A FAMILY GUIDE FOR RALEIGH, CARY, AND THE TRIANGLE

Before You Clean Out the House

The order I walk families through when a parent's home, an inherited home, or a longtime family home needs to be sold. What to do first, what to leave alone, and the reasonable-looking moves that quietly cost families thousands.

- 7 steps, in the order they belong
- 12 questions to ask any listing agent
- 1 family meeting agenda you can print



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READ THIS FIRST

Most families have already started. That is usually the problem.

By the time a family calls me, someone has usually rented a dumpster. Someone's brother-in-law has opinions about the kitchen. A sibling three states away is getting photos of the garage by text, with no context, at 10 o'clock at night.

Everyone means well. And almost every expensive mistake I see in these sales comes from doing a reasonable thing at the wrong time.

Throwing things out before the paperwork is found. Paying for a kitchen update before anyone asked what buyers at that price expect. Listing the house before the family agreed on what a good offer looks like, so the first offer becomes the first family argument.

None of that is a character flaw. It is a sequencing problem. So this guide gives you the sequence.

It is the same order I use with my own sellers: downsizing parents, adult children handling a parent's move, and heirs managing a house they did not expect to be responsible for. Some of you live ten minutes away. Some of you are trying to do this from another state.

What this guide is, and what it is not

I am a listing agent. I am not an attorney or a CPA, and this is not legal or tax advice. Where you need one of those professionals, I will say so plainly, because guessing on those questions is how families end up paying for the same decision twice.

What this guide will do is keep you from spending money, time, and family goodwill on steps that belong later.

Jennifer

THE SHORT VERSION

Seven steps, in the order they belong

If you only read one page, read this one. Each step has its own page after this.

1 **Decide who is deciding.**
Who can legally sign, who gets a voice, and who is the point person. Before anyone talks about price.

2 **Secure the house first.**
Insurance, utilities, keys, and a walk-through video of every room.

3 **Find the paperwork before anything leaves.**
The do-not-toss list. Some of those papers affect what the family keeps after the sale.

4 **Let the family claim keepsakes, on a deadline.**
A date on the calendar keeps sorting from turning into a season.

5 **Get a pricing opinion before you spend on repairs.**
Cost and market value are different numbers. Find out which repairs buyers will actually pay for.

6 **Bring in the estate sale company before the haul-away crew.**
What looks like clutter to you may be someone else's purchase.

7 **Choose the level of preparation that protects the net.**
As is, light refresh, or full preparation. Each one fits a different house and a different family.

STEP 1

Decide who is deciding

Before you talk about price, timing, or the kitchen, answer one question: who can actually sign? It might be the owner. It might be someone acting under a power of attorney, an executor or administrator once the estate is opened, or a trustee if the home is held in a trust.

If nobody is sure, that is your first phone call, and it goes to an estate attorney, not to a real estate agent. An agent can list a house. Only the right person can sell it.

- [ ] Confirm who has legal authority to sign, and what documents prove it
- [ ] Name the family members who get a voice, even without a signature
- [ ] Pick one point person for the agent and every vendor
- [ ] Agree, in advance, how the family will make the big calls: price, offers, and who gets what

> **THE MISTAKE I SEE**
>
> Listing before the family agrees on what a good offer looks like. Then the first offer arrives, and it becomes the first argument. Use the family meeting agenda at the back of this guide before anything else happens.

STEP 2

Secure the house before you touch the contents

- [ ] Call the homeowner's insurance carrier and tell them who is living there, or that no one is. Many policies limit coverage on a home that sits vacant. Ask what applies to yours.
- [ ] Keep power, water, and heating and cooling on. Buyers, inspectors, and appraisers need them, and a closed-up house in a Triangle summer invites moisture problems.
- [ ] Find out who has keys and codes. If the answer is "a lot of people," change the locks. Keep the yard mowed and the mail collected.
- [ ] Walk every room with your phone recording video before a single item moves.

STEP 3

Find the paperwork before anything leaves

Make one rule and say it out loud to everyone who walks in the door: **nothing gets thrown away until the paperwork search is done.** Then set up a single box, labeled, and make it the only place important papers go.

For the house

- [ ] Deed
- [ ] Recent property tax bill
- [ ] Mortgage or home equity line statements
- [ ] Homeowner's insurance policy
- [ ] HOA documents and contact
- [ ] Survey, if there is one
- [ ] Warranties and age of roof, HVAC, water heater
- [ ] Receipts for improvements: additions, roof, renovations
- [ ] Keys, garage remotes, alarm codes

For the family

- [ ] Will, trust, or power of attorney documents
- [ ] Bank and investment statements
- [ ] Safe deposit box keys
- [ ] Vehicle titles
- [ ] Savings bonds, stock certificates
- [ ] Jewelry, watches, and cash
- [ ] Recent mail, especially bills
- [ ] Passwords or a list of online accounts
- [ ] Photos and letters the family will want

Check the places people actually keep things: books, coat pockets, freezer bags, shoe boxes, and the backs of drawers. Families find money and documents in all of them.

> **WHY THE RECEIPTS MATTER**
>
> Records of major improvements can matter when a CPA works out what is owed on the sale. They are easy to mistake for old clutter. Put them in the box and ask your CPA how they apply to your situation.

STEP 4

Let the family claim keepsakes, on a deadline

- [ ] Each person makes a list, or tags items with their own color of painter's tape
- [ ] Settle conflicts with a rule chosen in advance, such as taking turns in a set order
- [ ] Photograph the things nobody wants but nobody can let go of. The photo often does the job.
- [ ] Put a date on the calendar. Anything unclaimed by that date goes to the estate sale.

> **THE MISTAKE I SEE**
>
> No deadline. Sorting stretches from a few weekends into a few months, and the house keeps costing the family insurance, utilities, taxes, and upkeep the whole time.

STEP 5

Get a pricing opinion before you spend on repairs

This is the step families skip most often, and it is the one that protects the most money.

An online estimate is a starting point. It isn't a pricing strategy. It cannot see the roof, the layout, the original bathrooms, or the view from the back deck. Before you spend a dollar on updates, have a listing agent walk the house and tell you three things: what it could sell for as is, what it could sell for with work, and which specific repairs close that gap.

> *"There is a difference between cost and market value."*
>
> What I tell every family considering a big project before a sale

Cleaning, paint, lighting, and fixing obvious defects tend to matter to buyers. A full remodel right before a sale often does not earn back what it costs. For an older home, ask whether a pre-listing inspection makes sense, so the surprises show up on your schedule instead of the buyer's.

STEP 6

Bring in the estate sale company before the haul-away crew

The order of the contents matters as much as the order of the steps. Here is the sequence that protects both money and memories:

a

Family keepsakes

Claimed and removed by the deadline from Step 4.

b

Anything that might be valuable

Art, jewelry, collections, quality furniture. Get an opinion before it is priced at a sale.

c

Estate sale

Most companies prefer the house as it is. Do not pre-clean or throw things out for them.

d

Donation

What did not sell. Ask the estate sale company if they arrange it.

e

Haul-away, then deep cleaning

Last, not first.

Questions to ask an estate sale company

- How is your fee calculated, and is there a minimum?
- What happens to the items that do not sell?
- How soon can you hold the sale, and how many days does it run?
- Are you insured, and how do you protect the house during the sale?
- Can I speak with two families you worked with recently?

> **THE MISTAKE I SEE**
>
> The dumpster comes first, because it feels like progress. It is the one step that cannot be undone.

STEP 7

Choose the level of preparation that protects the net

There is no single right answer here. There is a right answer for this house, this family, and this timeline. These are the three paths, and the honest trade-off on each.

	Sell as is	Light refresh	Full preparation
What it means	Clear it out, clean it, list it in its current condition	Empty, deep clean, paint, small repairs, yard cleanup, good photography	Targeted updates, staging, full presentation and marketing
Often fits	Homes needing major work, or families who need speed and simplicity	Well-kept longtime homes with dated finishes	High-equity homes where presentation can move the price
The trade-off	Least money and time up front. The price reflects the condition.	Modest spending and a few weeks. Usually widens the buyer pool.	More time and cash before listing, in exchange for a stronger first impression

> *"We are no longer decorating the home for the people who live there. We are preparing it for the people we want to buy it."*
>
> Jennifer Cain

That sentence can be hard to hear when it is your parent's home. It is also the most useful frame I know for deciding what to fix, what to leave, and what to let go.

The right path comes out of Step 5. That is why the pricing conversation comes before the paint cans.

IF YOU LIVE SOMEWHERE ELSE

You should not need a flight for every decision

A lot of the families I work with are managing a Raleigh or Cary house from another state. That is workable, if the process is built for it from the start.

- [ ] **One local point person.** Someone who can meet a vendor, check on the house after a storm, and confirm the work was done.
- [ ] **A lockbox and a key log,** so vendors can get in without anyone driving over to open the door.
- [ ] **Video walk-throughs** before and after each major step: cleanout, repairs, photography.
- [ ] **Electronic signatures** for the paperwork that allows them. Ask your attorney which documents need something more.
- [ ] **A set update rhythm,** such as a short call or email at the same time each week, so nobody is left guessing.

My sellers don't have to manage the process, but they should always know what's going on.

> *"...right after we listed our house with her... we moved out of state. We completely relied on her sales knowledge and daily communication to keep us fully informed on the progress of our listing."*
>
> Seller, five-star Google review

> *"Jennifer recently assisted me and my uncle, who was transitioning to a retirement community, sell his home. From start to finish, she was professional, knowledgeable, responsive and always available to answer our questions."*
>
> Seller, five-star Google review

BEFORE YOU SIGN ANYTHING

12 questions to ask any listing agent

Ask me. Ask anyone else you interview. A good agent will be glad you did, and the answers will tell you more than any listing presentation.

1. How many inherited, estate, or downsizing sales have you handled, and what went wrong on one of them?
2. Who will I actually talk to each week: you, or someone on your team?
3. How will you keep family members who live elsewhere informed?
4. What would you fix before listing, what would you leave alone, and why?
5. How did you arrive at this price, and which comparable sales did you throw out?
6. What is the plan if the first two weeks are quiet?
7. Which vendors do you recommend, and do you receive anything from them?
8. How do you handle a house that is still full of belongings?
9. Can you coordinate vendor access if we are not local?
10. What will you need from the executor, trustee, or power of attorney before we list?
11. What will the marketing look like for this house specifically?
12. How long is the listing agreement, and how do we end it if it is not working?

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The family meeting agenda

Thirty to forty-five minutes, everyone who has a voice, before any listing conversation. Phone or video is fine for anyone out of town.

1. Who signs, and what proves it?

2. Who is our point person for the agent and vendors?

3. What does a good outcome look like? (Price range, timing, or simplicity: rank them.)

4. How will we decide on an offer? (Majority, unanimous, or the signer decides after hearing everyone.)

5. Keepsake deadline

6. Who is calling the insurance carrier, the attorney, and the CPA?

7. What are we NOT spending money on until we get a pricing opinion?

WHEN YOU ARE READY FOR THE NEXT STEP

Tell me about the house. I'll tell you what I would do first.



My first conversation with a family is not a listing presentation. It is about twenty minutes, by phone or video. You tell me about the house and the people involved. I tell you, honestly, where I would start, what I would leave alone, and whether it makes sense for us to work together.

There is no paperwork and no pressure. If the right next call is an attorney instead of me, I will tell you that too.

I'm not going to tell a seller whatever I think they want to hear just to get the listing. Patient without being passive. That is how I work.

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