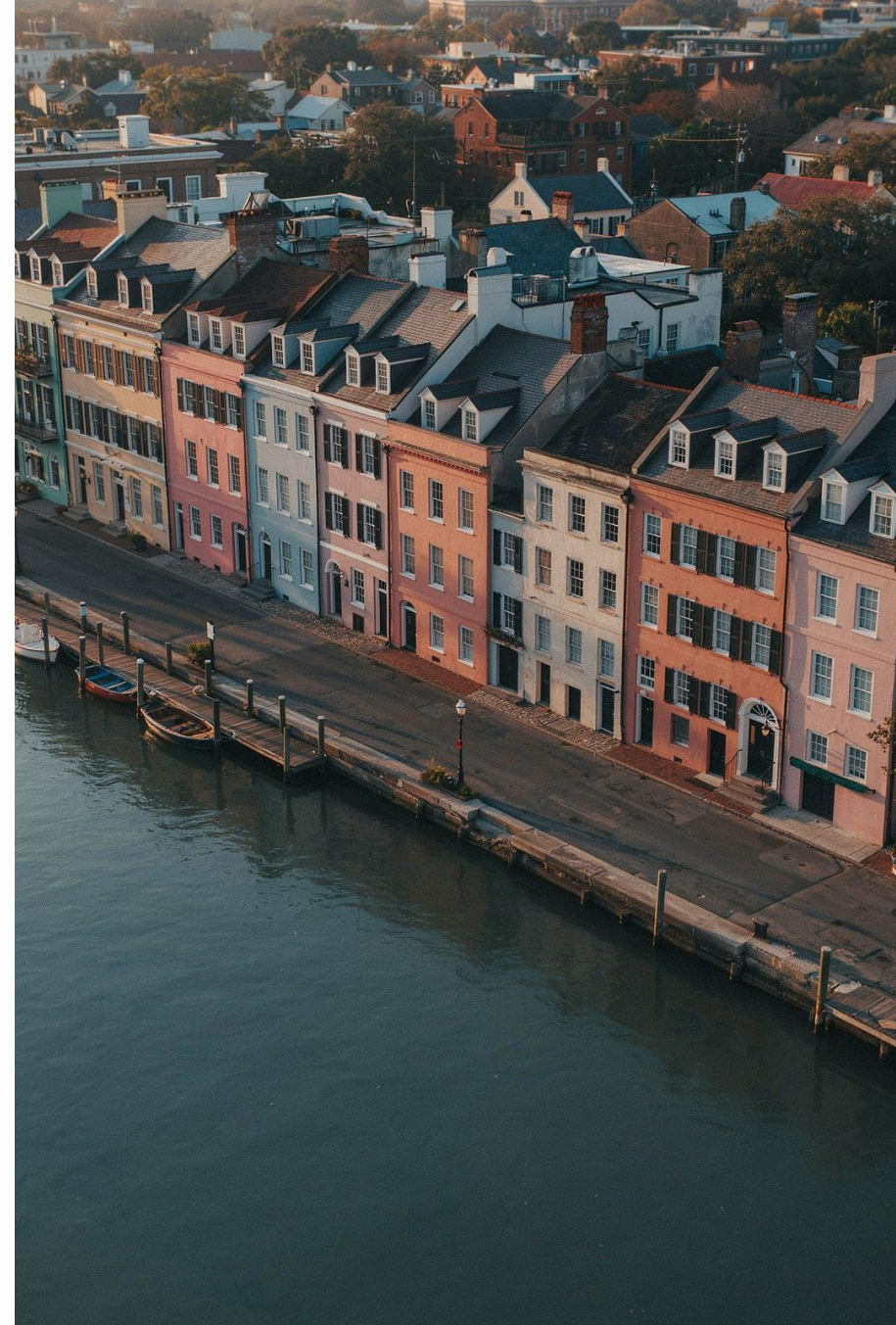


Top 10 Questions Every Home Seller Is Asking Right Now

Your trusted guide to selling smarter in the Charleston, SC market





Is Now a Good Time to Sell My Home?

Equity Is at an All-Time High

The typical homeowner has gained **\$147,000 in housing wealth** over the last five years — your equity may be stronger than you think. (Source: NAR Chief Economist Lawrence Yun)

Charleston Prices Keep Climbing

The median home price rose **2.4% in 2025**, and detached home values in Charleston County are up **6.6% year-over-year** through mid-2026 — reaching a median of \$719,500. (Source: CTAR)

Waiting Often Costs More Than Acting

Sellers who wait for a "perfect" market frequently leave money on the table. Strategic timing — not perfect timing — is what separates successful sellers from frustrated ones.

What Is My Home Actually Worth?



Online Estimates Are Just a Starting Point

Zillow and Redfin are helpful for curiosity — but they can miss the mark by **5–10%**. They don't know about your updated kitchen, your quiet cul-de-sac, or the new school that just opened nearby.

A Local CMA Is Your Real Answer

A **Comparative Market Analysis (CMA)** from a knowledgeable local agent draws on real, recent sales in your specific neighborhood — giving you a defensible, strategic price that attracts buyers and protects your bottom line.

Price Accuracy = Money in Your Pocket

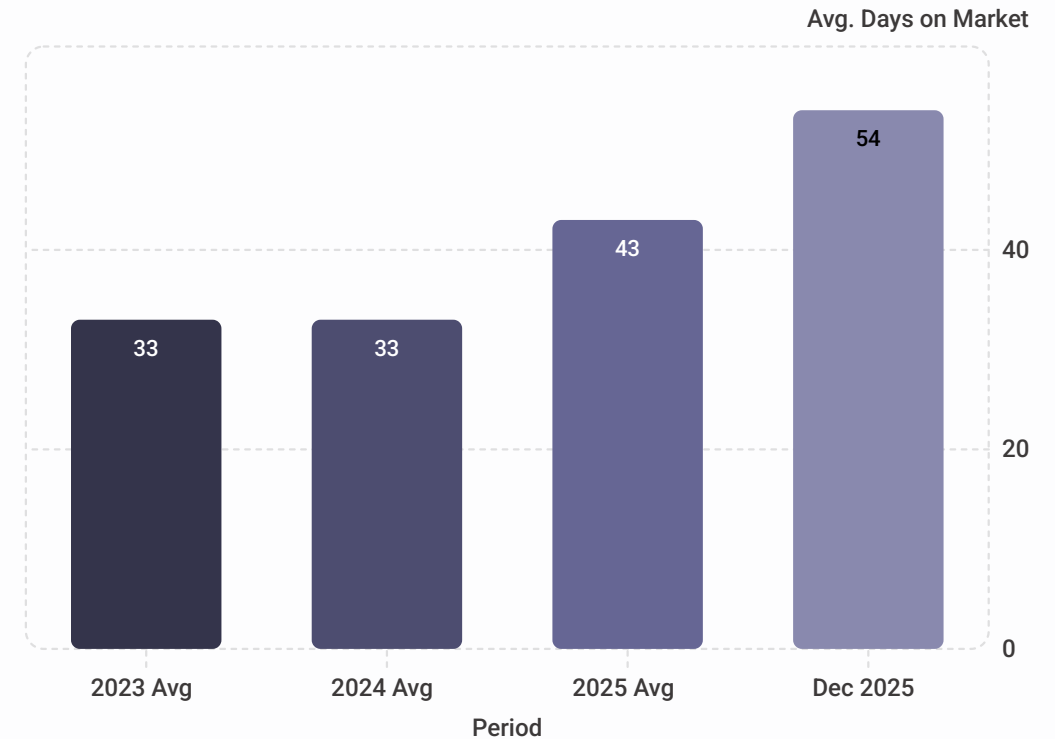
In Charleston, homes sold for an average of **95.6% of original list price** in 2025. Getting it right from day one is everything. (Source: CTAR)

How Long Will It Take to Sell?

The Market Has Shifted — Plan Accordingly

Charleston homes averaged **43 days on market** in 2025 — a **30% jump** from 2024. By December, that figure had climbed to 54 days. Patience and preparation matter more than ever. (Source: CTAR)

- **Well-priced, move-in-ready homes** in desirable neighborhoods still sell significantly faster than the average
- **Overpriced homes sit** — and a stale listing sends the wrong signal to buyers, even when nothing is wrong
- The first two weeks on market are your most powerful window — make them count



What Repairs or Updates Should I Make Before Listing?



Fix First

Roof leaks, plumbing issues, electrical hazards, and water damage are **deal-killers** in inspections. These issues create the most friction in any transaction — address them before they become negotiating weapons.



High-ROI Updates

Fresh interior and exterior paint, updated fixtures, and polished landscaping can return **100–200% of their cost**. These are the upgrades that make buyers fall in love at first sight.



Skip These

Full kitchen or bathroom remodels typically return only **50–70% of their cost** at sale. Don't over-improve — invest where buyers will actually notice.

Not sure what your home needs? A pre-listing walkthrough with your agent can prioritize what moves the needle — and what doesn't.

Should I Sell Before or After I Buy My Next Home?

Sell First

Eliminates the risk of carrying **two mortgages** simultaneously and gives you a firm, confident budget for your next purchase. You negotiate from a position of strength.

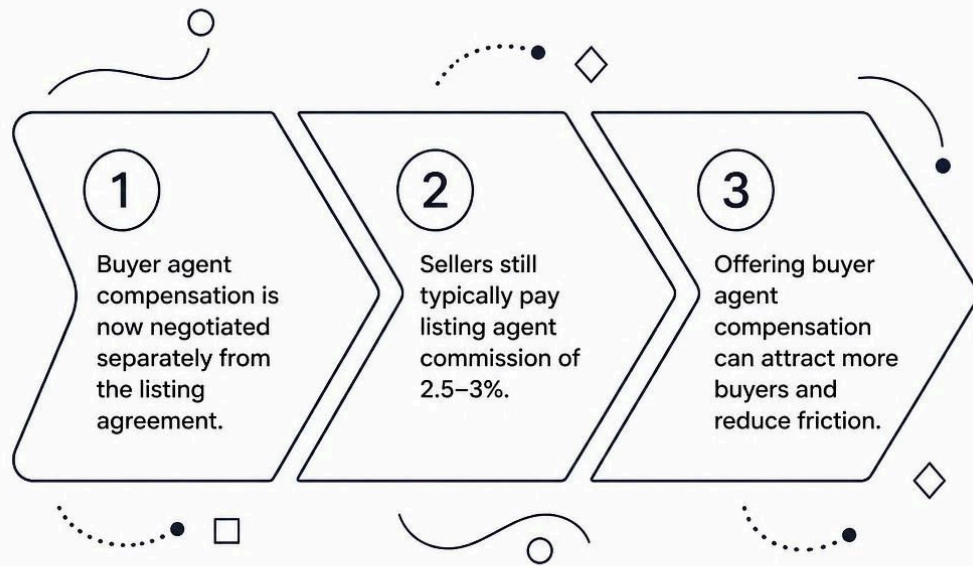
Buy First

Avoids the stress of temporary housing — but requires **strong financial reserves** or a bridge loan. Not the right fit for every seller.

- Many Charleston sellers negotiate a **rent-back agreement** — staying in their home for 30–60 days after closing while they find their next place. It's a smart, flexible option worth discussing with your agent.

There's no single right answer. The best approach depends on your financial cushion, your next destination, and how competitive the market is where you're buying. Your agent can help you map out both scenarios before you decide.

How Do Agent Commissions Work Now?



What Changed in 2024?

Following landmark NAR rule changes, **buyer agent compensation is no longer automatically bundled** into your listing agreement. It's now a separate negotiation — and it's become front and center in almost every listing conversation.

What Does This Mean for You?

Sellers still typically pay their listing agent's commission (often **2.5–3%**). Whether — and how much — to offer a buyer's agent is now a strategic conversation. Offering competitive compensation can attract more buyers and smooth the path to closing.

Ask your agent what's standard in your specific corner of the Charleston market.

How Do I Handle the Home Inspection?

1 Consider a Pre-Listing Inspection (\$300–\$500)

It lets you find and fix deal-breakers **on your own timeline**, rather than scrambling to negotiate credits under buyer deadline pressure. A small investment that buys you enormous peace of mind.

2 Expect the Buyer to Order Their Own

Buyers will almost always hire their own inspector. Surprises discovered at that stage give them leverage to renegotiate — or walk away entirely. Preparation is your best protection.

3 Transparency Builds Trust

Disclosing known issues upfront — rather than hoping they go unnoticed — builds credibility with buyers and typically leads to **smoother, faster closings**.



Should I Stage My Home — and Does It Really Matter?



Turn-Key Wins

In today's Charleston market, **move-in-ready homes sell first**. With higher interest rates and more choices available, buyers want fresh paint, clean flooring, and updated fixtures — not a project.



Professional Staging Pays Off

Staging helps buyers **emotionally connect** with a space — they can see themselves living there. That emotional connection translates directly into stronger offers.



Free Upgrades That Work

At minimum: **declutter, deep clean, and maximize natural light**. Open the shutters. Remove personal photos. These cost nothing and make a measurable difference in how buyers perceive your home.

Will I Have to Pay Taxes on My Home Sale?

The Good News: A Generous Exclusion Exists

The IRS allows you to exclude a significant portion of your gain from capital gains taxes — as long as the home has been your **primary residence for at least 2 of the last 5 years**:

Gains above those thresholds are taxed at capital gains rates of **0%, 15%, or 20%** depending on your income level.

❏ Always consult a tax professional before closing — your situation may have unique factors that affect your liability.



\$250,000

Single filers

\$500,000

Married filing jointly

How Do I Choose the Right Real Estate Agent?



Local Micro-Market Expertise

Charleston isn't one market — it's a **collection of micro-markets**. Selling a historic home downtown is completely different from listing a new build in Summerville or a waterfront property on James Island. Know who you're hiring.



Ask the Right Questions

Request their **list-to-sale ratio**, average days on market, and recent closed sales in your price range. Numbers don't lie — and a great agent will be proud to share them.



A Strategic Partner, Not Just a Sign

The right agent brings a **pricing strategy, a marketing plan, and a network** of buyers and professionals. They're in your corner from listing day through the closing table — and beyond.

What Should I Expect at Closing?

Know Your Numbers Before the Big Day

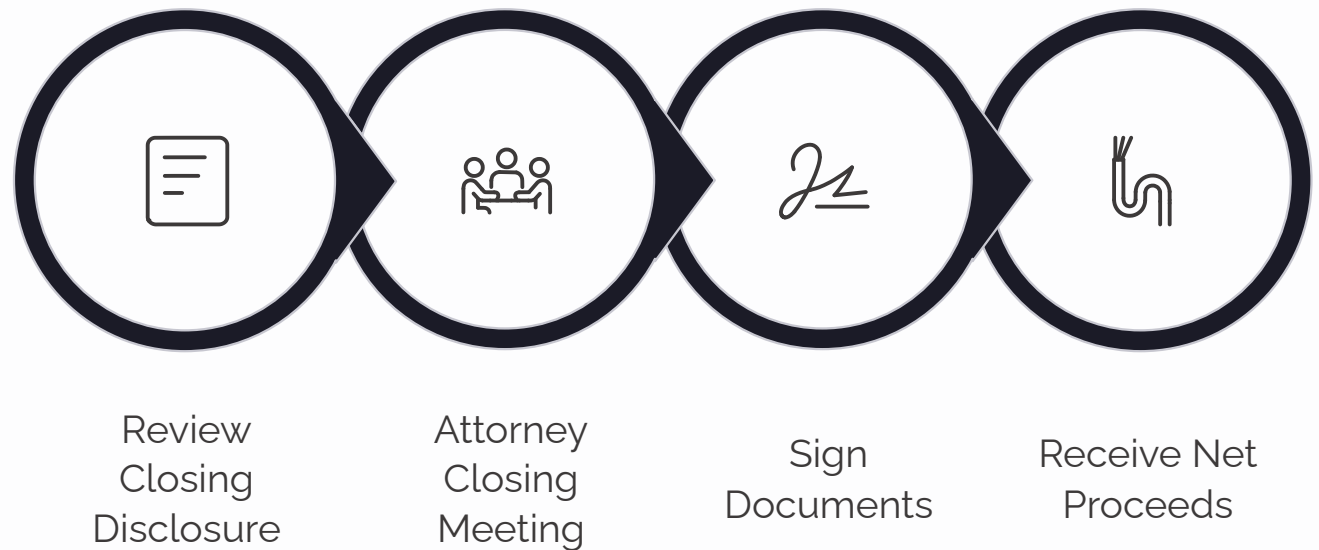
Closing costs for sellers in South Carolina typically run **6–10% of the sale price**, including:

- Agent commissions (listing side + any buyer agent compensation offered)
- South Carolina deed transfer taxes
- **Attorney fees** — an attorney must be present at closing in SC; budget for this
- Any seller concessions negotiated during the offer process

Your Net Proceeds

After all costs are settled, you'll receive your net proceeds **via wire transfer** — typically the same day as closing.

- ❏ Review your **Closing Disclosure** carefully before closing day. No surprises — that's the goal.





Let's Talk About Selling Your Home

Ready to take the next step? You don't have to navigate the Charleston market alone. I'm here to guide you every step of the way — from your first question to the closing table.

Denise Rush

Your Charleston Real Estate
Advisor

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Group

Serving the Greater Charleston
Area

SoldByDeniseRush.com

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