

6 STEPS THAT WILL HELP
YOU AVOID A
Nervous Breakdown
WHEN SELLING YOUR HOME



Your life has just been turned upside down!

You've decided to part with your most valuable asset . . . your home . . . and now it feels like your whole world is in shambles.

- According to the American Moving and Storage Association (AMSA), **relocation is the 3rd most stressful life event** . . . right up there with loss of a loved one and divorce.¹



Why is this true? Frequently, the need to move is linked to another stressful life event such as loss of a job or death of a spouse.

Today, most people who are leaving their home are doing so with much distress, and not necessarily because they want to. Plummeting home values have left many people upside-down in their mortgages and suffering great financial losses to sell their home.² 2011 home values are 27% below their 2007 peak, and some areas have dropped by as much as 50%! Even with deflated prices, many homes are on the market for extended periods of time.³

Without even considering the financial stress, most people find it difficult to cope with the challenges of selling their home due to

- **Having to keep a spotless home**
- **Invasions of privacy**
 - Strangers walking through their home
 - People showing up unexpectedly at the door
- **Feeling that their life is unraveling; their family is being uprooted**
- **Cherished memories are being left behind**
- **Having to find a new home**
- **Trusting people they don't know**
- **Parting with their largest investment**
- **Dealing with many uncertainties**
 - How is this going to impact my financial future?



¹ Find Internet source

² 5 stress-beating tips for home sellers, MSN, 5/19/10

³ Selling a Home? Avoid These 6 Common Mistakes, Zillow, 4/18/11

➤ How is this going to end?

Let's review some of the challenges that home sellers are dealing with which are making this such a stressful event.

Challenge #1: Trying to live in a model home and still have a life

Reducing the amount of clutter in your home has been proven to both increase the sale price and reduce the amount of time your home is on the market. The top five reasons homes don't sell are because:



- 91% of people who aren't even trying to sell their home admit they are already overwhelmed with the amount of clutter they are living with.
- Half won't even invite friends into their home.⁴
- Many people (about 37%) try to avoid going home because they are so distressed by the amount of clutter.⁵

If they don't want to go to their own home, then it's obvious they would not find another cluttered home very inviting.

De-cluttering and then keeping a home ready to show on a moment's notice can seem impossible . . . especially if there are children living in the home or if the adults are working full-time.

The exterior of the home is also important. If the first thing potential buyers see is peeling paint or an overgrown or unkempt yard, they will likely not even enter the home. Even when *other* homes in the neighborhood are run-down or have cluttered yards, it can affect your selling price by as much as 10%.⁶

⁴ 'Get Rid of Clutter and Reduce Stress in 2011', Say Self Storage Experts, Rubbermaid Survey cited on Marketwire, 1/31/11

⁵ Why 2010 should be your year for clutter reduction, About.com poll cited by Facebook, 1/11/10

⁶ Neighbors hurt your home's value?, MSN, 10/11/11

Challenge #2: Dealing with invasion

Selling your home means you're going to have to put up with some major disruptions to everyday life. Most realtors suggest that the family not be at home when prospective buyers visit, which may frequently interrupt family meals, homework, and leisure activities. And then there is the added stress of knowing that someone you don't even know has complete access to your private domain.

A study of the effects moving has on people reported

- 44% of people feel moving is worse than going for a job interview
- 39% feel it's more traumatic than full-blown family arguments
- 20% stopped having sex for a period of time
- 10% suffered from hair loss
- 14% had short-term memory failure
- Many felt they had prematurely aged by 2-4 years⁷

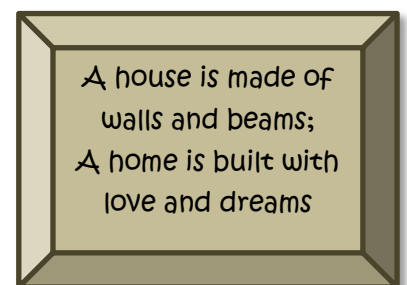
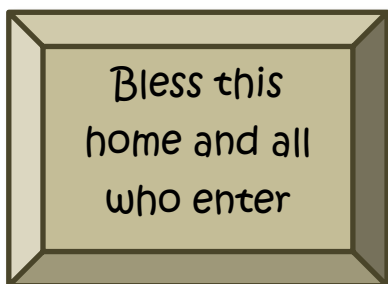


Dealing with situations of change and uncertainty are the leading causes of increased stress.⁸ Not only are parents' lives inconvenienced, but their children and pets suffer as well. Researchers have found that children struggle most with

- the loss of friends
- adjusting to new schools, and
- commonly suffer from problems with sleeping, anxiety, and a lack of appetite when moving.⁹

Challenge #3: Removing the emotion from selling

For most people, their home is the biggest investment they will ever make. As such, we form strong emotional ties to our homes. They are full of the memories of what makes life most precious.



⁷ Moving House and Storage, Moving Cost.com, 11/14/11

⁸ Social Readjustment Rating Scale, Journal of Psychosomatic Research, vol. II p. 214, 1967

⁹ Take The Stress Out Of Moving Day, Realty Times, 7/29/04

Because our homes are so valuable to us, it often clouds our vision to see the real market value of our house. When homeowners have lofty expectations of how much their home is worth, it often results in regret and disappointment because

1. The house remains on the market too long
2. They don't feel like they got the price they wanted

Consequently, many people are left wondering why they decided to sell their home in the first place!

Challenge #4: Living with seller's remorse

When the sale of their home doesn't move quickly or turn out as planned, many homeowners become frustrated. Sometimes, those feelings are due to emotional attachments which surface when the finality of the sale settles in. At other times, the sellers may become very "disenchanted" when their home remains on the market for longer than hoped or they end up settling for a price far less than what they were asking.¹⁰ As a result, many homeowners have regrets about the sale of their home, and these are the stories heard over and over:

"I **had** to get a real estate agent just so I could get my house listed on the MLS"

"The sign came over; the real estate agent went away. I see my real estate agent's face every day . . . but only because his picture is on my sign!"

"Whenever I would get a call that someone wanted to see my house, they always wanted to see it 'right now!'"

"I felt like I was left in the dark throughout the whole process!"

"I can't believe I just paid 6% for someone to list my house and put a sign up in my yard – what a rip off!"

"I ended up doing all of the work!"

"The agent just wanted to get a sell. He didn't care if I got the best outcome or not!"

¹⁰ Sellers remorse can lead to lawsuit, Bankrate, 6/27/10

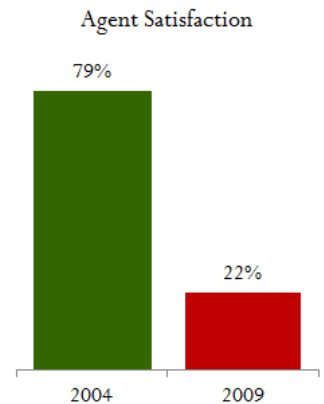
Challenge #5: Agent dissatisfaction

Dissatisfaction with real estate agents is a common complaint when the housing market is down.

- In fact, only 22% of people said that they were satisfied with their agent in 2009; down from 79% who were satisfied in 2004.¹¹

This may be, in part, due to the large number of people entering the real estate business during the housing boom. Between 2000 and 2010, the number of real estate agents and brokers in the U.S. grew by 85,550. Many homeowners likely trusted that they were hiring a seasoned professional, not knowing their agent could be new to the field.

- A study of the Intermountain Multiple Listing Service (MLS) for homes that sold during 2010 revealed that **900 agents** (out of 2,328 in the Boise valley) did not represent a single seller during 2010.
- Only **167 agents** (7%) represented more than 10 sellers in 2010.
- Studies show that 66% of sellers only contacted **one** agent in the search for someone to represent them.¹²
- For those who ask “friends” who are agents or simply select someone from the phonebook, the chances of hiring an agent with **very little experience** are about **1 in 2**.



Following are some of the challenges people face when hiring an agent who lacks expertise.

- **Lack of time** spent to get to know you or the “emotional-based selling points” of your home.
- Poor communication skills.
- Inability to provide estimations and analytics (solid facts and figures).
- Provides less than adequate representation of your home through pictures and MLS.
- Character or competency flaws which undermine trust or increase doubt in their ability to perform.

As a result of these challenges, many sellers are left not knowing who they can trust or where to turn for help when it comes to their real estate needs. However, there are several steps which can be taken to minimize these challenges and lower the stress of selling your home.

¹¹ Report: Only 22% of Home Buyers are Happy with Their Agent – What That Means to You and How to Get Past It, by Mike Parker

¹² National Association of Realtors' (NAR) "2010 Profile of Home Buyers and Sellers", 2011

Step #1: Be prepared for the inevitable

The reality is that you are going to have people show up unexpectedly and when it's most inconvenient. Having that understanding along with a plan of how you will respond can help alleviate some of the anxiety.

- Sit down with your agent in advance and determine if you want 24/48 hour notification and whether or not you will allow those who show up unexpectedly to view your home.
- Create a family plan and get everyone committed to keep the home and yard neat and clean. If everyone understands the expectations and then pitches in to keep things orderly, those last-minute showings won't be quite so stressful.
- Implement tips on "[How to Professionally Clean Your House Fast](#)"



Step #2: Simplify

Experts recommend taking 30 days before putting your home on the market to de-clutter, box, and store as many things as you can do without. Having less clutter makes your house appear bigger and allows potential buyers to envision how their own belongings might fit.¹³ Other advantages are that it is much easier and quicker to clean, and moving becomes less of a hassle later on.

- The biggest reason to de-clutter, however, is because homes which are visually appealing **sell 50% faster** than other homes.¹⁴

Staging a home is another great idea with proven results for shortening the length of time a home is on the market while increasing the sales price.

- Some studies indicate that an effectively staged home can sell up to 43% faster and for 6% more money.¹⁵

There are several great Internet sites which provide tips for staging your home on a budget, as well as professional staging strategies. Here are just a few:

- The [Happy Housewife](#)
- Cheap Chica's Guide: [Home Staging on a Budget](#)
- [Setting the stage for a sale](#)
- National Association of Realtors: [Before you list must do showing tips](#)

¹³ Smart Money Resources, "Improving Sale ability of Your Home by De-Cluttering," November 21, 2011

¹⁴ HOME STAGING, Home Gain Survey, 2007

¹⁵ Staging Fox Valley, "Do you want to sell your house faster and for a higher price?" 2011

- HGTV: [15 Secrets of Home Staging](#)
- Free 60-minute professional staging training [webinar](#)

Step #3: Make your home secure

Replace feelings of invasion with peace of mind. There are several things which can be done to protect your privacy.

- Remove family pictures, certificates, and personal documents from walls
- Ensure that personal mail is stored out of sight
- Store prescriptions in a safe, obscure place
- Remove or lock up valuables such as jewelry or fine art
- Ensure that electronic lock boxes with tracking ability will be used and routinely checked



For more information about how electronic lock boxes work and the security features they provide, visit [sentrilock](#)

Step #4: Control emotions and overcome seller's remorse

The single most important step you can take to avoid seller's remorse is to do your homework and find an agent you can trust. A trustworthy agent will be your best resource for advice.

Here are just a few of the ways a trustworthy agent will make sure your expectations are met and that the experience of selling your home is a good one.

- They will help you determine the real value of your home . . . not just what will sell quickly or what will give them a higher commission.
- They will spend time reviewing with you other homes which have sold nearby or on-line to get a realistic perspective of your home's value.
- They will take time to understand the emotional values of your home in order to best represent those things which might appeal to potential buyers.
- They will provide detailed estimations and analytics to support their recommendations through hard data.
- They will give you access to all information so that you can make an educated decision rather than merely relying on their judgment.
- They will help determine a price that will allow you to receive the offer that you need in both a timely and monetary fashion.

When given the opportunity and assistance to make educated choices, home sellers feel more in control of the process and are less likely to have feelings of regret later on.

Step #5: Know whom to trust

According to Stephen M. R. Covey, **trust** is “the one thing that changes everything.”¹⁶ How could you possibly place the responsibility for selling your most valuable asset on someone you don’t trust?



The two main components which build trust are **character** and **competence**. MOST real estate agents have good character, but only a select few are competent. Here are some questions you should ask to find out if your agent is competent:

1. How many deals did you close last year?
2. What type of deals were they? (Short sale, foreclosure, etc.)
3. Can you supply me with some names of people that you have worked with within the last month that are not relatives?
4. How busy are you?
5. How long have you worked in real estate?
6. How long have you worked in the Treasure Valley market?
7. Is this your part-time or full-time job?
8. Are you going to help me fairly price my home?
9. Do you provide estimations and analytics on the average time my home will be on the market?
10. Will you provide affordable and timely recommendations on home improvements that will help increase the value of my home?
11. Will you sit down and designate realistic showing time expectations with me?

Step #6: Get help

The **HELP Program** utilizes a system which results in delivering the greatest value and satisfaction to people in need of selling their home. The **HELP Program** is centered on the 4 components that build **character**, **competence**, and **trust**.

1. **Intent** – An agent’s primary interest should ALWAYS be in behalf of his clients’ best interests, along with a willingness to listen to and resolve questions and concerns.
2. **Integrity** – Anyone who has responsibility for handling an asset as valuable as someone’s home should be believable and hold high ethical standards.
3. **Capability** – Those who make claims to be able to do something need to be able to back their words with actions and “walk their talk”.

¹⁶ The Speed of Trust, by Stephen M. R. Covey

4. Results – The ability to show a proven track record is the “proof” of capability.

Through application of these principles, **The HELP Program** is able to attentively guide home owners through the difficult process of selling their home while minimizing the level of fear, regret, and anxiety. Many happy clients have found that selling their home doesn't have to be a negative experience.

Here's what some of our clients have to say.

“Our family wants to thank you from the bottom of our hearts for the AMAZING job you did in selling our home. This is our story... We were in a tough situation with a home that was underwater. Even though it was a newly built home, it was in need of repairs. It had turned into a financial money pit – causing us massive amounts of stress.

We approached Todd with our situation. After talking with him, we knew he was different from other agents. He strategically laid out a plan with detailed steps. He then went to work. He listed our house on the market and within a few hours we had an offer. We had heard about the nightmares surrounding a short-sale and were concerned that the process would take months. He encouraged us to respond very quickly to ALL requests from the bank & the buyer. We responded within hours. Because of his plan, OUR HOUSE CLOSED IN 30 DAYS – from offer to signing the closing docs. At closing, we just sat there in amazement feeling truly blessed and grateful. Todd is one of the few EXPERTS that have the skills, connections and ability to navigate the short-sale process. The reality is... he knows real estate and he understands what it takes to build a successful business. His clients always come first.

I truly don't know how to thank him enough for the peace that he brought to our family. It is nice to be able to sleep again at night. We have worked with other realtors in the past – even good realtors – but the reality is that Todd McCauley is the best – he has our business for life. When we buy a home in the future, we will use Todd. If we ever sell again, we will use Todd.”
~ David and Errika Saxey

“We were very happy with our choice of Todd McCauley as our realtor. He dealt with the sale of our late father's house with professional sensitivity. He worked very hard to make the process easier for us. When problems arose with the sale of the house, he took care of things, keeping us informed and yet easing our minds with his calm demeanor. I would definitely use Todd McCauley again.” ~ Catherine

“Just a quick note to say THANK YOU! You are a credit to your profession. To sell a home in these market conditions is great but to do so in less than 24 hours is incredible, at full list price is unheard of. You were obviously right on the money with the price on the listing and your follow through with the little things that came up was amazing. The closing came off without a

hitch, the whole experience couldn't have been better. Again my wife and I say thank you, we will recommend you to our friends and my business clients." ~ Douglas and Opal

To view more testimonials click here: [Testimonials](#)

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