rods
- Blinds and shutters
- O Hung mirrors (unattached)
- O Room divider
- Custom-fit furniture
- Specific furniture items

ENTERTAINMENT ITEMS

- Wall-mounted television
- Wall-mounted speakers
- O Entertainment wiring
- O Home monitoring system
- Gaming or pool table
- Fitness equipment

MISCELLANEOUS ITEMS

- O Garage door opener
- O Garage opener remote
- O Garage storage container
- Auto repair tools
- Above-ground pool
- Pool accessories
- O Hot tub
- Patio furniture
- O Patio gazebo
- O Patio storage container
- Playground equipment
- Trampoline
- Garden tools
- Garden accessories
- O Exterior decorations
- Additional paint cans
- O Cut firewood stockpile



Preparing Your Home For Sale

Once you've made the decision to sell your home, it's important to not rush the process. You first need to prepare your home for sale to maximize the sales price you can negotiate and minimize the amount of time your home sits on the market.

Think like a buyer viewing your home for the first time. Ask yourself:

"What can I reasonably do to improve the overall appearance of my home and its surrounding landscape to make it as appealing as possible to prospective buyers?"

Buyers often make purchasing decisions based on emotion and feeling rather than facts and logic. Selling your home is a personal investment for both you and the buyer. You want potential buyers to experience many of the same positive feelings you did when you decided to purchase your home.

Here's an overview of preparation advice in broad categories:

- Clean everything, seen and unseen
- Repair what you can, within reason
- Refresh and touch up
- Depersonalize
- **Declutter**
- Renew and beautify the landscape
- ► Weigh the cost of improvements

"Market Ready" Home Checklist

FLOOR COVERINGS

- O Dirts or stains?
- Excessive wear/damage?
- Area rugs clean and free of stains?

WALLS AND CEILINGS

- O Dirt, prints, other stains?
- O Baseboards refreshed?
- O Nail/tack holes filled?
- Tape residue removed?
- Cracks or water damage?Worn wall paper removed?
- O Need for repainting?
- O Neutral, light colours for a roomy, cheerful feeling?

DOORS

- O Dirt, prints, other stains?
- O New paint needed?
- Front door and thus first impressions favourable?
- O Open and close easily and without squeaks?
- Latches and handles secured and functional?
- O Lockbox key works effortlessly for agents?

WINDOWS

- Glass sparkling clean?
- Glass chip and crack free?
- Open and close easily?
- Latches and locks secure and working properly?
- O Dirt and fingerprints removed from frames?
- O Screens clean?
- O No holes in screens?

WINDOW COVERINGS

- O Dirt or stains?
- O Excessive wear or sun damage?
- Open and close easily?
- Hardware functioning?

ENTRY AND HALLS

- Clean and free of clutter?
- Welcome mat clean and inviting to buyers?
- Area for shoes and boots for visitors obvious?

LIGHTING

- All bulbs working?
- All bulbs in a fixture of same lighting type?
- O Broken switches or exposed wiring?
- Table and floor lamps plugged in and functional?

PET AREAS

- O Clean, organized, and odour-free?
- Evidence of pets living in the home minimized?

CLOSETS AND STORAGE

- O Clean and well organized?
- O Clutter and excess junk removed?
- O Clothes hung neatly and not jammed tightly?
- O Shoes and boots neatly stored and stacked?

KITCHEN

- O Every surface clean?
- Counter-tops organized and free of all but dailyuse appliances?
- Refrigerator spotless inside and out?
- O Spoiled foods discarded?
- Faucets working properly and free of leaks?
- O Cupboards spotless and well organized?
- Dishwasher clean and emptied of dishes?

LIVING SPACES

- O Everything thoroughly vacuumed and dusted?
- O Excess furniture removed for roomier atmosphere?
- Remaining furniture clean and in good repair?
- O Hard surfaces polished?
- O Bookshelves tidy?
- O Children's play areas organized neatly?
- Fragile items secured?
- O Valuables locked away?
- Window coverings open for views and sunlight?
- Ashtrays out of sight?

BATHROOMS

- O Every surface clean?
- O Counter tops organized and free of clutter?
- Faucets working properly and free of leaks?
- Tub and shower spotless?
- O Tile grout clean?
- O Clean towels hung neatly?
- Fresh shower curtain?Personal cleansers put
- Personal cleansers put away or organized?
- O Toilet spotless and in excellent working order?
- Cupboards free of clutter?
- Personal items removed from medicine cabinet?

BASEMENT/GARAGE

- O Clean and organized?
- O Clutter and junk removed?
- O Everything thoroughly vacuumed and dusted?
- Garbage bins cleaned and organized?

OUTSIDE STRUCTURES

- Exterior surfaces clean?
- O Paint and stain in good condition?
- Eavestroughs cleared and in good repair?
- Gates open and close properly with working hardware?
- Walkways in good repair?
- O Driveway clean, recently sealed, and good repair?

YARD ENVIRONMENT

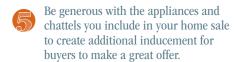
- O Snow and ice removed from walkways?
- Lawn mowed regularly?Damaged lawn repaired?
- Damaged lawn repaired?
- Fallen leaves collected?
- Trees pruned, hedges trimmed, and dead plants or branches removed?
- O Flower beds weeded?
- Landscaping renewed with fresh plants and flowers?
- Junk scrap removed?
- O Patio furniture clean?
- O Children's toys stored?
- Yard free of pet deposits?

13 Tips for Selling Your Home

For the Most Amount of Money, in the Shortest Time, With the Fewest Hassles

- Treat your home sale like the business transaction it is and work to keep your emotional reactions in check. Few things can spoil a deal faster than strong emotion responses.
- Make it easy for REALTORS® to view your home with their buyers by allowing a wide range of viewing times. Restricting showing availability will keep many buyers away.
- Whenever you leave your home (for work, groceries, meals, etc.) assume that a buyer will be visiting while you are out. This way, your home will always be in top showing condition.
- Since real estate often involves timesensitive negotiations, you must be easily accessible at all times. If you're not going to be reachable through normal means (for example, you are going on a short trip), it is vital you let your sales professional know.





While it is not always important to upgrade your home before selling, it is critical to fix any defects and damages immediately. Buyers will remember the faults of an otherwise great home.

Depersonalize your home. This is all about neutralizing or removing your personal taste from the house, encouraging buyers to mentally see themselves moving in.

Your home should be kept as spotless as possible for the duration of your listing. It can be a lot of work but it pays when an offer comes.

Get your house paperwork in order to answer buyers' questions about surveys, age of the furnace and roof, repair dates, and renovation permits. Whenever possible, no one should be at your home during buyer showings and open houses. Make an advanced plan where you and your family will go when a showing is booked.

Do not flood your house with strong perfume smells. Many buyers may assume that the perfume is masking a problem. Additionally, some buyers may have allergies to strong scents and thus cannot tour your home.

Pets can pose a significant challenge when selling a home. Ideally cats, dogs, and other roaming animals should be removed from the home during all showings.

Your At Home Group Realty sales professional is always on your side. We have your best interests in mind at all times and will place them above all else. Put your trust in us and we will get the job done for you.



Moving Checklist

SIX WEEKS TO GO

- O Time to downsize by taking stock of what you trash, sell, or donate.
- Create a floor plan of your new home and mark where specific pieces of furniture will go.

FOUR WEEKS TO GO

- O Begin notifying everyone of your upcoming address change.
- Arrange for mail forwarding to your new address through Canada Post.
- Start packing seldom-used items such as books, fancy tableware, offseason clothings, knick-knacks, etc.
- Schedule utility disconnections for your moving day, including gas, water, electricity, phone, cable, satellite, internet, etc.
- Complete necessary repair work and garden/lawn maintenance.
- Start removing wall artwork and pack more aggressively.

THREE WEEKS TO GO

- Plan food purchase so you have minimal items in your fridge and freezer by moving day.
- Hold a garage sale this week if you're planning one to avoid the hassle of organizing one later.
- O Begin the house cleaning process now to make the job manageable.

TWO WEEKS TO GO

- Transfer your home insurance for your moving date.
- Reclaim any hidden valuables or spare keys from your home.
- Arrange for the disconnection and reconnection of any gas appliances for moving day.

ONE WEEK TO GO

- O Confirm cancellation of utilities.
- Pack a small box of personal items for your car instead of the moving van, including medications, bathroom tissue, baby items, moving files, etc.
- Remove home fixtures you are taking and pack with their hardware.
- Arrange for a babysitter on moving day if necessary.

ONE TO TWO DAYS TO GO

- Defrost refrigerator and freezer, thoroughly sanitize, and air dry.
- Review your moving company's payment and breakage policies.
- O Confirm with moving company about timing and destination.

MOVING DAY

- O Strip linens from beds and pack in a box marked "Open First".
- Review details with the movers.
- O Arrive at your home as soon as possible and do a thorough cleaning before the movers arrive.
- O Follow up on any delays with utility connections or deliveries.
- Be present when the movers arrive with payment ready if necessary.
 Someone needs to direct them about placement of boxes/items.
- Check your purchase agreement to ensure everything that's supposed to be included with the home is present and in good working order.
- O Unpack what you need for the first few days. Give yourself a few weeks to fully unbox and organize it all.
- O Celebrate your successful move!

On Top of the World

At Home Group Realty provides the real estate experience you deserve through our carefully crafted five-star client service. Our boutique approach means we will take care of every detail so you can have peace of mind throughout the process. Our team's fiercely local understanding of the evolving marketplace and our high-touch personal service gives you a buying or selling experience unlike any other. Whether you're saying hello for the first time or waving goodbye for the last time, you can trust us to bring you home.

We are At Home Group Realty and we want to be your real estate team.







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