THE FLANDERS TEAM PRESENTS

The Des Moines Metro Home Seller's Guide

Preparation. Positioning. A Plan.
From First Conversation To Closing Day.

2026 EDITION · ANKENY · AMES · DES MOINES METRO

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www.househackjack.com

FLANDERS
TEAM

Start Here

Selling your home is one of the largest financial decisions most people make, and it usually arrives attached to something else - a growing family, a job change, a move up, a move on. Our job is to make the transaction itself the easy part.

The Flanders Team at RE/MAX Real Estate Center runs on three words: **proactive, relationship-driven, referable**. In practice that means you hear from us before you have to chase us, you get an honest answer rather than an easy one, and the process is built to be referable - because the business is built almost entirely on repeat clients and referrals.

The team has closed 345+ transactions across more than $101M in volume since 2018, with 107 verified reviews across Zillow, Realtor.com, Google and Facebook as of 2026.

This guide covers the whole arc: what your home is realistically worth and how we get to that number, what to fix and what to leave alone, how launch week actually works, how to read an offer past the price, what Iowa requires you to disclose, what the sale will cost you, and what happens on closing day.

What this is, and what it is not.
This is educational. It is not legal, tax or financial advice. Real estate commissions are fully negotiable and are not set by law or by any board - yours is agreed in your listing agreement. Costs, timelines and market figures move, and every figure here is directional and current as of 2026. Confirm tax treatment with a CPA and anything contractual with an Iowa real estate attorney.

- Jackson Krile, on behalf of the Flanders Team

What's Inside

Run your own numbers. Start with a number you can trust: **www.househackjack.com/home-value**. Free, no signup.

01

What Your Home Is Actually Worth

Every seller starts here, and almost every seller starts with a number from a website. Those estimates are a fine starting point and a poor finishing point - they cannot see your finished lower level, your new roof, the busy road behind you, or what the three most comparable homes in your neighborhood actually closed at last month.

What Actually Determines The Number

- **Recent comparable sales** - closed, nearby, similar, and recent. Not list prices. Not what a neighbor is asking.
- **Condition relative to those comparables.** The question is never "is my home nice." It is "how does it show against the other homes a buyer will tour the same weekend."
- **Current inventory and absorption.** How many homes like yours are available right now, and how fast that band is actually selling.
- **Buyer financing reality.** What a payment looks like at today's rates decides which price bands have depth and which have thinned out.
- **Your timeline.** A seller who has to be out in 45 days and a seller who can wait until spring are not running the same strategy.

The honest version.
Price is the single biggest lever you control, and it is the one most often pulled too late. A home priced correctly in week one competes against the market. A home priced optimistically competes against itself three price drops later, with accumulated days on market that every buyer's agent can see. We would rather have the uncomfortable conversation before you list than after.

Run your own numbers. Get a real starting number: **www.househackjack.com/home-value**. Then we will walk the comparable sales together and build the actual strategy.

02

Preparing To List - What Actually Moves The Needle

Preparation is where good results begin, and it is also where sellers most often overspend. The goal is not a renovation. It is to remove every reason a buyer might hesitate.

Do This	Why It Pays
Declutter and depersonalize	The cheapest, highest-return work there is. Buyers need to picture themselves in the space, and clutter reads as "less square footage."
Deep clean, including carpets and windows	Cleanliness is the single most common thing buyers comment on in showing feedback.
Touch-up paint and neutral repaint where needed	Cheap, fast, and it photographs.
Fix the small broken things	A sticking door or a dead outlet plants the idea that bigger things were also neglected.
Improve lighting	Higher-wattage bulbs, matched color temperature, open blinds. Dark rooms photograph small.
Tidy the exterior and entry	Mulch, trimmed edges, a clean front door. The photo buyers see first is the one that decides whether they tour.

What To Think Twice About

Major kitchen and bath renovations rarely return their cost on a sale that is already scheduled. Neither do highly personal upgrades. If a system is at the end of its life - a furnace, a roof - the conversation is different, and it is usually about disclosure and pricing rather than replacement. We will walk your home and tell you specifically what is worth doing and what is not.

Run your own numbers. Not sure whether an update pencils out? Ask before you spend: **www.househackjack.com/contact**.

03

Pricing Strategy

Pricing is positioning. We study current conditions, comparable sales, neighborhood trends and buyer behavior, then choose an approach that matches your goals - not one that chases the market after the fact.

Approach	When It Fits	The Risk
At market	The default. You want steady, well-qualified activity and a clean negotiation.	Very little, if the comparable sales support it
Slightly below market	A strong home in a thin band where you want to create competition early.	Requires nerve, and a willingness to hold firm
Above market	Genuinely unusual property with few comparable sales, or a seller with no timeline.	Days on market accumulate publicly and cost leverage

The First Two Weeks Are The Asset

Your listing gets its largest audience the week it goes live. Every buyer already searching in your price band sees it at once, and that is the moment competition is possible. That audience does not come back. Price for the first two weeks, not for the fourth month.

Pricing, Continued

It Is Your Home, And It Is Your Number

We will lay all of the cards on the table - the comparable sales, the current inventory, what is actually selling and what is sitting - and then **you** decide where we price it. After all, it is your home.

What we will tell you honestly is how much that decision carries. **Roughly 90% of the time, price is what determines whether a home sells or sits.** We have a strong track record of getting top dollar and of getting the number right for the situation in front of us - but here is the part most agents will not say out loud.

The most honest thing in this guide.

We may be good at this, but **ten real buyers walking through your home and giving honest feedback will tell us more about where it sits in the market than any one great REALTOR® can** - even the best of the best. No agent can out-guess the actual market.

That is exactly why the marketing matters so much. The goal is not just eyeballs on the listing. The goal is **feet through the door** - as many real, qualified buyers physically walking the house as we can generate, as early as we can generate them. Their behavior is the data.

Technically we only need one buyer and one offer. **What we are actually working toward is two or more genuinely interested buyers in play at the same time.** That is what produces the highest value for your property and the terms that fit your situation - not a clever list price.

On commission, plainly.

Real estate commissions are **fully negotiable** and are not set by law, by RE/MAX, or by any association or MLS. What we charge, what is offered to a buyer’s agent, and how that is structured are all agreed in writing in your listing agreement before your home goes live. We will walk through the whole cost picture, including estimated net proceeds, before you sign anything.

04

Launch Week

Launch week is when momentum is created. It does not happen by accident, and we do not set it and forget it.

What We Coordinate	Detail
Professional photography	The listing photo decides whether a buyer clicks. It is not a place to economize.
Listing presentation and copy	Written to answer the questions a buyer actually has, and to make the home findable in search.
MLS exposure	DMAAR and CIBR, syndicated out to the major search portals buyers actually use.
Online visibility	Placement across the portals plus our own channels, including the House Hack Jack audience where the property fits.
Showing strategy	How showings are scheduled, how feedback is captured, and when we hold or move.
Activity monitoring	We watch views, saves and showing requests, and tell you what the market is responding to.

What You Will Hear From Us

You should never have to ask how it is going. You get showing feedback as it comes in, a read on activity against expectations, and a clear recommendation when something needs to change. If the market is telling us something, we will tell you the same day - not at the end of the month.

Run your own numbers. Selling and buying at the same time? Run the other side of the move first: **www.househackjack.com/mortgage-affordability-calculator**.

05

Showings And Feedback

Showings are the least comfortable part of selling and the most informative. Here is how to make them workable.

- **Plan to leave.** Buyers tour honestly when the seller is not there, and they linger longer. Longer tours produce better offers. We will help you build a routine that is actually sustainable.
- **Keep it show-ready in a way you can maintain.** A realistic 15-minute reset beats a perfect standard you abandon in week two.
- **Pets out, if at all possible.** Not everyone is a pet person, and it is one of the most common negatives in feedback.
- **Lights on, blinds open, doors unlocked.** Every interior door, closet and mechanical room.
- **Secure valuables, medication and documents.** Standard practice, and worth the ten minutes.

The Real Goal Of Every Showing

Two things: get real buyers physically in the door, and get honest feedback out of them. The first we control. The second we chase.

Prepare for silence sometimes - and do not be alarmed by it.

We will work hard to gather as much showing feedback as we can, and often we get it. But you should know going in that **sometimes it does not come, and that is not necessarily a bad sign.**

There is a real reason for it. Giving detailed feedback can **tip a buyer's hand** - if they are genuinely interested, or weighing your home against two others, their agent may hold their cards rather than show them to the other side of a negotiation that has not started yet.

So we are not going to tell you no news is good news, because that is not true either. Just be aware that quiet from one showing means considerably less than the pattern across ten.

How To Read The Feedback You Do Get

Feedback is a pattern, not a verdict. One buyer disliking the paint means nothing. Four buyers in a row mentioning the same thing is data, and it is usually one of three things: price, condition, or something structural about the property that we need to address in the marketing or the number.

Showings with no offers usually means price. No showings at all usually means price or photos. We will tell you which one we are looking at.

One thing we will not do.

We will not tell you the market is wrong for six weeks to keep you comfortable. If the property needs a change, you will hear it early, with the data behind it, and a recommendation. That is the whole reason to hire someone.

06

Reading An Offer Past The Price

Not all offers are equal, even at the same price. When offers arrive we walk each one through with you in full - and the highest number is not automatically the best deal.

What To Look At	Why It Matters
Financing strength	A pre-approval from a lender the market knows, and a loan type with fewer condition hurdles, is worth real money in certainty.
Down payment and cash position	A larger down payment usually means more cushion if the appraisal comes in under contract.
Contingencies	Inspection, appraisal, and above all financing. Every contingency is an exit the buyer keeps.
Subject-to-sale	An offer contingent on the buyer selling their own home carries a different risk profile and its own removal deadlines.
Earnest money	Size signals seriousness and is credited at closing.
Timeline and possession	Flexibility on closing date and possession is frequently worth more to a seller than a few thousand dollars of price.
Requested concessions	Seller-paid closing costs reduce your net just like a price reduction does. Compare offers on net, not on headline price.

Multiple Offers

When there is more than one, you generally have three moves: accept the strongest, counter one, or ask everyone for their best and final. Which one fits depends on how many offers there are, how far apart they are, and how much risk you are willing to carry. We will lay out the options and the tradeoffs, and the decision stays yours.

Run your own numbers. Comparing offers on net proceeds is the whole game. Ask us for a net sheet on each one - **www.househackjack.com/contact**.

07

Inspection And Appraisal

This is where transactions feel stressful, and where a proactive agent is worth the most. Our job is to keep it steady.

The Inspection

The buyer hires an inspector, and the report will be long. That is normal - a 40 to 80 page report on a lived-in home is not a red flag. What matters is which items the buyer actually raises, and how you respond.

You generally have three options on any repair request: do the work, offer a credit instead, or decline. A credit is often cleaner for both sides - it avoids arguing about contractor quality and it keeps the timeline intact.

On response deadlines - read your own contract.
Iowa purchase agreements set response windows for inspection objections and repair requests, and **they vary.** Different boards use different structures, and the windows themselves are negotiable. Depending on the contract you should generally plan on something in the range of **48 to 72 hours** to respond, but we will go over the exact deadlines on your agreement before you sign anything. Never assume the window from a previous transaction carries over.

Radon, From The Seller Side

Iowa has among the highest radon levels in the country and buyers here frequently test. Worth knowing: **many sellers state up front that they will not participate in mitigation**, and that is a legitimate position. Whether it becomes part of the negotiation depends on the contract, the market, and how much competition your listing has. We will talk through your position before an offer arrives rather than in the middle of one.

The Appraisal

The buyer’s lender orders it, and lends against the lower of the appraised value or the contract price. If it comes in under, the common paths are: you come down to the appraised value, the buyer brings cash to the gap, you split the difference, or a Reconsideration of Value is submitted citing comparable sales the appraiser did not use. That last one works best when there are genuinely close, genuinely recent sales that were missed.

08

Iowa Disclosures You Are Responsible For

Disclosure is the seller's obligation, and getting it right protects you long after closing. Here is what to expect.

Disclosure	When It Applies	What You Need To Know
Seller Disclosure of Property Condition	Nearly all residential resales	Your written statement of known conditions. Disclose what you know. "I did not mention it" is a far worse position than "I disclosed it and we priced accordingly."
Radon	Statewide	The Iowa Radon Home-Buyers and Sellers Fact Sheet should be provided, and radon is acknowledged within the seller disclosure.
Lead-Based Paint	Any home built before 1978	The federal Lead-Based Paint Disclosure and the EPA pamphlet are **mandatory**, not optional. This is federal law and it is not waivable.
Lead Water Service Lines	Where applicable	Sellers disclose the known presence of lead water service lines. Worth confirming with your city on an older home.
HOA Documents	Any property in an association	Covenants, financials and bylaws go to the buyer, with a defined review period after acceptance. Gather them early - waiting on an association is a common cause of delay.

The rule of thumb that has never failed anyone.
When you are unsure whether something needs disclosing, disclose it. A known issue that is disclosed and priced in is a negotiation. The same issue discovered after closing is a legal problem. If a specific item concerns you, an Iowa real estate attorney is the right call and we can point you to several.

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What Selling Actually Costs

You should know your estimated net before you list, not after you have an offer. These are the actual line items on the Estimate of Proceeds we build for you.

Line Item	What To Expect
Mortgage payoff	**Almost always more than your current balance** - it includes interest through the closing date and any lender fees. Verify the exact figure with your lender.
Property tax proration	Iowa taxes are paid in arrears. Your share is prorated to the day and credited to the buyer. This is the single most common surprise on a seller's closing statement.
Listing fee	**Fully negotiable** and not set by law or by any board. Agreed in writing in your listing agreement.
Buyer brokerage fee offered	**Also negotiable**, and it is your decision whether to offer it at all. We will walk through the tradeoffs.
Revenue stamps	Iowa transfer tax, currently \$1.60 per \$1,000 of purchase price as of 2026.
Abstract continuation	Iowa uses an abstract and an attorney title opinion. Cost scales with the number of entries - and **budget roughly \$1,500 more if the abstract has been lost**, which happens more than you would think.
Deed prep, wire fee, pest inspection	Small fixed costs at closing, where the contract or loan requires them.
Administrative fee	Brokerage administration and regulatory compliance.
Home warranty	Only if you agree to provide one.
Closing cost credit / repairs	Whatever comes out of the inspection response or the offer negotiation. This reduces your net exactly like a price reduction does.

Those total to Estimated Expenses, subtracted from the purchase price to give your **Estimated Net Amount Due to Seller**. The net figure does not include escrow funds your lender is holding - those are usually refunded separately after closing, so your real total is often a little better.

Get your Estimate of Proceeds early.
We build every seller an **Estimate of Proceeds** - a line-by-line projection of what you actually walk away with - **before you list**, and we update it against any real offer that comes in. It is the only number that truly matters, and it is the one to compare competing offers on rather than the headline price. Run it yourself at any point, even before you have decided whether to sell, or ask us to build it with you. None of this is tax advice - if the sale has capital gains implications, talk to your CPA first.

Run your own numbers. Run your own Estimate of Proceeds at **www.househackjack.com/proceeds** - your numbers, the same line items we use. No obligation, and it is genuinely useful even if you decide to stay put.

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Closing Day

Closing usually happens at a title company office. For a seller it is short - most of the signing volume is on the buyer's side.

Before Closing Day

- The buyer does a final walkthrough, usually the day before or the morning of. The home should be in the condition the contract requires, with agreed repairs completed.
- Cancel or transfer utilities effective the possession date, not the closing date, if those differ.
- Gather what conveys: garage remotes, gate and mail keys, appliance manuals, warranty paperwork, security codes, and the spare keys you forgot about.
- **Verify any wire instructions by phone, using a number you looked up yourself.** Wire fraud targets sellers receiving proceeds just as much as buyers sending funds.

At Closing

You will sign the deed, a settlement statement, and a handful of affidavits. Read the settlement statement - it is where your actual net appears, and it should match the estimate you were given. The title company records the deed, funds disburse, and keys transfer at the possession time your contract specifies, which is not always the same moment.

After Closing

Our relationship does not end at the closing table. We remain a resource for contractor referrals, market updates, tax-assessment questions on your next property, and the planning around whatever the move was actually for. Most of our business comes from people we closed with years ago.

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Your Selling Timeline

Every sale is its own, but this is the shape of most of them.

Stage	What Happens	Who Drives It
1. Consultation	We walk the home, review comparable sales, and build an estimated net sheet.	Us + you
2. Preparation	The high-impact items only. Photos are scheduled when the home is ready, not before.	You + us
3. Pricing	Final number and strategy, set against the most recent data available.	You decide
4. Launch	Photography, listing copy, MLS, portals, showing plan.	Us
5. Showings	Activity and feedback, reported as it happens.	Us
6. Offers	Reviewed on net and terms, not headline price. Negotiation.	Us + you
7. Inspection & appraisal	Response within the deadlines your contract sets. Appraisal follows.	You + us
8. Closing	Coordination with the buyer's agent, lender and title company through to keys.	Us

Where sales actually go wrong.
Almost never at closing. They go wrong at pricing, and they go wrong in the inspection response window when a deadline is missed or a request is answered emotionally instead of strategically. Those are the two places we spend our attention.

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Seller FAQ

How Do We Decide The Right Price?

Market data, recent comparable sales and current buyer demand, weighed against your timeline and your goals. We will show you the comparable sales, not just the conclusion.

Do I Need To Make Repairs Or Updates Before Listing?

Not usually, and not many. We focus on the few high-impact items that help the home show well without unnecessary expense. We will tell you specifically what to skip.

What If My Home Does Not Sell Quickly?

We do not wait and hope. We track showing feedback and market movement and bring you a recommendation early, with the data behind it.

Will I Have To Leave During Showings?

Typically yes. Buyers tour more honestly and stay longer when the seller is not present, and that produces better offers. We will help you build a routine that is manageable.

What Happens If We Get Multiple Offers?

We evaluate every offer past the price - financing strength, contingencies, timelines, requested concessions - and compare them on estimated net. Then we lay out your options.

What If The Appraisal Comes In Low?

You have real options: renegotiate, split the gap, hold firm, or challenge the appraisal with comparable sales it missed. We will walk each one against your situation.

What Costs Should I Expect?

Commission (negotiable, agreed in writing), closing and title fees, prorated property taxes, your loan payoff, and anything negotiated out of the inspection. We build the estimated net sheet before you list.

Do You Help After Closing?

Yes. Contractor referrals, market updates, and whatever the next move turns out to be.

Run your own numbers. Question not answered here? **www.househackjack.com/contact** - no pressure, no obligation.

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Meet The Team

You are not hiring a website. Here is who actually works your file.

Lloyd Flanders

Lloyd is the heart of the Flanders Team and has guided hundreds of families across the metro through purchases and sales. An Ames-area native and Gilbert High graduate, he played college basketball before earning a degree in Business Administration from Minot State University.
He entered real estate in 2007 after years in property management - a background that gave him a working understanding of how homes actually operate - and joined RE/MAX Real Estate Center in 2010. With nearly two decades in, he brings calm leadership, dependable communication, and a gift for simplifying complicated situations. His business is built almost entirely on referrals and repeat clients.

Jackson Krile

Jackson joined the Flanders Team in 2020 and works the residential and investment side. Originally from West Des Moines, he studied Business Management and Entrepreneurship at Iowa State, earned his license in 2018 before graduating, and interned with RE/MAX Lakes Realty in Okoboji.
He bought his first house hack in Ames in 2020 and has added roughly a property a year since, filming the process publicly as House Hack Jack - including the parts that went sideways. That numbers-first background is what he brings to a listing: he starts with the spreadsheet, not the countertops. Much of his business comes from repeat clients and referrals.

Holly Thompson

Holly joined in 2023 and runs the part of the process most clients do not see. A long-time Ames resident and Iowa State graduate, she manages communication among agents, lenders, inspectors, attorneys and clients, keeps timelines on track, and surfaces problems before they become problems.
Clients consistently name her communication and the calm she brings to the middle of a transaction. If your closing feels organized, that is largely Holly.

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Working With Us + Free Tools

Every seller relationship starts the same way: a conversation, a walk through the home, and an estimated net sheet. No obligation, and no pressure to list.

The Free Tools

All free, live on the site, none require an account.

Tool	What It Does	Where
Home Value	A real starting number for what your property is worth today.	househackjack.com/ home-value
Market Updates	The actual monthly numbers for the metro. Data, not opinions.	househackjack.com/ market-updates
Mortgage & Affordability	For the buy side of your move - what payment and price range work.	househackjack.com/ mortgage-affordability-calculator
Deal Calculator	If you are keeping the property as a rental instead of selling, run it first.	househackjack.com/ deal-calculator
Area Guides	City-by-city detail across 20+ communities, for wherever you are landing next.	househackjack.com/ areas
Buyer’s Guide	If you are buying on the other side of this sale.	househackjack.com/ buyers-guide

One question worth asking before you sell.

Would this property be worth **keeping** as a rental instead? Sometimes the answer is clearly no - you need the equity, or the numbers do not work. But sometimes a home you are about to sell is a better long-term asset than the sale proceeds, and nobody ever ran the comparison. It takes about ten minutes at **househackjack.com/deal-calculator**, and we are happy to run it with you. If selling is still the right move, we will tell you that too.

Let's Talk

The first conversation is free and carries no obligation. You will leave it knowing what your home is realistically worth, what it would net you, and what the timeline looks like - whether or not you list with us.

If You Are...	Start Here
Just curious what it is worth	Run it: **househackjack.com/home-value**. Two minutes, no signup.
Thinking about selling this year	Reach out. We will walk the home, review comparable sales and build your estimated net sheet.
Selling and buying at the same time	Start with both numbers - the net sheet and the affordability run - before either side moves.
Wondering whether to keep it instead	Run it as a rental at **househackjack.com/deal-calculator**, then let us pressure-test it with you.
Just want the numbers first	Run your **Estimate of Proceeds** at **househackjack.com/proceeds**. Line by line, what you would actually walk away with. No obligation to list.

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The fine print, one more time.

This guide is educational. It is not legal, tax or financial advice. **Real estate commissions are fully negotiable and are not set by law, by RE/MAX, or by any association or MLS** - compensation is agreed in writing in your listing agreement. Costs, timelines, tax treatment and market figures change, and every figure here is directional and current as of 2026. Confirm tax questions with a CPA and anything contractual with an Iowa real estate attorney.

The Flanders Team at RE/MAX Real Estate Center is committed to the letter and the spirit of the Fair Housing Act. We do not steer buyers toward or away from any area, and we do not consider or act on a buyer's race, color, religion, sex, disability, familial status or national origin in evaluating or presenting an offer. Offers are evaluated on price, terms, financing strength and timeline. Each office independently owned and operated. Equal Housing Opportunity.

- Jackson Krile, REALTOR® · the Flanders Team at RE/MAX Real Estate Center