

How to Sell a House Fast

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This guide will tell you all you need to know about selling your home and how to sell it fast. This guide will show you how to prepare your home for listing, what you can do to help you sell your house faster, how an open house works, what happens if you have a mortgage, pricing strategies, preparing your home for showings, what happens during the home inspection, finding the right real estate agent and even how to sell by owner.

What Do I Need to Know Before Selling My Home?



Selling a home can be a daunting experience, one that most people undertake only once or twice in a lifetime. While it's highly advisable to work with a real estate agent who can guide you through the process, you'll also need to put in some legwork – and probably elbow grease – beforehand. One rookie mistake many sellers make is letting their emotional investment in the home overshadow common sense. A Forbes contributor offers this excellent advice: "Start thinking about your house as a commodity, not an extension of your identity." When you can look at your home with objective eyes, you're well on your way to packaging a product that will be appealing to buyers. Remember that your ultimate goal is to get the best possible price within the time frame that you've set for yourself.

Do I Need an Inspection?

In most cases, a potential buyer will pay for an inspection once they've made an offer that's contingent upon satisfactory results. However, if you have any doubts whatsoever as to the condition of your house, it would be wise to invest in a pre-listing home inspection. Spending around \$400 now could translate to big savings down the road. If you clear up any problems revealed by your pre-listing inspection, they won't come back to haunt you during the buyer's inspection. Otherwise, these issues can potentially give the buyer a lot of bargaining room – or cause them to back out of the sale completely.

Issues to Look For

Leaving minor issues unrepaired can have bigger repercussions – potential buyers notice these cosmetic problems and wonder what sort of disasters may be lurking unseen. They often assume that if you won't take the time to replace a worn-out window screen or touch up scuff marks on the wall, then you've probably neglected more intensive maintenance like roofing, wiring, or plumbing. If you want to get the most money you can for your house, you can't afford to create a negative impression.

[Minor touch-ups and repairs](#) that are almost always a good idea include:

A fresh coat of neutral paint, after you've patched nail holes in the walls

Good lighting – make sure all your bulbs work and consider adding light sources if needed

Kitchen and bathrooms should be sparkling clean with all appliances, plumbing, and fixtures in good working order

Curb appeal makes the first impression – resurface the driveway and spruce up the landscaping

YOU MAY WANT TO READ: [ADDING VALUE TO YOUR HOME WITH SOLAR PANELS](#)

Disclosures

[Real estate disclosure laws](#) vary by state, so make sure you're up-to-date on local requirements. Generally, you are legally obligated to tell the buyer about problems that could affect the home's value, such as foundation damage or environmental hazards like a tendency for flooding. If your home was built prior to 1978, federal law requires that you take several steps to protect the buyer from exposure to lead-based paint. A real estate agent can help tremendously in understanding your liability and walking you through disclosure procedures.

Closing Costs When Selling a House

Selling a home can be expensive — but many expenses can also be mitigated by pricing a property appropriately and ensuring that it sells quickly. Before you start selling your home, you may want to be more aware of the closing costs when selling a house and what they consist of. Most of the costs associated with selling a home are fairly straightforward, and some of them may even be negotiable.



What Are the Expenses Related to Selling Your Home?

- Real estate commission. Real estate commission can be negotiated and can vary depending on agency, location, experience, etc. For example, if your house sells for \$350,000 and the commission you negotiated was 6%, you would pay a total commission of \$21,000.
- Pre-inspection reports. Before committing to a contract, you will usually want to get your property inspected. This will give you information on any necessary repairs.
- Buyer concessions. During the process of negotiating, sellers may frequently offer some concessions — such as a credit to the buyer for new carpeting or appliances.
- Transfer taxes. All counties in New York have a transfer tax of \$2 for every 500, or \$400 for every \$100,000 of property value. You may also have to pay recording fees to satisfy any liens on the property that were paid at closing.
- Other associated expenses. Home staging, repairs, painting, landscaping, and other renovations may need to be included in the cost of selling a home.
- Legal fees. You will need to engage an attorney to represent you in the sale of your home. Although attorneys aren't a required part of real estate transactions in every state, it is customary in New York for both sellers and buyers to be represented by their own counsel.

This does not include capital gains tax, which is a separate issue. Some property sellers will need to pay taxes on their capital gains when selling their home. However, this is only if the amount of profit exceeded \$250,000 (if single) or \$500,000 (if married). If selling an investment property, on the other hand, gains may be taxed at the seller's own income tax rate.

There are ways to save money during the sale of a home, including:

- Selling the home faster. Sometimes it can make more sense to discount a home and sell it quickly than to hold out for more money. A vacant home may cost an owner more than it's worth, in terms of both mortgage interest and insurance costs.
- Getting the right renovations. A renovation can sometimes improve the value of a home well beyond the cost of the renovation itself. But this all depends on the market and the neighborhood — and it's something that a real estate agent can advise a seller regarding.

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Of course, getting more money for your home also means additional profit, even if your expenses aren't altered. A real estate agent can make sure that you get the most money for your home, so that you can clear as much profit as you can.

Should I have a Pre-Listing Appraisal on My Home Before I Sell?

Should I get a Pre-Listing Appraisal
Before I List My Home?



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When selling your home, a crucial step for a successful sale is establishing the right asking price. Setting the price too low could mean missing out on some money. On the other hand, setting the price too high leaves you at risk for not attracting the right buyers and your house going stale on the market.

So how do you find that happy medium? Well, there are a couple different options available to help you make an informed decision.

Comparative Market Analysis

A comparative market analysis is performed by a real estate agent. They evaluate homes currently on the market or recently sold that are similar in size, features, and location to yours. The agent may have actually been inside some of the comparable homes and use their knowledge of that particular market. Taking this information into account, they use the comparative market analysis to establish your homes current market value.

Pre-listing Appraisal

An appraisal is similar to a comparative market analysis, however it is performed by a licensed appraiser for a fee that typically ranges from \$300 to \$500. In addition to comparable homes like in the market analysis, they also utilize property tax records and sales trends. Because the appraiser has no vested interest in the property, they can create an independent and unbiased opinion of value based on factual market data.

Is a Pre-Listing Appraisal Worth It?

With the associated fee and similarities to a comparative market analysis, you are probably wondering if it is really necessary to invest in a pre-listing appraisal. This ultimately depends on your particular situation. When deciding whether or not a pre-listing appraisal is worth it for you, consider the following:

- Do you disagree with your agent's comparative market analysis? Have you met with several agents that provided a wide variety of prices? Then this is a case where obtaining a professional pre-listing appraisal might be the deciding factor you need to set the price of your home.
- Buyers tend to discredit an appraisal acquired by the seller. Even if the report is well-supported and completely unbiased, a buyer is typically more willing to trust an appraisal they initiated themselves.
- The buyer's mortgage company will always order their own appraisal prior to closing. They typically utilize and trust a few proven appraisers. This is to protect the lender from loaning out more than what the property is worth. Therefore, a pre-listing appraisal does not really add value to the transaction or save the buyer a step in the process.

In general, investing in a pre-listing appraisal is not necessary. Because buyers and their lender will require their own appraisal, the only person who uses it is you. Additionally, your real estate agent's comparative market analysis will likely yield similar results, while also bringing in their current experiences of the housing market. Unless you disagree with your agent or simply want another opinion, it may be a better idea to put that money towards small improvements to add value to your home.

Should I Pay For a Pre-Listing Home Inspection?



What is a Pre-Listing Home Inspection?

A pre-listing home inspection is a good idea if you plan on selling your home. The cost of doing this could save you a lot more money in the long run. It could uncover some hidden flaws that you were unaware of that you could easily fix on your own rather than waiting for the buyer's inspector to uncover it and the buyer asking for a much larger concession on the sales price.

Uncover Issues Ahead of Time

You pretty much have an idea of what your sale price should or needs to be, so by uncovering any potential problems ahead of time, you will have time to research and know exactly how much it will cost to remedy the problem, and either take of problem right away - or know what concessions the buyer may ask for and adjust your price accordingly. Disclose these issues to a potential buyer so they may be taken into consideration during negotiations.

No Surprises

Most buyers will still do their own home inspection, but at least you can feel confident in knowing that there shouldn't be any surprises uncovered that you were unaware of. The buyers should also feel a little more comfortable making an offer with the pre-listing inspection knowing that any major issues with the home should have already been disclosed and maybe even remedied before they make their offer.

YOU MAY WANT TO READ: [HOME INSPECTION REPORT - WHY DO I NEED IT?](#)

While a pre-listing home inspection can cost you a few hundred dollars, it is money well spent and can save you money in the long run. Ask your real estate agent for the names of some home inspectors they have worked with or contact the [American Society of Home Inspectors](#).

FSBO vs. Selling with an Agent: Which Is Right for You?

Most homeowners have a vested interest in selling their property fast. The quicker you sell, the less you need to pay in mortgage interest, taxes, maintenance, and other associated costs. And the process of selling can be difficult, too, especially if you're planning a move. A professional real estate agent can help you get an overview of how quickly properties will sell in your market -- and help you sell even faster.



If you're thinking of selling your house, you may be wondering whether it's better to use a real estate agent or go the "For Sale by Owner" or "FSBO" route. Each choice has its pros and cons. Ultimately, [89 percent](#) of home sellers choose to enlist the help of an agent when putting their home on the market.

Legal Requirements

Although you are not legally required to sell with a real estate agent in any state, [22 states](#) (including New York and New Jersey) require a real estate attorney to close a sale. These specialized attorneys ensure that all paperwork and documentation is completed in compliance with state law. If you choose FSBO, make sure you're up to date on your state's real estate laws.

Advantages of For Sale by Owner

Approximately 11 percent of homeowners choose For Sale by Owner, or FSBO, but these sales only accounted for eight percent of total home sales in

2015. This means that about 27 percent of sellers who go it alone aren't able to close. The primary reason sellers give for choosing to sell the home themselves is that they don't want to pay the agent's commission. That brokerage fee is, on average, six percent of the final sale price. That means if you sell the home for \$200,000, you net \$188,000 and the agent gets \$12,000. While it can seem like you'll maximize your profits by "saving" that six percent, there are a lot of other factors to include in your calculations. You may find that FSBO can cost you more than that six percent.

Advantages of Selling with an Agent

There are considerable benefits to selling with an agent. Realtors have access to knowledge and resources that the average homeowner does not, and statistically, a real estate agent will get you a better price than FSBO. The median sale price for a FSBO home in 2016 was \$185,000, while the median for homes sold by an agent was \$245,000.

Homeowners who sold by themselves reported that some of their biggest challenges were:

Selling within the time frame they'd set for themselves

Understanding and completing all the paperwork

Setting the right price

Having enough time to do everything required for the sale

Agents earn their commission by putting in the time and effort to get you the best price possible, often within a much shorter time frame than a FSBO sale.

Most real estate agents have years of experience navigating the ins and outs of sales, and paperwork that can seem overwhelming to a first-time seller is old hat to an agent. They have detailed information about the current state of the local market, so they can pinpoint the best list price for your property.

Additionally, agents are an objective eye to spot areas that need upgrades, repairs, or staging, whereas owners are often blinded to their houses' flaws because of their emotional investment in the home.

If you're considering selling your house in the near future, talk to a real estate professional to decide whether FSBO or an agent is right for you.

Selling a Home in a Seller's Market

During a seller's market, there is a low inventory of homes available in the area. This leads to a rise in buyer demand and homes are on the market for a much shorter time. As a seller, this probably sounds like a great time to list your home for sale. However, it may not be all it's cracked up to be. When deciding on selling a home in a seller's market, it is important to consider all the options and strategies available.

Bidding War vs. Traditional Listing

You may have heard a lot about bidding wars leading to homes in your area selling for well above the asking price. However, these claims can be slightly misleading.

Typically, homes that sold in a bidding war were actually initially listed at an artificially reduced price to attract many more potential buyers. A date was set about a week after the home went on the market when all interested buyers could present their offers. Sellers choose this method for selling their home in anticipation of buyers bidding over each other, resulting in a final offer well over the listing price.

But when the initial price was already reduced, did the seller really gain that much? More importantly, what may they have missed out on?

With a more traditional listing, a seller puts their home on the market at a price they actually want it to sell for. Buyers are able to make an offer at any time, and the seller can accept or decline the offers as they come in.

It may be surprising, but this method will often be more successful than a bidding war and results in an even higher final sale price. This is because the house has a much longer exposure to the market than just one week. It gives sellers more time to find a buyer who is willing to pay top dollar for their home. Additionally, many buyers do not like the bidding war process because it is stressful and can lead to major disappointment.

YOU MAY WANT TO READ: [HOW LONG DOES IT TAKE TO SELL A HOME IN ROCKLAND OR ORANGE COUNTY, NY?](#)



How to Handle Multiple Offers

Whether you opt for a bidding war or a more traditional listing, selling your house in a seller's market could still result in multiple offers coming in. If this happens, consider the following:

- **Price**

While the highest bid may be tempting, it also leads to risk of the buyer struggling to finance the agreed upon price.

- **Contingencies**

An offer with fewer contingencies decreases the chances of a buyer backing out of the sale.

- **Buyer Funding**

A buyer who is already pre-approved for a home loan is less of a risk than one who hasn't secured any financing options.

Ultimately, a bidding war is best if you need a quick sale. However, if you have more flexibility, a traditional listing could lead to bigger profit. A qualified and experienced realtor will be able to help you navigate through these options and provide advice on how to sell your house in a seller's market.

When you owe too much - How to sell a house when you are underwater

It happens. You purchase a home at seemingly the right time -- but its value goes down sharply in the subsequent years. Maybe you had an adjustable rate mortgage, or maybe the market was just wrong. Regardless, if you want to move, you have to sell your home. When you owe too much, how do you sell your house when you are underwater? There are ways to sell an underwater home, but you do have to get creative.

What Is an "Underwater Mortgage"?



An underwater mortgage occurs when you owe more on your property than its current value. You may have purchased a property at \$250,000 and taken out a \$220,000 loan on the property, but it may currently be appraised at \$180,000. If you go to sell your home, you're going to owe the difference of \$40,000 to the bank -- in addition to any fees related to the sale of the property. Obviously, this isn't a great situation!

When you're underwater in your mortgage, you have two options:

- **Increase the value of your home.** In the above situation, you probably need to sell your home for at least \$230,000 to be even close to breaking even.
- **Reduce the amount that you owe.** This is a bit trickier; there are ways to get some of your loan "forgiven," but they generally require some proof of financial hardship.

Where Do You Begin When Selling an Underwater Home?

Selling an underwater home must always begin with two things: an appraisal and research. A professional appraisal is needed to determine exactly how far off your home currently is from your mortgage amount. You may be pleasantly surprised; it may not be as bad as you think. Research is also necessary -- to determine what the comparable prices are in your neighborhood.

If your neighborhood currently has high value homes in it, it's possible that you have some room to improve your property. But if your home is already at the high end of your neighborhood, it's not likely that you're going to be able to improve the value of your property significantly.

Can You Increase the Value of an Underwater Home?

There are limited situations in which you can do this -- but it is possible. Let's say that your property, now valued at \$180,000, is in a neighborhood where other homes sell for an average of \$200,000. You *may* be able to increase the value of your home by:

- **Making any necessary repairs and upgrades.** HVAC systems, water heaters, and roofs are all excellent upgrades that improve value *beyond* the amount that you spend on them.
- **Cleaning and renovating.** Sometimes something as simple as a new coat of paint and some landscaping can increase the value of a property.
- **Completing some major additions.** If your property is well below the market in your neighborhood, a "premium" upgrade such as an in-ground pool might yield significant returns.

Obviously, there is a downside to this. Though you may sink in \$10,000 in repairs to increase the value of your property by \$50,000, you still *need the \$10,000 available* to begin with.

Can You Sell an Underwater Home?

But if your property is already over-valued for the neighborhood, there's little you can do to increase its value. In this case, you're simply going to have to sell it. You can:

- **Make up the difference on your own.** You can sell your home at a loss and then eat the difference -- but you're going to have to come up with the money to pay the bank upon closing.
- **Engage in a short sale.** A [short sale](#) is when a bank *approves* selling short of the mortgage loan. The difference you owe is going to be forgiven by the bank, *but* you're going to have to pay taxes on that difference as though it were income (because it technically was). A short sale is generally only possible when the property is or is becoming "distressed"; when you've missed mortgage payments and cannot afford the home.
- **Wait it out.** If you can't make up the difference and the bank won't approve a short sale, it *is* possible to wait, in hopes that values will go up again. Of course, this is risky, as values could also go *down*.

If you're selling an underwater home that *you can financially afford*, the situation is going to be different. You may simply have to work to pay off the difference -- or you may have to find a way to increase its property value. Either way, a real estate agent can help you determine whether it's even possible to increase the value of your property, and whether selling now is a good idea.

Things to Consider when Buying and Selling a House at the Same Time



Buying and selling a house at the same time is an intricate process. It is important to understand how to sell a house before you buy one, how to buy a house before you sell yours, and the risks and advantages involved with each method. Here are a few things to consider when buying and selling a house at the same time.

Your Financial Situation

Financials are a critical factor when thinking about how to buy a house before you sell yours. Will you be approved for a new loan before selling your current home? Can you handle two mortgages simultaneously? Or will you need to sell in order to afford a new house?

It is important to know your [current home's value](#), as well as what you can afford to buy. A qualified mortgage lender will be able to inform you where you stand and what options are available to you.

The Transition Period

When thinking about how to sell a house before you buy one, plan to go through a transition period. This is a time where you need to find a temporary residence after the sale of your current house and prior to the purchase of your new home.

This occurs because it's not always possible to schedule both closings on the same day. Even with the best coordination between everyone involved, there may be unexpected delays that cause a gap between the two closings.

Who You Will be Working With

Buying and selling a house at the same time is a complex transaction. It is important to work with an [experienced real estate agent](#) who is familiar the timelines and necessary requirements for this particular situation.

Representing you as both a buyer and a seller, the agent will be able to explain what options are available under your specific circumstances. They will also be able to provide insight on market conditions and what to expect as you go through the process of both buying and selling a home.

Conclusion

Taking the time to consider the above factors will help you establish a plan of how to sell a house before you buy one, as well as how to buy a house before you sell yours. Careful planning will help the process of buying and selling a house at the same time run smoothly.

How to Prepare Your House for Sale



Are you hoping to sell your house in [Rockland](#) or [Orange County](#)? In order to attract potential buyers, take some time to prepare your house for sale. Following the recommendations below will get you well on your way to successfully selling your home

Deep Clean

Make your home shine from top to bottom. A clean house is definitely more appealing to buyers as they walk through your home. From ceiling fans to light fixtures, and even inside your refrigerator, buyers look at everything. Any dirt or grime can be a huge turn-off.

Don't forget about eliminating bad or overpowering odors. Spraying an air neutralizer, putting out bouquets of fresh flowers, or even baking cookies before showing your home can help.

Declutter

Too much clutter can be unsightly, distracting, and make the space seem small. As you prepare your house for sale, purge closets, drawers, garages, storage spaces, and cupboards. Reduce the amount of knickknacks and small appliances on shelves and countertops.

It is also important to pack away photos and other personalized items so that buyers can envision it is their house. Renting a storage unit while you prepare your house for sale can help free up space within the home.

You may also like [What do I need to Know Before Selling My Home](#)

Improve Curb Appeal

The outside of your home is one of the first things a buyer will see. Make a great first impression by working on the outside of your home, too.

Trim any trees and shrubs, remove weeds from landscaping beds, and keep the lawn mowed. Make everything look clean and fresh by pressure washing the exterior and touching up peeling paint. Dress up the front door to make it more inviting with a fresh coat of paint, a welcome mat, and a cheerful wreath.

Complete Repairs

As you prepare your house for sale, it needs to be in the best condition possible. Set aside time to tackle the list of repairs that need to be completed. To make it cost-effective, try do-it-yourself (DIY) methods. However major projects, like a damaged roof, broken windows, or anything electrical should be handled by professionals.

Some common repairs you can make are fixing leaky faucets, running toilets, or ripped window screens. Buyers will even notice small flaws like wobbly door knobs, loose cupboard handles, squeaky hinges, and burned out light bulbs. Whether it is big or small, any problem with your home will diminish a buyer's perceived value of your home and possibly turn them away completely.

Make Small Renovations

On the other hand, making small DIY renovations could increase the value. A fresh coat of neutral paint is essential in appealing to a large number of buyers. If a room is outdated, consider updating light fixtures, door handles, cupboard fixtures, or faucets. These small changes can make a dramatic change to a home's overall impression.

Taking the time to prepare your house for sale will make a big difference in attracting potential buyers. It may take a few weekends to accomplish, but in the end it will be worth it.

Do Open Houses Help Sell a House?

For decades, holding an open house has been a popular option for marketing homes that are for sale. As you prepare to list your home for sale, you may be wondering - Do Open Houses help sell a house? Are they really necessary?



Many professional real estate agents say that an open house is not necessary for selling a house. However, when attracting the most potential buyers, it shouldn't be ruled out completely. Depending on the market conditions, an open house may be a worthwhile tool to utilize when selling your home.

Open Houses in a Seller's Market

In today's market, the vast majority of serious buyers are turning to the internet for their home search. On popular real estate websites, they can find photo galleries, virtual tours, floor plans, and almost everything they need to give them an adequate first impression of a home. They can also use the internet to research the community, neighborhood, and nearby schools.

After this initial research, buyers find it more convenient to see the home when it fits their schedule. Because of this, they are more likely to schedule private showings at their convenience rather than wait to attend an open house.

This is especially true in a seller's market, when home inventory is low and competition is high among buyers. When homes are selling quickly, appointments for private showings are being made as soon as a home is on the market and sometimes even prior to the home officially being listed.

However, for some marketing strategies, an open house is a beneficial tool in a seller's market. For example, choosing to show your home only at a

scheduled open house may increase the likelihood of a bidding war. Open houses also allow buyers who had a private showing to get an additional look at a home or bring additional family members for a second opinion.

Open Houses in a Buyer's Market

In a slower or buyer's market, when homes are not selling as fast and there is a large inventory of homes for sale, it is obviously crucial that you get as much exposure as possible in order to sell your home. Because of this, an open house is an additional marketing tool worth taking advantage of.

Typically, a real estate agent does a lot of extra marketing with an open house. This includes additional promotion on the internet and social media, as well as more signs leading to your home throughout the community. All of this will help attract more potential buyers to increase the likelihood of selling your home in a slow market.

Ultimately, the decision to have an open house when selling your home is up to you. An experienced real estate agent will be able to provide you with insight as to what selling strategies have worked the best in your area. Consider this advice along with the needs of your family to determine if holding an open house is the best marketing option for you.

Always be Prepared to Show Your Home When Selling



You need to be prepared to show your home when selling. Depending on your home and your asking price, it can take anywhere from a few weeks to a few months to sell your property. During that time, you often need to be able to both show your home *and* live in it. Though open houses can be beneficial to a sale, it's not something that you can rely upon. Your home will sell much faster and for more money if you are able to show your property on demand. Here are some tips to keep your home ready to show while avoiding unnecessary disruption.

Reduce Clutter and Unnecessary Items

If you're selling your home, you're going to be moving soon. Prepare early by boxing all of the items that you don't need on a day-to-day basis. Throw out anything that you aren't going to be bringing with you and place your boxes in an out of the way location, such as the garage. This will make it easier for you to keep your home clean *and* it will prepare you for your future transition. At the same time, you may also want to take any particularly expensive or important items and put them into storage -- there will be many people in and out of your home, and you want to keep these items safe.

Set Up an Area for the Pets

Even if your pets are remarkably well-behaved, they can still be disruptive when strangers are around. They may also run outside and get lost. Set up an area where you can keep your pets that will be out of the way and won't disrupt viewing of the majority of the house. Dogs can be temporarily crated and cats can be put in carriers. If given enough advance notice, perhaps you can arrange to have someone take the dog for a walk if you are not home. Be sure to work out all the details ahead of time with your realtor. They may even be able to offer suggestions.

Put Cleaning Time Into Your Routine

Rather than having to rush home to clean every time someone is scheduled to come over, you can instead put cleaning time into your morning routine. Create a simple check list to go over every morning and make sure everything is spotless before you leave. This will make showing your home far less disruptive on average.

Hire a Professional Service

Finally, you may want to hire a professional cleaning service for touch-ups during the weekends or bi-weekly. They will be able to catch anything that you might have missed -- and they'll take a lot of the burden off of you regarding both routine and deep cleaning. Showing your home in its best possible light is very important, especially if you're hoping to sell it at the higher end of its potential value.

The more often you show your home, the more likely you are to secure a sale. Though it may be temporarily disruptive to your life, it will pay off in the long run -- and as long as you can remain well-organized, you should be able to limit much of the inconvenience. Meanwhile, the services of a professional real estate agent will be hard at work trying to secure a sale as quickly as possible, so you don't have to go through more showings than necessary.