PRIVATE HOME SELLER CHECKLIST

Sell Your Home Yourself

A working guide for private sellers in New Zealand

From "thinking of selling" to settlement completed

Before You List

1. Get Your Numbers Straight

- ☐ Decide why you are selling and your preferred timeframe
- ☐ Work out your ideal sale price
- ☐ Research recent comparable sales in your area
- ☐ Consider getting an independent registered valuation
- ☐ Calculate your likely selling costs
- ☐ Check your mortgage balance and any break fees
- ☐ Allow for lawyer/conveyancer fees
- ☐ Allow for advertising and photography
- ☐ Budget for cleaning, gardening, repairs and presentation
- ☐ Calculate your expected net proceeds after costs

Important: Check whether any tax may apply to the sale. The bright-line test currently looks at whether residential property is sold within two years of its bright-line start date, although other property-sale tax rules can also apply.

2. Get Your Professional Team Ready

- ☐ Choose a property lawyer or conveyancer before finding a buyer
- ☐ Tell them you intend to sell privately
- ☐ Ask what they will charge for the transaction
- ☐ Confirm who will prepare/review the Sale & Purchase Agreement
- ☐ Confirm how the deposit will be handled
- ☐ Ask what they need from you before settlement
- ☐ Contact your mortgage lender if required
- ☐ Confirm how your existing mortgage will be discharged at settlement

A lawyer/conveyancer can review the agreement, check title information and advise you on issues affecting the property.

3. Collect Your Property Documents

- ☐ Record of Title
- ☐ Current property rates information
- ☐ LIM report — consider ordering an up-to-date copy
- ☐ Council property file
- ☐ Building consents and Code Compliance Certificates
- ☐ Resource consents
- ☐ Plans/drawings
- ☐ Warrant of Fitness, if applicable
- ☐ Electrical/gas/plumbing documentation where relevant
- ☐ Insulation information
- ☐ EQC/insurance claims history where relevant
- ☐ Body corporate documents, if applicable
- ☐ Cross-lease documents, if applicable
- ☐ Lease agreements, if tenants are involved
- ☐ Chattel list
- ☐ Any warranties transferable to the buyer
- ☐ Information about known defects, weathertightness issues, leaks, flooding or other significant problems

Don't hide known problems. Your lawyer should advise you about disclosure obligations and how particular issues should be dealt with.

4. Check the Property Itself

- ☐ Walk through every room with a critical eye
- ☐ Fix obvious maintenance issues
- ☐ Repair leaking taps and toilets
- ☐ Check lights and switches
- ☐ Replace blown bulbs
- ☐ Repair damaged doors, handles and locks
- ☐ Touch up obvious paint damage
- ☐ Clean windows
- ☐ Clean carpets
- ☐ Deep-clean kitchen and bathrooms
- ☐ Clear gutters
- ☐ Tidy gardens
- ☐ Trim hedges and lawns
- ☐ Remove rubbish and unwanted items
- ☐ Clean garage, shed and storage areas
- ☐ Check exterior paintwork
- ☐ Check fencing and gates
- ☐ Make sure house numbers are visible
- ☐ Check smoke alarms
- ☐ Check heating/cooling systems

- ☐ Remove mould where appropriate
- ☐ Check appliances included in the sale

Don't overcapitalise. Prioritise repairs that improve presentation, remove buyer objections or address genuine defects.

5. Prepare the Property for Marketing

- ☐ Declutter every room
- ☐ Remove excess furniture
- ☐ Remove personal/valuable items
- ☐ Organise cupboards and wardrobes
- ☐ Make rooms feel spacious
- ☐ Clean the entire property
- ☐ Make beds and dress rooms appropriately
- ☐ Improve street appeal
- ☐ Mow lawns and tidy gardens
- ☐ Open curtains/blinds for photographs
- ☐ Make sure every room is well lit
- ☐ Consider professional photography
- ☐ Consider a floor plan
- ☐ Prepare accurate property measurements
- ☐ Prepare a list of improvements and renovations
- ☐ Gather dates/details of major work
- ☐ Decide which chattels are included

6. Build Your Listing

- ☐ Write an accurate headline
- ☐ Describe the property's strongest features
- ☐ Include bedrooms and bathrooms
- ☐ Include land and floor area where verified
- ☐ Describe parking/garaging accurately
- ☐ Mention outdoor living
- ☐ Mention views/location advantages
- ☐ Mention recent improvements
- ☐ Clearly identify what is included
- ☐ Avoid exaggerating claims
- ☐ Don't describe something as consented if it isn't
- ☐ Don't claim a feature is compliant unless you have verified it
- ☐ Proofread everything

Marketing channels

- ☐ Property listing website(s)
- ☐ Facebook Marketplace
- ☐ Local Facebook groups
- ☐ Your personal network
- ☐ Signboard
- ☐ Email/text contacts
- ☐ Other appropriate advertising channels

Selling, Negotiating & Settlement

7. Manage Enquiries

- ☐ Create one dedicated email/phone number if practical
- ☐ Respond promptly
- ☐ Record buyer names and contact details
- ☐ Keep a list of interested buyers
- ☐ Answer questions honestly
- ☐ Don't disclose unnecessary personal information
- ☐ Don't give buyers access to private documents containing sensitive information
- ☐ Keep copies of important communications
- ☐ Confirm viewing appointments

> Security: Never leave valuables, keys, identification documents or financial information accessible during viewings.

8. Conduct Viewings

- ☐ Decide whether viewings are private appointments or an open home
- ☐ Keep a record of who attends
- ☐ Secure valuables and medication
- ☐ Remove sensitive paperwork
- ☐ Secure spare keys
- ☐ Make the house clean and presentable
- ☐ Turn on lights
- ☐ Open curtains
- ☐ Keep pets secured
- ☐ Allow buyers reasonable time to inspect
- ☐ Be available to answer questions
- ☐ Don't pressure buyers
- ☐ Follow up with genuinely interested buyers

9. Evaluate Offers

Before accepting anything, establish:

- ☐ Purchase price
- ☐ Deposit amount
- ☐ Deposit payment date
- ☐ Settlement date
- ☐ Whether the offer is conditional
- ☐ Finance condition
- ☐ Building inspection condition
- ☐ LIM/title condition
- ☐ Due diligence condition
- ☐ Any other special conditions
- ☐ Chattels included
- ☐ Items specifically excluded
- ☐ Possession arrangements
- ☐ Any tenancy arrangements
- ☐ Whether the buyer has requested repairs or other concessions

> Never rely on a verbal agreement. Get the agreed terms documented properly in the Sale & Purchase Agreement.

The Sale & Purchase Agreement is the contract setting out the price, deposit, conditions, settlement date and other terms of the transaction.

10. Before Signing

- ☐ Send the proposed agreement to your lawyer/conveyancer
- ☐ Confirm the legal description matches the property
- ☐ Check the purchase price
- ☐ Check the deposit
- ☐ Check the settlement date
- ☐ Check all conditions
- ☐ Check the chattels list
- ☐ Check included/excluded items
- ☐ Check any warranties or representations
- ☐ Check any special clauses
- ☐ Confirm disclosure issues have been addressed
- ☐ Make sure you understand what you are signing

Get legal advice before signing if you are unsure about anything.

11. Once the Agreement Is Signed

- ☐ Give your lawyer/conveyancer the signed agreement
- ☐ Monitor all buyer conditions and deadlines
- ☐ Keep communication in writing
- ☐ Don't remove included chattels
- ☐ Arrange your move
- ☐ Book cleaners if required

- [ ] Don't make new promises outside the agreement
- [ ] Complete agreed repairs/work
- [ ] Maintain the property and insurance
- [ ] Redirect mail
- [ ] Arrange utilities to be transferred/disconnected
- [ ] Organise your new accommodation
- [ ] Confirm settlement arrangements with your lawyer

12. Final Inspection & Settlement

Before settlement

- [ ] Property is substantially in the agreed condition
- [ ] Agreed repairs are completed
- [ ] All included chattels remain
- [ ] Rubbish has been removed
- [ ] Personal belongings are removed
- [ ] Garage/sheds/storage are cleared
- [ ] Keys, remotes and access devices are ready
- [ ] Alarm codes/instructions are provided where appropriate
- [ ] Manuals and warranties are left for included appliances
- [ ] Property is clean
- [ ] Lawyer has everything required for settlement

On settlement day

- [ ] Confirm your lawyer/conveyancer has received settlement funds
- [ ] Confirm your mortgage has been discharged
- [ ] Confirm settlement has completed
- [ ] Hand over keys/access as instructed
- [ ] Record meter readings if appropriate
- [ ] Keep copies of the final documents
- [ ] Keep records of sale costs and expenses

QUICK REFERENCE

Final Seller Check

BEFORE ADVERTISING

- [ ] Price researched
- [ ] Lawyer/conveyancer appointed
- [ ] Documents collected
- [ ] Property checked
- [ ] Repairs completed
- [ ] Property cleaned
- [ ] Photos completed
- [ ] Listing prepared

BEFORE ACCEPTING AN OFFER

- [ ] Buyer identified
- [ ] Offer fully understood
- [ ] Conditions understood
- [ ] Chattels confirmed
- [ ] Settlement date confirmed
- [ ] Lawyer has reviewed agreement

BEFORE SETTLEMENT

- [ ] Conditions satisfied
- [ ] Property maintained
- [ ] Included items still present
- [ ] House emptied and cleaned
- [ ] Keys ready
- [ ] Lawyer ready for settlement

AFTER SETTLEMENT

- [ ] Settlement confirmed
- [ ] Mortgage discharged
- [ ] Keys handed over
- [ ] Documents saved
- [ ] Sale costs recorded
- [ ] Tax position checked

Useful official resource: The Real Estate Authority points sellers toward Settled.govt.nz for independent guidance covering the selling process, LIMs, open homes and Sale & Purchase Agreements.

This is a practical checklist, not a substitute for legal, tax or professional property advice.