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## Lynn's TOP FIVE - Tips for Savvy Home Sellers

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4) Curb appeal lacking? Start now! It's very exciting to spend time and money planning that new bath or kitchen. But do you ever walk across the street and just look at your house as if you were seeing it for the first time? What's your first impression? Even if you are years away from selling your home and moving on, it's never too early to start thinking about your home's curb appeal. If you are a year or two away, don't wait until the month before your home will be listed to throw in a few new flowering plants. Get on it now so they look like they belong by the time you list your home.

5) Realistic Pricing! This sounds so simple, but it seems to be the biggest hurdle. As a wealth manager, I work with clients every day on this issue. For many Lamorinda residents, selling their homes and buying something less expensive after they retire is a key part of their retirement plan. It's been a big disappointment for many to have to sell at prices much lower than those of a few years ago. But the silver lining is that what they are looking to buy as a replacement home is often much lower in price as well. If you are ready to sell, let go of the past and put up a price that's realistic for today's market. Or your home will languish on the market as well.

As you would expect, your key in all of this may just be in finding a great realtor that is a good fit for you and your property. Even if you are many years away from selling, I suggest that you keep in touch with your favorite realtor regularly. Great realtors are very happy to work with you early on in the process so that when it's time to sell your home, you can get not only the very best price, but have a very good experience as well.

At breakfast the other day with my good friend and colleague, Jim Ellis, Realtor with Coldwell Banker in Orinda, I wondered out loud why so many properties seem to languish on the market in Lamorinda while others are snapped up quickly. His many words of wisdom were bound to inspire a column! So here is a recap of what he shared with me, and I think these will be helpful to you, even if selling your home is many years down the road.

1) Declutter early and often! This is a subject near and dear to my heart. In fact I think my very first column for LAMORINDA WEEKLY was on this subject! When it's time to sell, the last thing you'll have time for is lovingly going through every object you own, every paper you've kept, all those odd parts, pieces of lumber, extra chairs and old computers that have made it to the nooks and crannies of your home and garage. And need we discuss all the stuff the kids never bothered to come by and get? Set aside time every year to clean up, clean out and move on! Jim mentioned that there are several services and companies who can help you with this. Keep what you want, and then they'll come in and take all the rest! If they can sell it, you'll get a net check! If not, it might qualify as a donation. They handle that for you or take it to the dumps if need be.

2) Get a home equity line in place before you sell: In a former life, Jim was also a financial planner, so he knows how important the right type of credit can be at the right moment in your life. If you are in the throes of preparing your home for sale, you may not have enough liquidity to do all that your agent and you decide your home needs to get it ready to look its best. Placing that equity line on your home in advance so it's there for you as needed is great planning. Interest rates are very low now and when your house sells, the line will be paid off in escrow.

3) Improvements: To do or not to do! This is a perfect lead in from the idea of having a credit line, and also goes to another tip: be sure you have a great agent who knows what needs to be done and how, and what doesn't need to be done and why. Do you need to repaint or remodel that old kitchen? Or maybe a few new appliances will do the trick? New carpets? Ok, what color? How about that roof? So although having a line of credit is golden, you want to spend that money very wisely so that you'll receive it back through a solid sales price.

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