

 Your Boomer Broker

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P O R T L A N D   M E T R O   A R E A

# The Complete Home *Seller's* Guide

Expert strategies to prepare, price, and sell your home for the best possible outcome — from someone who's been in your shoes.

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Each section includes practical action items and Portland-specific market insight.

## INTRODUCTION

## Why I Wrote This Guide

After 25 years in our home, my wife and I faced the same decision you're considering now. We'd built it on a shoestring budget, and the home showed its age — two kids, a Labrador and two cats will do that. The kitchen, baths, and carpet were all original, so we decided to do some updating before going on the market. What started as a small-scale renovation turned into something much bigger and far more expensive than we planned. This was years before I worked in real estate, and frankly, we did not understand the economic realities of renovating a home before selling.

Long story short, we went through three contractors and invested far more in the house than we should have.

What I know now that I didn't know then is that many upgrades don't generate a positive return on your investment — you need to be selective about which improvements you invest in.

When the work was finished, the house looked great and we were ready to go on market. Then the 2008 market crash hit. Given the prevailing market conditions, it was impossible to sell the home and recoup our investment. In the meantime, we had relocated and ended up renting out the property and waited for the market to change.

That experience is why I specialize in working with homeowners who've been in their homes for years. I know what it feels like to leave the home where you've raised your family. I understand the physical and emotional challenges involved when you move to a new home. Most importantly I know what works.

*Early preparation is the single biggest factor in what your home sells for. It's not luck — it's strategy.*

JAMES BRADLEY, PRINCIPAL BROKER

The right preparation is the single biggest difference between a home that sells well and one that sits. That's not a sales pitch — it's what I see consistently when sellers invest the time to get ready versus rushing to market.

### WHAT YOU'LL LEARN

This guide covers five critical areas: developing your selling strategy, making smart home improvements, pricing with precision, understanding the selling process, and

planning your next move. Each section includes practical action items and Portland-specific market insight.

## Why Preparation Matters

The numbers tell the story:

**90%** of buyers start their search online — your first showing is a screen

**5** critical steps from preparation to closing day

### HOW TO USE THIS GUIDE

Start with the section most relevant to where you are right now, but remember — each step builds on the others. Use the checklists. Bookmark the pages that matter most. Come back to it as your plans take shape.

## SECTION 01 — DEVELOPING YOUR STRATEGY

# The Foundation for a Successful Sale

Every home sale involves balancing two priorities: getting the best financial outcome and managing the stress of a major life change. Before diving into specific tasks, it pays to step back and get clear on your priorities, timeline, financial picture, and current market conditions. When all four align, you can move forward with confidence. When they don't, it's worth adjusting your plan before you commit — not after.

The sellers who get the best results are the ones who start with a clear plan and give themselves enough time to execute it well.

## Your Priority Assessment

Before you list, consider how important each of these factors is to your situation. Your answers shape every decision that follows — from pricing strategy to improvement investments to the approach we take together.

### FINANCIAL GOALS

What's your minimum acceptable price? How much are you willing to invest in improvements? What are your monthly carrying costs if the sale takes longer than expected?

### TIMELINE

When do you want to be in your next home? Is your timeline flexible? Are there external deadlines like a new home purchase, retirement date, or lease start?

### MARKET AWARENESS

What are comparable homes selling for in your area? How long are they taking to sell? What does your competition look like — and how does your home compare?

### DECISION ALIGNMENT

Are all decision-makers on the same page about goals, timing, and flexibility? Misalignment here causes more problems during a sale than any market condition.

## Typical Home Sale Timeline

The biggest mistake sellers make is not giving themselves enough time. Rushed preparation costs money and increases stress.

**PHASE 1**  
Weeks 1–6

**Pre-Listing Preparation**

Improvements, repairs, decluttering, staging, professional photography. This is where the real value is created.

**PHASE 2**

Weeks 7–14

**Active on Market**

Marketing launch, showings, open houses, feedback collection. We manage the process — you maintain the home.

**PHASE 3**

Weeks 15–20

**Under Contract to Close**

Inspections, appraisal, negotiations, final walkthrough, signing. The finish line is in sight.

*The sellers who get the best results give themselves time. A two-week rush to market almost always leaves money on the table.*

JAMES BRADLEY

**SECTION 1 ACTION ITEMS**

Complete your priority assessment. Research comparable home sales in your area. Create a realistic improvement budget. Set your target listing date. Establish your minimum acceptable price. Discuss plans with all decision-makers.

## SECTION 02 — PREPARING YOUR HOME

## Smart Improvements That Pay You Back

Not all home improvements are equal. Some deliver multiples of their cost at closing. Others are money pits that buyers won't notice or value. The key is knowing the difference — and investing where the return is highest.

In the Portland market specifically, buyers are looking for updated kitchens and bathrooms, fresh neutral paint, solid flooring, and strong curb appeal. You don't need a full renovation — strategic, targeted improvements consistently outperform expensive overhauls.

### Portland Home Improvement ROI

The table below ranks common pre-sale improvements by their general return on investment, based on national data from the Zonda Cost vs. Value Report and the NAR/NARI Remodeling Impact Report. For Portland-specific figures, visit [costvsvalue.com](http://costvsvalue.com).

IMPROVEMENT	EXPECTED RETURN
Garage door replacement	High
Steel entry door replacement	High
Interior paint (whole house, neutral tones)	High
Landscaping and curb appeal	High
Professional staging	High
Minor kitchen refresh (hardware, counters, cabinet refacing)	Moderate to High
Bathroom update (fixtures, vanity, tile)	Moderate
Flooring replacement (LVP or refinish)	Moderate
Major kitchen renovation	Low to Moderate
Major bathroom renovation	Low to Moderate

Sources: Zonda/JLC Cost vs. Value Report (2025), NAR/NARI Remodeling Impact Report (2025)

## The Decluttering Advantage

Here's the truth many sellers ignore decluttering isn't about making your home look nice. It's about making it look bigger, brighter, and easier for buyers to imagine themselves living there. Every personal item you remove makes the space feel more spacious and the home more move-in ready.

Start with one room at a time. Pack seasonal items, personal collections, and anything you won't need in the next three months. Rent a storage unit if you need to — the cost is a fraction of what a cluttered home costs you in lost buyer interest.

*Buyers don't see past clutter. They see a smaller house with less storage. Every box you remove adds perceived square footage.*

JAMES BRADLEY

## Professional Deep Cleaning: The Best Money You'll Spend

If there's one investment every seller should make, it's hiring a professional cleaning crew to deep clean the entire home — carpets, windows, surfaces, appliances, everything visible. The cost is minimal compared to staging or improvements, and the impact is immediate.

A deep-cleaned home tells buyers this place has been well cared for. No one is offended by a clean house. It's one of the few things in real estate that has no downside.

Here's the practical reality: when you're getting ready to move, you've got a thousand tasks on your plate. Adding a thorough deep cleaning to your personal to-do list — along with the equipment and time required to really do the job — is something most sellers never get to. They run out of time and energy. Hiring a professional crew takes it off your list entirely and delivers a better result than most of us can achieve on our own.

## A Note About Pets

This is a sensitive topic, but it's too important to skip. If you've lived in your home for years with dogs or cats, there's a strong chance you've become immune to any pet odor in the house. That's natural — it happens to everyone. But a buyer walking into your home for the first time will notice it immediately.

Pet odor is one of the most common deal-breakers in residential real estate. In some cases, buyers won't even step inside the front door. Carpets, upholstery, and drapes absorb odors over time, and a surface cleaning often isn't enough. Before we go on market, we'll do an honest assessment together. If pet odor is present, we'll put together a plan to address it — whether that means professional carpet cleaning, carpet replacement, or other remediation. It's better to address it head-on than to lose buyers before they've seen the rest of the house.

### **Staging: It Works — But You Don't Have to Go All-In**

The data is clear: according to NAR's 2025 Profile of Home Staging, 83% of buyers' agents said staging helped buyers picture themselves living in a home. Staged homes tend to sell faster and for stronger offers.

That said, professional staging isn't the only path. The most impactful things you can do cost little or nothing: remove personal photos and collections, ensure every room has a clear purpose, neutralize bold paint colors, and let in as much natural light as possible. A clean, depersonalized home photographs better and shows better — and that matters when most buyers form their first impression on a screen.

If professional staging is in your budget, focus on the living room, kitchen, and primary bedroom — those are the three rooms buyers care about most. If it's not, a thorough declutter and a few strategic updates can accomplish much of the same effect.

*Source: National Association of Realtors, 2025 Profile of Home Staging (nar.realtor)*

### **Pre-Listing Inspections**

One of the smartest moves you can make is ordering your own inspection before listing. It costs \$400–\$700 and eliminates the biggest source of deal-killing surprises.

The real value is strategic: a pre-listing inspection lets you identify potential deal-breakers before a buyer does. Issues like an aging roof, outdated electrical, water intrusion, mold, or a failing HVAC system can derail a transaction or trigger aggressive renegotiation. When a buyer's inspector uncovers a major issue, you didn't know about, you're negotiating from a position of weakness — scrambling to respond with limited information and a closing deadline bearing down on you.

When you know about an issue upfront, the dynamic changes completely. You can address it before listing, or you can price the home accordingly and disclose it with confidence. Either way, you've taken away a buyer's strongest negotiation leverage.

There's a significant difference between a buyer discovering a 20-year-old roof during their inspection and you disclosing upfront that the roof has an estimated seven-year remaining life and the home is priced to reflect that.

In Portland, buyers' inspectors routinely examine roofing, HVAC systems, plumbing, electrical, foundation, and look for signs of water intrusion or mold. Having our own inspection report ready demonstrates transparency, puts us in control of the narrative, and reduces the chance of last-minute renegotiations that can cost you far more than the inspection itself.

### **Professional Photography and Marketing**

Your home's online presence sets the stage for everything that follows. In today's market, buyers decide whether to schedule a showing based on what they see on their screen — and they make that decision in seconds. Without compelling photos, you don't get traffic. Without traffic, you don't get offers.

We invest heavily in professional photography for every listing. Depending on the property, that may include wide-angle interior photography, twilight exterior shots, drone photography to showcase the lot and neighborhood, video walkthroughs, and 3D virtual tours. This isn't an area where we cut corners — it's one of the highest-return investments we make on your behalf.

But photography is just one part of a comprehensive marketing strategy. During our initial consultation, I'll walk you through a detailed marketing presentation that covers everything from our property analysis and pricing strategy to the full media package — world-class photography, video tours, virtual walkthroughs, professional signage, and first-class print materials. It also outlines exactly where your home will be marketed, including major real estate platforms and, for higher-value properties, premium publications. This presentation gives you a clear picture of the plan before we execute it — so you know exactly what we're investing in and why.

#### **SECTION 2 ACTION ITEMS**

Walk through your home with fresh eyes and note needed repairs. Get contractor estimates for your top improvement priorities. Begin decluttering one room at a time. Hire a professional cleaning crew for a deep clean. Address any pet odor issues before listing. Research staging options (professional or DIY). Schedule a pre-listing home inspection. Address any safety or code compliance issues immediately.

## SECTION 03 — PRICING YOUR HOME RIGHT

## The Art and Science of Strategic Pricing

Pricing is where most sellers go wrong. It's natural to think your home is worth more than the market says — you've invested years of care, improvements, and memories into it. But buyers don't pay for your memories. They pay for what the market supports.

The right price generates competition. The wrong price generates silence. And in real estate, silence is expensive.

*Price it right and let the market come to you. Overprice it and you'll be chasing the market down.*

JAMES BRADLEY

### How The Portland Metro Market Works

Portland Metro's real estate market has distinct micro-markets. A home in Beaverton prices differently than one in Lake Oswego or Tigard. The Comparative Market Analysis (CMA) we prepare will focus tightly on your specific neighborhood, not broad metro averages.

Key factors that influence pricing in Portland include the perceived strength or direction of the neighborhood, school district boundaries, lot size, access to amenities, walk scores, transit lines, and the condition of surrounding homes. A good CMA accounts for all of these — not just square footage and bedroom count.

### Understanding Today's Market

If you've owned your home for 10 or 15 years, you've had a remarkable run. The combination of historically low interest rates and extremely limited inventory created a perfect storm of buyer competition that drove prices in virtually every market to unprecedented levels.

The challenge is that many sellers look back at that period and assume it's still the norm. It's not. We're in a more balanced market now, and conditions can shift month to month based on season, inventory, interest rates, the strength of the local economy, and what's happening in your specific neighborhood. What a similar home down the street sold for six months ago does not guarantee your home will sell at, above, or below that number today. The market moves that quickly.

## The Market Sets the Price

The market price of a home is ultimately determined when a willing buyer and a willing seller agree on fair market value. That number is shaped by the competition, the interest rate environment, buyer confidence, and the size of the active buyer pool at your price point at that point in time.

When we go on market, the first two weeks tell us almost everything we need to know. If we're seeing buyer traffic and showing activity, we know the home is priced within the market. If the market is active around us but we're not getting traction, that's valuable information — and we'll work together to figure out whether it's a condition issue, a pricing issue, or something else entirely.

The sellers who get the best outcomes are the ones who stay flexible and respond to what the market is telling us. Our job together is to read those signals honestly and make smart adjustments when the data calls for it.

## The Cost of Overpricing

Overpricing doesn't just mean waiting longer to sell. It actively works against you. Here's why:

### DAYS 1-14

Your listing is new and gets maximum visibility. Every active buyer sees it. This is your best window for generating offers and competition. If you're overpriced, these buyers move on to better-priced homes.

### DAYS 15-45

Buyer interest drops sharply. Your listing is no longer new in the system. The agents who showed it in week one have already told their clients it's overpriced. You're now waiting for a new buyer who hasn't seen it yet.

### DAYS 45+

Your home becomes stigmatized. Buyers and agents assume something is wrong. Price reductions at this point often need to go below where you should have

started, because you're now compensating for the perception that the home has been sitting.

## The Psychology of Buyer Search

Buyers search in price brackets. If your home is worth \$525,000 but you list at \$550,000, you're invisible to every buyer searching \$475,000–\$525,000 — your most likely buyers. Instead, you're competing against homes that offer more at \$550,000. Strategic pricing means being at the top of the right bracket, not the bottom of the wrong one.

## Understanding Broker Compensation

Following the 2024 National Association of Realtors settlement, how agents get paid has changed. Buyer broker compensation is no longer automatically offered through the MLS. As a seller, you'll want to understand your options and make an informed decision about whether to offer buyer broker compensation, how much, and how it factors into your net proceeds.

During our consultation, we'll walk through the specifics together and make a decision that attracts qualified buyers while protecting your bottom line. This is one of the first conversations we'll have.

### SECTION 3 ACTION ITEMS

As part of our work together, we'll prepare a detailed Comparative Market Analysis focused on your specific neighborhood — not broad metro averages. We'll walk through the active, pending, and sold comparables together so you can see exactly where your home fits in the current market. From there, we'll discuss pricing strategy — not just a number, but the reasoning behind it — and identify an appropriate price range for your home. We'll also review broker compensation options and their impact on buyer traffic. And because one of the first questions every seller has is “how much will I walk away with,” we'll prepare an estimated net proceeds statement so you have a clear picture of your bottom line before we go on market.

## SECTION 04 — THE SELLING PROCESS

# What to Expect from Listing to Closing

Once your home hits the market, the process moves through distinct phases. Knowing what to expect at each stage removes the guesswork and helps you make better decisions under pressure.

**STAGE 1**  
Week 1**Marketing Launch**

Professional photos go live; your listing appears on MLS, Zillow, Redfin, and hundreds of syndicated sites. We blitz the market with social media campaigns, email blasts to agent networks, and targeted digital advertising.

**STAGE 2**  
Weeks 1–2**Showings and Open Houses**

Buyers and their agents will schedule private showings and attend open houses. Always keep your home show-ready. We collect and relay feedback after every showing.

**STAGE 3**  
Weeks 2–4**Offers and Negotiations**

Offers come in writing. We review each one together — not just price, but contingencies, financing strength, timeline, and flexibility. Counteroffers are normal. Multiple offers are ideal.

**STAGE 4**  
Week 4–5**Inspections and Due Diligence**

The buyer conducts inspections. Common requests include general home inspection, sewer scope, radon testing, and pest inspection. Negotiation of repair requests is standard.

**STAGE 5**  
Weeks 5–6**Appraisal and Financing**

The buyer's lender orders an appraisal to confirm the home's value supports the loan. This is usually routine if priced correctly. The lender finalizes the buyer's mortgage approval.

**STAGE 6**  
Week 6–8**Closing**

Final walkthrough, signing documents, transfer of keys. In Oregon and Washington, closing is handled by escrow. Before we reach this stage,

you'll already have a detailed estimate of your net proceeds so there are no surprises at the signing table.

## Securing Your Valuables

Before your first showing, take time to secure valuables. Jewelry and prescription medications should go with you in your go bag every time you leave for a showing. Firearms, camera equipment, and other high-value items should be stored out of sight and locked away if possible. Open houses bring foot traffic from people you don't know — it's not about assuming the worst, it's about being practical.

## Managing Showings

The showing period is the most disruptive part of selling. Keep your go bag ready so you can leave on short notice, establish a cleaning routine you can execute in 15 minutes, and remember that every showing is an opportunity. The more accessible your home is, the faster it sells.

## Evaluating Offers

Price matters, but it's only one piece of the picture. When we evaluate an offer, we look at the full package: purchase price, earnest money deposit, down payment, inspection terms, closing date and whether it aligns with your goals and timeline.

We also look at who's behind the offer. How motivated is the buyer? Is the buyer represented by an experienced agent? That matters — a seasoned buyer's agent means smoother communication and fewer surprises during the transaction. I also vet the buyer's lender directly. A strong local lender who understands Oregon and Washington requirements is far easier to work with than an 800-number operation on the East Coast where your file is one of hundreds. Out-of-state lenders can create real problems — they may not understand local closing requirements, timelines, or documentation standards, and that can put your closing at risk.

In the case of multiple offers, we'll put together a side-by-side comparison highlighting every component so you can see exactly how the offers stack up. We'll talk through the strengths and risks of each one. Ultimately, you choose which offer is best for your situation — my job is to make sure you have the information to make that decision with confidence.

## Inspection Negotiations

Once buyer and seller have agreed to terms, the buyer has 10 business days to complete a home inspection of the property and submit a Buyer Repair Addendum. Based on the results of the inspection, the buyer can request repairs, credits, or a price adjustment to address issues discovered during the inspection. If buyer and seller can't reach agreement, the buyer can terminate the contract.

This 10-day period is the most stressful part of any real estate contract. Both sides have agreed to a deal — you're mentally moving forward — and now you're faced with making repairs, renegotiating the price, or facing the possibility of the buyer walking away. If the buyer terminates, you're back on market and the process starts over.

The buyer's inspector is looking for structural and safety issues — the kinds of things that make a buyer hesitate. In the Portland area, the most common deal-breakers include roof condition, water intrusion in the attic or crawl space, failing HVAC systems, sewer line problems, and mold. Mold is particularly common in the Northwest — a tiny leak in a roof can allow water to seep into the attic, and over time mold can form without anyone knowing it's there.

*The best way to prevent the Buyer Repair Addendum from upending your transaction is to be proactive. A pre-listing home inspection puts you in control of the conversation — not the buyer.*

As a seller, the most effective way to prevent the Buyer Repair Addendum from derailing your transaction is to get a pre-listing home inspection. This enables us to identify potential issues and either repair them before listing or disclose them and account for them in the price. When the buyer's inspection confirms what we've already disclosed, there's nothing to negotiate.

Cosmetic items and normal wear and tear are not reasonable repair requests. A home that's been lived in for 15 or 20 years is going to show its age in places — and we've priced that into the home from the start.

As your listing agent, I negotiate directly with the buyer's agent to work through inspection issues. That's where the experience level on the other side of the transaction matters. An inexperienced agent can read an inspection report on a 1932 bungalow, see a list of items that are completely normal for a home of that age, and panic their buyer

right out of the deal. During the inspection period, I communicate with the buyer's agent — putting the findings in context, explaining what's typical for comparable homes at this price point, and keeping the transaction on track without either side feeling like they're giving something away.

#### SECTION 4 ACTION ITEMS

Prepare your home for photography and showings. Secure valuables and prepare your go bag. Establish a showing routine. Discuss your negotiation priorities before offers arrive. Understand the inspection and appraisal process. Know your closing costs in advance so there are no surprises.

## SECTION 05 — PLANNING YOUR NEXT MOVE

## Coordinating the Sell and the Buy

For most homeowners, selling isn't the end — it's the beginning of what comes next. Whether you're downsizing to a smaller home, moving closer to family, or relocating to a new area, coordinating the sale of your current home with the purchase of your next one requires planning.

### Sell First, Buy First, or Simultaneously?

Each approach has trade-offs. Selling first gives you the strongest negotiating position as a buyer (no contingencies, clear timeline, cash in hand) but may require temporary housing. Buying first eliminates the stress of finding your next home under deadline pressure but means carrying two mortgages temporarily. Simultaneous transactions are ideal but require precise coordination.

Most of my clients who've lived in their homes for many years are in a strong equity position, which opens options like bridge financing, extended closings, or rent-back agreements. We'll figure out which approach fits your situation.

### Planning What Comes Next

Most of my clients are thinking about their next home long before they list their current one — and that's smart. Whether you're looking to stay in the Portland Metro area, move closer to family, or explore something entirely different, we'll talk through your options as part of our work together.

For a closer look at communities and neighborhoods that are popular with homeowners in your situation, visit [yourboomerbroker.com](http://yourboomerbroker.com).

### Right-Sizing, Not Just Downsizing

Many of my clients discover that downsizing isn't really the right word. What they're doing is right-sizing — finding a home that fits the life they're living now, not the life they were living 20 years ago. That might mean fewer bedrooms but a bigger kitchen. A smaller yard but a better location. Less square footage but higher quality finishes. It might mean finally having the workshop you've always wanted but never had space for, or a dedicated art studio, or a main-floor master suite. Right-sizing isn't about settling for less — it's about investing in what matters to you at this stage.

**SECTION 5 ACTION ITEMS**

Decide on your approach: sell first, buy first, or simultaneously. Research neighborhoods that match your lifestyle priorities. Explore financing options including bridge loans and rent-back agreements. Start visiting potential neighborhoods before your home goes on the market. Consider what right-sizing means for you specifically.



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# Ready to Talk About Your *Home*?

Whether you're ready to list next month or just starting to think about it, I'm happy to have an honest conversation about your options. No pressure. No obligation. Just clear information to help you make the best decision for your situation.

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