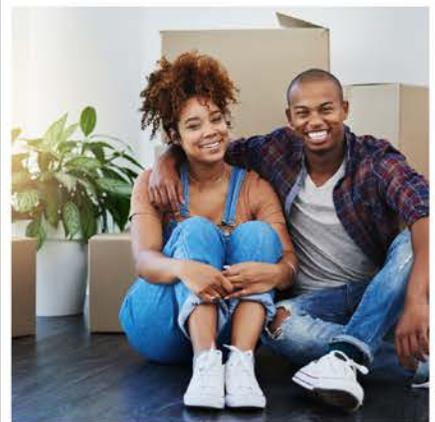




# HOME BUYER & SELLER GUIDE



## 9 THINGS A REAL ESTATE AGENT WILL DO FOR YOU



### **1. Be Available to You.**

The first thing a real estate agent needs to be is accessible. Calls and emails should be answered ASAP, and communication should be clear and easy. If you don't get a response by the end of the day, find another agent.

### **2. Handle All Scheduling.**

Your agent should schedule listing appointments for properties you express interest in. They should also show you similar listings, off-market listings, and exceptional properties in other areas that might work better for your needs. If you can't be there in person, your agent should walk you through the listings on FaceTime and send pictures and video recaps with details.

### **3. Help You Get Pre-Approved for a Mortgage.**

If you don't have a lender, your agent should be able to connect you with one. It's a good practice for both client and agent to secure mortgage pre-approval before looking at listings; This gives your agent an accurate picture of your budget, while showing him or her that you're a serious buyer.

### **4. Educate You on the Market.**

Your agent should know the local market inside and out, advise you on the best properties for your budget and goals, and share details on comps to manage expectations about pricing.

### **5. Have a Marketing Plan.**

Whether your agent is solo or on a team, independent or at a major brokerage, make sure he or she is prepared to market your listing to the fullest. Take a look at past listings or ask them to share how they marketed a recent listing. Your agent is the person who comes up with open house ideas, runs social media ads, oversees photography, and promotes your listing to buyers; Make sure he or she has a good aesthetic eye, creative ideas, and knows how to run a full-scale

marketing campaign. He or she is the one who will make sure documents are signed, money is transferred, and keys and deeds are turned over.

### **6. Close the Deal.**

Yes, you want a star negotiator who can get you the best price, but you need someone creative and experienced enough to close a deal when things get difficult. When sellers have second thoughts or want to change the terms of the agreement, a great agent will find a solution, make a concession, or come up with a compromise. A tough negotiator is great, but what you really need is an agent who has been there, done that, and can close any deal with some creativity and quick thinking.

### **7. Manage the Inspection.**

A great agent should recommend the best local home inspector. You need one who is independent, experienced, and competent, who will catch every issue and bring all of the details to your attention. Your agent should also attend the inspection and fully explain the implications of the findings—including going to bat for you to get a price reduction or other concession from the seller when warranted.

### **8. Streamline the Closing.**

Your agent will be there to see you through the closing. He or she is the one who will make sure documents are signed, money is transferred, and keys and deeds are turned over.

### **9. Connect You to Vendors.**

Need a handyman or interior decorator. Want to know where to get the best burger in your new neighborhood? As an expert in his or her market, a good agent will have a variety of local recommendations to send your way.

# REAL ESTATE DEFINITIONS

**AMORTIZATION**– The killing off of an existing debt by regular partial payments.

**APR**– Annual Percentage Rate. The yearly interest percentage of a loan as expressed by the actual rate of interest paid.

**APPRAISAL**–An estimate of value of property from analysis of facts about the property; an opinion of value.

**BROKER**–One who acts as an agent for another in negotiating sales or purchases in return for a fee or commission.

**CHAIN OF TITLE**–Beginning with a conveyance out of an original source of title such as a government, each succeeding deed, will or other medium which conveys and transfers the title to succeeding owners constitutes a link in the chain of title. The chain of title is the composite of all such links.

**CLOSING**–In some areas called a “settlement.” The process of completing a real estate transaction during which deeds, mortgages, leases and other required instruments are signed and/or delivered, an accounting between the parties is made, the money is disbursed, the papers are recorded, and all other details such as payment of outstanding liens and transfer of hazard insurance policies are attended to.

**CLOSING DISCLOSURE**–The five-page Closing Disclosure must be provided to the consumer three business days before they close on the loan. The Closing Disclosure details all of the costs associated with their mortgage transaction.

**CLOSING STATEMENT**–A summation, in the form of a balance sheet, made at a closing, showing the amounts of debits and credits

**DEED**–A written document by which title to real estate is conveyed from one party to another.

**DEPRECIATION**–Loss in value occasioned by ordinary wear and tear, destructive action of the elements, or functional or economic obsolescence.

**EARNEST MONEY**–Down payment or a small part of the purchase price made by a purchaser as evidence of good faith.

**ENDORSEMENT**–Addition to or modification of a title insurance policy that expands or changes coverage of the policy, fulfilling specific requirements of the insured.

**ESCROW**–Technically, this term strictly refers to a deed delivered to a third person to be held by him until the fulfillment or performance of some act or condition by the grantee. In the title industry, it means the depositing with an impartial third party (typically an escrow agent or title company) of anything pertaining to a real estate transaction including money and documents of all kinds. The money and documents are to be disbursed and delivered to the rightful parties by the escrow agent or title company when all conditions of the transaction have been met.

**ESCROW AGREEMENT**–A written agreement usually made between buyer, seller and escrow agent, but sometimes only between one person and the escrow agent. It sets forth the conditions to be performed incident to the object deposited in escrow, and gives the escrow agent instructions.

**EXAMINATION**–In title industry terms, to peruse and study the instruments in a chain of title and to determine their effect and condition in order to reach a conclusion as to the title status.

**EXAMINER**—Usually referred to, in title industry terms, as title examiner. One who examines and determines the condition and status of real estate titles.

**EXCEPTIONS**—Insurance policies include a list of items excluded from coverage. Items excluded from coverage can be found in section two of Schedule B of the policy.

**FORECLOSURE**—A legal proceeding for the collection of real estate mortgages and other types of liens on real estate, which results in cutting off the right to redeem the mortgaged property and usually involves a judicial sale of the property.

**GENERAL WARRANTY**—A warranty provision in a deed or mortgage or other real estate instrument containing all of the common law items of warranty. Also known as a full warranty.

**LIEN**—The liability of real estate as security for payment of a debt. Such liability may be created by contract, such as a mortgage, or by operation of law, such as a mechanics lien.

**MORTGAGE**—A temporary conditional pledge of property to a creditor as security for the payment of a debt that may be cancelled by payment.

**OWNER'S POLICY**—This policy is purchased for a one-time fee and protects a homeowner's investment in a property for as long as they or their heirs have an interest in the property.

**POWER OF ATTORNEY**—A legal instrument authorizing one to act as another's agent or attorney.

**PREMIUM**—The amount payable for an insurance policy.

**PROBATE**—A legal procedure in which the validity and probity of a document, such as a will, is proven.

**PROMISSORY NOTE**—A written promise to pay or repay a specified sum of money.

**QUIT CLAIM DEED**—Deed that does not imply the grantor holds title, but which surrenders and gives to the grantee any possible interest or rights that the grantor may have in the property.

**SETTLEMENT**—In some areas called a "closing." The process of completing a real estate transaction during which deeds, mortgages, leases and other required instruments are signed and/or delivered, an accounting between the parties is made, the money is disbursed, the papers are recorded, and all other details such as payment of outstanding liens and transfer of hazard insurance policies are attended to.

**SPECIAL WARRANTY DEED**—A deed that warrants the title only with respect to acts of the seller and the interests of anyone claiming by, through, or under him.

**SURVEY**—The map or plat drawn by a surveyor that represents the property surveyed and shows the results of a survey.

**TITLE**—(1) A combination of all the elements that constitute the highest legal right to own, possess, use, control, enjoy, and dispose of real estate or an inheritable right or interest therein. (2) The rights of ownership recognized and protected by the law.

**TITLE COMMITMENT**—An offer to issue a title insurance policy. The title commitment will describe the various conditions, exclusions and exceptions that will apply to that particular policy.

**TITLE COVENANTS**—Covenants ordinarily inserted in conveyances and in transfers of title to real estate for the purpose of giving protection to the purchaser against possible insufficiency of the title received. A group of such covenants known as "common law covenants" includes: (a) covenants against encumbrances; (b) covenant for further assurance (in other words, to do whatever is necessary to rectify title deficiencies); (c) covenant of good right and authority to convey; (d) covenant of quiet enjoyment; (e) covenant of seisin; (f) covenant of warranty.

**TITLE DEFECT**—(1) Any possible or patent claim or right outstanding in a chain of title that is adverse to the claim of ownership. (2) Any material irregularity in the execution or effect of an instrument in the chain of title.

**TITLE EXAMINATION**—To peruse and study the instruments in a chain of title and to determine their effect and condition in order to reach a conclusion as to the status of the title.

**TITLE INSURANCE**—Insurance that protects purchasers of real estate and mortgages against loss from defective titles, liens and encumbrances.

**TITLE PLANT**—A geographically filed assemblage of title information which is to help in expediting title examinations, such as copies of previous attorneys' opinions, abstracts, tax searches, and copies or take-offs of the public records.

**TITLE SEARCH**—A search and perusal of the public records for recorded instruments that affect the title to a piece of land.

**UNDERWRITER**—An insurance company that issues insurance policies either to the public or to another insurer.

**WARRANTY DEED**—A deed containing one or more title covenants.

# House Hunters: 6 Home-Buying Tips



## Don't expect, or waste time looking for, hidden gems

In rising markets, there's one thing that's fairly certain: the properties for sale have been thoroughly picked over.

"You need to have realistic expectations about what you will find," says Mary Clare Bland of Moving2Madrid.com, a property shopping company that works exclusively with buyers. "If you expect to find a bargain ... you will end up being frustrated and discouraged." Not only that, she says, but you could waste a great deal of valuable time searching endlessly for that needle in a haystack.

## Make the first offer

When affordable houses are few and far between (and snatched up quickly at that), it's important to stay on top of new listings and be ready to pounce.

Brian Davis, personal finance writer for SparkRental.com, suggests that a great way to do this is by creating alerts on property listing sites. That way, you'll be notified when new homes that meet your criteria come onto the market.

In addition, Davis recommends finding an extremely proactive Realtor who will make sure you're the first person in the door when a new property is listed, so you can be the first to make an offer.



## Consider a multi-family home

It might not be what you had in mind, but purchasing a multi-family home can be a great way to get a taste of home ownership. What's more, owning this type of property can be as affordable as renting, says Ray Rodriguez, regional mortgage sales manager for TD Bank.

"Multi-family homes are often priced higher, but if you buy a three- or four-unit home and rent out the other units, your monthly expenditure could be the same as when you were renting," says Rodriguez. "And often, you can use the projected rental income from the other units to help you qualify for the mortgage."

## Buy during off-peak seasons

As the winter months and holidays roll in, the market tends to slow down. It becomes more of a buyer's market.

"Sellers are much more willing to negotiate [in the winter]," says Alison Bernstein, founder and president of Suburban Jungle. "You are also avoiding the craziness of the spring market with the competitive bidding wars and overall stress."

## Search off the beaten path

Towns and communities with lower public profiles tend to have houses that cost less because they see fewer potential home buyers coming through, says Bernstein, adding, "Don't be afraid to think outside the box with your home search strategy."

## Be aggressive

While this has been alluded to already, being aggressive can be a tremendous asset in your housing search. But what does that mean exactly?

Beyond being the first person to make an offer on a property or setting up alerts on real estate listing sites, you need to start conversations, keep your eyes open for potential properties and do some sleuth work.

"If you see an abandoned home, contact the seller," Davis says. "Ask in local real estate Facebook groups if anyone is looking to sell. Ask everyone you know if they know anyone looking to sell."

## And above all, don't give up.

You can become a homeowner, even with a smaller income — it may simply require some time and patience. Before you start shopping, though, don't forget to get pre-approved for a loan through a bank or credit union, and check your credit before you begin to make sure it's in good shape.





# What Do We Want In A Home?

## & What Do We Need in a Home?

PRICE RANGE

Under \$75,000

- \$75,001 - \$100,000
- \$100,001 - \$125,000
- \$125,001 - \$150,000
- \$150,001 - \$175,000
- \$175,001 - \$200,000
- \$200,001 - \$225,000
- \$225,001 - \$250,000
- \$250,001 - \$275,000
- \$275,001 - \$300,000
- \$300,001 - \$350,000
- \$350,001 - \$400,000
- \$400,001 - \$450,000
- \$450,001 - \$500,000
- \$500,001 - \$600,000
- \$600,001 - \$700,000
- \$700,001 - \$800,000
- \$800,001 - \$900,000
- \$900,001 - 1,000,000
- \$1,000,001+

LOCATION

- Waterfront
- Gated Community
- City
- Suburbs
- Acreage
- Golf Course
- Cul-De-Sac

HOME TYPE/TYPES

- New Home
- 1-10 Years Old
- 10 - 20 Years Old
- Over 20 Years Old
- Less Than 1,000 sq. ft.
- 1,000 - 1,500 sq. ft.
- 1,500 - 2,000 sq. ft.
- 2,000 - 2,500 sq. ft.
- 2,500 - 3,000 sq. ft.
- 3,000+ sq. ft.
- One Story
- Two Story
- Condo
- Townhome
- Farm/Ranch
- Lot/Land

INTERIOR HOME FEATURES

- Minimum Bathrooms
- Minimum Bedrooms
- Hardwood Floors
- Open Concept
- Formal Dining Area
- Study/Office
- New Appliances
- Fireplace
- Tankless Water Heater
- Home Theater/Media Room
- Bonus Room
- Disability Features
- Other

EXTERIOR HOME FEATURES

- Pool
- Hot Tub
- Large Backyard
- Small Backyard
- Automatic Sprinklers
- 3 Car Garage
- Outdoor Kitchen
- Disability Features
- Patio
- Other

NEIGHBORHOOD AMENITIES

- Pool
- Tennis Courts
- Park/Playscape Area
- Basketball Court

FINANCING

- VA
- Conventional
- Cash
- FHA
- Other

DEAL BREAKERS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL COMMENTS:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## THE PURCHASE PROCESS

# TIPS FOR HOMEBUYERS

**1. Expensive purchases for your new home**

A word of advice: Don't make any pricey purchases with your credit card before closing on your house. "This could actually put buyers out of qualifying or their new home," says Texas real estate agent Jeff Peterson. After an offer on a house is accepted, some people may be tempted to buy a new sofa, dining set, or another expensive piece of furniture. But real estate experts warn that this could be disastrous. Right before closing, the mortgage lender will pull the buyer's credit to make sure nothing has changed. A big purchase will show up, which could become an issue, because it means that the buyer is taking on more debt.

**2. Death of the original homeowner**

If there has been a death associated with the desired property, the home may need to go through probate court first to authenticate the former owner's last will and testament. "If that's the case, our closing will be delayed, and there's not much you can do about it," says Jim Lorio, a Florida real estate investor. In some states, probate can take anywhere from a few months to a few years.

**3. Homeowners association issues**

If the previous homeowner has outstanding homeowner association (HOA) fees or fines, this could cause delays. In some cases, you may be able to negotiate those fees with the seller; otherwise, you will be responsible for paying them.

**4. Verification issues**

In some instances, the borrower's landlord, mortgage company, employer, or source of down payment may not be willing to provide verification in a timely manner. Their failure to move quickly can slow you down.

**5. Down payment issues**

There are times when the lender may require the home buyer to put more money down; this may take time, especially if the buyer lacks the extra funding.

**6. Lender may need additional information**

In some cases, additional info may be requested late in the process. Other times, the lender may lose a document that will need to be obtained again.

**7. Scheduling problems**

One party—whether the closing agent, attorney, title company representative, lender, buyer, or seller—may not be available to meet on the closing day.

**8. Buyer delays**

If a buyer is self-employed, sometimes additional documents are required. If the buyer has multiple sources of income, this may need to be documented and verified as well. If the buyer is getting a down payment from an unconventional source or a gift, this could also slow down the process.

**9. Flood insurance requirement**

If your new home is in a flood zone, you may need to get flood insurance, which may require a benchmark survey. In some markets, this might take three weeks. Then, it must be reviewed by the mortgage underwriter. Flood insurance, and even homeowner's insurance, can also sometimes be tough to get, depending on your past history with claims, credit, and location.

**10. Appraisal disparities**

Before a mortgage is approved, the bank must first appraise the home. If the appraisal comes in low, it may take some time to renegotiate the asking price.

**11. Title issues**

In some cases, there may be a tax lien against the property that needs to be resolved first, in order to move forward with the closing process. Other times, the title may have the incorrect signature or attestation.

**12. Property damage**

If there is any type of damage to the property, the lender may require repairs prior to closing.

**13. Contract disagreements**

Sometimes the seller may not agree to the buyer's contract requests (like agreeing to include the entire contents of the home in the deal). This can kill the transaction or require further negotiation between the agents and other parties involved.

**14. Foreclosure**

If a homeowner is in foreclosure, it can take up to 10 days to get a payoff from the mortgage company, which often includes legal fees.



# Tax Benefits of Home Ownership

## 1. Mortgage Interest

Interest that you pay on your mortgage is tax deductible, within limits. If you're married and filing jointly, you can deduct all your interest payments on a maximum of \$1 million in mortgage debt secured by a first or second home. The maximums are halved for married taxpayers filing separately. You can't use the \$1 million deduction if you pay cash for your home and later use it as collateral for an equity loan.

If your lender required you to buy PMI (private mortgage insurance, often required when the loan is for more than 80% of the home's purchase price), the PMI premiums are tax-deductible for mortgages taken out in 2007 through 2011. However, the amount of the deduction depends on your income -- if your household earnings are over \$100,000 per year, the deduction starts to phase out.

## 2. Points

Your mortgage lender will charge you a variety of fees, one of which is called "points." One point is equal to 1% of the loan principal. One to three points are common on home loans, which can easily add up to thousands of dollars. You can fully deduct points associated with a home purchase mortgage.

Refinanced mortgage points are also deductible, but only over the life of the loan, not all at once. Homeowners who refinance can immediately write off the balance of the old points and begin to amortize the new.

## 3. Equity Loan Interest

You may be able to deduct some of the interest you pay on a home equity loan or line of credit. However, the IRS places a limit on the amount of debt you can treat as "home equity" for this deduction.

Your total is limited to the smaller of: \$100,000 (or \$50,000 for each member of a married couple if they file separately), or the total of your home's fair market value -- that is, what you'd get for your house on the open market -- minus certain other outstanding debts against it.

## 4. Home Improvement Loan Interest

If you take out a loan to make substantial home improvements, you can deduct the interest, with no dollar limit. However, the work must be a "capital improvement" rather than ordinary repairs.

Qualifying capital improvements are those that increase your home's value, prolong its life, or adapt it to new uses. For example, qualifying improvements might include adding a new roof, fence, swimming pool, garage, porch, built-in appliances, insulation, heating/cooling systems, landscaping, or more. (Keep in mind that increasing the square footage of your home could trigger a reassessment and higher property taxes, though.)

Work that doesn't qualify for an interest deduction includes repainting, plastering, wallpapering, replacing broken tiles, patching your roof, repairing broken windows, and fixing minor leaks. You might want to wait until you're about to sell to do such work, in order to gain the maximum tax benefits.

## 5. Property Taxes

Often referred to as "real estate taxes," property taxes are fully deductible from your income. If you have an impound or escrow account, you can't deduct escrow money held for property taxes until the money is actually used to pay your property taxes. And a city or state property tax refund reduces your federal deduction by a like amount.

## 6. Home Office Deduction

If you use a portion of your home exclusively for business purposes, you may be able to deduct home costs related to that portion, such as a percentage of your insurance and repair costs, and depreciation.

## 7. Selling Costs

If you decide to sell your home, you'll be able to reduce your taxable capital gain by the amount of your selling costs. Real estate broker's commissions, title insurance, legal fees, advertising costs, administrative costs, and inspection fees are all considered selling costs.

All selling costs are deducted from your gain. Your gain is your home's selling price, minus deductible closing costs, selling costs, and your tax basis in the property. (Your basis is the original purchase price, plus the cost of capital improvements, minus any depreciation.)

## 8. Capital Gains Exclusion

Married taxpayers who file jointly now get to keep, tax free, up to \$500,000 in profit on the sale of a home used as a principal residence for two of the prior five years. Single folks (including home co-owners if they separately qualify) and married taxpayers who file separately get to keep up to \$250,000 each, tax free.

## 9. Moving Costs

If you move because you got a new job, you may be able to deduct some of your moving costs. To qualify for these deductions you must meet several IRS requirements, including that your new job must be at least 50 miles farther from your old home than your old job was. Moving cost deductions can include travel or transportation costs, expenses for lodging, and fees for storing your household goods.

## 10. Mortgage Tax Credit

A home-buying program called mortgage credit certificate (MCC) allows low-income, first-time homebuyers to benefit from a mortgage interest tax credit of up to 20% of the mortgage interest payments made on a home (the amount of the credit varies by jurisdiction). The maximum credit is \$2,000 per year if the certificate credit rate is over 20%. (See IRS Publication 530.) You must first apply to your state or local government for an actual certificate. This credit is available each year you keep the loan and live in the house purchased with the certificate. The credit is subtracted, dollar for dollar, from the income tax owed.

*Real Estate Deduction Information*

For more information on real estate tax laws, visit [www.irs.gov](http://www.irs.gov). You'll find basic information for first-time homeowners (IRS Publication 530) and publications about selling your house (IRS Publication 523), business use of your home (Publication 587), moving expenses (Publication 521), and home mortgage interest deductions (Publication 936).



# — SELLING A HOME IN TODAY'S MARKET



- **Pricing** - Check out the active competition in the area to price correctly. You can't look in the past because the market has changed. Take sellers to active listings in the area so they can see what they are selling against.
- **Prepare the property** - Regardless of what kind of market you're in, buyers want a clean home. Make sure your house is spotless and decluttered before you put it on the market or take any photos.
- **Depersonalize** - Make sure to take down any personal items, such as family photos, trophies, or memorabilia. Buyers want to imagine themselves in the home
- **Make repairs** - Your real estate agent can help you to determine what repairs are necessary to make the house show well from the start.
- **Upgrade** - Your agent might also suggest some light upgrades you can make, such as a fresh coat of paint inside or outside, or replacing carpeting. These easy projects usually have a good return on investment in the home sale.
- **Staging is very important.** Staging is designed to showcase a home's best assets, impress buyers, and sell it quickly for the highest possible price. Staging may be one of the most lucrative projects you'll ever undertake.
- **Communication** - Successful Real Estate agents know that communication is key. You simply cannot overdo it.
- **Curb appeal** - This will always be a driving factor in home sales. You want to make a good first impression.
- **Listing your home on a certain day** - This may make your home sell faster and for more money. Thursday is the most popular day for agents to debut new listings.
- **Promote listings** that are coming soon at your broker office. E-flyers also help market out to your sphere and the rest of the real estate community.
- **Professional photos** - Professional listing photos are a must. Work with an agent recommended photographer once your home is staged.
- **Social media posts** - Selling a home practically mandates the use of social media, so it pays to know how to use it wisely.
- **Video** - Video stands out because it doesn't tell, it shows. Use keywords in the title, tags and description. Video has truly been revolutionizing the real estate market over the past few years.
- **Open houses** - Open houses can bring people who have only viewed your home in pictures to see it live and in person. Exposure is the most important part of getting a home sold.
- **Show local inventory vs sales trends** - Let the visuals and data help sellers understand the current market.



# Tips

## TO SELL YOUR HOME

### **Clean up, fix up and paint up outside**

1. A well manicured lawn creates a good first impression.
2. Extra fertilizer will make your grass look lush and green.
3. Cut back overgrown shrubbery that blocks the light.
4. Paint your house if necessary. This can probably do more for sales appeal than any other factor.
5. In the winter walks should be free of snow/ice.
6. Inspect the roof and gutters and any missing shingles.
7. Consider putting flowers outside the front door.
8. Repaint the front door.
9. Paint your mailbox a bright color.
10. Repair broken outdoor steps.

### **Kitchen**

11. Make kitchen bright. Paint cabinets and put up new curtains.
12. Clean the ventilating hood in the kitchen.
13. If the kitchen floor is badly worn, put down new flooring. Replace any loose tiles and regrout where needed.
14. Remove any appliances that you keep on your counters as clean counters can make the room look much larger.

### **Living Areas**

15. Have plaster or drywall in good shape. Repair cracks and touch up.
16. Check ceilings for leak stains. Repair any issues and repaint.
17. In painting and redecorating, stick to neutral and soft colors.
18. Replace faded curtains or bedspreads.
19. If you have a fireplace, clean it out and place some logs in it.
20. Wash windows, inside and out.
21. Replace broken glass panes.
22. Replace torn screens.
23. Check that all windows open and close.
24. Replace dim or burned-out light bulbs.
25. Make sure every light switch works.
26. Make the floors shine; clean and polish them.
27. Straighten the closets and get rid of excess items.

28. For doors that stick slightly, rub a block of paraffin against the surface that shows signs of wear or lubricate squeaky hinges.
29. For sliding doors rub the tracks with paraffin or candle wax.

### **Bathroom**

30. Repair dripping faucets.
31. Keep fresh towels in the bathroom.
32. Remove stains from toilets, bathtubs, and sinks.
33. If sinks and bathtubs drain slowly, unclog them.

### **Basement, Attic and Garage**

34. Clean out attic, basement and garage
35. Make sure there's plenty of light on the stairs to the basement.
36. If your basement is dark and gloomy, paint ceilings and walls a light color.
37. Repair cracks in the basement floor.

### **When your house is being shown**

38. Keep room draperies open to let in light.
39. Have your home well-lit during showing.
40. At night, turn on porch and outdoor lighting.
41. Neatness makes a room look bigger.
42. If possible, leave furniture and rugs in the house for showings.
43. Remove dirty dishes in the sink.
44. Keep any toys in the children's rooms.
45. Keep radio, stereo, TV off or turned down.
46. Take your family away if your broker is holding an open house.
47. Take children on a drive or to play outside.
48. Refer inquiries about seeing your house to your Realtor.
49. Don't mention furniture or furnishings you wish to dispose of unless asked.
50. Take pets outdoors during a showing.
51. Let the real estate expert show your house, and don't tag along.



## SO, YOU'VE BEEN THINKING ABOUT SELLING YOUR HOUSE - AND THEN YOU REALIZED THAT YOU HAVE KIDS! HOW IS THAT GOING TO WORK WITHOUT LOSING YOUR MIND?

POSTED BY PAUL & ANDREA KOHLMAN ON MONDAY, APRIL 23RD, 2018 AT 7:16AM.

Well, it has been done plenty of times before, so don't worry too much. If you plan out the selling process correctly, it is much easier. Take a deep breath and let's go through this together. The hardest part of selling a home with kids is that they tend to undo your efforts as soon as you get a room cleaned and ready. You move on to the next room while they follow behind you with a new mess. Kids don't feel the same sense of urgency that you feel as you are planning out this major life event. This can cause tensions to rise in the household. In this article, I'll explain some simple steps you can take to make the process much smoother and more predictable. Here are some tried and true tips:



### 1. Get Organized & Prepared

The very first step is always to organize your thoughts and implement a plan. This will help calm your nerves and give you a sense of control over the situation. Give yourself some time to organize for a week or so during nap time or while the kids are at school. Go through their closets, dressers, and toys. Find items that you may be able to donate or take to storage.

Clear the tops of dressers and nightstands, take down personalized items, and put away all but 25% of the toys and maybe 1-2 weeks worth of clothing. If your kids are old enough or excited about moving, have them help choose which toys and clothes they use most often and let them box up the rest (packing and marking the box/boxes in a special way can make them feel included).



### 2. Make a Family Contract

Make a contract with your kids - after all, you are signing lots of papers when you buy and sell your house.

For littles, maybe there is a special toy that they've wanted. Print out a picture of the toy and put it somewhere (back of the closet door, pantry door, etc) so they see it daily. A sticker chart can also help encourage them.

For older kids, if not a special outing, maybe it's a "paycheck" that you hand them after closing on your home! Whatever the reward, make sure it's something they are REALLY excited about and be very specific about their chores and when you need them completed. Remember to be age appropriate and realistic.

Put away all toys, gaming stuff, school stuff, clothes, shoes, and jackets. (It's great to have a laundry basket or tote that either fits under the bed or in the closet to toss toys in quickly.)



### 3. Make a Clean-Up Checklist for Kids

Making a checklist for all of the chores that your kids are capable of helping with will set their expectations on the right path.

Remind them to make their beds (or do their best to straighten it up), clean off the bathroom counter (toothbrush, toiletry items - find a special place for them to put everything and have cleaning wipes handy), close toilet seats, and hang up towels. Put the dirty dishes in the dishwasher or hand wash and put them away. Help turn on all lights in the home and open blinds before school. Your home shows better when it's brighter!



### 4. Prepare Showing Bags

Pre-made showing bags are a great way to take pressure off of you while you're frantically preparing for your next showing. These bags can hold your kid's favorite treats, drinks, a special toy/book, cozy clothes/blanket. Whatever you do, make these fun (something unique that they only get when there's a showing - it makes it exciting!)

Make sure there's a showing bag for you - include some personal items, just in case you have to run out of the home quickly and forgot to put on deodorant! Once you have them made, just keep them in your car or garage to grab as you leave your house.



### 5. Pre-Plan Your Routes

Gather some ideas of easy trips for when showings happen. The less planning you have to do in the moment, the easier the process. This may be a good time to go to the park, go on a hike, grab some food, or just walk around the mall.

If your kids are still in the napping stage, do you have friends or family who are willing to let you show up for nap time if needed? Build out a good list of options so that you can easily escape to somewhere pleasant when you are leaving your home for a showing.



### 6. Make a Personal Checklist

Determine a checklist for yourself. An empty laundry basket is a great help if you need to gather items quickly. You can even throw it in the car if needed!

Have something written down so you don't miss the important things, then, plan to do a final sweep of the home once the kids are buckled in the car.



### 7. Set Up Showing Delays

Now that you're ready to go on the market, ask your agent to give you a 2-hour showing notice for each requested showing of your home. You can ask for more or less time based on your needs. Just make sure you have plenty of time because it's awkward whenever sellers are trying to get out of the home when buyers are showing up.

You'll need enough time for your little one to finish a nap or for your older kiddos to accomplish their contract items. You'll also need time to do a final inspection while leaving your house before the buyers get there. Budget this time wisely so that you don't feel too pressed for time.



### 8. Try to minimize your workload:

The easier you can make the process, the better. Here are a few ideas to get you started:

Cook your meals on the grill or in the oven in a single dish - less clean up if there isn't a cooktop to wipe down. Think about only using two bathrooms - less to clean! Have one place for homework and hide ALL kids craft materials - trust me, you'll thank me for this one!

Have toys/books/games/etc. in ONE room - whether it's each child's bedroom or a playroom - leave the main spaces a little less chaotic. Schedule lots of outside play - if weather permits - and have them take their shoes off at the door!



### 9. RELAX!

There is a good chance that the person thinking about buying your home has children - or at least has been around children enough to know that families have to live in their home.

Not everything will be perfect, and there will be times when you can't get to everything on your list! It's okay. Your kids are going to take their cues from you - remember to breathe!



# pricing

## YOUR HOME TO SELL

### Make a Great First Impression

Everyone knows the importance of making a good first impression. Staging your home highlights its best features. Keeping it neat and clean at all times also makes your home more appealing to prospective buyers, who can drop by at a moment's notice.

**Gender-Neutral Master Suite**— The master bedroom should appeal to both genders. Try to eliminate any decor that may be too gender specific.

**Furniture Placement**— Arrange furniture to showcase the shape of the room and emphasize space.

**Power of Paint**— Need to make a room appear larger than it actually is? Paint that room and the room adjacent to it the same color, creating the illusion of one large space.

**Kitchen**— The kitchen is a major focal point of most homes. Update, replace or paint cabinets, drawers, appliances, hardware, etc. to enhance appeal.

**Depersonalize**— Prospective buyers want to see your home, not your photos or personal mementos. Remove as many of these items as possible, which will also eliminate clutter.

**Curb Appeal**— Unfortunately, a book is often judged by its cover. Maintain the exterior of your home (lawn, landscaping, walkways, lighting, etc.) and keep it as clean as the interior.

**Declutter**— By keeping your home clean and organized, you automatically make it appear larger and more welcoming.

**Aroma**— Try to refrain from cooking any strong-smelling foods, such as fish. Instead, bake some cookies or fill your home with fresh flowers for a pleasant scent.

**Lighting**— Don't be afraid to fill your home with natural light; the brightness tends to improve both atmosphere and mood.

**Temperature**— Maintain a comfortable temperature so prospective buyers feel at ease touring your home.

**Privacy**— Be sure to give prospective buyers time alone with their real estate agent to address any candid questions they may have.



## TIPS FOR A SUCCESSFUL OPEN HOUSE

**Plan ahead:** Planning is key to a successful open house. Make sure you have everything you need before the event, including marketing materials, refreshments, and a clean and organized space.

**Advertise effectively:** Get the word out about the open house through social media, online listings, and flyers. Use eye-catching visuals and engaging language to attract potential buyers.

**Create a welcoming atmosphere:** Greet visitors with a smile and make them feel at home. Play soft music, light candles, and create a relaxing ambiance that makes visitors feel comfortable and at ease.

**Provide information:** Offer visitors detailed information about the property, including its history, amenities, and unique features. Be prepared to answer any questions they may have.

**Follow up:** After the open house, follow up with visitors to thank them for attending and to answer any additional questions they may have. Use the opportunity to nurture relationships with potential clients.

**Be professional:** Always dress professionally and conduct yourself in a courteous and professional manner. Be respectful of the property and its owners, and maintain a positive and helpful attitude throughout the event.

**Be flexible:** Be open to feedback and willing to adjust your approach based on what works best for you and your clients. Be flexible and adaptable, and be prepared to make changes as needed to ensure a successful event.

**Have fun:** Holding an open house can be stressful, but it can also be fun and rewarding. Enjoy the experience and focus on making connections with potential buyers and building your business.



# HOUSE HUNTERS CHECKLIST

## Home #1

Address

	Great	Good	Fair	Poor	N/A
<b>INTERIOR</b>					
Kitchen	<input type="radio"/>				
Cabinets & Countertops	<input type="radio"/>				
Appliances	<input type="radio"/>				
Living Room	<input type="radio"/>				
Dining Room	<input type="radio"/>				
Bonus Room	<input type="radio"/>				
Walls/Trim/Ceiling	<input type="radio"/>				
Windows	<input type="radio"/>				
Flooring	<input type="radio"/>				
Light Fixtures	<input type="radio"/>				
Storage	<input type="radio"/>				
Master Bedroom	<input type="radio"/>				
Master Bath	<input type="radio"/>				
Bedroom 2	<input type="radio"/>				
Bedroom 3	<input type="radio"/>				
Bedroom 4	<input type="radio"/>				
Secondary Bathrooms	<input type="radio"/>				
<b>HOME SYSTEMS</b>					
Electrical	<input type="radio"/>				
Air Conditioning	<input type="radio"/>				
Heating	<input type="radio"/>				
Security System	<input type="radio"/>				
Washer/Dryer/Refrigerator	<input type="radio"/>				
<b>EXTERIOR</b>					
Garage	<input type="radio"/>				
Yard/Landscaping	<input type="radio"/>				
Roof	<input type="radio"/>				
Patio/Deck	<input type="radio"/>				
Fencing	<input type="radio"/>				
Irrigation/Sprinkler	<input type="radio"/>				
<b>COMMUNITY</b>					
Neighborhood	<input type="radio"/>				
Schools	<input type="radio"/>				
Commute	<input type="radio"/>				
Home Value	<input type="radio"/>				

## Home #2

Address

	Great	Good	Fair	Poor	N/A
<b>INTERIOR</b>					
Kitchen	<input type="radio"/>				
Cabinets & Countertops	<input type="radio"/>				
Appliances	<input type="radio"/>				
Living Room	<input type="radio"/>				
Dining Room	<input type="radio"/>				
Bonus Room	<input type="radio"/>				
Walls/Trim/Ceiling	<input type="radio"/>				
Windows	<input type="radio"/>				
Flooring	<input type="radio"/>				
Light Fixtures	<input type="radio"/>				
Storage	<input type="radio"/>				
Master Bedroom	<input type="radio"/>				
Master Bath	<input type="radio"/>				
Bedroom 2	<input type="radio"/>				
Bedroom 3	<input type="radio"/>				
Bedroom 4	<input type="radio"/>				
Secondary Bathrooms	<input type="radio"/>				
<b>HOME SYSTEMS</b>					
Electrical	<input type="radio"/>				
Air Conditioning	<input type="radio"/>				
Heating	<input type="radio"/>				
Security System	<input type="radio"/>				
Washer/Dryer/Refrigerator	<input type="radio"/>				
<b>EXTERIOR</b>					
Garage	<input type="radio"/>				
Yard/Landscaping	<input type="radio"/>				
Roof	<input type="radio"/>				
Patio/Deck	<input type="radio"/>				
Fencing	<input type="radio"/>				
Irrigation/Sprinkler	<input type="radio"/>				
<b>COMMUNITY</b>					
Neighborhood	<input type="radio"/>				
Schools	<input type="radio"/>				
Commute	<input type="radio"/>				
Home Value	<input type="radio"/>				

## Home #3

Address

	Great	Good	Fair	Poor	N/A
<b>INTERIOR</b>					
Kitchen	<input type="radio"/>				
Cabinets & Countertops	<input type="radio"/>				
Appliances	<input type="radio"/>				
Living Room	<input type="radio"/>				
Dining Room	<input type="radio"/>				
Bonus Room	<input type="radio"/>				
Walls/Trim/Ceiling	<input type="radio"/>				
Windows	<input type="radio"/>				
Flooring	<input type="radio"/>				
Light Fixtures	<input type="radio"/>				
Storage	<input type="radio"/>				
Master Bedroom	<input type="radio"/>				
Master Bath	<input type="radio"/>				
Bedroom 2	<input type="radio"/>				
Bedroom 3	<input type="radio"/>				
Bedroom 4	<input type="radio"/>				
Secondary Bathrooms	<input type="radio"/>				
<b>HOME SYSTEMS</b>					
Electrical	<input type="radio"/>				
Air Conditioning	<input type="radio"/>				
Heating	<input type="radio"/>				
Security System	<input type="radio"/>				
Washer/Dryer/Refrigerator	<input type="radio"/>				
<b>EXTERIOR</b>					
Garage	<input type="radio"/>				
Yard/Landscaping	<input type="radio"/>				
Roof	<input type="radio"/>				
Patio/Deck	<input type="radio"/>				
Fencing	<input type="radio"/>				
Irrigation/Sprinkler	<input type="radio"/>				
<b>COMMUNITY</b>					
Neighborhood	<input type="radio"/>				
Schools	<input type="radio"/>				
Commute	<input type="radio"/>				
Home Value	<input type="radio"/>				

2025

INTERIOR  
DESIGN  
TRENDS

### Whimsical Gallery Walls

"Expect to see whimsical gallery walls blending paintings, prints and quirky finds. The unexpected shapes, sizes and frame variations add a playful, relaxed touch to a space." — Dabito, Old Brand New

### Limewash

"Limewash bedrooms — bonus points for a moody ceiling. The movement and texture that limewash provides is a great addition to a bedroom. There are many techniques to give varying effects and it looks good in neutrals and colors alike." — Maegan Blau, Blue Copper Design

### Cozy Reading Nooks

"Reading nooks are making a comeback in 2025, with designs that blend functionality and style to create cozy, immersive spaces. Deep, moody hues, like burgundy, set the tone for a sense of intimacy, while plush seating, layered with textured fabrics, ensure comfort. Thoughtful decor — curated books, sculptural objects and framed artwork — adds personality and a touch of luxury. These spaces are perfect for disconnecting from the digital world." — Marie Cloud, Indigo Pruitt

### Brick Backsplashes

"Backsplashes are the jewel of your kitchen. Last year, integrated backsplashes were huge, while 2025 is going to see a rise in organic, slightly unconventional stones. Brick veneer adds so much warmth and interest. They can lean industrial or they can lean contemporary-rustic, but most importantly, they are not boring subway tile." — Sarah Storms, Styled by Storms

### Extended Kitchen Spaces

"We are still seeing the desire for large pantries, back kitchens and sculleries in our projects. Not only is it a great place to keep the clutter and mess of daily life contained, but it can also be a space to be more adventurous with color and not feel like it sets the tone for your main kitchen." — Brad Ramsey, Brad Ramsey Interiors

### Wood Kitchens

"The pandemic reinvigorated the impact of what nature does for us as humans, so the popularity of wood kitchens is likely a way to bring the outdoors in." — Mandy Cheng, Mandy Cheng Design

### Board-Formed Concrete

"Board-formed concrete is a stylish and versatile way to add an edgy touch to any space. Its unique texture, created by imprinting the grain of wooden boards into concrete during the pouring process, brings a raw, organic quality that works beautifully in a variety of design styles. From modern and contemporary aesthetics to industrial and even traditional spaces, it can seamlessly integrate when paired with the right complementary elements. I'm genuinely excited to incorporate more board-formed concrete into upcoming projects in the new year, pushing the boundaries of how it can be used." — **Becky Shea**, Becky Shea Design.

### Checkered Flooring

"Although checkered floors are trending, they're truly a timeless choice. It's a great way to create big visual impact. It feels nostalgic and can be used in traditional homes and contemporary spaces alike, depending on the material chosen. In this space, we chose weathered antique black-and-white marble to give this new construction home instant patina." — Bridget Tiek, TIEK BYDAY

### Furniture as Art

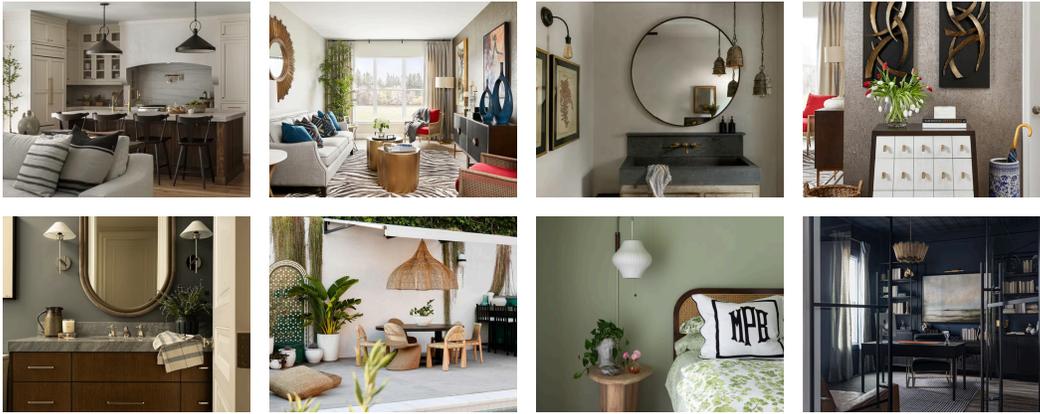
"Unconventional designs and curves that offer both aesthetic appeal and comfort are being embraced as people increasingly opt for bolder furniture choices." — **Lauren Lerner**, *Living with Lolo*

### Furniture as Art

Kitchens are shifting from cooler whites to warmer off-whites, taupes and even moody earthy neutrals, creating a more inviting, grounded feel. This trend pairs seamlessly with the rise of warmer wood tones, adding depth to cabinetry, flooring and accents. Together, these elements reflect a preference for spaces that are both cozy and refined, blending natural warmth with timeless sophistication." — Lindsey Colhoun, Lindsey Colhoun Design

### Warm Minimalism

"Minimalism in 2025 isn't about stripping everything down to the bare essentials — it's about embracing simplicity with warmth and texture. I'm partial to creamy beiges, terracotta accents and organic materials like raw wood and stone. These elements create functional yet soulful spaces, offering comfort without clutter." — **Stephanie Wiott**, Stephanie Wiott Designs



## Unique Fabric Choices

"Statement fabrics will be big in 2025. We designed this boy's nursery with mid-century elements in mind. The curtain fabric adds a whimsical touch without feeling overly babyish, featuring a pattern reminiscent of mid-century atomic designs that can grow with the child over time. The color palette of golds, greens and blues strikes a masculine tone while presenting a unique color story." — Sarah Hargrave, The Collective

## Color-Drenching

"I hope to see a lot more color-drenching in 2025, especially in unexpected shades like moody purples. It's a bold and unapologetic use of color that I find to be very striking." — Beth Diana Smith, Beth Diana Smith Interior Design

## Statement Greenery

"For decades, everyone had a ficus, whether it was faux or not. In 2025, we'll shake that up. Greenery adds life to any space — there's no question. The more exotic the greenery, the more interesting the space becomes. Personally, I like bamboo because it's an airy plant, with a smaller leaf. It's the perfect green, and it's not formal. I prefer greenery that allows light and movement through the plant." — Sheryl McLean, McLean and Tircuit

## Textured Materials

"You'll see texture being used everywhere, whether it's on the fabrics, the walls or the floors. You'll also see a mix of metals, like we used in this entryway — in fact, the wallpaper is metallic and cork, while fine lines of silver and gold woven throughout." — Sheryl McLean, [McLean and Tircuit](#)

## Moody Wood Tones

"For 2025, consider moving away from lighter woods, like pale white oak, and instead embrace richer, moodier tones such as walnut or mahogany. These deeper finishes add depth, warmth and a sense of luxury, creating a more refined and inviting atmosphere. Similarly, trade bold contrasts for a monochromatic palette — layering similar tones fosters serenity and cohesion while still delivering subtle sophistication." — Christine Vroom, Christine Vroom Interiors

## Throwback Patterns

"In textiles, we're seeing a resurgence of fabrics that look hand-blocked, whether they are or not. Polished cotton prints are also coming around again: These classic florals remind me a lot of my childhood, and I'm really excited to see them coming back. Additionally, '80s flame stitch is making a comeback, with many companies offering stunning options at a range of price points. And let's not forget animal prints — a timeless classic with enduring appeal. In 2025, they're poised to regain popularity, proving once again why they've stood the test of time." — [Michael Mitchell](#)

## Dramatic Workspaces

"In 2025, home offices will be elevated with dramatic, mood-setting designs that inspire productivity and creativity. This trend embraces dark, saturated tones — such as deep navy or charcoal — to create a sophisticated and focused environment. Luxurious materials like velvet, leather and metallic accents add layers of refinement, while details like statement lighting and curated art pieces lend a gallery-like ambiance. These bold, intimate workspaces are perfect for those seeking a balance between utility and aesthetic appeal." — Marie Cloud, Indigo Pruitt

## Delicate Lighting

"We're noticing a move away from bulky, oversized light fixtures in favor of more delicate, elegant designs that still manage to make a bold statement. The result is a sophisticated yet understated luxury that enhances the space without overwhelming it, adding a touch of elegance while maintaining a sense of airiness and balance. Ideal for infusing character into bathrooms or elevating dining rooms, these fixtures seamlessly blend beauty and function, providing illumination that enhances rather than overtakes the overall design." — Lindsey Colhoun, Lindsey Colhoun Design

## Softer Tones

"In 2025, we'll see a shift toward embracing softer tones rather than defaulting to an all-white palette. Creams and nature-inspired hues, like sage green, will take center stage, adding warmth and depth while maintaining a serene, timeless quality. Paired with natural materials like wood or stone, these colors create a harmonious, inviting environment that feels both fresh and grounded." — [Mary Patton](#), Mary Patton Design

## Classic Elegance

"Classical design, defined by materials like marble, wood and natural fibers such as silk and wool, remains timeless and enduring. There will always be a group of people who value the enduring elegance of these elements. Beyond materials, classical design is about balance and intricate architectural detailing — features that, while sometimes challenging, are always worth the effort." — Theresa Butler, Theresa Butler Interiors

## Biophilic Design

"We're seeing a strong shift toward sustainable and biophilic design, with natural materials and indoor plants taking center stage to foster well-being and a deeper connection to nature. Bold, earthy color palettes paired with multifunctional spaces emphasize both comfort and flexibility — [Jonah Kilday](#), [MK Workshop](#)

<https://www.goodhousekeeping.com/home/decorating-ideas/g63072733/interior-design-trends-2025/>

<https://austin.ctic.com/>



# TO-DO LIST for New Homeowners

Moving into a new house can be a daunting task. Between unpacking, cleaning and trying to find that stray roll of toilet paper, it may feel you have lost your mind in a sea of bubble wrap. The items listed below may feel like back burner tasks but really, they help you feel like your new place is more like your new home.

## **1. Pest-proof Your New Home.**

If you have access to your new place a day or so before the moving van is scheduled to arrive you could set off a bug bomb or have the exterminator come and spray. Even if you don't see any bugs, it's likely they're there, and you don't want to have to share your new digs with pests.

## **2. Turn on Utilities.**

Notify the utility companies to transfer gas, water, electrical, trash and sewer into your name.

## **3. Plug in Refrigerator.**

Make sure all of the appliances are plugged in and working. Many people while moving out unplug a refrigerator and turn it off.

## **4. Change the Locks**

You really don't know who else has keys to your home, so change the locks. That ensures you're the only person who has access.

## **5. Inspect Your Belongings.**

Once everything's off the truck, check your inventory list against what's been delivered. This is where it helps to have both the inventory list and a floor plan filled out with what goes where.

## **6. Steam Clean Carpets.**

Do this before you move your furniture in, and your new home life will be off to a fresh start.

## **7. Wipe Out Your Cabinets.**

Before you move in your dishes and bathroom supplies make sure to wipe inside and out and replace contact paper if necessary.

## **8. Replace the Furnace Filter.**

One of the fastest ways to create problems with a forced-air heating and cooling system is to forget to replace the filter. Locate the furnace filter and buy replacements.

## **9. Check for Plumbing Leaks.**

An inspector should do this for you before closing, but it never hurts to double-check. Keep an eye out for dripping faucets, running toilets, and your water heater for signs of a leak.

## **10. Check Smoke and CO Detector Dates.**

It's important that you know where your smoke and CO detectors are located and that they are working. Smoke alarms may be the cheapest, easiest and most effective means for protecting your family and your home from a fire.

# THE TOP 5 THINGS HOME INSPECTORS LOOK FOR



## → Foundation

The foundation has to support the home's structure (frame, drywall, everything up to the roof), furnishings, and most importantly, its occupants. Foundation issues are often a deal-breaker for buyers because the repairs can be costly.

Inspectors will typically walk the perimeter of the home looking for settlement problems, cracks, and sloping. If there's a crawl space, it will get a good once-over for moisture, mold, and warping that could affect the integrity of wood supports.

## → Electrical Systems

Assessing a home's safety is top of mind for a home inspector, and electrical issues can pose a serious risk if neglected. Electrical systems are the third-leading cause of house fire.

During an inspection, the electrical panel gets evaluated to ensure everything's up to code with correct wiring and grounding. The inspector will also look for corroded wires and proper amperage ratings. Switches and receptacles must operate properly, and ground-fault circuit interrupter (GFCI) outlets should be installed in rooms to prevent injury and electrocution.

## → Plumbing

If left untreated, water problems have a domino effect and can create serious issues in a home. Nothing drains a savings account quite like a pervasive water problem. The home inspection will include anything that's affected by water flow — piping, showers, bathtubs, sinks, faucets, toilets, and spigots. Inspectors will check for leaking, corroding, and cracked pipes, in addition to evidence of any DIY work and repairs.

## → Roof

A roof protects a home from outdoor temperatures, wind, rain, and snow. A high-performing roof keeps a home well-insulated while providing good ventilation to maintain interior air quality. It's also very expensive to replace.

Inspectors look for leaks, damaged/missing shingles or tiles, and moss growth. Flashing, gutters, vents, proper attic ventilation, and skylights are also included in their review.

## → HVAC System

You're probably going to want to know if your home's systems can heat, cool, and ventilate the interior efficiently and reliably. Usually one of the first things an inspector will do during the appointment is turn on the heater and air conditioner to make sure both function properly.

*Note: The inspection won't cover every detail, so if you suspect the unit needs a closer examination, you'll want a HVAC vendor to conduct a more thorough evaluation.*

# MOVING Checklist



## Several Weeks Prior to Move:

- Have a garage sale to dispose of unwanted items.
- Donate unwanted clothing or household goods to charitable organizations. Obtain receipts showing the items' approx. value for possible tax deductions.
- Begin to use up supplies of canned goods, frozen foods and other household items. Buy only what will be used before moving.
- Return library books and anything borrowed from friends or neighbors, and collect things you may have loaned.
- Review your relocation package if you have one, and determine what expenses will be paid by your company.
- Start a log of moving expense receipts (some may be tax deductible).
- Get written estimates from moving companies. Check the limits of insurance they offer, and if it covers replacement cost.

## Prior to Moving Day:

- Confirm with your employer that you're scheduled to be off on moving day.
- Purchase supplies like packing tape, bubble wrap and furniture pads, Boxes, boxes, boxes!
- Drain fuel from your power mower and other machinery.
- Pack "Open First" Boxes. For each room you pack, set aside one box that contains everything you'll need the first few days in your new home.
- Finish taking apart furniture that needs to be disassembled.
- Sort out any plants you're taking.
- Check that all the paperwork related to your house sale/purchase is complete.
- Close bank accounts if necessary.
- Finish your major packing.
- Pack up your computer and electrical equipment. Write down serial numbers.
- Make sure all boxes are clearly marked/labelled.
- Start cleaning the house as you go.
- Make sure you have all the documents related to your move on hand.
- Check in with the movers and confirm the start time of your move.

## And Don't Forget to:

- Defrost freezer/refrigerator. Place charcoal to dispel odors.
- Have appliances serviced for moving.
- Plan special care needs of infants, children, seniors, pets and potted plants.
- Clean out club, gym and school lockers; pick up all dry cleaning.
- Check all closets, cabinets and rooms to make sure you didn't leave anything. Take out the garbage. Lock the windows.
- Leave all keys and garage door openers needed by new owner. Leave a note with your contact information for the new owners.

## And On Moving Day, Don't Forget:

- It's easiest to load the truck if you have everything organized in a predesignated order. Load first items you need the least, and load "Open First" boxes last.
- Carry currency, jewelry, and documents yourself, or use registered mail.
- Check thermostat and make sure temperature is set appropriately.

## At New Home:

- Be on hand to accept delivery. If you cannot be there personally, be sure you authorize an adult to be your representative to accept deliver and pay charges.
- Place a floor plan of your new home by the entrance to help movers determine where each piece of furniture should go.
- Give the kids a job to do - let them start on their rooms. Usually, the kitchen and the kids rooms are the best to set up first, as it helps them feel at home.
- Supervise moving crew on location of furniture and boxes. Begin unpacking necessary basics first - basic kitchen utensils, bath toiletries, etc.
- Check to make sure all utilities are on and working properly.

## Send Change of Address to:

- Alumni associations
- Attorneys
- Banks (auto loans, checking accounts, credit cards, home equity, mortgage, safe deposit box, savings account)
- Cell phone provider
- Child care/daycare
- City/County Tax Assessor
- Credit bureaus
- Credit card issuers
- Department of Motor Vehicles
- Dry cleaning pick-up and delivery
- Employer
- Family members
- Health: medical, dental, prescription histories. Ask doctor and dentist for referrals, transfer needed prescriptions, x-rays. Contact pharmacies.
- House cleaning service and lawn care
- Insurance coverage: life, health, fire, and auto.
- Magazine and newspaper subscriptions
- New business cards
- Passport
- Pet sitter/ dog walker/ pet day care
- Post office (give forwarding address)
- Professional organizations
- Retirement plan holders
- Schools/Parent-teacher association (ask for copies or transfer records.)
- Social Security Administration
- State/Federal Tax Bureaus and accountant/tax preparer
- Swimming pool maintenance/memberships
- Utility companies: gas, light, water, telephone, fuel and cable
- Veterinarian (pet licenses, vaccinations, tags, etc)
- Veterans Administration

Begin making a "Survival Box" for the move. This should include paper, pens, stamps, envelopes, cellophane & heavy duty tape, scissors, tape measure, paper cups, ziplock bags, paper plates & towels, plastic utensils, facial & toilet tissue, instant coffee or tea, cream/sugar, soap, moist towelettes, aspirin, bandaids, can opener, bottled water, travel alarm, flashlight, small tools kit, trash bags, snacks or drinks, children's games, address book, spare car keys, phone books for the city you are leaving and your destination.

