

## Executive Summary: What the Shelburne Numbers Mean

This report is a dense working checklist for interpreting the Shelburne real estate market before setting a list price, writing an offer, negotiating conditions, or coordinating a move-up plan. A market average is never a decision by itself. Asking prices, closed-sale prices, days on market, sale-to-list ratios, buyer feedback, and active competition must be interpreted together.

<b>\$780,000</b> Shelburne avg. listing price	<b>43 days</b> Avg. Shelburne listing DOM	<b>97.1%</b> Selling-to-listing ratio	<b>\$841,000</b> Detached avg. listing price
<b>\$944,100</b> REALTOR.ca market snapshot	<b>-4.7%</b> REALTOR.ca YoY market-price change	<b>\$710,734</b> Dufferin County Apr. 2026 avg. sold price	<b>147</b> Dufferin County active listings Apr. 2026

Question	Use the number to decide	Do not use it to assume
Average price	Broad price context	Exact value for one property
Days on market	Pace and patience	Seller desperation by itself
Sale-to-list ratio	Negotiation range	Guaranteed discount
Active listings	Buyer alternatives	Proof of fair value

Current public data shows a selective Shelburne market: average listing price near \$780,000, average listing days on market near 43 days, and a selling-to-listing ratio around 97.1%. Broader April 2026 Dufferin County reporting showed an average sold price of \$710,734 and 147 active listings. Kevin Flaherty uses these numbers as starting evidence, then tests them against direct competition and property-specific details.

## Fast Decision Rules

- 01. Do not price from a single headline average.
- 02. Treat active listings as buyer alternatives, not proof of value.
- 03. Use closed sales as evidence, then adjust for timing and condition.
- 04. Use failed listings to understand buyer resistance.
- 05. Use sale-to-list ratio to plan negotiation room.
- 06. Use days on market to evaluate urgency and buyer patience.
- 07. Use community context before weighting a comparable.
- 08. Use buyer feedback immediately after launch.
- 09. Use online showing data to understand whether buyers grasp the value.
- 10. Use price changes in the segment as a warning signal.
- 11. Use deposit, closing, and conditions in net-result analysis.
- 12. Use scheduled review points instead of waiting emotionally.
- 13. Refresh the numbers before a major decision.
- 14. Ask Kevin for property-specific context before relying on stale data.
- 15. Identify the next decision date before leaving the strategy conversation.
- 16. Separate price, timing, and certainty instead of treating them as one issue.
- 17. Write down the strongest evidence for action and the strongest evidence for caution.
- 18. Keep the plan current when a competing listing changes status.

Use the rules above before jumping into the six section checklist. The goal is not to collect data for its own sake; the goal is to make a cleaner decision about price, timing, preparation, offer strength, negotiation risk, and next steps.

## 1. Market Baseline & Data Quality

Start by identifying what each number actually measures. Shelburne asking-price snapshots, closed-sale averages, and benchmark-style market prices can all be useful, but they answer different questions. Kevin uses the combined pattern to separate a real pricing signal from a noisy headline.

Decision rule: do not recommend a list price or offer price until active competition, recent sales, failed listings, sale-to-list ratios, and property-specific adjustments have been reviewed together.

Data point	Use it for	Risk if ignored
Active listings	Competition and buyer alternatives	Pricing above live choices
Sold listings	Evidence of accepted value	Relying on stale outcomes
Expired/cancelled listings	Buyer resistance	Repeating failed pricing
DOM and reductions	Urgency and leverage	Misreading seller motivation

### Strategy worksheet:

- Which numbers are asking prices and which are sold prices? \_\_\_\_\_
- Which comparable is most similar after adjusting for condition, lot, layout, and timing? \_\_\_\_\_
- What changed in the last seven days? \_\_\_\_\_

- 01. Confirm whether the statistic is an asking-price snapshot, a benchmark-style market price, or a closed-sale average.
- 02. Record the source month and year beside every number used in the pricing conversation.
- 03. Separate detached, semi-detached, townhouse, condo, rural, estate-sale, and newer subdivision comparables.
- 04. Identify current direct competition inside the same buyer search range.
- 05. Identify direct sold competition from the last 30, 60, and 90 days.
- 06. Identify expired, cancelled, suspended, relisted, and price-reduced comparables.
- 07. Compare sale-to-list ratios by price band instead of relying only on a town-wide average.
- 08. Track current days on market for every meaningful active competitor.
- 09. Track days to conditional sale and days to firm sale where available.
- 10. Review whether list prices cluster below or above buyer search thresholds.
- 11. Compare Shelburne against Orangeville, Mono, Grand Valley, Amaranth, and Mulmur alternatives when the buyer pool overlaps.
- 12. Document whether the segment is tightening, stable, or softening before recommending a price.
- 13. Avoid using one automated estimate as the pricing answer.
- 14. Adjust for lot, age, upgrades, condition, room flow, basement, garage, parking, and micro-location.
- 15. Compare sold price against original list price, not only against the final adjusted list price.
- 16. Review how quickly fresh competing listings earn first showings.
- 17. Review buyer-agent feedback for repeated objections and language patterns.
- 18. Identify whether reductions are resetting buyer expectations in the segment.
- 19. Confirm whether the property competes with new-build inventory or newer resale subdivisions.
- 20. Create low, probable, and stretch-value ranges with evidence for each range.
- 21. Update the baseline when a direct competitor lists, sells, reduces, relists, or terminates.
- 22. Document assumptions so decisions remain evidence-based if conditions change.
- 23. Check whether rural features, servicing, heating, outbuildings, or lot utility require special adjustments.

Dense market checklist: pricing, buyer signals, negotiation leverage, and move-up decisions

- ▣ 24. Watch for small sample sizes that can distort average-price interpretation.
- ▣ 25. Compare median-like behaviour against average behaviour when one high-end sale skews the segment.
- ▣ 26. Review whether buyer demand is stronger for turnkey homes or value-add properties.
- ▣ 27. Separate emotional seller expectations from observable buyer behaviour.
- ▣ 28. Check whether showing volume supports the assumed price band.
- ▣ 29. Identify which comparable would be hardest for a buyer to replace.
- ▣ 30. Use a written comp grid instead of relying on memory.
- ▣ 31. Refresh the evidence before any major pricing move.
- ▣ 32. Keep market notes simple enough for a seller or buyer to understand quickly.
- ▣ 33. Flag data conflicts instead of smoothing them over.
- ▣ 34. Confirm whether broader Dufferin County data matches or conflicts with Shelburne-specific evidence.
- ▣ 35. Use the local trend as context, not as the final valuation answer.
- ▣ 36. Prepare a plain-English summary of what the numbers mean today.
- ▣ 37. Identify the one statistic most likely to mislead the client if taken alone.
- ▣ 38. Document Kevin's recommended next check date for the market baseline.
- ▣ 39. Use the baseline to decide strategy, not just to justify a preferred number.
- ▣ 40. Keep the pricing file ready for negotiation support.

Section checkpoint: before moving to the next part of the plan, summarize the strongest market signal, the weakest assumption, the next data point to watch, and the decision that should be made if the signal changes. This keeps the plan current instead of letting the market move while the client waits.

## 2. Seller Pricing & Launch Strategy

A Shelburne seller needs a launch plan before the listing goes live. Price, presentation, media, timing, showing access, and response thresholds should work together so the first week creates usable intelligence instead of confusion.

Decision rule: the first seven to ten days are a test of price, presentation, and buyer clarity. Quiet traffic, weak showings, or repeated objections should trigger a structured review rather than a vague wait-and-see approach.

Signal	Likely meaning	Seller response
Views but no showings	Price or presentation mismatch	Review price band and lead media
Showings but no offers	Value concern after viewing	Review condition, layout, and objections
Second showings	Buyer interest exists	Prepare negotiation plan
Early offer	Demand may be stronger than expected	Evaluate leverage and certainty

### Strategy worksheet:

- What buyer should this listing attract first? \_\_\_\_\_
- What proof supports the price? \_\_\_\_\_
- What response should happen if week-one traffic is below forecast? \_\_\_\_\_

- ▣ 01. Decide whether the list price should lead the market, meet the market, or test a premium with strong proof.
- ▣ 02. Price inside real buyer search behaviour instead of relying only on a preferred round number.
- ▣ 03. Estimate the likely number of qualified buyers in the first week.
- ▣ 04. Compare the launch plan against the average 43-day Shelburne market timeline.
- ▣ 05. Avoid overpricing simply to create negotiation room.
- ▣ 06. Identify which upgrades are visible to buyers and which are already expected at the price.
- ▣ 07. Decide whether minor repairs remove enough uncertainty to justify completing them before launch.
- ▣ 08. Prepare a short evidence brief that explains why the price makes sense.
- ▣ 09. Use video-narrated online showing assets to clarify layout, room flow, and features before in-person showings.
- ▣ 10. Review whether staging, decluttering, cleaning, landscaping, or photography changes would improve buyer confidence.
- ▣ 11. Set launch-day expectations for showing volume, feedback, and decision points.
- ▣ 12. Pre-plan the response if the listing gets views but no showings.
- ▣ 13. Pre-plan the response if the listing gets showings but no second looks or offers.
- ▣ 14. Pre-plan the response if a strong preemptive offer arrives before full exposure.
- ▣ 15. Decide how long to hold position before reviewing a price adjustment.
- ▣ 16. Review deposit expectations before offers are received.
- ▣ 17. Review preferred closing-date windows before negotiation begins.
- ▣ 18. Prepare inclusions and exclusions clearly so they do not distract from price.
- ▣ 19. Ensure showing instructions reduce friction for serious buyers.
- ▣ 20. Avoid open-house decisions that do not support the overall strategy.
- ▣ 21. Measure early momentum against forecast instead of emotion.
- ▣ 22. Treat every buyer question as market feedback.
- ▣ 23. Confirm the listing copy answers why this home, why this price, and why now.
- ▣ 24. Check that lead photo and first paragraph match the target buyer's likely priority.
- ▣ 25. Prepare backup media if weather, season, or room condition limits appeal.
- ▣ 26. Create a price-review threshold before launch.
- ▣ 27. Decide whether a firm offer or conditional offer is more valuable in the client's situation.
- ▣ 28. Review carrying costs if the seller delays a needed adjustment.
- ▣ 29. Review the cost of missing the strongest first-wave buyer pool.
- ▣ 30. Prepare a feedback summary template for week-one review.
- ▣ 31. Compare the listing against similar homes that sold quickly.
- ▣ 32. Compare the listing against similar homes that lingered or reduced.
- ▣ 33. Check whether buyer objections are solvable, price-related, or location-related.
- ▣ 34. Use online analytics to test whether buyers are engaging with the media.
- ▣ 35. Use the active-buyer database as one launch layer, not the only plan.
- ▣ 36. Keep seller communication factual and regular.
- ▣ 37. Decide how negotiation room will be handled if the first offer is close but not perfect.
- ▣ 38. Protect the seller from confusing optimism with evidence.
- ▣ 39. Refresh the strategy as soon as direct market evidence changes.
- ▣ 40. Keep the listing positioned as the best answer for its most likely buyer.

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## 3. Buyer Strategy & Offer Discipline

Buyer strategy is not simply asking for a discount. The strongest buyer understands the property's position against live alternatives, knows the seller's likely leverage, protects risk, and moves decisively when the evidence supports action.

Decision rule: negotiate firmly when the data supports it, but do not treat every Shelburne listing as overpriced. A well-priced home with limited substitutes can still move quickly in a selective market.

Buyer lever	When it matters	How to use it
Price	Comparable support is weak	Use evidence, not vague discounting
Conditions	Risk needs review	Protect financing, inspection, insurance
Deposit	Seller wants certainty	Use strength without overexposure
Closing date	Seller timeline is important	Trade flexibility for value

**Strategy worksheet:**

- Is this home replaceable within the same budget? \_\_\_\_\_
- What leverage comes from price, DOM, conditions, or closing date? \_\_\_\_\_
- What is the walk-away number before emotion takes over? \_\_\_\_\_

- 01. Compare the target property against active alternatives in the same price band.
- 02. Review the property's time on market and any previous price changes.
- 03. Separate an overpriced listing from a fairly priced listing in a softer market.
- 04. Decide whether price, conditions, closing date, inclusions, or deposit strength gives the buyer leverage.
- 05. Review how quickly similar properties sold after price reductions.
- 06. Ask whether the home would be difficult to replace if another buyer acted first.
- 07. Avoid assuming a year-over-year decline means every seller is desperate.
- 08. Watch for listings that appear stale but are still priced near fair value.
- 09. Review buyer competition from commuters comparing Shelburne with Orangeville and surrounding communities.
- 10. Calculate monthly carrying cost before increasing offer price.
- 11. Check financing confidence before removing or shortening a financing condition.
- 12. Check insurance and property-condition questions before making an aggressive offer.
- 13. Compare inspection risk against negotiation leverage.
- 14. Prepare a walk-away number before emotional pressure begins.
- 15. Use market evidence to support lower offers rather than vague discount requests.
- 16. Avoid losing a well-priced home by negotiating as if it were overpriced.
- 17. Review closing flexibility as a possible advantage when price is competitive.
- 18. Check whether the seller's timeline creates opportunity.
- 19. Confirm that the property fits long-term resale expectations.
- 20. Compare neighbourhood appeal, lot utility, layout, schools, and commute before deciding value.
- 21. Treat a firm offer as a strategic tool, not a default tactic.
- 22. Re-run the comparable set immediately before submitting the offer.
- 23. Check whether a price reduction created a new buyer pool.
- 24. Compare the property's strongest feature against its most obvious objection.
- 25. Review whether a renovation budget is realistic after closing costs.
- 26. Avoid stretching on price if the monthly payment creates stress.
- 27. Confirm whether included appliances, rentals, fixtures, or equipment change value.
- 28. Ask what would need to be true to justify a stronger offer.
- 29. Ask what would need to be true to justify walking away.
- 30. Decide whether a condition can be shortened instead of removed.
- 31. Review comparable sale dates to avoid relying on stale market evidence.
- 32. Check whether the seller purchased recently and may have a pricing floor.
- 33. Keep offer terms simple where certainty is the main advantage.
- 34. Use Kevin's market read to distinguish opportunity from risk.
- 35. Avoid anchoring only to the asking price.
- 36. Evaluate whether competition is likely after the next weekend of showings.
- 37. Prepare for a counter-offer before the first offer is sent.
- 38. Keep inspection and financing timelines realistic.
- 39. Protect the buyer's long-term exit strategy.
- 40. Make the offer strong where it matters and disciplined where it protects the buyer.

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## 4. Marketing, Presentation & Buyer Confidence

In a selective market, presentation is not decoration. It is risk reduction. Buyers need to understand layout, condition, location, upgrades, and value before they decide whether the home is worth an in-person visit or an offer.

Decision rule: if buyers are not understanding the home online, the listing is leaking demand before negotiations even begin. Fix clarity before assuming the market has rejected the price.

Marketing element	Purpose	What to check
Photography	First impression	Light, angles, order, feature clarity
Video narration	Context and flow	Layout, usage, buyer questions
Copy	Positioning	Price logic and lifestyle fit
Distribution	Reach	MLS, database, social, retargeting

**Strategy worksheet:**

- Does the media answer the buyer's first objections? \_\_\_\_\_
- Does the copy explain value without exaggeration? \_\_\_\_\_
- Does the launch reach both local and relocating buyers? \_\_\_\_\_

- 01. Create a listing story that answers why this home, why this price, and why now.
- 02. Use professional photography that supports the pricing position.
- 03. Use video narration to explain features that still photos cannot clarify.
- 04. Use VR or online showing assets to reduce buyer uncertainty about layout.
- 05. Show room dimensions and flow so family decision makers can review remotely.
- 06. Highlight location benefits that matter to the likely buyer pool.
- 07. Connect the property to the right Shelburne micro-community when relevant.
- 08. Compare Emerald Crossing, Greenbrook Village, Hyland Village, Summerhill, Fiddler's Glen, and downtown Shelburne context when useful.
- 09. Ensure copy does not overstate features that buyers will challenge in person.
- 10. Explain upgrades in plain language with dates and relevance when available.
- 11. Prepare documents buyers may request before they ask.
- 12. Use the 2,317+ active-buyer database as one layer of launch exposure.
- 13. Syndicate through MLS and online channels without relying only on passive exposure.
- 14. Track engagement after launch to identify whether the listing is being understood.
- 15. Ask showing agents specific feedback questions rather than accepting vague comments.
- 16. Identify whether objections are about price, condition, layout, location, or timing.
- 17. Update listing remarks if the market reveals confusion.

Dense market checklist: pricing, buyer signals, negotiation leverage, and move-up decisions

- ▣ 18. Keep the seller informed with evidence, not just optimism.
- ▣ 19. Avoid repeated showings from buyers who cannot qualify or do not understand the home.
- ▣ 20. Use online clarity to attract better in-person showings.
- ▣ 21. Plan media refreshes if the listing remains active beyond the initial launch window.
- ▣ 22. Document marketing actions so strategy can be evaluated objectively.
- ▣ 23. Confirm the feature order matches buyer priorities.
- ▣ 24. Check whether exterior photos support the home's price story.
- ▣ 25. Use captions where a feature needs context.
- ▣ 26. Make parking, basement, lot, and storage details easy to understand.
- ▣ 27. Explain nearby amenities without pretending every buyer values the same things.
- ▣ 28. Check whether school, commute, and community references are accurate.
- ▣ 29. Review if vacant rooms need scale cues.
- ▣ 30. Review if occupied rooms need decluttering before photos.
- ▣ 31. Avoid burying the strongest proof point late in the copy.
- ▣ 32. Review whether the home needs a floor plan, survey, feature sheet, or utility summary.
- ▣ 33. Use feedback to decide whether media or pricing is the main issue.
- ▣ 34. Keep sellers aware that marketing creates opportunity but cannot overcome unsupported pricing indefinitely.
- ▣ 35. Match the call-to-action to the buyer's likely next question.
- ▣ 36. Refresh stale photography if season or condition has improved.
- ▣ 37. Monitor whether online interest translates to actual showings.
- ▣ 38. Make it easy for buyer agents to explain the home to clients.
- ▣ 39. Prepare proof for major updates, systems, and renovations.
- ▣ 40. Use every marketing asset to increase confidence before negotiation.

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## 5. Negotiation, Risk & Net Result

Negotiation should protect price, certainty, timing, and closing probability together. The best visible price is not always the best result if conditions, deposits, deadlines, appraisal concerns, or buyer strength introduce avoidable risk.

Decision rule: evaluate every offer by net result and completion risk, not by headline price alone. A slightly lower offer with stronger certainty can sometimes outperform a fragile higher offer.

Offer factor	Question to ask	Why it matters
Price	Is it supported by market evidence?	Protects value
Deposit	Is the buyer committed?	Signals seriousness
Conditions	What could collapse?	Controls uncertainty
Closing	Does timing help or hurt?	Affects move planning

### Strategy worksheet:

- What is the true net after conditions and timing? \_\_\_\_\_
- What can go wrong before firm closing? \_\_\_\_\_
- What leverage disappears if the offer is rejected? \_\_\_\_\_

- ▣ 01. Evaluate every offer by net result, conditions, deposit, closing date, and probability of firm closing.
- ▣ 02. Do not automatically accept the highest headline price without risk analysis.
- ▣ 03. Compare the offer against current market momentum and the cost of waiting.
- ▣ 04. Review whether another qualified buyer is likely to emerge quickly.
- ▣ 05. Use sale-to-list data to decide whether countering is realistic.
- ▣ 06. Review inspection, financing, sale-of-property, and escape clauses carefully.
- ▣ 07. Assess deposit strength relative to price and risk.
- ▣ 08. Check whether closing date flexibility has real value to the seller.
- ▣ 09. Plan counter-offer options before responding under pressure.
- ▣ 10. Use comparable sales to support the counter rather than personal opinion.
- ▣ 11. Separate buyer bluffing from legitimate valuation concerns.
- ▣ 12. Protect the seller from accepting a weak firming path that ties up the property too long.
- ▣ 13. Protect the buyer from overpaying simply because negotiations feel competitive.
- ▣ 14. Review appraisal risk where price exceeds recent comparable support.
- ▣ 15. Review insurance, title, zoning, and condition items when relevant.
- ▣ 16. Clarify inclusions, exclusions, rentals, fixtures, and chattels before acceptance.
- ▣ 17. Monitor deadlines so leverage is not lost through silence.
- ▣ 18. Keep communication factual with agents and clients.
- ▣ 19. Document why an offer was accepted, rejected, or countered.
- ▣ 20. Review fallback strategy if the offer collapses.
- ▣ 21. Use market intelligence to keep negotiations grounded and professional.
- ▣ 22. Protect the client's final net, certainty, and timing together.
- ▣ 23. Estimate the cost of rejecting the offer if the market softens next week.
- ▣ 24. Estimate the cost of accepting too quickly if momentum is stronger than forecast.
- ▣ 25. Review whether a bully offer should be entertained or exposed to the market.
- ▣ 26. Review whether multiple interested parties are real or speculative.
- ▣ 27. Ask whether the buyer's conditions are precise and reasonable.
- ▣ 28. Ask whether the seller's counter should change price, terms, or both.
- ▣ 29. Keep the negotiation anchored to evidence, not pride.
- ▣ 30. Protect confidential client motivation.
- ▣ 31. Use deadlines without creating unnecessary hostility.
- ▣ 32. Confirm all written terms match the verbal understanding.
- ▣ 33. Review chattel and fixture language before signature.
- ▣ 34. Check rental items and assumptions before acceptance.
- ▣ 35. Plan communication if a conditional period becomes uncertain.
- ▣ 36. Review backup-offer strategy when more than one buyer is interested.
- ▣ 37. Use calm, clear explanation to reduce client anxiety.
- ▣ 38. Keep a firm closing probability lens on every term.
- ▣ 39. Do not let a small concession distract from the larger net outcome.
- ▣ 40. Close the loop by documenting the final rationale.

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## 6. Market Refresh, Move-Up Planning & Next Steps

Market intelligence expires quickly. If a client is not moving immediately, or if they are coordinating a sale and purchase, the plan should be refreshed when direct competition changes, financing changes, or personal timing changes.

Decision rule: update the strategy before pressure forces a rushed decision. Move-up clients need a single plan for both transactions, not separate hopes for each side.

Scenario	Main risk	Planning move
Sell first	Temporary housing or missed purchase	Negotiate closing flexibility
Buy first	Bridge and sale pressure	Prepare listing before offer
Estate sale	Timing and simplicity	Rank price versus certainty
Quarterly review	Stale assumptions	Refresh data and strategy

**Strategy worksheet:**

What event should trigger a market refresh? \_\_\_\_\_

Which comes first: buying confidence or selling certainty? \_\_\_\_\_

What timing risk needs to be solved before acting? \_\_\_\_\_

- 01. Schedule a market refresh if the listing is active beyond the initial launch window.
- 02. Review every new direct competitor within 24 hours of launch.
- 03. Review every direct competitor sale as soon as the price becomes available.
- 04. Recalculate pricing pressure after competing reductions.
- 05. Separate a strategic adjustment from a panic reduction.
- 06. If buying and selling, model sale outcome before committing to the purchase.
- 07. If selling first, plan temporary-housing and closing-flexibility options.
- 08. If buying first, review financing, bridge risk, condition timing, and listing readiness.
- 09. For estate or time-sensitive sales, rank price, timing, certainty, and simplicity before launch.
- 10. For buyers, refresh mortgage payments when rates or price change.
- 11. For sellers, revisit preparation if repeated feedback identifies one fixable issue.
- 12. Track buyer sentiment week by week, not just total showings.
- 13. Review whether the original buyer pool was correct.
- 14. Adjust target audience if the market shows a different buyer profile.
- 15. Compare current plan against the Dufferin County trend line.
- 16. Document every decision point so the next move is explainable.
- 17. Request Kevin's updated Shelburne analysis before relying on a stale number.
- 18. Use the Shelburne home evaluation to test your likely sale range.
- 19. Use Kevin's calendar to review timing, risk, and next steps.
- 20. Revisit the plan quarterly if you are not moving immediately.
- 21. Keep the final decision tied to data, not pressure.
- 22. Choose the strategy that best protects price, timing, certainty, and life plans.
- 23. Build a low, expected, and high sale-outcome model before shopping aggressively.
- 24. Build a purchase-budget model before listing if buying first is possible.
- 25. Review closing-date alignment before accepting or submitting an offer.
- 26. Identify which transaction creates the greater risk.
- 27. Prepare the listing package before the purchase condition clock starts.
- 28. Decide whether bridge financing is acceptable or should be avoided.
- 29. Identify family, school, commute, or estate deadlines that affect strategy.
- 30. Prepare a backup plan if the preferred home sells before the current home is ready.
- 31. Prepare a backup plan if the current home takes longer than expected.
- 32. Review whether a rent-back or flexible closing could reduce risk.
- 33. Keep financial, logistical, and emotional priorities in the same plan.
- 34. Use a written decision matrix when trade-offs become difficult.
- 35. Refresh the valuation when rates, inventory, or competition changes materially.
- 36. Ask Kevin to review the next step before momentum creates pressure.
- 37. Decide what action should happen this week, this month, and this quarter.
- 38. Keep the plan simple enough to execute under stress.
- 39. Use this report as the checklist for each market refresh.
- 40. Finish with a clear next appointment, next data update, or next decision date.

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