

What to Think About Disclosing

A plain-English starting point for understanding seller disclosure — from a licensed broker with 40+ years of experience. Not legal advice; your state's rules always apply.

Honesty is the cheapest insurance you'll ever buy in a home sale. The guiding principle in most places is simple: **disclose known material defects** — problems you're aware of that could affect the home's value or a buyer's decision. Use this to think through what you know.

1. The guiding question

- ☐ Is it something I **know about**? (You generally disclose what you know.)
- ☐ Is it **material** — significant enough to affect value or a buyer's decision?
- ☐ Would a buyer be unlikely to spot it on a normal walkthrough?

2. Common areas sellers consider

These are the kinds of things that commonly come up. Your state's form will specify exactly what's required.

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| ☐ Structural or foundation issues | ☐ Electrical issues or outdated systems |
| ☐ Roof condition, leaks, past repairs | ☐ Heating & cooling age and condition |
| ☐ Water damage, flooding, or moisture | ☐ Pest or termite history |
| ☐ Mold (current or previously treated) | ☐ Boundary, easement, or neighbor disputes |
| ☐ Plumbing or sewer/septic problems | ☐ Major repairs and their history |

3. Two things that catch sellers off guard

- ☐ **Older homes:** homes built before 1978 have a federal lead-based paint disclosure requirement.
- ☐ **"As-is" doesn't erase disclosure.** In most states you still must disclose what you know.

When in doubt, disclose. It costs nothing to be transparent, and it protects you from claims later that you hid something. Keep signed copies of everything you share. And because disclosure law is state-specific, a quick review by a real estate attorney is often money well spent.

Want state-specific guidance and the right forms?

The List It Yourself packet includes disclosure guidance and the step-by-step paperwork for selling your home yourself — specific to your state.

Get the Packet — \$147 · listityyourself.net