

## Home Staging Aids Homeowners Facing Foreclosure

Foreclosure is an unpleasant topic. But with the economy spiraling downward and the current crisis in the mortgage industry, it is a topic that some of us will have to deal with.

According to home staging expert Debra Gould, the key to avoiding foreclosure is to be proactive. "If you know that you will have difficulty making your mortgage payments in the near future, contact your lender immediately," Gould states. "Explain your situation politely and clearly, and ask if you can negotiate a modified mortgage payment plan. Don't be embarrassed to take this important step. Lenders are much more likely to work with you if you have contacted them before the foreclosure process has begun."

Many people facing the prospect of foreclosure will decide that the best solution is to sell their houses. If this is the only viable option for you, then you have a particularly strong incentive to sell your home as quickly as possible and for the best possible price.

This means hiring the best agent for your area. Your agent should have an intimate knowledge of your neighborhood, be able to identify comparable home sales and make this information available to you. Additionally, he or she should disclose the current market conditions and have extensive networking abilities as well as solid negotiation skills.

If you have decided that selling your home is your best option, you will need to prep your home for showings. Hiring a professional home stager is the single best way to outshine your competition. It might seem counterintuitive to hire a professional stager when you've tightened your budget and are facing the sale of your home to avoid foreclosure; however, it has been proven time and time again that staged homes sell faster and for a higher price than homes that are sold "as is."

The real estate market will likely see a great number of homes going on the market in the months ahead, and your home will need to stand out among the rest. You want your home to be the one that people fall in love with the moment they enter, and a home stager helps make that happen.

When hiring a home stager, remember that home staging is not a regulated field. Anyone can claim to be accredited or certified, and many present portfolios of their work that they bought as part of a course. When hiring a home stager, ask questions about any before and after photos you are shown, look for a demonstrated understanding of the local real estate market and don't make a decision based solely on price. You often get what you pay for, and in a serious situation like the sale of your home, you need the very best professional advice available. Hiring the right real estate stager can mean an extra \$10,000 to \$70,000 in the selling price of your home.

When you are facing foreclosure and must sell your home quickly, pricing your home correctly and marketing it effectively are not always enough to get a quick sale in this market. You must go above and beyond other homes for sale in your neighborhood to catch the eye of potential buyers. By using the services of a professional home stager, your house is much more likely to be one that sells.

Internationally recognized home staging expert Debra Gould is president of Six Elements and creator of the [Staging Diva Home Staging Business Training Program](#) with over 1000 Graduates worldwide. Gould is the author of two home staging guides and offers a Directory of Home Stagers to help homeowners and real estate agents locate home stagers who will decorate homes to sell quickly and for top dollar. To learn more, visit [www.stagingdivadirectoryofhomestagers.com](http://www.stagingdivadirectoryofhomestagers.com)

Written by internationally recognized home staging expert Debra Gould, The Staging Diva<sup>®</sup>, [www.stagingdiva.com](http://www.stagingdiva.com). © 2008, Six Elements Inc. Used with permission.