THE MINNEAPPLE

The 12 Questions Every Twin Cities Seller Should Answer Before Listing

A self-audit for Twin Cities homeowners thinking about selling. Twelve honest questions — no pitch, no calls — to figure out if you're ready, what to fix, and what it'll actually cost.

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Before You Call Anyone — Read This

You're thinking about selling. Maybe you've been thinking about it for a while. Maybe someone told you "now's the time" and you're wondering if they're right.

Before you call an agent — before you even Zillow your own house — answer these twelve questions honestly. Grab a pen. Circle the ones you can't answer. Those are the ones that matter most.

This isn't a pitch. It's a self-audit. And it might save you from the most expensive mistake sellers make: listing before they're ready.

Phase 1: The Hard Look

Question 1: Do You Actually Know What Your Home Is Worth — Or What You Hope It's Worth?

I've sat across the kitchen table from hundreds of sellers. And the conversation almost always starts the same way: they tell me what they think their house is worth, and I have to tell them what the market says.

Those are often two different numbers.

Here's what happens. You go on Zillow, see your Zestimate, and it says $425,000. Your neighbor sold last spring for $410,000. You put in a new furnace and redid the bathroom three years ago. So you're thinking — what, $440? $450?

Maybe. But maybe not.

The Zestimate is an algorithm. It doesn't know your basement has a hairline crack the inspector will flag. It doesn't know the comp down the street had a full kitchen renovation and yours has original 1998 cabinets. It doesn't know that three similar homes just hit the market in your neighborhood and buyers now have options.

What actually determines your price: recent closed sales of comparable homes within about a half-mile, adjusted for condition, updates, lot size, and location. That's what an appraiser will use. That's what a buyer's agent will pull up. That's the number.

Go find three homes that sold near you in the last 90 days. Not the ones that are listed — the ones that actually closed. Compare them to yours honestly. Square footage, bedrooms, bathrooms, condition, lot. That exercise will tell you more than any website.

- [ ] I've looked at recent closed sales in my neighborhood, not just active listings
- [ ] I can name three specific comps and how my home compares to each
- [ ] I'm not pricing based on what I paid plus improvements plus feelings

> 🚩 *Red flag: If you're pricing by adding what you paid to what you've put in and then rounding up because you love the house — you're going to sit. The market doesn't care about your memories. It cares about comps.*

Question 2: What Will a Buyer's Inspector Find That You're Pretending Isn't There?

Every seller has something they're ignoring. The roof that's "probably fine." The electrical panel that "hasn't caused any problems." The water stain in the basement that "dried up years ago."

Here's the thing: the buyer is going to hire someone whose entire job is to find those things. And they're going to hand you a report with a list that makes your house look like a fixer-upper.

I'm not saying your house is falling apart. I'm saying every house has stuff. The question is whether you know about it and have a plan — or whether it's going to ambush you mid-negotiation.

You have three choices with any known issue:

1. Fix it before you list. Best for safety issues, visible damage, and anything that will scare a buyer at first glance.
2. Disclose it and price for it. Honest, transparent, and often the smartest financial move. Buyers respect a seller who tells them what they're getting.
3. Ignore it and hope. This is the most expensive option. The inspector finds it, the buyer panics, and you end up either fixing it at premium rush-pricing or giving a credit that's bigger than the repair would have cost.

Walk through your house like a stranger. Start at the roof and work down. Write down everything that would make you pause if you were the buyer.

- [ ] I know the age and condition of my roof, furnace, AC, and water heater
- [ ] I've checked for water issues in the basement, attic, and around windows
- [ ] I have documentation for any major repairs or replacements I've done

> 🚩 *Red flag: If there's something you "haven't gotten around to checking" because you're afraid of what you'll find — that's the thing that will cost you the most. Find out now, on your terms.*

Question 3: Do You Know What You'll Actually Walk Away With After Closing?

This is the question that catches people off guard.

You sell your house for $400,000. You owe $200,000 on the mortgage. So you walk with $200,000, right?

Not quite.

Here's what comes out before you see a dime:

- Real estate commission (typically 5–6% split between listing and buyer's agents)
- Closing costs (title insurance, transfer taxes, recording fees — usually 1–2%)
- Staging and prep ($2,000–$5,000 for most homes, sometimes more)
- Inspection repairs (the stuff the buyer's inspector finds — budget $2,000–$5,000)
- Moving costs ($1,500–$5,000 depending on distance and volume)

On a $400,000 sale, that's roughly $30,000–$40,000 in total costs. So your net is closer to $160,000 — not $200,000.

I'm not telling you this to discourage you. I'm telling you because the sellers who get into trouble are the ones who spent the $200,000 in their head before they understood the math.

Run your numbers. Use our equity calculator to get a realistic estimate of what you'll walk away with. It takes two minutes and it's more honest than the mental math you've been doing.

- [ ] I've calculated my estimated net proceeds including all selling costs
- [ ] I know my current mortgage payoff amount (not just the balance — call your lender for the payoff figure)
- [ ] I've budgeted for staging, prep, and inspection repairs

> 🚩 *Red flag: If you're counting on every dollar of your equity to fund your next purchase, you haven't left room for what actually happens during a sale. Run the real numbers first.*

Phase 2: The Strategy

Question 4: Is the Market Working for You or Against You Right Now?

The Twin Cities market isn't one market. It's dozens of micro-markets, and they don't all move the same way.

In a recent spring market, a well-priced home in Southwest Minneapolis could get multiple offers in a weekend. That same season, a comparable home in an outer suburb might sit for 45 days. Same metro. Very different realities.

Here's what drives your local market:

- Inventory: How many homes like yours are for sale near you right now? Fewer = your advantage. More = buyers have choices.
- Days on market: Are homes selling in a week or sitting for a month? This tells you everything about buyer urgency.
- Sale-to-list ratio: Are people getting asking price, above, or below? If comps are selling at 97% of list, pricing at 105% isn't a strategy — it's a wish.
- Seasonality: In the Twin Cities, spring (March–May) brings the most buyers and the most competition. Summer is steady. Fall slows. Winter is quiet but serious — winter buyers aren't browsing, they're moving.

The mistake sellers make is reading national headlines about "the housing market." National headlines don't matter. What matters is what's happening on your street, in your price range, right now.

Ask an agent for the absorption rate in your neighborhood — how many months of inventory are sitting. Under three months is a seller's market. Over six is a buyer's market. In between is where most of the Twin Cities lives most of the time.

- [ ] I know how many homes comparable to mine are currently listed in my area
- [ ] I know the average days on market for my neighborhood and price range
- [ ] I've looked at what time of year similar homes sell fastest and for the highest price

> 🚩 *Red flag: If you're listing in October because you "want to be moved by the holidays" and your neighborhood typically sits 60 days in the fourth quarter — you're fighting the calendar. Know what season you're walking into.*

Question 5: What's Worth Fixing Before You List — And What's Money Down the Drain?

I've watched sellers spend $50,000 on a kitchen renovation before listing and get maybe $15,000 of it back. I've also watched a seller spend $800 on paint and landscaping and add $10,000 to their sale price.

The difference? One seller paid for their taste. The other paid for perception.

Here's the hierarchy of what matters, in order:

1. Safety and function (fix these): Anything that could fail an inspection or scare a buyer at first glance. Leaky roof, electrical issues, plumbing problems, broken HVAC, water damage. These aren't optional. They will surface. Fix them now or pay more later.

2. The first impression (invest here): Fresh paint (neutral tones — agreeable gray, accessible beige, white dove), clean or replaced flooring, trimmed landscaping, power-washed exterior, a clean entryway. This is where your money works hardest. A buyer decides how they feel about your house in the first 30 seconds.

3. Cosmetic refresh (smart spending): New cabinet hardware, updated light fixtures, clean grout, fresh caulk, deodorized carpets. Small investments that make a house feel maintained. Together, they signal care.

4. Major renovations (skip these): New kitchen, master bath gut, adding a bathroom, finishing a basement. You will almost never recover the full cost. The buyer either won't pay for your choices or will want to redo them themselves anyway.

The $5,000 that makes your house look loved will outperform the $50,000 that makes it look renovated every time.

- [ ] I've walked through my house as a stranger would and noted every "that's going to show up on the inspection" item
- [ ] I have a budget for pre-listing prep and I've prioritized it: safety > first impression > cosmetic > nothing left for the kitchen reno
- [ ] I've gotten at least one opinion from someone who will be honest, not just someone who will be nice

> 🚩 Red flag: *If your pre-listing budget is going toward the new kitchen you always wanted instead of the roof the buyer's inspector will flag — you're spending for you, not for the sale. That's fine if you're staying. It's expensive if you're leaving.*

Question 6: Are You Prepared for the First 2 Weeks to Determine Everything?

This is the one most sellers don't know. And it's the one that matters most.

When your house hits the market, the first 14 days are everything. Buyers who have been watching your neighborhood get an alert the moment your listing goes live. They've already seen everything else. They know the market. They're ready.

In the Twin Cities, those first two weeks generate the most showings, the most interest, and typically the strongest offers. If you're priced right and presented well, you'll know within 14 days.

After that, things slow down. Not because your house got worse — because the buyers who were ready already saw it. The ones coming through in week three and four are newer to the market, less urgent, and more comparison-oriented.

By week four, agents start wondering: "What's wrong with it?" Even if nothing is wrong. The perception shifts.

This is why pricing is so critical. If you list too high, you miss the window. The serious buyers compare you to homes priced correctly and move on. By the time you reduce, those buyers are under contract elsewhere.

The two strategies:

- Price at market value — maximize your chance of a strong offer in the first two weeks
- Price slightly below market — create competition and multiple offers (works in low-inventory areas; risky if inventory is high)

Either way, the strategy has to be intentional. "Let's try high and see what happens" isn't a strategy. It's how you become a stale listing.

- [ ] I understand that the first 14 days are the most critical period for my listing
- [ ] My pricing strategy is based on comps and market data, not what I "want to get"
- [ ] I have a plan for what happens if we don't get offers in the first two weeks

> 🚩 *Red flag: If your agent says "we can always reduce later" — that's the most expensive sentence in real estate. Every day you sit overpriced is a day you're losing the buyers who matter most.*

Question 7: Does Your House Photograph Like It Deserves Your Asking Price?

Your listing photos are the first showing. Not the open house. Not the first walk-through. The photos.

Over 90% of buyers start their search online. They scroll through dozens of listings on their phone while waiting in line at the grocery store. Your house has about three seconds to make them stop scrolling. If the photos don't do that, they never schedule a showing.

This isn't about having a nice camera. It's about understanding what the camera sees versus what your eye sees.

What your eye sees: A cozy living room where you've spent 15 years building a life.

What the camera sees: Too much furniture, personal photos on every surface, a wall color that reads differently in photos, and a lamp that creates a weird shadow.

The difference between "clean" and "staged" is real. Clean means you tidied up. Staged means someone removed everything that doesn't help the room photograph and show well.

Professional photography is non-negotiable in this market. Not your phone. Not your friend with a "nice camera." A real estate photographer who knows how to shoot interiors — lighting, angles, composition. In the Twin Cities, this costs $200–$400 and it can be the difference between a bidding war and sitting.

And if you're selling in winter — which happens in Minnesota more than most markets — photos that show the exterior in spring or summer (shot in advance or with good lighting) matter even more. A snowbank covering half your siding doesn't photograph the way you want it to.

- [ ] I've budgeted for professional real estate photography
- [ ] I've depersonalized and decluttered to the point where the house photographs as a product, not a home
- [ ] I've considered the season and how my home's exterior will present

> 🚩 *Red flag: If your plan is "I'll just take some photos with my phone and see how it goes" — you're leaving money on the table before the first buyer walks through the door.*

Phase 3: The Human Side

Question 8: Can You Detach From This House Long Enough to Sell It?

This is the hardest question on the list. And the one most people skip.

You raised people in this house. You painted that room when you brought your first baby home. You built that deck over a long weekend and drank a beer sitting on it every summer evening for a decade. Your dog is buried under the oak tree.

I know. I've heard it all. And I respect every bit of it.

But here's the truth: none of that adds a dollar to your appraised value. The buyer doesn't see your memories when they walk through. They see the scuffed baseboards you stopped noticing in 2012. They see the bathroom that felt charming when you moved in and now reads "needs updating." They see a house, not a home.

The hardest part of selling isn't the paperwork or the negotiations. It's the moment you have to stop seeing it as yours and start seeing it as a product.

That doesn't mean you don't care. It means you're separating what the house means to you from what it's worth to someone else.

The sellers who struggle most are the ones who can't make that separation. They price emotionally. They reject reasonable offers because they feel insulted. They fight the staging advice because "this is how we live." They take inspection requests personally.

I've pushed staging advice that was wrong before — I'll own that. But one time, a seller refused to remove a wall of family photos because "this house has love in it." I understood. But the buyers couldn't see the house — they could only see the people who lived there. The photos came down on a Thursday. Offers came that weekend.

It's not your home anymore. It's your listing. That shift — getting there mentally before the sign goes in the yard — is what separates sellers who move on well from sellers who stay on the market for months nursing a grudge.

- [ ] I can walk through my house and see it as a buyer would — noticing what needs attention, not what I'm proud of
- [ ] I'm prepared to depersonalize the space (photos, collections, personal items) for photography and showings
- [ ] I've talked to someone I trust about whether I'm actually ready to sell — not just ready to list

> 🚩 *Red flag: If the thought of a stranger walking through your house makes you angry instead of ready — you might not be detached enough to negotiate well. That's not weakness. That's human. But it is something to sort out before you list.*

Question 9: What's Your Plan If the First Offer Is Insultingly Low?

Every seller gets one. The lowball. The offer that makes you wonder if the buyer even looked at the house or just threw a dart at a number.

Here's what I want you to know: a low first offer is not an insult. It's a data point. How you respond to it matters more than how you feel about it.

I've seen sellers kill deals over ego. The offer came in $30,000 under list and the seller was so offended they refused to counter. The house sat for two more months. They ended up accepting an offer $40,000 under their original list price — from a different buyer, after two price reductions.

The first seller who walked away got more money. The second one didn't. The only difference was the first one swallowed their pride and countered.

Have a walk-away number before you list. Not the list price — the actual lowest number you'd accept to make the move worth it. Write it down. Put it in a drawer. Don't look at it during negotiations. But know it exists.

That number should be based on your real financial needs — what you need for the next purchase, the moving costs, the closing costs. Not on what you feel your house "deserves."

And know this: the first offer is often the best offer. Not always, but often. That buyer was watching and waiting. They had alerts set. They moved fast because they liked the house. If they came in low, it might be strategy — not disrespect.

Counter. Always counter. Even if it's barely below list. The conversation is the thing.

- [ ] I have a real walk-away number based on financial needs, not emotion
- [ ] I understand that a low offer is a starting point for negotiation, not an insult
- [ ] I've committed to countering every offer, even the ones that make me angry

> 🚩 *Red flag: If you don't know your walk-away number before you list, you'll negotiate in the moment — and in the moment is where sellers make emotional decisions that cost them money.*

Question 10: Do You Know Where You're Going Next — Or Are You Selling Into a Vacuum?

Selling is only half the equation. The other half — where you're going — is where things get complicated.

In the Twin Cities, the buy-sell timing trap catches people every year. Here's how it goes:

You list your house. It sells fast — great. Now you have 45 days to find your next home, negotiate, inspect, and close. In a market with limited inventory. Where homes in the neighborhoods you want are going in a weekend.

Panic buying is real. And it's how people end up in a house that was "the best available option" instead of the right one.

Your options, in plain English:

- Sell first, then buy. You know exactly what you're working with financially. But you might need temporary housing. In the Twin Cities, short-term rentals are expensive and hard to find. Factor that in.
- Buy first, then sell. Smooth transition, no gap. But you're carrying two mortgages, and if your current home sits, the pressure mounts. Bridge loans exist but they're not cheap.
- Contingent offer. You make an offer on your next home contingent on selling your current one. In a competitive market, sellers often pass on contingent offers. Works better when inventory is high.
- Negotiate a rent-back. You sell, but negotiate to stay in your current home for 30–60 days after closing while you find your next place. This is common in the Twin Cities and solves the gap problem — if the buyer agrees.

The point isn't which strategy is best. The point is: have one. Before you list.

I've worked with sellers who listed because the market was "hot" and then realized they had nowhere to go. That's not a strategy. That's a fire drill.

- [ ] I know where I'm going next — at least generally (neighborhood, price range, timeline)
- [ ] I've explored my options for bridging the gap between selling and buying
- [ ] I've talked to a lender about what I qualify for on my next purchase, assuming my current home is sold

> 🚩 *Red flag: If your plan is "we'll figure it out after it sells" — the two most stressful months of your life are the ones between accepted offer and closing on your next home. Figure it out first.*

Phase 4: The Reality Check

Question 11: Are You Choosing an Agent Who Tells You What You Want to Hear — Or What You Need to Know?

There's a practice in this industry called "buying the listing." Here's how it works:

You interview three agents. Two say your house is worth about $380,000. The third says $425,000. You list with the third because — $425,000! That's $45,000 more.

Six weeks later, no offers. Two price reductions. You end up selling for $375,000 — less than what the honest agents told you in the first place.

The agent who bought your listing got a commission. You lost time, money, and momentum.

This happens all the time. And it's understandable — you want to believe the higher number. But the agent who tells you what you want to hear isn't doing you any favors. They're doing themselves a favor.

What to actually ask during listing presentations:

- "What's your pricing strategy and what data is it based on?"
- "How many homes have you sold in my specific neighborhood?"
- "What happens if we don't get offers in the first two weeks — what's the plan?"
- "Can I see your marketing plan — not a template, my house?"
- "What did the last three sellers you worked with say about the experience?"

The right agent isn't the one with the highest number. It's the one who shows you the comps, explains the market, and tells you what you need to hear — even when it's not what you were hoping for.

If you want the honest version, that's what I do.

I'd rather lose a listing than lie to a seller about what their home is worth. Because the market always tells the truth eventually. I'd rather you hear it from me first.

- [ ] I've interviewed at least two agents and compared their pricing rationale
- [ ] I've asked hard questions about strategy, not just heard the pitch
- [ ] I'm choosing based on honesty and track record, not the highest suggested list price

> 🚩 *Red flag: If every agent you interview gives you a different price and you're picking the highest one — you're being bought. Ask yourself why one agent sees $50,000 more value than the others. If they can't explain it with comps, it's not real.*

Question 12: If Your House Sat for 60 Days With No Offers, Would You Still Be Glad You Listed?

This is the gut-check question. The one that cuts through everything.

If your answer is "yes, I need to sell" — you're ready. You've thought about the timing, the finances, the logistics, and the emotional weight of it. You might not have every detail figured out, but you know why you're selling and the answer is strong enough to carry you through the process.

If your answer is "no" or "I don't know" — that's not a failure. That's information. It might mean the timing isn't right. It might mean you're not emotionally ready. It might mean you haven't thought through the next step.

I've seen sellers list because the market was "hot" and regret it. I've seen sellers wait a year and list when the market was "slow" and have a great experience. The difference wasn't the market. It was readiness.

Selling a home is a life event, not just a transaction. It's wrapped up in identity, memory, relationships, and what comes next. The sellers who have the best outcomes aren't the ones who timed the market perfectly. They're the ones who knew — really knew — they were ready.

So answer this one honestly. Sit with it. Talk to someone you trust.

If you're ready — let's go. If you're not — that's okay too. The market will be here when you are.

- [ ] I can answer this question without hedging
- [ ] I've talked to someone I trust about whether the timing is right
- [ ] I know my "why" — the real reason I'm selling — and it's strong enough to carry me through the hard parts

> 🚩 *Red flag: If you can't answer this one, don't list yet. Take a month. Think it through. A listing that starts uncertain usually ends poorly. The best sales happen when the seller is decisive — and you can't be decisive if you're not sure you want to be doing this.*

Want This Offline?

Prefer something you can print and work through with a pen in hand? The PDF version includes all twelve questions, expanded analysis, and a self-scoring rubric.

Download the Seller Self-Audit (PDF) →

Or if you want to talk through where you are in the process:

📧 Chris@LakesAreaRealty.com

Want to know what you'll walk away with? Run your numbers through our equity calculator before you talk to anyone.

Chris Deutsch has sold Twin Cities real estate since 2001. He specializes in honest conversations about what your home is worth — not what you want to hear.

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Questions I hear the most

How accurate is my Zestimate compared to what my home will actually sell for?

Zestimates are a starting point, not a pricing strategy. In the Twin Cities, they're often off by 5–15% depending on the neighborhood, recent sales activity, and how unique your home is. The only way to know what your home is worth is to look at what similar homes near you have actually sold for in the last 90 days — and then adjust for condition, updates, and current inventory. A good agent will show you those comps and explain the gap between what you see online and what a buyer's appraiser will actually calculate.

What should I fix before selling and what's a waste of money?

Fix anything a buyer's inspector will flag — that's safety issues, water damage, roof problems, and anything that doesn't work. A fresh coat of neutral paint, clean grout, and decluttering will do more for your sale price than a $50K kitchen renovation you'll never recover. The rule of thumb: if it makes the house feel maintained, do it. If it makes the house feel fancy, skip it — the next buyer has different taste anyway.

When is the best time to list a house in the Twin Cities?

Spring (March through May) historically sees the most buyer activity and the highest sale prices in the Twin Cities market. But 'best' depends on your situation. Spring means more competition from other sellers. Late fall and winter listings face fewer buyers but also fewer competing homes, and winter buyers tend to be more motivated. The worst time isn't a season — it's when you're not ready.

How do I choose the right listing agent?

Ask them what price they'd list at — and why. If they just agree with whatever number you want, that's a red flag. A good agent will show you the comps, explain the market, and tell you what you need to hear even when it's not what you want to hear. Also ask: how many homes have they sold in your specific neighborhood? How do they handle the first-two-weeks strategy? What happens if it doesn't sell in 30 days?

Why do the first two weeks matter so much?

In the Twin Cities market, most serious buyers have alerts set up and will see your listing within hours of it going live. The first 14 days generate the most showings, the most interest, and usually the strongest offers. After that, your home becomes 'stale' — agents and buyers start assuming something is wrong with it, even if nothing is. Pricing right from day one is the single most important decision you'll make.

When you're ready to talk it through

One question or the whole plan — either way, no clock running.

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