

## QUESTIONS TO ASK

# When Considering Selling

These questions will help you decide whether you're ready for a home that's larger or in a more desirable location. If you answer yes to most of the questions, you may be ready to move.

### Have you built substantial equity in your current home?

Check your annual mortgage statement or call your lender to find out how much you've paid down. Usually you don't build up much equity in the first few years of your mortgage, as monthly payments are mostly interest. But if you've owned your home for five or more years, you may have significant, unrealized gains.

### Has your income or financial situation changed?

If you're making more money, you may be able to afford higher mortgage payments and cover the costs of moving. If your income has decreased, you may want to consider downsizing.

### Have you outgrown your neighborhood?

The neighborhood you pick for your first home might not be the same one in which you want to settle down for good. You may have realized that you'd like to be closer to your job or live in a better school district.

### Are there reasons why you can't remodel or add on?

Sometimes you can create a bigger home by adding a new room or building up. But if your property isn't large enough, your municipality doesn't allow it, or you're simply not interested in remodeling, then moving to a bigger home may be your best option.

### Are you comfortable moving in the current housing market?

If your market is hot, your home may sell quickly and for top dollar, but the home you buy will also be more expensive. If your market is slow, finding a buyer may take longer, but you'll have more selection and better pricing as you seek your new home. Ask your real estate professional what they see happening locally.

### Are interest rates attractive?

Low rates help you buy "more" home, and also make it easier to find a buyer for your current place.

### Is the effort and cost of maintaining your current home becoming difficult to manage?

A REALTOR® can help you decide whether a smaller house, condo, or rental would be appropriate.

## HOW TO

# Clean When Your Home is For Sale

Executing a deep clean before putting your home on the market will not only help it shine, but it will make tidiness easier to maintain between showings. Here are some power-cleaning tips to try.

## Clean windows make a huge difference.

Remove window screens and place them outside on a tarp or other clean, waterproof surface. Use a garden hose, an all-purpose cleaner, and a soft brush to gently clean the screens. You don't need anything special to polish up window glass; just mix a solution of one part white vinegar to eight parts water, plus a drop or two of dishwashing liquid in a spray bottle. Wipe with newspaper to avoid streaks. (Washing on a cloudy day also reduces streaking.)

## The fridge is the most common source of kitchen smells.

Check the drip tray underneath your refrigerator and wash out any standing water from defrosting. Scrub the inside of the fridge with a baking soda and water solution. Activated charcoal in the fridge can help keep odors at bay.

## Think outside the house.

It's amazing the difference a sparkling entryway makes to your home's curb appeal. Wipe down your front door, give the doormat a good shake/vacuum, and make sure dust and dirt haven't collected on outdoor furniture. Use a pressure washer to give your driveway and garage floor a good cleaning. The acidity in dark cola drinks can help remove oil, rust, and grease stains, along with a little elbow grease.

## Target the Bathroom.

For tile floors, apply your usual cleaner and then run a wet/dry vac, which will suck contaminants out of the grout. Pour a quarter cup each of baking soda and vinegar down the drains, leaving the concoction overnight, then flush with boiling water. Clean soap scum and mildew from plastic shower curtains by tossing them into your washer on the gentle cycle in cold water, with detergent and ½ cup vinegar (if mildew is present, add ½ cup of bleach instead of vinegar). Put a couple of large towels into the machine to act as scrubbers. Allow the curtain to drip-dry on the rod.

## Make your bed better.

Vacuum mattresses and box springs, and then rotate and flip over. Do the same for removable furniture cushions. This is also a great time to wash or dry-clean the dust ruffle and mattress pad. Add new loft to a lumpy comforter by having two people vigorously shake the quilt up and down to redistribute stuffing.

## Wash the walls.

Grease, smoke, and dust can adhere to walls and make even the best decorating look dingy. Resist the temptation to spot-clean since it will make the rest of the wall look dirtier. Mop walls using a general-purpose cleaner diluted with hot water. Start at the top corner of the wall to avoid drips. Don't press too hard, and rinse the mop head frequently in clean water. Use melamine foam cleaner to erase scuffs and stains.

## CHECKLIST

# Get Ready for a Home Showing

- ☐ **Remove clutter.** Clear off counters and pack unnecessary decorative items. Put extra furniture in storage, and remove out-of-season items. Don't forget to clean out the garage, too.
- ☐ **Let it shine.** Cleaning windows and screens will help bring more light into your home. Replace burnt bulbs, and consider higher wattage in low-light areas. Clean the walls or brush on a fresh coat of bright, neutral paint. Replace heavy curtains with sheer ones and show off your view.
- ☐ **Keep it clean.** A deep clean before listing your home will make upkeep easier. Consider hiring a cleaning service to help.
- ☐ **Maximize comfort.** In summer, shut A/C vents on the first floor so more air will get upstairs. Reverse the process in winter.
- ☐ **Perform a sniff test.** Clean carpeting and drapes to eliminate odors. Open the windows to air out the house. Consider potpourri or scented candles and diffusers. For quick fixes in the kitchen, cotton balls soaked in vanilla extract or orange juice can instantly make the fridge a nicer-smelling place. Boil lemon juice in your microwave, then add it to your dishwasher to eliminate odors. You can also run lemon rinds through the garbage disposal for a similar effect.
- ☐ **Take care of minor repairs.** Sticky doors, torn screens, cracked caulking, or a dripping faucet may seem trivial, but they'll give buyers the impression that the house isn't well-maintained.
- ☐ **Tidy up outdoors.** Cut the grass, rake the leaves, add new mulch, trim the bushes, edge the walkways, and clean the gutters. A pot of bright flowers near the entryway adds great curb appeal.
- ☐ **Set the scene.** A bright afghan or new accent pillows easily jazz up a dull room. Pretty dishes or a simple centerpiece on the tables can help buyers picture themselves living there. Try staging a chess game in progress. If you have a fireplace, lay fresh logs or a basket of flowers there.
- ☐ **Make the bath luxurious.** Make sure your personal toiletry items are out of sight, along with old towels and toothbrushes. Add a new shower curtain and fancy guest soaps.
- ☐ **Send the pets to the neighbors.** If that's not possible, crate or confine them to one room, and let the real estate practitioner know where they'll be to eliminate surprises.
- ☐ **Lock up valuables and medication.** Agents can't watch everyone all the time.
- ☐ **Head out.** It can be awkward for everyone if you're home at the time of a showing.



## CHECKLIST

# Prepare for Your Move

- ☐ **Update your mailing address** at [usps.com](https://usps.com) or fill out a change-of-address form at your local post office.
- ☐ **Change your address with important service providers**, such as your bank(s), credit companies, magazine subscriptions, and others.
- ☐ **Create a list of people who will need your new address.**  
Whether you plan on sending formal change-of-address notices in the mail or just e-mailing the family members, friends, and colleagues who should be informed, a list will ensure no one gets left out.
- ☐ **Contact utility companies.**  
Make sure they're aware of your move date, and arrange for service at your new home if the service provider will remain the same.
- ☐ **Check insurance coverage.** The insurance your moving company provides will generally only cover the items they transport for you. Ensure you have coverage for any items you'll be moving yourself.
- ☐ **Unplug, disassemble, and clean out appliances.**  
This will make them easier to pack, move, and plug in at your new place.
- ☐ **Check with the condo board or HOA** about any restrictions on using the elevator or particular exits or entrances for moving, if applicable.
- ☐ **Pack an "Open First" box.**  
Include items you'll need most, such as toilet paper, soap, trash bags, chargers, box cutters, scissors, hammer, screwdriver, pens and paper, cups and plates, water, snacks, towels, and basic toiletries.

**If you're moving a long distance:**

- ☐ **Obtain copies of important records** from your doctor, dentist, pharmacy, veterinarian, and children's schools.
- ☐ **E-mail a copy of your driving route** to a family member or friend.
- ☐ **Empty your safe deposit box.**