



HOMEOWNER GUIDE

# Sell, Remodel, Rent, or Hold.

Guidance for your next move. Clarity before you decide.

## 01. YOUR OPTIONS

### A clear look at your options.

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Most homeowners considering a sale want clarity before committing, especially when they're unsure what their home might realistically sell for in today's market.

While every property is different, understanding a reasonable price range is often the first step in deciding whether selling, remodeling, renting, or holding makes the most sense.

Whether you're still weighing your options or already leaning toward selling, it helps to step back and compare the paths side by side.

Selling, remodeling, renting, or holding can all make sense depending on your goals, timeline, and stress level. The key is understanding which direction truly fits your situation.

This guide slows the decision down, lays out the tradeoffs clearly, and helps you avoid unnecessary or costly moves before you commit.

# The Four Paths Strategy

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## Sell

WHEN IT MAKES SENSE

You need liquidity, a different space, or want to capture current equity.

RISKS & TRADEOFFS

Giving up future appreciation and potential rental income.

FINANCIAL UPSIDE

Immediate access to net proceeds for your next move or investment.

BEST FOR

Homeowners ready for a clean break and financial flexibility.

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## Remodel

WHEN IT MAKES SENSE

Your home has good bones but needs updates or improvements.

RISKS & TRADEOFFS

High upfront costs; luxury upgrades rarely deliver a 100% ROI.

FINANCIAL UPSIDE

Improved quality of life and potential increase in resale value.

BEST FOR

Homeowners who love their location but want their home to work better.

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## Rent

WHEN IT MAKES SENSE

Your mortgage payment is low and you want to build long-term wealth.

RISKS & TRADEOFFS

Ongoing maintenance, tenant management, and vacancy risks.

FINANCIAL UPSIDE

Long-term equity growth and potential for future appreciation.

BEST FOR

Investors focused on long-term wealth rather than immediate cash flow.

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## Hold

### WHEN IT MAKES SENSE

You need more time to decide or market conditions don't favor your goals.

### RISKS & TRADEOFFS

Equity remains tied up; ongoing taxes, insurance, and maintenance.

### FINANCIAL UPSIDE

Avoids transaction costs and allows for more clarity before acting.

### BEST FOR

Homeowners who aren't under pressure and value certainty over speed.

## 02. PREPARING VS SELLING

# Know the difference.

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Before listing your home, it's important to understand when preparation makes financial sense and when it doesn't. Many sellers spend money on repairs and upgrades that don't meaningfully increase value or buyer demand.

## What Matters

Basic cleanliness, functional systems, and neutral presentation help buyers see themselves in the space.

## What Doesn't

Major renovations, luxury upgrades, and personal taste projects rarely deliver full return on investment.

## 03. PRICING STRATEGY

# Your most important decision.

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Pricing your home correctly affects both how your home is perceived and the outcome you ultimately achieve.

**Underpricing Risk:** Selling too low means leaving money on the table. Buyers may question if there's something wrong with the property.

**Thoughtful Pricing:** Starting too high can make your home invisible to most buyers and lead to reductions that signal distress.

# Understanding your tradeoffs.

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## The Reality of Renting

Keeping your home as a rental brings ongoing responsibility. You'll need to handle tenant screening, maintenance, property management, and vacancy periods. There are real monthly costs beyond the mortgage, including insurance, repairs, property taxes, and management fees.

In our local market, renting is often more of a long-term equity and appreciation play than a strong cash-flow strategy. It tends to make the most sense when your payment is low relative to rents or when your goal is long-term wealth building.

## The Reality of Selling

Selling provides liquidity and releases you from ongoing property responsibility. You're no longer tied to the home, responsible for repairs, or managing tenants. The equity becomes available for your next move, investment, or other financial goals.

# Doing nothing can be strategic.

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Holding your property isn't procrastination. It can be a valid strategy when you need clarity or when market conditions don't favor your goals. It avoids immediate stress, though your equity remains illiquid and you continue to incur costs for taxes, insurance, and maintenance.

## Understanding the tradeoffs.

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Selling your home as-is means offering it in its current condition without making repairs or updates. This option works when you don't want to invest time or money preparing the home, or when the property needs repairs you don't want to take on.

### REMODEL

## Strategic Improvements

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Remodeling can be a way to make your current home work better for your needs or to better position it for resale. A strategic remodel paired with a refinance can, in certain situations, reposition the property for a different use or outcome.

### 07. PUTTING IT TOGETHER

## The best choice depends on you.

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There's no single right answer. Only the right answer for your situation, based on your goals, timeline, home's condition, and capacity.

### Ready to explore your options?

If you'd like to talk through your situation or understand what your home could realistically sell or rent for, I'm available.

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GET A PLAN