

The Northern Colorado Home Seller's Guide

How to price, prepare and sell your home in Longmont, Frederick, Firestone, Boulder, Fort Collins and the surrounding towns, from the New Horizons Real Estate Team.

The 8 Steps to Selling Your Home

Step	What happens	Tip
1. Plan	Set your goals, timeline and next move; check your mortgage payoff	Decide early if you need to buy before you sell
2. Price	A comparative market analysis of recent sales, active and pending competition	The first two weeks on the market bring the most attention
3. Listing agreement	Sign a written agreement with your listing agent	Ask exactly what services and compensation it covers
4. Prepare	Repairs, decluttering, cleaning, staging and curb appeal	Fix what buyers' inspectors will flag first
5. Market	Photos, listing description, MLS and online exposure	Make the first photo the best room or the exterior
6. Offers	Compare price, financing, concessions and deadlines	The highest price is not always the strongest offer
7. Under contract	Inspection, appraisal, title and loan deadlines	Keep the home show-ready until conditions are met
8. Closing	Final walkthrough, signing, payoff and proceeds	Keep homeowner's insurance until the sale closes

Why sellers choose New Horizons: Matthew Starr spent 15 years as an air traffic controller and negotiated with the FAA on behalf of the National Air Traffic Controllers Association. He is an expert in contracts and reviews every term, deadline and contingency with you before you sign.

Pricing Your Home Right

Price is the single biggest factor in how fast a home sells and for how much. In Northern Colorado, a few miles can change values, and new construction in towns like Frederick, Firestone and Johnstown competes directly with resale homes. A good pricing analysis looks at:

- **Recent sales** of similar homes nearby, adjusted for size, condition, lot and upgrades
- **Active and pending listings**, which are the homes buyers will compare yours to right now
- **New construction** pricing and builder incentives in your area
- **Days on market and price reductions**, which show how buyers are responding
- **Season and interest rates**, which shift how many buyers are shopping

Online estimates are a starting point, not a price. They can't see your updates, your view or the condition of the home. Overpricing usually costs sellers more in the end: the home sits, and buyers start asking what's wrong with it.

What It Costs to Sell in Colorado

Cost	What to know
Agent compensation	Negotiable and set in your written listing agreement. Ask what it covers.
Owner's title insurance	In Colorado the seller customarily pays for the buyer's owner's title policy. Confirm in your contract.
Closing and title fees	Your share of closing, recording and related fees, set by the title company and the contract.
Mortgage payoff	Your remaining loan balance plus interest to the payoff date; ask about any prepayment penalty.
Property taxes	Colorado taxes are paid in arrears, so sellers usually credit the buyer for taxes owed for the current year to the closing date.
HOA and metro district	Status letters, document fees and any transfer fees your HOA charges.
Repairs and concessions	Inspection repairs, credits, or concessions such as a rate buydown or closing cost help.

Not counting agent compensation, Colorado sellers' closing costs often run roughly 2% to 3% of the price. Ask us for a written estimate of your net proceeds before you list.

Disclosures Colorado Sellers Provide

- **Seller's Property Disclosure.** Colorado's Real Estate Commission form covers what you know about the home: roof, plumbing, electrical, water, HOA, special districts and more. Answer based on what you actually know, and when in doubt, disclose.
- **Radon.** Colorado law requires sellers to disclose known radon test results, any mitigation and whether a mitigation system is installed, and to give buyers the state health department's radon brochure.
- **Lead-based paint.** For homes built before 1978, federal law requires a lead paint disclosure and pamphlet.
- **HOA and metro district documents.** Buyers receive the HOA's governing documents, budget and financials; special district taxes show on the property tax bill.
- **Square footage.** Tell buyers how the square footage was measured, or that it should be verified.

Disclosure forms and laws are updated from time to time, so we'll make sure you're using the current versions.

Preparing to List: Checklist

- ☐ Fix leaky faucets, running toilets, sticky doors and burned-out bulbs
- ☐ Service the furnace and A/C; replace filters
- ☐ Gather records: roof age and any hail claims, radon tests and mitigation, warranties, permits
- ☐ Declutter, depersonalize and clean everything, including windows and carpets
- ☐ Touch up paint in neutral colors where walls are scuffed or bold
- ☐ Curb appeal: mow, edge, mulch, trim shrubs, clean the front door and add a new doormat
- ☐ Make sure the sprinkler system works (or note when it was last blown out in winter)
- ☐ Pack away valuables, medications and personal documents before showings
- ☐ Plan for pets during showings
- ☐ Consider a pre-listing inspection on older homes to find surprises early

Showing Day Checklist

- ☐ Open blinds and turn on every light
- ☐ Set a comfortable temperature
- ☐ Clear counters and tables; empty trash and hide pet bowls and litter boxes
- ☐ Make beds and put away laundry
- ☐ Leave before buyers arrive and stay away for the full showing

Comparing Offers

The best offer isn't always the highest number. We compare every offer side by side on:

- **Price and net proceeds** after concessions and credits
- **Financing:** cash, conventional, FHA or VA; down payment; lender strength; appraisal gap coverage
- **Earnest money** amount
- **Deadlines** for inspection, appraisal, loan and title, and the closing and possession dates
- **Contingencies**, such as needing to sell another home first

After You Accept: Contract Deadlines

Colorado's standard purchase contract runs on firm, dated deadlines. The main stages are:

Stage	What happens	Your role
Inspection	Buyer inspects and may object to items	Respond to any objection by the resolution deadline
Appraisal	Lender's appraiser values the home	Provide access; we negotiate if it comes in low
Title and HOA	Buyer reviews title and HOA documents	Provide documents and disclose what you know
Loan approval	Buyer's lender gives final approval	Keep the home in the same condition
Closing	Walkthrough, signing, payoff and funding	Bring ID, keys, remotes and codes

Missing a deadline can cost you leverage or even the deal, so we track every one for you.

Moving Out Checklist

- ☐ Schedule movers once loan approval is in
- ☐ Set up utility transfers for the day after closing
- ☐ Forward your mail with USPS
- ☐ Leave keys, garage remotes, mailbox keys and alarm codes
- ☐ Leave appliance manuals and warranties
- ☐ Clean the home and remove everything not included in the sale
- ☐ Keep homeowner's insurance until closing; cancel it after
- ☐ Save your closing documents for tax time

A Note on Taxes

If you owned and lived in the home as your main residence for at least two of the last five years, federal tax law lets you exclude up to \$250,000 of gain (\$500,000 for most married couples filing jointly). Talk with a tax professional about your situation before you sell.

Thinking about selling?

Call or text Matthew Starr at 720-432-8695 for a free, no-obligation pricing analysis and net proceeds estimate. We're happy to help, even if you're a year or more away from selling.

Online: newhorizonsre.com/selling

Home value estimate: newhorizonsre.com/cma/property-valuation

Market reports: newhorizonsre.com/market-reports

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