



# Owen Ye

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Serving the Greater Houston Area

## Houston Home Selling Guide

From pricing to handing over the keys — every step for sellers

Selling a home is not about luck — it is about sequence. Price it right, get the home ready, and have the disclosures and paperwork in order first, and the showings, negotiation, and closing that follow go much more smoothly. Here is each step, in the order it actually happens.

### Stage 1: Pricing & Preparation

Before Listing

#### 1. Price from recent sold comps, not a neighbor's asking price

Pull comparable homes (comps) that actually sold nearby in the past 3-6 months, and adjust for size, age, condition, and location before setting your price. An asking price is just a hope; a sold price is the market's answer.

#### 2. Price close to the market — don't start high and drop later

A listing gets the most attention in its first two weeks. Starting high "to test the market" and cutting the price later makes buyers assume something is wrong with the home, and invites low offers. A market-based price is more likely to draw multiple offers — and often a better final price.

#### 3. Calculate your net proceeds before you list

Net proceeds = sale price – mortgage payoff – brokerage fees – closing costs – the Owner's Policy of Title Insurance, which sellers customarily pay in Texas. Run the numbers first, and you will know which offer is genuinely the best one instead of being swayed by the highest headline price.

### Stage 2: Getting the Home Ready

Before the Photos

#### 4. Deep clean and declutter

Deep-clean the entire home and clear countertops, closets, and the garage as much as possible (decluttering). The less there is, the bigger the rooms feel and the better the photos look. Excess furniture can go into storage or be packed early.

#### 5. Small fixes with an outsized effect

Touch up paint, replace yellowed light bulbs, fix loose door and window handles, and tidy the yard. None of this costs much, yet it shapes the buyer's first impression the moment they walk in — far better value than a major renovation.

## 6. Lightly stage the key rooms

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Simple furnishings and decor in the living room, primary bedroom, and kitchen/dining area are enough — there is no need to rent furniture for the whole house. An empty home feels small and cold; a lightly staged one helps buyers picture themselves living there.

## 7. Decide on major issues in advance

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If the roof, HVAC, foundation, or plumbing has a known major problem, decide before listing: repair it first, or sell the home as-is with the price reflecting it. If the buyer's inspector finds it later, you negotiate from a weaker position.

### Stage 3: Disclosure & Listing

Before Going on the MLS

## 8. Complete the Seller's Disclosure Notice honestly

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Fill out the Seller's Disclosure Notice truthfully. Do not hide known issues such as leaks, flooding, or past repairs. Concealment is the most common cause of post-sale disputes and lawsuits — full disclosure protects you.

## 9. Have special disclosures and HOA documents ready

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Homes built before 1978 require a separate Lead-Based Paint Disclosure. For homes in an HOA community, gather the HOA documents (rules, dues, transfer requirements) in advance — buyers and the title company will ask for them, and chasing them down late can delay closing.

## 10. Professional photography first, then list on the MLS

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Only after the cleaning and staging are done should a professional photographer come in — then list on the MLS. Most buyers screen homes online first, so photo quality directly determines how many showings you get. Don't launch with quick phone snapshots.

### Stage 4: Showings & Offers

After Listing

## 11. Make the home easy to show

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Accommodate buyers' showing times whenever you can, keep the home tidy with the lights on, and leave during showings so buyers can look and talk freely. The easier the home is to see, the faster offers come; when the seller hovers, buyers tend to rush through and leave.

## 12. Compare offers on more than price

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Weigh each offer line by line: the earnest money amount, the length of the Option Period, cash vs. financing, who covers an Appraisal Gap if the appraised value falls short, and whether the closing date works for you. A slightly lower cash offer with a short Option Period may be far more certain to close than a higher financed offer.

## 13. Negotiate a short-term Leaseback if you need a bridge

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If your next home is not ready yet, negotiate a short-term Leaseback after closing so you can stay for an agreed period before handing over the keys. Put the terms and dates in a written contract addendum — never rely on a verbal understanding.

### 14. Confirm the earnest money and option fee arrive on time

Once the contract is effective, the buyer's earnest money and Option Fee should reach the title company within 3 days. Confirm receipt and keep the records — this is the first assurance that the buyer will perform.

### 15. The Option Period inspection: focus on safety and structure

During the Option Period the buyer inspects the home and requests repairs. Keep negotiations focused on safety and structural items; for minor cosmetic issues, a repair credit the buyer uses after closing is usually faster and easier for both sides than item-by-item repairs.

### 16. When the appraisal comes in below the sale price

If the lender's appraisal is lower than the contract price, the loan amount shrinks with it, leaving an Appraisal Gap. The usual resolutions are one of three: the seller reduces the price somewhat, the buyer covers the gap in cash, or the parties follow the terms already written into the contract. Agree on how a gap will be handled before signing, and there is no scramble before closing.

### 17. Closing day handover

On closing day, bring photo ID, all keys, garage remotes, and gate/access cards, and sign at the title company. Confirm the funds have been wired, deliver the home in the condition the contract requires, and then hand over the keys — the sale is complete.

## Notes: Taxes & Insurance

Plan Ahead

Primary residence: if you have lived in the home for at least 2 of the past 5 years, the Capital Gains Exclusion lets you exclude up to \$250,000 of gain if you file singly, or \$500,000 if you file jointly. Investment property: a 1031 Exchange can defer the tax, but both the identification rules and the replacement deadlines are strict, so it must be planned well in advance. Tax situations vary by person — consult a CPA before deciding.

Don't let insurance lapse while the home sits vacant. If a home you have moved out of will stand empty while listed, notify your insurer and adjust or continue the right coverage. Finding out after a loss that the policy no longer applied leaves the cost on you.

Questions about pricing, net proceeds, or financing? Free consultation: (347) 774-5396 | [owenrealestatetx.com](http://owenrealestatetx.com)

Feel free to share this guide with friends who may find it helpful.

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