

A smiling family of three (a man, a woman, and a young child) stands in front of a modern house. The man is wearing a light blue shirt, the woman is wearing a black and white striped shirt, and the child is wearing a light blue shirt and pink pants. The house has grey siding, a yellow door, and a white bay window. A red banner is overlaid on the bottom of the image.

HOW TO GET READY TO SELL YOUR HOUSE

► A guide for Kiwi home owners



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Introduction.

So you've decided to sell.

You've decided to sell your property and feel ready to move on and move on up. Congratulations!

Selling an asset like this is not something you do every day. In fact, most people will sell a property once, twice maybe only three times in their life. It's only natural if you're starting to feel a bit daunted at the task that lies ahead.

Never fear, dear vendor. This guide will help you understand the process involved in selling a house, what your options are and how to weigh up the big decisions, so you get a great price and emerge triumphant in your new destination.

There's a fair bit to do before putting up the For Sale sign, so let's get started!

By the way

Real estate seems to have its own language, one that's unintelligible to the uninitiated. If you stumble over an unfamiliar term, head to the back of this eBook, where the **Jargon Buster** will set you right.

Got it sorted and ready to go right now?

REGISTER FOR A FREE MARKET APPRAISAL





How does selling a home work in NZ?

You're here, you're ready (or seriously planning) to sell up, move out and move on. Maybe this is your first time, or maybe you need to dust off the home selling cobwebs? Take the journey on the next page to get a feel for what to expect.

START HERE

Get a free market appraisal on your home to establish the market value.



Engage an agent (or go it alone). If you engage an agent, sign the listing agreement and you're on your way.

Lights, camera, action. It's photo shoot time. Quality pictures sell houses so put your best foot forward.



Prepare your story. Your agent will help you decide on consistent messages about the key selling points of your home.



FOR SALE

Time to put the 'For Sale' sign up. If you've engaged an agent, slide over to "Ready to view". If not head straight to "Open home time".



Ready to view.

Your agent will contact their database of active buyers, so be ready for private viewings.



Marketing.

Your agent will now be working hard across multiple channels and media to market your property.

Open Home time. Tidy up and clear out (literally) for the next few weekends!



Interested buyers put their hands up. Your agent will qualify any prospective buyers and arrange viewings, so jump ahead 4 spaces.

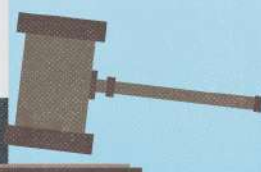


Priced right? Feedback from prospective buyers or market info will give you an opportunity to see if you've priced right to sell.



Hustle those offers in. Your agent will follow up prospective buyers and convert interest into formal offers where possible. Offers will be presented in writing. If you're going it alone, now might be the time to re-evaluate your selling price.

Negotiate to get the best selling price. Put the kettle on – this could take some time.



Choice. Yes, you have a choice to accept the best offer and conditions, or pass offers on.



Offer accepted. Quick – sign it!



Sale conditions met.

If you've engaged an agent, they will make sure your buyer meets the terms of their agreement. If you're going it alone – watch out, you could be back to Open Homes again.

SOLD

CONGRATULATIONS

Crack open the good stuff!



MOVE

Yes. Today's the day you start the next chapter of your life. You did it!

Settlement process.

Usually a short period of time to get things sorted before you move out and your buyers move in.



Getting your financial ducks in a row.

Hold up just a sec though.

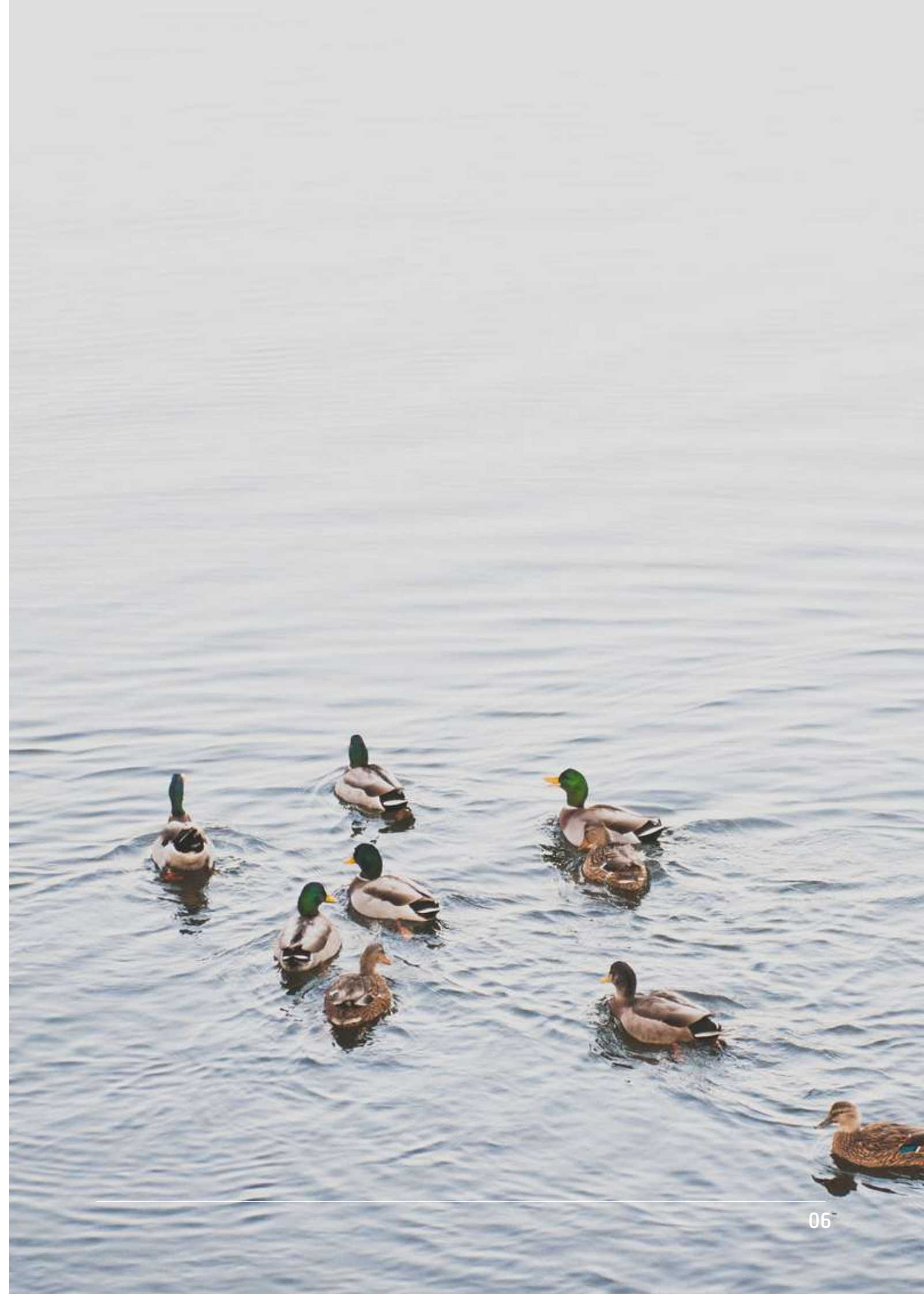
Ok. So now you know what to expect. You've got a picture of your dream home firmly planted in sight. Lets go. Before you dive belly first into the Olympic sized property selling pool, make sure you have double and triple checked that you have all your finances neat and tidy. Just like your house will be when those open homes roll around.

What does it look like right now?

Do you have credit card debts to pay off, insurance payments due, a hot water cylinder you need to replace and a rotten deck that is in dire need of attention? Save time and future headaches by assessing any outstanding costs now!

You've got them hooked, you're about to reel them in and then...

Builders report. You wouldn't buy a house without getting it checked out by a professional first. Chances are, potential buyers will do the same. Big bad surprises can turn off even the most enthused buyer, so consider a thorough inspection of your home prior to selling. This will highlight any issues that you don't already know about and let you decide on a course of action – would you reduce the price to cover a repair that is needed? Or will you get it fixed prior to sale?





Money! Money! Money?

The expenses of selling your current house and buying another will take a chunk of your **equity**. Before selling, weigh the expected **capital gains** against these transaction costs, as well as the relocation costs.

Ahead of making any commitment to sell, have you checked out the best **mortgage** options for your next purchase? This is particularly important if you're trading up. A mortgage broker or bank will tell you how much you're eligible to borrow, but you'll need to decide what you can afford to borrow. That's not only in terms of mortgage, rates and maintenance costs, but also your financial goals – could you still save or take the occasional trip, or is it instant noodles and endless nights in front of the TV in your future?

Here are some tools to help you crunch the large and important numbers...



MORTGAGE CALCULATOR

This could be the sharpest tool in your calculator kit, especially if the payments on your new place are likely to be higher than your current home. The mortgage calculator at sorted.org.nz is independent and current.



INTEREST RATE AGGREGATOR

Compare apples with apples. And by apples, we mean the different rates of lending offered by New Zealand lenders, across floating, fixed, and various length terms. The aggregator at interest.co.nz also tells you who wants to give you those nice cash bonuses to get you on board.

Get a Professional selling agent on your team

Find an agent now





Agent or go it alone? Decide what's right for you.

This is going to be one of your biggest life events. You're emotionally* and financially ready. You feel like you now understand the process, quirks, risks and rewards associated with embarking on becoming a **vendor**. Houses are selling like hot cakes at the moment. You don't need an agent, right?

Consider the following points before you make a decision...



***Not sure if you're emotionally ready yet? Check out our tips in our first eBook: To sell or not to sell.**

DOWNLOAD NOW





Agent.

True, kiwis love to give things a go or turn their hand at a bit of DIY, but involving an agent in the sale of what is likely to be your largest possession really does have huge advantages.

Real estate agents know the market conditions and prices, they know your area and have marketing and negotiating skills, as well as access to their agency's resources.

Here are some important things to consider:

- Let a professional do the hard yards - your agent will negotiate on your behalf with buyers and they are highly trained in the art of negotiation to get the best price for you
- A good agent focuses on service before sale – they'll walk you through the whole process from beginning to end
- Keep in mind that real estate is a business of referrals; agents really want to see you (or your friends & family) again
- A professional real estate expert is clued up about legal and tax issues, zoning, council regulations and market trends
- Take advantage of their marketing network – an experienced real estate agent will be well connected and they also have access to print publications and specialist websites used to market homes for sale
- Research your agent - this needs to be someone you trust and feel comfortable with (do you like their style and their sales history?)

For most people, these benefits outweigh what they pay in **commission** (which is nothing else than a performance fee). Commission fees and structures vary from region to region, so do ask this question of any agent you're thinking of listing with.



Private sale.

While **commission** costs are generally a huge incentive for people to forgo the help of an agent, it can end up costing in other areas. Particularly time.

A **private sale** might be for you if you're already experienced in buying and selling property (and its legal implications), you have a lot of spare time and you're not in a hurry to sell or move.

Here are some important things to consider:

- You're 100% in control – you write the marketing descriptions
- It's not as simple as putting a listing on Trade Me Property. There's a fair bit of work involved in selling your house privately, so try to work out how much time you realistically have to spare each week (you'll need to organise all marketing and promotional material and placement yourself)
- Can you get the word out as far as a professional backed by a network?
- Will you be comfortable showing people around your home and negotiating directly with them on the sale?
- You'll save on commission but it still won't be 'free'. Also, you run the risk of underselling your property
- Tip: engage a lawyer early on in the process

Be realistic about the amount of money you can actually save by selling without an agent versus the time, stress and effort you'll expend going it alone. If you choose to sell without a real estate agent, we recommend hiring a good real estate lawyer up front. And make sure you do plenty of research before you start on this journey...

How to engage an agent.

You've decided you need professional help. An agent it is. But which one?

The following points might help get you a step closer to your decision about which real estate agent to go with.



Recommendation. Talk to friends who have recently sold in your area and try to get a feel for the agents with both a visible profile and good reputation.



The Real Estate Authority (REA) members. This is a searchable register available to the public and contains information on registration and whether there has been any disciplinary information about the agent.



Knowledge about your area. All homes are special, but if yours is unique in construction or design (e.g. apartments), it makes sense to involve an agent clued up about your type of building and market.



Commission. Whilst it shouldn't be the sole reason for a decision it should be taken into your evaluation process as it can vary (and be negotiated).



Gut feel. Trust your instincts. Potential buyers may be put off by the same vibe that you are.

The 10 most important questions to ask a real estate agent.



You're the (wo)man for the job!

Once you've chosen your agent, you will be asked to sign a **Listing Authority** (or agency agreement) which outlines key information to cover off with your agent, such as fees and commission, estimated sale price (or range), the extent of the agent's ability to act on your behalf and the term for the agreement. This is a legally binding contract, which should be given a once over by your lawyer.

[Click here to learn more about agency agreements.](#)

Will my agent spring clean for me? No? What will they do then?

Your agent will walk you through the whole sales process from well before the For Sale sign goes up, right through until after the Sold sticker is triumphantly placed on your sign.



What can you reasonably expect your agent to do?

- ✓ **Prepare the marketing plan for your home.**
From photography and messaging, to website listings, social media and everything in between.
- ✓ **Help you set the sale price and sale method.**
Your agent's advice is gold because they know what sells best for how much in your area.
- ✓ **Show your home to potential buyers.**
Your agent will have a database of prospective buyers they will contact, so expect appointment viewings as well as open homes. Your agent runs the open homes and will ensure your property is secure after each showing.
- ✓ **Bring in the offers.**
Your agent is working for you to get the best price, in the quickest possible time. They will follow up prospective buyers and, depending on your sale method, bring in the offers for consideration.
- ✓ **Negotiate, negotiate, and negotiate.**
Agents are trained to negotiate to get you the best deal possible from buyers.
- ✓ **Ensure sale conditions are met.**
Even after you've accepted the offer your agent keeps working on your behalf to close the sale and ensure all the legal requirements are met and the paperwork is sorted.

The selling process, ok let's do this!

Selling your home. As you've no doubt cottoned on to by now, it's not as simple as getting the mallet out, knocking up a 'For Sale' sign, then resting on your laurels.

Once you've established your financial position, and urgency (or lack of) to sell your current home, this will form a basis for upcoming decisions on price, how to sell and how (much) to advertise.

- Setting your price
- Deciding on a sales method
- Marketing your property

Then it's time to get the bugle (or advertising material) out and rouse some potential buyers.

Setting your price.



The price is right(ish)

Everyone wants the best price possible for their home – and some people get it. But the reality is, your home is only worth what someone else will pay for it. So think about a strategy for pricing your home that will see you sell it within a reasonable timeframe and at a price you're happy (possibly even ecstatic) with – so you can get on with your life!



All about appraisals

Agents are happy to provide free **appraisals** based on the latest comparable sales in the area and knowledge of the current market. There is of course an element of crystal ball to this, so it's a great idea to obtain 2-3 appraisals from different agents to gain an average or price range.



Might as well start high right?

Setting your price too high, with the intention to reduce it if it doesn't sell is a rookie mistake. Your ideal buyer may miss it if it's not in their price bracket. You're risking your home being on the market for an extended period of time. And potential buyers could start wondering whether that house languishing in the listings is a dog or a lemon.



Are you selling the house or the house and all the trimmings?

Does the spa pool stay with the house? Or will the new owners be greeted with a strange fenced area where it once resided? Consider what chattels will be included in your sale price and whether some of these are open to negotiation. Large, heavy or bespoke (made for the house) pieces could be considered in your 'jettison' pile, for a price.

Deciding on a sales method.



Auctions, tender, negotiation, asking price? I'm confused....

If you're working with an agent he/she will help you to determine the best method of selling your property. They'll discuss with you what is typical for your region and market, how the price bracket influences the type of sale and also your urgency.



Auction – sell it now!

Highest bidder wins as long as your reserve price has been met and it's typically all over with in a matter of minutes! The sale is **unconditional**. Auctions can drive up the price of your property if there are multiple bidders and are also a favoured option when there is urgency to sell. Ensuring there are multiple interested parties is the key to your success here.



Tender – sell it maybe, we'll see.

Potential buyers submit their **offers** in writing along with any conditions. You choose which offer is most appealing and you can either accept or negotiate further.



Negotiation – sell it soon!

Your home is advertised at a set price or price range. Potential buyers make offers in writing and then are able to negotiate with you on price and conditions.

A high number of New Zealand properties go to auction, and for that reason we've expanded on this option with some key pros and cons:

- ⊕ Heart over head - buyers often go beyond their limits, driving up price
- ⊕ Unconditional buyers - the deal is done there and then, no back and forth
- ⊕ Finite period to hype up sale of your property – working towards auction day
- ⊖ Stressful for sellers, can you hack it? Stressful for buyers, who may avoid the process
- ⊖ Excludes potential buyers who are not in a position to bid
- ⊖ Risk of property not selling and having to relist



Marketing your property.

Chances are by the time a potential buyer walks through the door at your open home, they will have already scrutinised each room from all angles, tried to zoom in on the brand of stove in the kitchen and also checked out your home's street appeal with Google street view. Ah, the digital age.

A good agent will recommend the most effective marketing strategy for your property to ensure potential buyers' hunger for information is well and truly satiated, along with disclosing any additional costs associated with the marketing plan.

The marketing plan should include:



Photography and Videos. Unless you or someone you know is a maestro behind the camera, it's best to invest in getting this right. This is a first impression that will often determine whether or not potential buyers will take the next step and come and visit your home in the flesh.



Online Listings. Ensure all key features of your property are covered in the online listing and keep these consistent across all websites to avoid confusion. In New Zealand, the most common sites for listings are **Trade Me Property** and **Realestate.co.nz**. If you're using an agent, your property will usually be listed on the national and office website of the agency you choose.



Social Media. If using an agent, check what social media presence they have for their brand (including their personal accounts). The agent could promote your property on their Facebook page, Twitter or give a virtual tour of your home via their YouTube channel. If you are going it alone, consider using your own social media accounts to promote the sale of your home.



Print. Before the Internet, there was... Don't discount good old fashioned tangible advertising such as Property Press, newspaper property sections and flyer drops. Not everyone knows they're a potential buyer until they come across a glossy photo of their dream home!



Open Homes. These are key in converting browsers into potential buyers. Open homes typically occur on weekends, but be prepared for additional appointments outside of these times. The more flexible you can be, the better. An agent will use these as an opportunity to sound out potential buyers.

Tip: Remember time is of the essence! The longer your home is on the market, the less buzz it will generate among buyers. Making the most of your marketing plan from the outset is key.

Getting ready for your first open home.

With such tight competition, it's really important to make a good first impression on your potential buyers. A good place to start is by putting yourself in their socks (well, hopefully they've left their shoes outside the door).

Here's what you want your buyers to think:

"It was love at first sight."

First impressions are a big deal, so make sure the front of your house (and access) is as presentable as possible. Add a greenery filled planter box by the front door, water blast the concrete, wash the front of your house or give it a touch up coat of paint. A new letterbox is an inexpensive way to make your place look a million bucks from the street.

"I can imagine all my things in here."

You want your home to have 'personality' – as long as its nature is benign, open and well mannered, rather than a melancholy hoarder. You'll have to be ready to open your home for months, so it's a good idea to keep things neutral, tidy and clean. Home staging can be costly, but consider how fresh and modern it makes your home look. If you prefer not to invest here, at least keep surfaces clutter free.



"I loved the fabulous raised veggie garden."

Mow lawns, remove any dead branches and prune trees/shrubs, maybe dedicate an area of existing garden to a veggie patch, by adding some easy care herbs and other plants for an instant veggie garden.

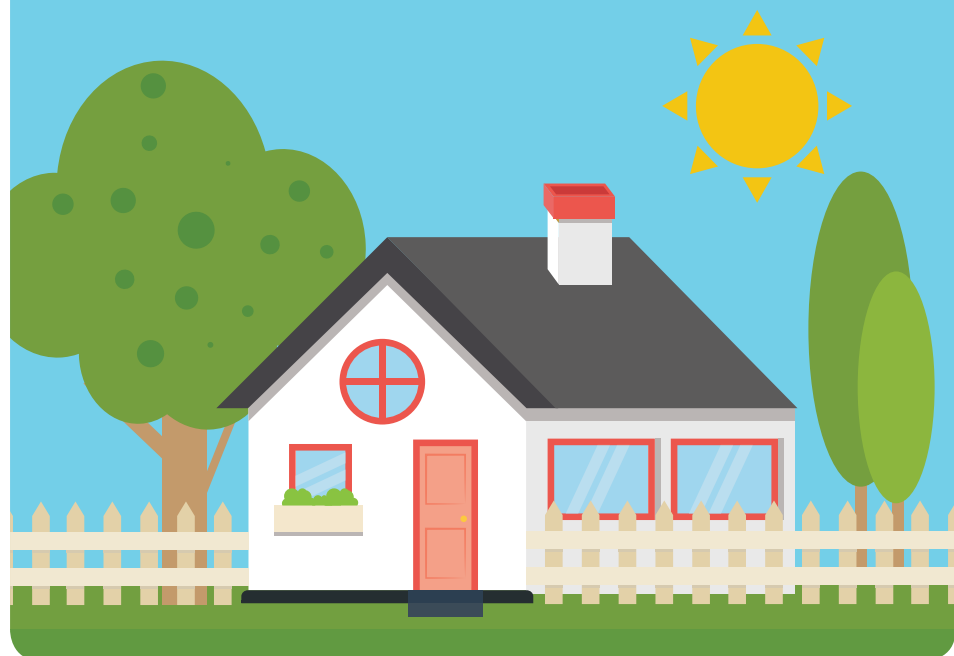
"It seemed so bright and airy."

Consider a neutral coat of paint on dated feature walls, higher wattage lighting to give the illusion of light and change out (or remove) dark curtains.

"Let's just move in and relax!"

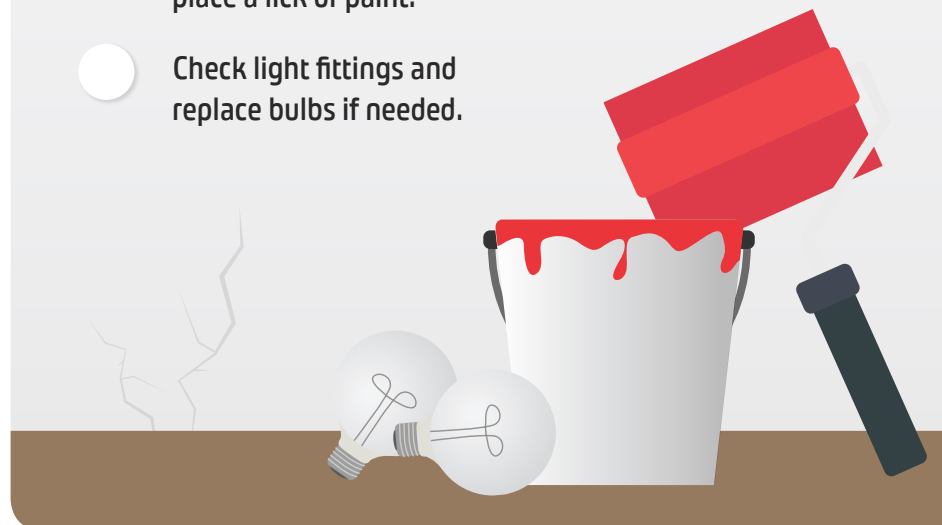
Uh oh. Now's the time to tackle unfinished repairs and projects. Tidy up any niggling bits and pieces like leaking taps, blown bulbs and chipped paint. Major repairs may not yield the return on investment you're after, so factor that in before embarking on a DIY adventure. Get estimates on the cost of replacing important things like hot water heaters, roofing etc. so you know your figures if a buyer wants to play hardball with negotiations.

Pre-open home Checklist.



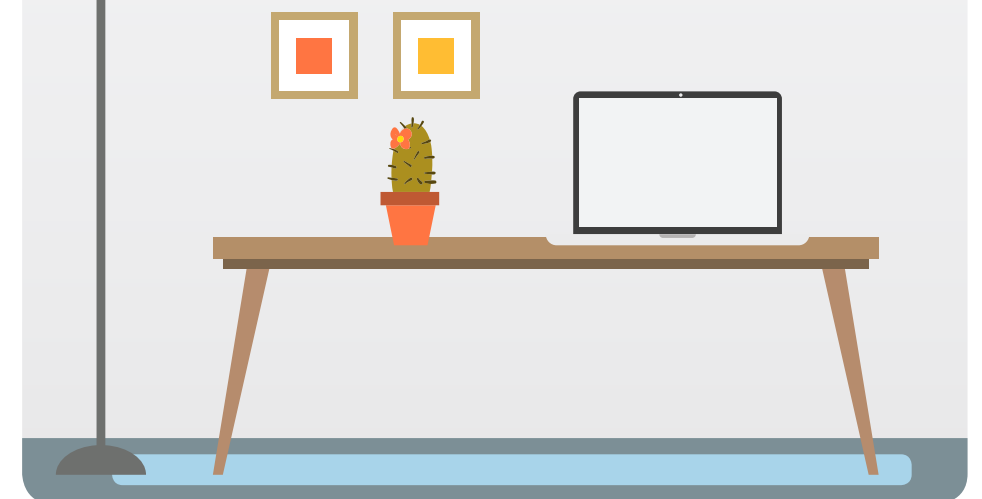
Attend to repairs

- Try internal doors to make sure they close properly and that the handles work. Replace tap washers if they're dripping.
- Fix cracks in the wall/ceiling – you might need a professional builder to take a look – before giving the place a lick of paint.
- Check light fittings and replace bulbs if needed.



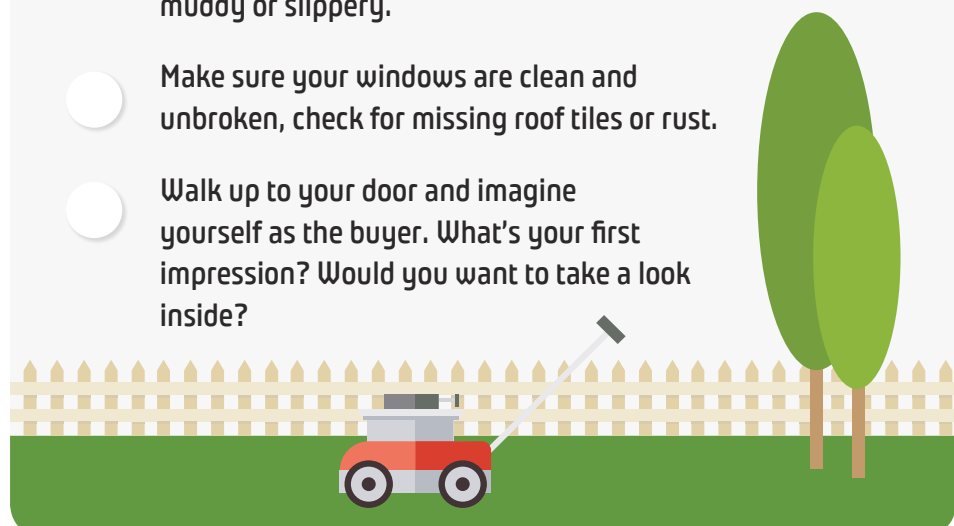
Show home

- The benefits of home staging have been researched well. Consider bringing in the professionals. They have the right furniture and accessories to make your home look a million bucks. Unless it's in Auckland – where it should probably look more like two million.



First impressions last

- Keep your lawn mowed and well fed, clear weeds and leaves and ensure existing plants are looking their best with a 'feed, water and prune' regime.
- Remove unnecessary items from your garden and pathways. If it's winter, make sure the pathway is not muddy or slippery.
- Make sure your windows are clean and unbroken, check for missing roof tiles or rust.
- Walk up to your door and imagine yourself as the buyer. What's your first impression? Would you want to take a look inside?



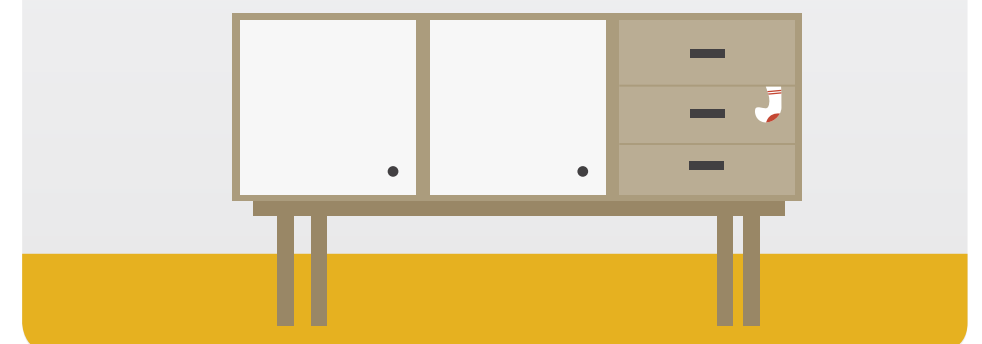
Clean freak

- Do a detailed clean of neglected areas.
- Focus on making the kitchen and bathroom gleam.
- Consider hiring a professional cleaning service.



Modernise and minimise

- Choose neutral tones when redecorating.
- Remove personal items as much as possible.
- Remove ALL unnecessary furniture and clutter.
- Don't stuff drawers and cupboards – potential buyers might want to check out the storage situation – consider hiring short-term storage off-site if this is an issue.



When things don't quite go to plan.

Reality check. The For Sale sign has been up for a while and is starting to grow lichen. Auction day has been and gone but the auctioneer's gavel never made that satisfying clunk. Unfortunately selling a home doesn't always go to plan, so rather than proceeding in blissful ignorance, prepare yourself emotionally (and logistically) for the 'what ifs'.

If you've bought a new place without selling the old one

You're likely to need **bridging finance** – a short-term interest-only loan that allows you to buy a new property before you've sold your existing one. It may get you out of a sticky situation, but bridging loan interest rates are not cheap.

Or if your property gets passed in at auction

You can negotiate (through your agent) with the person who made the highest bid, but be aware that the offer may not be **unconditional**. You don't have to accept any offer – and if the price and conditions don't work for you, it's time to talk to your agent about other options for marketing your home.



Maybe that conditional offer fell through

Your highest bidder (see previous point) may have made you a conditional offer that is subject to them being able to sell their own home. This gives your buyer a certain period of time to sell their home. You can stipulate how much time your buyer has, before you start taking offers from other buyers.

Not happy with your agent?

The real estate business really runs on referrals, and most agents will bend over backwards to make sure you're happy with the process of selling. But if you're not, what can you do? If you have a concern, your first port of call is to have a chat to your agent and let him/her know. The majority of issues that arise from real estate transactions are minor and easily resolved. If they're more serious, refer to your listings agreement, and check out the complaints procedure at the **REA**. Ultimately, your interests are protected, and your agent is legally bound to deliver a service with your interests at heart.

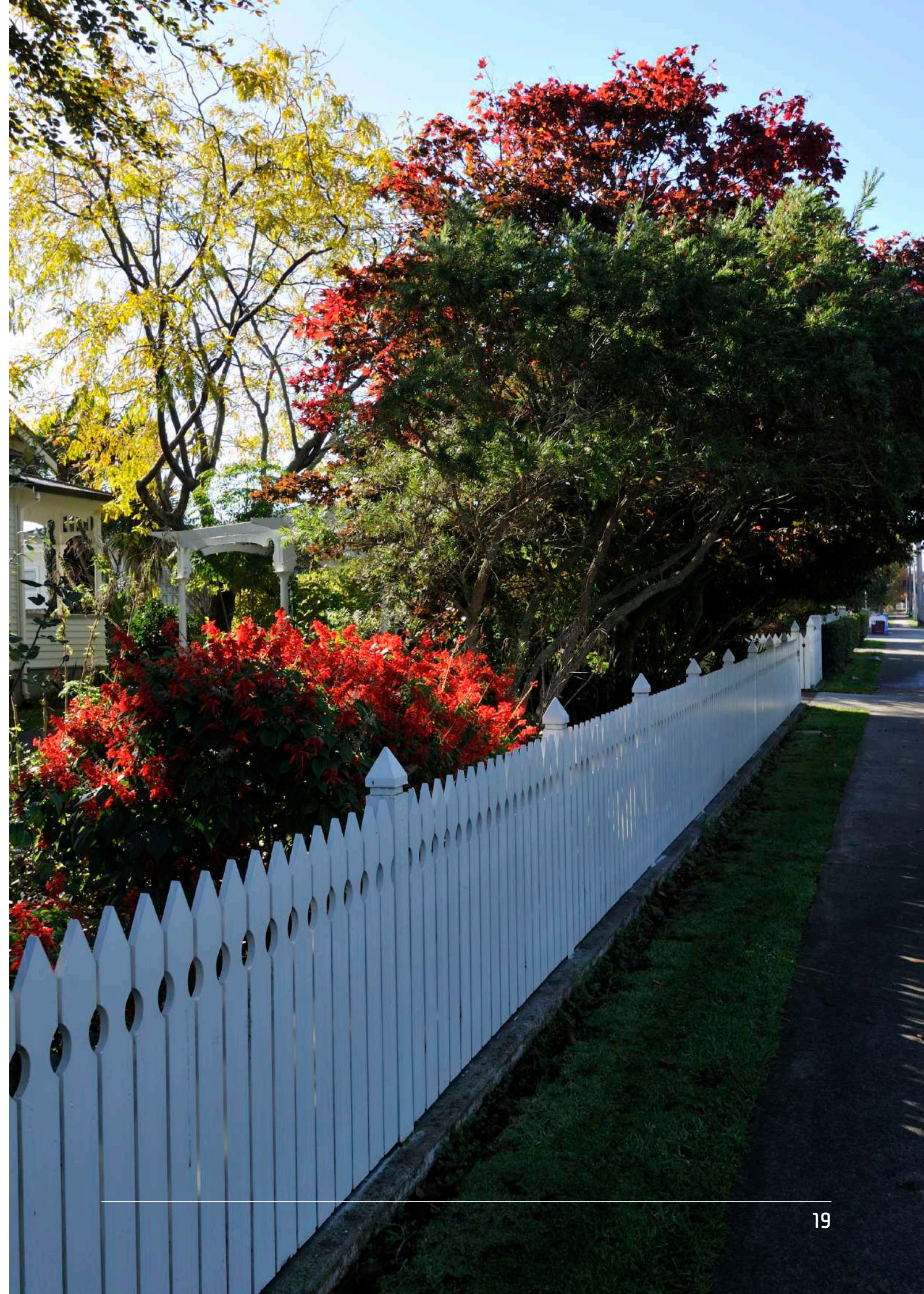
Ready? Set? Vendor.

Now you understand what's involved in selling your home, what your options are and how to weigh up the big decisions, you're armed and ready to become a fully-fledged vendor.

The key to selling your house and surviving setbacks along the way, is to stay positive and pragmatic. The ideal buyer is out there somewhere. And if you're working with a good agent, they will give you the best possible chance of making that perfect match.

Get a Professional selling agent on your team

Find an agent now



Jargon Buster.

When it comes to selling property, there's a lot of jargon. Before you go any further, study up on our jargon-buster list below so you understand the important terms, and can talk the talk.

Agent	Are Registered or licensed person employed to facilitate the sale, purchase, letting or management of real estate property on behalf of the owner/s
Allotment	A section of land subdivided from a larger portion of land generally referred to as a lot or section.
Appraisal	An opinion of your property's saleability and estimated market worth based on current market conditions and your property's characteristics, not to be confused with a registered valuation.
Assets	What you own.
Auction	The sale of a property by a bidding process on a given day. Properties usually have a reserve (minimum) price and if a bid doesn't reach this minimum the property is passed in.
Body Corporate	Legal entity and management organisation set up for and by the owners of a complex or building. Responsible for administering, maintaining the building surrounds, including common areas like gardens, pool, parking and exterior.
Breach of Contract	Not fulfilling one or more terms of the contract.
Bridging Finance	A short term loan, usually at a higher rate of interest, which helps people to cover the purchase of a property while waiting to sell or settle on theirs. The security is usually on both properties.
Building Regulations	These are designed to uphold the standards of public safety, health and construction they are put in place by local authorities to control the quality of buildings.
Capital Gains	An increase in the value of a capital asset (investment or real estate) that gives it a higher worth than the purchase price. The gain is not realized until the asset is sold.
Caveat	A document lodged by a person with a legal interest in a property, to ensure the property is not sold without their knowledge.
Caveat Emptor	Latin for 'let the buyer beware'. In certain cases this puts the burden on the buyer to be satisfied before purchasing a property.
Certificate of Title	A document which details the ownership of land along with the dimensions and other details. It is held by the lender as security for a loan.
Chattels	Chattels are items that are generally fixed on the property and include carpets, light fittings, stove, dishwasher, blinds, curtains, fixed heaters, television aerials. Some BBQ's and pool cleaners may also be classified as chattels.
CMA	Comparable Market Analysis is the price comparison of your home with others that are currently for sale and those that are similar in size and location that have sold.
Commision	The fee payable to the real estate agent for selling a property payable by the seller.
Common Property	Common property - Areas on a tile which have joint ownership with another property, often common with cross-leased, strata title and unit title properties.

Company Title	Title of ownership often associated with older apartment buildings.
Conditional Contract	A contract that is agreed to by the seller and the buyer, where one or more conditions need to be met, usually within a specified time period, by either the seller or buyer. For example, subject to raising finance, to sale of the buyer's home to completion of work on the property, to title search, to structural or pest reports.
Contract of Sale	A written document that sets out the terms and conditions for the purchase or sale of land and all improvements thereon.
Contract for Sale of Land or Strata Title by Offer and Acceptance	The contract between the seller and the buyer.
Conveyancing	The legal process of transferring the ownership of property and money, making sure that everything is legally correct as the property transfers from one owner to another. This is usually done by a settlement agent or solicitor.
Cooling Off Period	Set time where buyer can withdraw from the contract however, a penalty is incurred.
Covenants	Special rules and regulations which might apply to a property regarding its use.
C.T.	Certificate of Title. Document that shows the legal owner of a property.
Deposit	A defined percentage of the purchase price, or an agreed amount, paid by the buyer which is held in Trust as confirmation of intention to buy.
Easement	A right held by someone to use land belonging to someone else for a specific purpose. Mains, drains, footpaths and water pipes are usually covered by an easement.
Encumbrance	An easement, mortgage, or other liability on a property which impedes its use or transfer.
Equity	The value you hold in your home. The total value less any mortgage or other liabilities on a property.
Escape Clause	This allows the owner/s to issue notice to a conditional buyer, that unless that buyer confirms the sale as unconditional within a short stipulated time, then the owner can proceed with another offer from another party.
Exclusive Listing/Agency	Only the agency appointed has the right to sell the property.
FSBN	For Sale By Negotiation. This is an undisclosed price marketing strategy where often a price bracket is used to advertise the property.
General Agency Listing	A listing that is open for any agent in any company holding an agency licence to work.
Interest Only Loans	A loan on which only interest is paid periodically and the principal is paid at the end of the term.
Investment	The purchase of an asset such as real estate with the ultimate goal of generating income and producing capital gain on the resale of the asset.
Joint Tennants	The equal holding of property by two or more persons.
Land Transfer Office or Land Titles Office	A Government department where all property records are held and any changes are registered. These are public records so you can go there and look up any title to a property.
Lease	A document granting possession of a property for a stated period without transferring ownership. The lease document specifies the terms and conditions of occupancy by the tenant, including period of occupancy, rent payable etc.
Licensed Real Estate Agent	All New Zealand Professionals offices are licensed per the REAA 2008.
Liabilities	The outstanding debts you owe.
LIM	Land Information Memorandum - A report which can be requested from your local authority which provides information regarding the property, such as rates owing, drainage and building plans.

Thanks for taking the time to read our guide.



So, now that you've read our guide, we hope you are feeling more comfortable with the journey ahead. If you're ready to sell, why not enlist the help of the experts to get a free, no obligation appraisal of your home? We're the Professionals. And we'd love to help.

Contact us for a free market appraisal

Please note that the information provided in this guide is of a general nature and should not be construed, or relied on as suitable for your personal financial situation.

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