

## CONSUMER GUIDE: HOME SELLING TIPS FOR PRIVACY AND SAFETY

When you hire a real estate professional who is a REALTOR® to help sell your home, you're gaining a partner with the skills, connections, knowledge and expertise to help you through many decisions aimed at showcasing your home to its fullest potential. Your agent will create a marketing plan; talk with you about listing your home in the multiple listing service (MLS), a marketplace that helps you reach the largest possible pool of serious buyers and maximize the price for your home; and guide you through other steps in preparing your home for sale.

**Your agent is also an invaluable ally in helping you ensure privacy and security** by managing access during the marketing and transaction process. Why is that important? For one thing, photography and video are ubiquitous today. Everyone who enters your home during the sales process likely has a camera.

**Photos of your home are an important part of the sales process**, enabling real estate agents and brokers to market your home. Your agent or a professional photographer will be capturing images and video to highlight your home's best features. With your permission, the listing (with imagery) will be shared on the MLS, which provides it to brokerage websites and portals where buyers search. Others may visit your home with a camera in hand, too. A certified or licensed appraiser may review your home for purposes of providing an [appraisal](#), or a property data collector may gather information to provide to the buyer's lender. The buyers may choose to have a [home inspection](#). And repair professionals may need access to your home. If you purchase another home and later refinance the mortgage, your lender may send an appraiser or property data collector to that home. In all these scenarios, photos, video or scans may be taken.

Real estate professionals and lenders should have safeguards in place to ensure the security of sensitive data, but there are important steps you can take to make sure you don't inadvertently share personal information with bad actors in the event of a breach:

- 1. Stow personal items and photos.** Put away anything that reveals personal details, including family photos, visible calendars, mail, computer logins, wi-fi passwords and documents with sensitive information. Even diplomas, awards or books can give away more than you realize.
- 2. Secure your valuables.** Lock up jewelry, important and sensitive documents, firearms and prescription medications. A small lockbox or safe is a worthwhile investment to provide peace of mind with visitors coming and going.
- 3. Discourage unapproved photography.** Although an agent generally accompanies buyers when they're in the home, it's possible for buyers to wander and take photos or videos. Ask your agent to include a "No Photography" note in the MLS, and place polite signage in your home to help deter this.

**Bonus tip: Use an electronic lockbox.** Electronic lockboxes limit access to real estate professionals who are licensees. Your agent can also use the lockbox to grant one-time access to service providers who are involved in the sale. Electronic lockboxes record exactly who enters your home and when. This is safer than a combination lock, in which the combination could be shared without your knowledge.

***Your real estate agent will help you navigate the sale of your home. An attorney can provide guidance on the laws in the state where you're purchasing. And remember: Only real estate professionals who are members of the National Association of REALTORS® may use the term REALTOR®, and they are obligated under NAR's Code of Ethics to work in your best interest. Please visit [facts.realtor](https://www.factsrealtor.com) for more information and resources.***

## CONSUMER GUIDE: MARKETING YOUR HOME

Once you decide to [sell your home](#), your agent will work with you to determine the best strategy to reach potential buyers and attract strong offers. Here are some considerations when marketing your home:

**What does it mean to market my home?** Marketing your home refers to different ways you can promote your home to attract potential buyers. This may include staging, professional photography, social media, signage, open houses, and competitive pricing. When selecting an agent to work with, it is [important to ask](#) how agents would consider marketing your home and what methods may be most effective.

**How do buyers and other agents know I'm selling my home?** Simple tools like placing a “for sale” sign outside your home can advertise an open house or attract attention from the public. Listing on [Multiple Listing Services](#) (MLSs)—online platforms that compile home listings from brokerages in a given market—usually provides the broadest exposure to prospective buyers.

**How can showings and open houses help me attract buyers?** Showings and open houses give potential buyers a chance to see a property in person and ask questions. While showings require appointments, open houses allow sellers and agents to meet with multiple potential buyers at the same time.

**How do I arrange showings and open houses?** Your agent will help you schedule and plan for these events, including making sure your home looks great for visitors, potentially through staging. Timing considerations are also important: holding your first open house the weekend after your property goes on the market can help maximize exposure, but you should also consider any competing events that may be a conflict for interested buyers.

**How can staging and other cosmetic updates make my home more marketable to potential buyers?** Before taking photos of your home for marketing materials or holding showings and open houses, you should consider maximizing the visual appeal of your home. While you are not required to make any cosmetic updates, cleaning and decluttering, including cleaning the windows, carpets, lighting fixtures, and walls, can make a big difference. You may also consider staging, the process of cleaning a home and temporarily filling it with furniture and decorations that may help buyers better see themselves living in the home. Some agents may include staging in the services they provide you.

**What is “curb appeal”?** Curb appeal refers to how a home looks to potential buyers when viewed from the street. Your agent may recommend updates to landscaping or paint jobs to improve your home’s external appearance, as this will affect visitors’ first impression of your property.

**What role does home pricing play in marketing?** Competitively pricing your home can help attract potential buyers. Based on your goals and how quickly you want to sell your home, your agent may recommend a more competitive [listing price](#), which can help expand your pool of interested buyers.

***Practices may vary based on state and local law. Consult your real estate professional and/or an attorney for details about state law where you are purchasing a home. Please visit [facts.realtor](#) for more information and resources.***

## CONSUMER GUIDE: PREPARING TO SELL YOUR HOME

Once you decide to sell your home, you might have questions about how to prepare it for listing and viewing by potential buyers. An agent who is a [REALTOR®](#) can guide you through this process. Here are some common considerations as you prepare your home to sell:

**How do I find the right agent to sell my home?** You should feel empowered to find and work with the agent who is the best fit for your needs. To guide this process, NAR has a dedicated resource with [questions to consider when selecting a seller's agent](#). When you work with an agent who is a REALTOR®, you are working with a professional guided by ethical duties under the REALTOR® Code of Ethics, including the pledge to protect and promote the interests of their clients.

**Do I need to have my home inspected before putting it up for sale?** No, a pre-sale inspection is not required. However, an inspection can be used to identify potential issues in your home that you can consider repairing before showing your home to potential buyers and use as a differentiator for your property. If you choose to conduct a pre-sale inspection, an inspector will assess your home's condition, including its structure, exterior, roof, plumbing, electrical systems, heating and air conditioning, interiors, ventilation / insulation, and fireplaces. It may also include tests for problems that can affect human health like mold, radon gas, lead paint, and asbestos. Sometimes buyers may also conduct their own [inspection](#) as a contingency in their purchase agreement. If you uncover possible issues that may appear during a buyer's inspection, you will have time to make any necessary changes that could impact your home's asking price. You should also talk to your agent about disclosure requirements in your state if a pre-sale inspection uncovers an issue.

**What should I do if something in my home needs to be fixed or replaced soon?** If something in your home requires a significant repair—such as a roof, a system such as HVAC, or an appliance like a dishwasher or washer / dryer—you should determine how much the repair will cost, even if you do not plan to fix it before selling the home. These estimates will help sellers determine the costs that buyers might take into consideration when negotiating a purchase agreement.

**Am I required to make any cosmetic updates to my home before putting it up for sale?** No, but you may want to clean the windows, carpets, lighting fixtures, and walls, and store away clutter before showing your home to potential buyers. Sellers may also look for ways to improve “curb appeal”—how the home looks to a potential buyer when viewed from the street—by updating aspects such as landscaping, the front entrance, and paint jobs. These steps may help improve the home's appearance in photos, which can play an important role in attracting potential buyers.

**Do I need to provide information about appliances that will stay in the home after it's sold?** You should locate warranties, guarantees, and user manuals for the furnace, washer / dryer, dishwasher, and any other appliances or systems that will stay in the house with a new buyer. It is recommended that you find these items now to avoid any lost paperwork causing an issue with a potential buyer when you reach the time of finalizing, or “closing,” the transaction.

**What does it mean to stage my home?** Staging is the process of cleaning a home and temporarily filling it with furniture and decorations that may help buyers better see themselves living in the home. While it is not required, some sellers may work with a stager to focus on certain key areas of their home that are important to buyers. Some agents may also include staging in the services they provide you.

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## CONSUMER GUIDE: HOW TO PROTECT AGAINST REAL ESTATE WIRE FRAUD

Buying a home is an exciting milestone and major investment for you and your family. You can keep your investment safe by being mindful that real estate transactions are sometimes targeted by scammers attempting to perpetrate [wire fraud](#). Annual losses from wire fraud amounted to \$446.1 million in 2022, according to the most recent statistics available from the FBI's Internet Crime Complaint Center (IC3). The best way to reduce your risk is to work with professionals, including a REALTOR®, a member of the National Association of REALTORS®.

### What is wire fraud?

Wire fraud is a scam using electronic communications to divert money to the bank accounts of cybercriminals.

### How does real estate wire fraud work?

Cybercriminals target the participants in a real estate transaction, including buyers, sellers, real estate attorneys, title companies, and real estate brokers and agents. These scammers hack into email accounts, monitor the progress of the transaction, and wait for just the right moment when the transfer of funds is necessary for the closing. Then, they send the buyer an email with a change in payment type (from check to wire transfer) or a change from one bank account to the cybercriminal's account. These sophisticated fraudulent emails mimic the real person's identity using company logos and email addresses that are very close but off by a letter or number.

### Why are scammers targeting real estate transactions?

A home sale is a large financial transaction that involves a mountain of paperwork—today usually handled electronically—and conducted by buyers who are sometimes unfamiliar with the process. Scammers prey on buyers' excitement and confusion.

### How can you protect yourself against wire fraud?

- **Be informed.** At the beginning of the homebuying process, talk with your real estate agent about each step—including the transfer of funds for earnest money, down payment and closing. Make sure you know how you can verify any requests independently.
- **Verify wiring instructions.** If funds will be wired electronically, get instructions—in person, if possible—from the recipient. If you receive instructions through a different method, confirm them in person or through a phone call with the recipient using a trusted phone number.
- **Be suspicious of last-minute changes by email or voicemail.** Title companies and lenders have processes in place that shouldn't suddenly change. Examine any last-minute change or request for information carefully. Does the language make sense? Does it come from a verified email address?
- **Call a trusted source before and after you wire funds.** Pick up the phone and use a number you know (not one in the suspicious email or voicemail) to verify the legitimacy of any last-minute request. Don't wire any money without confirming the information with a trusted source. When you are responding to legitimate funding instructions, call to confirm receipt of funds immediately using a known number.
- **Act fast if you suspect fraud.** If, despite your best efforts, you suspect you've been a victim of wire fraud, contact your bank to try to stop the fund transfer and report it immediately to the FBI's [Internet Crime Complaint Center \(IC3\)](#).

For more information, visit the [Coalition to Stop Real Estate Wire Fraud](#).

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