

2026 EDITION · BASED ON NAR RESEARCH

# The Complete Home Seller's Guide

From decision to closing — how to prepare, price, and sell with confidence.

**91%**

of sellers use an agent

**99%**

median % of list price received

**4 weeks**

median time on market

**\$65K**

agent vs. FSBO mean sale gap

## WHY THIS GUIDE EXISTS

### Selling Well Is a Skill — This Guide Gives You the Blueprint

91% of sellers in 2025 used a real estate agent — matching the highest share ever recorded by NAR. The reason is clear: agent-assisted homes sold for a median of \$425,000 versus \$360,000 for FSBO — a \$65,000 gap that typically far exceeds the cost of commission. This guide walks you through every stage of a successful sale.

## 2025 MARKET SNAPSHOT

### What the Numbers Are Telling Sellers

<b>FSBO is at an all-time low</b>	Only 5% of homes sold as For Sale By Owner in 2025 — a historic low. Of those, 60% knew the buyer personally. FSBO sellers received a median of \$360,000 vs. \$425,000 for agent-assisted sales.
<b>Sellers stayed in their homes a record 11 years</b>	The median tenure before selling reached an all-time high in 2025. That extended ownership means significant equity buildup — but also means your next purchase comes with a much different market than when you bought.
<b>99% of list price — when priced correctly</b>	Sellers who priced competitively from day one received a median of 99% of their listing price. Overpriced homes that required reductions often fared worse.
<b>66% of sellers chose their agent through a referral</b>	Reputation and past relationship drove the majority of agent selections. 35% of sellers cited the agent's reputation as their deciding factor when choosing.

**\$425K**

Agent-assisted median sale price

**\$360K**

FSBO median sale price

**91%**

Sellers who used an agent (record high)

**11 yrs**

Median tenure before selling

Source: NAR 2025 Profile of Home Buyers and Sellers (survey period July 2024 – June 2025)

# From Decision to Closing — 6 Stages

Sellers who prepare well and price correctly receive a median of 99% of asking price. Here's what a well-run sale looks like at every stage.

## THE NUMBERS DON'T LIE

FSBO sellers received a median of \$360,000. Agent-assisted sellers received a median of \$425,000. That \$65,000 gap typically far exceeds the cost of commission — and that doesn't account for negotiation exposure, legal risk, or time on market.

**1**

### WEEKS BEFORE LISTING

## Decide to Sell & Choose Your Agent

Start by clarifying your 'why.' Are you upsizing, downsizing, relocating, or cashing out equity? Your motivation shapes your timeline and your negotiation flexibility. Interview at least 2–3 agents. Ask about their marketing plan, pricing methodology, and recent results in your specific neighborhood. 35% of sellers choose their agent based on reputation — ask for references.

**2**

### 4-8 WEEKS BEFORE LISTING

## Prepare & Stage Your Home

First impressions happen online before buyers ever visit in person. Professional photography, decluttered spaces, and strong curb appeal are not optional — they drive showings. Address deferred maintenance: replace burned-out bulbs, fix leaky faucets, touch up paint. Locate appliance warranties and manuals now to avoid paperwork delays at closing when you're already under time pressure.

**3**

### LISTING DAY

## Price It Right From Day One

Overpricing is the #1 reason homes sit on the market. Your agent will provide a Comparative Market Analysis (CMA) showing recent comparable sales adjusted for your home's specific features. The right price creates competition. Homes priced correctly generate more showings, more offers, and — counterintuitively — often sell for more than homes that were priced too high and reduced later.

**4****1-4 WEEKS ACTIVE**

## Showings, Offers & Negotiation

Be as flexible as possible with showing times — restrictions mean fewer buyers. When offers arrive, look beyond the top-line price: consider financing type, contingencies, closing timeline, and earnest money amount. A slightly lower all-cash offer with no inspection contingency can be more valuable than a higher financed offer with multiple conditions that create renegotiation risk.

**5****UNDER CONTRACT**

## Inspection, Appraisal & Repair Negotiations

The buyer's inspection may surface issues you weren't aware of. You have options: repair them, offer a credit, reduce the price, or decline — depending on market conditions and the deal's overall strength. The appraisal independently determines market value; if it comes in below the purchase price, you'll need to renegotiate or the buyer must cover the gap out of pocket.

**6****CLOSING DAY**

## Sign, Transfer & Move On

Closing day is when ownership legally transfers. You'll sign final documents, your existing mortgage (if any) is paid off from proceeds, and the net amount goes to you. Plan your move well in advance — having a confirmed moving plan before closing day reduces last-minute stress significantly. The median seller in 2025 received 99% of their listing price at closing.

# What Actually Moves the Needle Before You List

Not all improvements deliver equal returns. Focus on what buyers notice first and what inspectors flag most often.

## MARKETING

### Professional Photography

Most buyers start their search online. Listings with professional photos receive significantly more views, showings, and offers. Dark, blurry, or wide-angle distorted photos actively hurt your sale. This is not where you cut corners on budget.

## FIRST IMPRESSIONS

### Curb Appeal

Buyers form an opinion before they walk through the door. Fresh mulch, trimmed hedges, a clean front entrance, and a freshly painted front door consistently rank among the highest-ROI improvements a seller can make before listing.

## PRESENTATION

### Deep Clean & Declutter

You don't need a full renovation — you need the home to feel clean, spacious, and well-maintained. Rent a storage unit for excess furniture if needed. Buyers need to visualize their life in your space, not work around yours.

## MAINTENANCE

### Address Deferred Repairs

Fix the items that show up on every inspection report: leaky faucets, running toilets, HVAC filters, broken outlet covers, caulking around tubs and sinks. Small fixes prevent buyers from building a case for a large price reduction at inspection.

## UPDATES

### Neutral Paint Throughout

A fresh coat of neutral paint is one of the highest-ROI updates before listing. It makes every room feel cleaner, newer, and more move-in ready. Bold or dated colors can distract buyers and signal more work ahead.

## DOCUMENTATION

### Organize Paperwork Early

Locate warranties, manuals, and service records for your HVAC, appliances, roof, and any permitted work. Missing documentation creates friction at closing. A well-organized packet signals a well-maintained home to buyers and their agents.

# Seller's Go-To Checklists

## Seller Pre-Listing Checklist

- Interviewed and selected listing agent
- Reviewed and signed listing agreement – understand all terms
- Completed deep clean of entire home including windows, carpets, fixtures
- Removed personal items, excess furniture, and clutter
- Addressed deferred maintenance (leaks, HVAC, caulking, outlets)
- Refreshed curb appeal (landscaping, front entrance, paint)
- Completed professional photos and/or video walkthrough
- Reviewed and agreed on listing price with your agent's CMA
- Located appliance warranties, manuals, and service records
- Completed all required disclosure forms for your state

## Seller Under Contract Checklist

- Verified earnest money received and deposited per contract terms
- Confirmed inspection date and provided reasonable access
- Reviewed inspection report and responded within the allotted window
- Negotiated and agreed on any repairs, credits, or concessions
- Granted appraisal access to lender's appraiser
- Confirmed closing timeline and coordinated your move-out date
- Arranged utility transfer or cancellation for closing date
- Confirmed buyer's final walkthrough scheduling
- Reviewed closing statement (HUD/ALTA) with your agent
- Signed all closing documents and transferred keys

## Seller FAQ — Answered Straight

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### How do I know if my home is priced right?

Your agent will provide a Comparative Market Analysis (CMA) — a review of similar homes that recently sold in your area, adjusted for size, condition, features, and location. The CMA gives you the data; your agent's read on buyer demand and absorption rate gives you the strategy. The clearest signal of mispricing: very few showings in the first two weeks, or multiple showings with no offers.

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### Do I have to make all repairs the buyer requests after inspection?

No — you can decline, negotiate, or offer a credit in lieu of repairs. In a seller's market, you have more leverage to push back on minor items. In a buyer's market, refusing reasonable repair requests risks losing the deal entirely. Your agent will advise on what's worth addressing vs. what's reasonable to decline based on current market conditions and the strength of the overall offer.

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### What's a seller concession and should I offer one?

A seller concession is money you contribute toward the buyer's costs — most commonly their closing costs. Instead of reducing the purchase price, a concession keeps the sale price intact while helping a buyer afford to close. This is especially useful when a buyer is tight on cash but qualified. Rules vary by loan type — FHA, VA, and conventional loans each have caps on seller contributions. Your agent can advise.

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### Should I sell before I buy my next home?

Selling first gives you certainty about your proceeds and avoids carrying two mortgages — but you may need temporary housing between transactions. Buying first eliminates the gap but adds financial pressure if your home doesn't sell quickly. Bridge loans, rent-back agreements, and home sale contingencies are tools that create flexibility. The right answer depends on your market, financial cushion, and risk tolerance.

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### What disclosures am I required to make?

Requirements vary by state, but most require disclosure of known material defects — things that could affect the home's value or the buyer's decision to purchase. This includes foundation problems, roof leaks, water damage, past flooding, pest infestations, and certain environmental hazards. Failing to disclose known issues creates legal exposure, even after closing. When in doubt, disclose.

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### What costs should I expect to pay at closing?

Seller closing costs typically include: real estate agent commission, title insurance (seller's policy), prorated property taxes, HOA fees or transfer fees if applicable, recording fees, and any agreed-upon buyer credits or concessions. Total seller costs commonly range from 6–10% of the sale price when all items are included. Your agent can provide a net proceeds estimate before you accept any offer.

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READY TO SELL?

## You Deserve an Agent Who's Available When It Matters

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The biggest complaint sellers share about working with agents? They go quiet right when things get critical. Whether you're ready to list next month or just starting to explore your options – you deserve an agent who picks up the phone, answers your questions, and keeps you informed every step of the way.

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