The Smart Home Pricing Playbook

How to price your home correctly from day one–without chasing the market, losing buyer interest, or leaving money on the table.

A practical guide for Northeast Pennsylvania homeowners preparing to sell, relocate, downsize, or move out of the area.

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How to price your home correctly from day one—without chasing the market, losing buyer interest, or leaving money on the table.

This guide is designed for Northeast Pennsylvania homeowners preparing to sell, relocate, downsize, or move out of the area. Whether you are just starting to think about selling or actively preparing to list, understanding how pricing actually works–from the buyer's perspective–is the single most important step you can take before putting your home on the market.

The Pricing Decision That Shapes Your Entire Sale

The price you choose for your home is not simply a number. It is a signal to every buyer, agent, and lender who encounters your listing. Pricing determines whether buyers click through to schedule a showing, whether agents add your home to their tour list, and whether the first weeks on market generate momentum or silence. Every downstream outcome–negotiating leverage, appraisal results, days on market, and final net proceeds–flows directly from this single decision.

Pricing is not simply choosing the highest number that sounds reasonable. It is a positioning decision. The goal is to place your home in the strongest possible position relative to competing listings and recent comparable sales.

Buyer Visibility

How many buyers see your listing and whether they schedule showings.

Negotiating Leverage

The amount of leverage you retain when offers arrive.

Net Proceeds

How much you ultimately receive at the closing table.

Time on Market

How quickly your home receives offers and moves to closing.

> The best price is not necessarily the highest list price. It is the price that creates the strongest buyer response.

Why the First Two Weeks Matter

A newly listed home typically receives its highest level of buyer attention shortly after entering the market. Buyers who have been searching receive listing alerts immediately. Local agents share the home with active clients. Online listing activity is usually strongest during this window, and motivated buyers are actively comparing your home with competing properties. Early showing activity during this period reveals whether the pricing strategy is working–or needs to be reconsidered.

When a home enters the market overpriced, sellers risk wasting their strongest exposure window. The property may eventually require a price reduction, but by then the listing is no longer new. Buyers may assume the seller is becoming desperate, agents may question the property's condition, and offers may come in lower than they would have with an accurate initial price.

1

Days 1–7

Peak listing alerts, agent tours, and online activity. First impressions form.

2

Days 8–14

Motivated buyers compare your home against competing listings.

3

Day 15+

Listing loses "new" status. Buyers begin to wonder why it hasn't sold.

4

30+ Days

Price reductions signal weakness. Offers typically come in lower.

> You only get one opportunity to introduce your home to the market as a new listing.

The Three Biggest Home Pricing Mistakes

Many homeowners unintentionally weaken their sale by using one of three common pricing strategies. Each mistake may appear logical at first. However, buyers do not evaluate a home based on the seller's reasoning. They evaluate it against the other homes available in the market. Understanding these mistakes before you choose a list price can save you weeks of frustration and thousands of dollars in carrying costs and price reductions.

Mistake #1

Pricing high to leave room for negotiation. Buyers often skip overpriced listings rather than making lower offers. Your negotiating cushion may simply reduce demand.

Mistake #2

Adding commissions and closing costs to the list price. Buyers price homes against the market, not the seller's financial obligations. This approach can price your home out of its competitive range.

Mistake #3

Using last year's sales as the primary benchmark. A previous sale is a snapshot of the market at that time. Rates, inventory, and demand may have changed significantly.

PART ONE

Do Not Price for Negotiation

Pricing Mistake #1: "Let's Start High and Leave Room to Negotiate"

This is one of the most common seller pricing strategies. The reasoning often sounds logical on the surface. Sellers tell themselves they can always come down later, that buyers will probably make a lower offer anyway, or that someone might be willing to pay more. The goal is to preserve negotiating room and avoid leaving money on the table.

The problem is that buyers may never make an offer. When your home appears noticeably higher than comparable properties, most buyers simply skip the listing and move to the next one. They are unlikely to think "this seller probably left room to negotiate." They are far more likely to conclude the home is overpriced–and move on.

"We can always come down later."

"Buyers will make a lower offer anyway."

"Someone might be willing to pay more."

"We don't want to leave money on the table."

⚠ These statements feel protective–but they can quietly reduce buyer traffic before a single showing is scheduled.

How Buyers Actually Search

Today's buyers compare listings quickly, often on their phones. Within seconds of viewing a listing, they have already formed an opinion about whether the price makes sense relative to everything else they have seen. They are comparing your home simultaneously against every competing property in their search range–looking at price, location, square footage, condition, bedrooms and bathrooms, updates, lot size, community amenities, property taxes, monthly payment, and overall value.

When your price appears noticeably higher than comparable properties, buyers are unlikely to think "this seller probably left room to negotiate." They are far more likely to think "this home is overpriced"–and then move to the next listing. The negotiating cushion the seller intended to preserve never gets an opportunity to work because the buyer never initiates contact.

What buyers think when they see an overpriced home

"This home is overpriced."

Then they move to the next listing.

What sellers hope buyers think

"This seller probably left room to negotiate."

So I'll make a lower offer and we'll meet in the middle.

The gap between what sellers expect and what buyers actually do is where overpriced listings lose their momentum–often within the first week.

The Cost of a Negotiating Cushion

Imagine a home with a likely market value of approximately $390,000. The seller decides to list at $410,000 to create a $20,000 negotiating cushion. The logic seems sound–if a buyer negotiates them down $20,000, they still get what they wanted. But that reasoning assumes buyers will engage. In practice, the overpriced listing often generates fewer online views, fewer showing requests, reduced agent interest, and a longer days-on-market count that signals stagnation to future buyers.

The extra $20,000 does not create negotiating power. It reduces demand. A better strategy is to price the home where qualified buyers will recognize value. Strong buyer interest–driven by accurate pricing–can create more showings, faster offers, better terms, and multiple-offer potential that gives the seller genuine leverage at the negotiating table.

Overpriced at $410,000	Market-Priced at $390,000
Fewer views, fewer showings, price reduction required, buyer skepticism, lower eventual offers	Strong early traffic, competitive showings, faster offers, multiple-offer potential, better terms

> Do not price for negotiation. Price for attraction.

PART TWO

Do Not Price to Cover Your Costs

Pricing Mistake #2: "I'll Add the Commission and Closing Costs to the Price"

A seller may determine the amount they want to receive and then add expected selling expenses to the list price. For example, if a seller wants to net $400,000 and estimates commissions and costs at $24,000, the proposed list price becomes $424,000. This approach may make complete sense from the seller's perspective. It does not necessarily make sense to the market.

The market does not know–or care–what you owe, what you spent, or what you need to receive. Buyers are evaluating your home against every other property available in their search range. If your expenses push your price above what comparable homes have sold for, buyers will simply choose a better-positioned competitor.

Desired Net

$400,000

+ Commissions & Costs

$24,000

= Proposed List Price

$424,000

Market Reality

Comparable homes: $390,000 - $405,000

This math protects the seller's spreadsheet but may price the home out of the competitive market range entirely.

Buyers Do Not Price Homes From the Seller's Net

Buyers generally do not base their offer on your mortgage balance, the amount you need for your next home, agent compensation, moving expenses, repairs already paid, personal financial obligations, the amount you originally invested, or your desired profit. These are legitimate concerns for the seller, but they are invisible to the buyer during a home search.

What buyers compare is straightforward: recent sales, current competing listings, property condition, location, features, current financing conditions, and monthly affordability. If your price is out of step with what the market has recently supported, buyers will choose a better-priced competitor–regardless of how reasonable your internal math appears.

What sellers factor in

Mortgage balance, renovation costs, moving expenses, agent fees, desired profit, purchase price paid years ago

What buyers compare

Recent closed sales, current active listings, property condition, location value, monthly payment, and overall perceived value

> Your selling expenses affect your net proceeds. They do not automatically increase your home's market value.

Price Against the Market, Not Your Expenses

A stronger strategy is to separate two distinct calculations. The first is probable market value–what the market is most likely willing to pay for the property based on recent sales and current competition. The second is estimated seller net–after the sale, what amount the seller is expected to receive after all costs are deducted. These figures are related, but they are not interchangeable. Confusing them is one of the most common and costly pricing mistakes sellers make.

A professional pricing consultation should provide both calculations clearly. You should receive a recommended pricing range based on comparable sales, estimated selling expenses, approximate mortgage payoff, potential repair or concession estimates, and estimated net proceeds under multiple sale-price scenarios. This allows you to make a fully informed pricing decision–one grounded in what the market supports, not what your spreadsheet requires.

Calculation One

Probable Market Value

What is the market most likely willing to pay? Based on recent sales and current competition.

Calculation Two

Estimated Seller Net

After the sale, what amount does the seller expect to receive after all costs are deducted?

> First determine what the market supports. Then calculate the likely seller net.

Seller Net Proceeds Worksheet

Use this worksheet to estimate your net proceeds before choosing a list price. All figures should be treated as estimates. Final costs depend on the contract, mortgage payoff, settlement statement, negotiated terms, property condition, taxes, community requirements, and other transaction-specific factors.

Item	Estimated Amount
Estimated Sale Price	$_______________
Estimated Mortgage Payoff	- $_______________
Estimated Commission / Brokerage Compensation	- $_______________
Estimated Transfer Taxes	- $_______________
Estimated Attorney / Settlement / Closing Fees	- $_______________
Estimated Repairs or Buyer Credits	- $_______________
Estimated HOA / Community / Municipal Fees	- $_______________
Estimated Property Tax Adjustment	- $_______________
Estimated Moving Expenses	- $_______________
Estimated Net Proceeds	**= $_______________**

Request a personalized net proceeds estimate from Tom Olsewski before choosing your list price.

PART THREE

Use Current, Relevant Comparable Sales

Pricing Mistake #3: "My Neighbor Sold for $350,000 Last Year"

Nearby sales can provide useful context. However, a sale from last year may reflect a very different market than the one your buyer is shopping in today. Since that transaction occurred, mortgage rates may have changed, buyer affordability may have shifted, inventory may have increased or decreased, competing homes may have entered the market, buyer demand may have moved, and seasonal conditions may be entirely different. A previous sale is a snapshot of the market at that time–not a reliable representation of today's conditions.

This mistake is especially common in Northeast Pennsylvania, where lake communities, rural properties, and suburban neighborhoods can experience different seasonal demand patterns. A lakefront home that sold in peak summer demand last year may not command the same price in a slower season or in a rising-inventory environment. Relying on the wrong sale can push your price in either direction–too high or too low–with real financial consequences.

→ **Mortgage rates may have changed**

Rate changes directly affect what buyers can afford at any given price point.

→ **Inventory may have shifted**

More competing homes mean more buyer choices and less urgency.

→ **Buyer demand may have moved**

Seasonal patterns and economic conditions influence how actively buyers are searching.

What Makes a Strong Comparable Sale?

The most useful comparable sales share several key characteristics with your property. Selecting the right comparables is not simply a matter of finding nearby homes that sold recently. It requires evaluating recency, location, property type, size, condition, and features–and then making thoughtful adjustments for meaningful differences.

Recency

Prioritize sales from approximately the previous 90 days when sufficient data is available.

Location

Use the same neighborhood, community, or school district whenever possible.

Property Type

Compare ranch to ranch, colonial to colonial, lakefront to lakefront.

Size

Similar square footage, bedroom count, bathroom count, lot size, and garage capacity.

Condition

Compare renovation level, kitchen and bathroom updates, roof and mechanical systems.

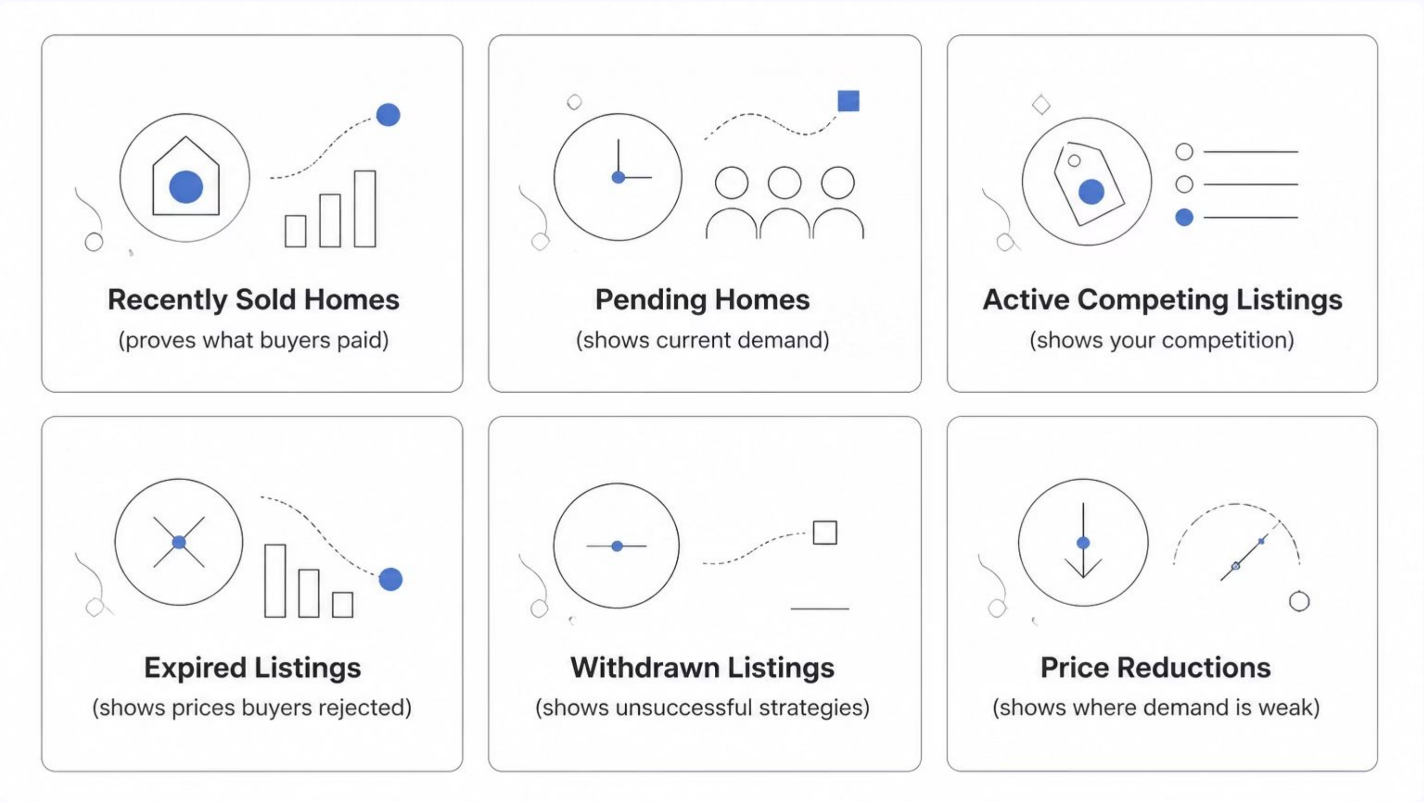
Features

Adjust for water frontage, views, finished basement, central air, and community amenities.

Active Listings Are Competition, Not Proof of Value

Sellers frequently reference active listings when estimating their home's value. This is understandable–active listings are easy to find, they appear in the same places buyers search, and they provide a visible sense of what homes are "going for." But there is a critical distinction: an active listing only proves what another seller is asking. It does not prove that any buyer is willing to pay that price.

Active listings are still useful in a pricing analysis because they show what buyers can purchase today, how your home compares with current competition, which price ranges are crowded, and what features buyers will encounter during their search. A comprehensive pricing analysis should review all categories of market data–not just closed sales or active listings in isolation.



Average days on market and sale-to-list-price ratios add another layer of precision to your pricing analysis.

The Danger of Using the Wrong Comparable

Using an outdated or poorly matched comparable can push your price in either direction–and both directions carry real financial risk. Sellers who price too high typically experience reduced buyer interest, longer market time, multiple price reductions, and a negative listing history that follows the property. By the time a realistic price is reached, the home may have accumulated 60 or 90 days on market–a red flag that prompts buyers to question condition, demand lower prices, or walk away entirely.

But pricing too low carries its own risks. Sellers may leave meaningful money on the table, accept an offer before fully testing demand, or fail to account for valuable features or improvements. The goal is accuracy–a price grounded in current, relevant market evidence that positions your home to attract the right buyers at the right moment.

Pricing Too High

- Reduced buyer interest
- Longer market time
- Multiple price reductions
- Negative listing history
- Appraisal problems
- Lower eventual offers

Pricing Too Low

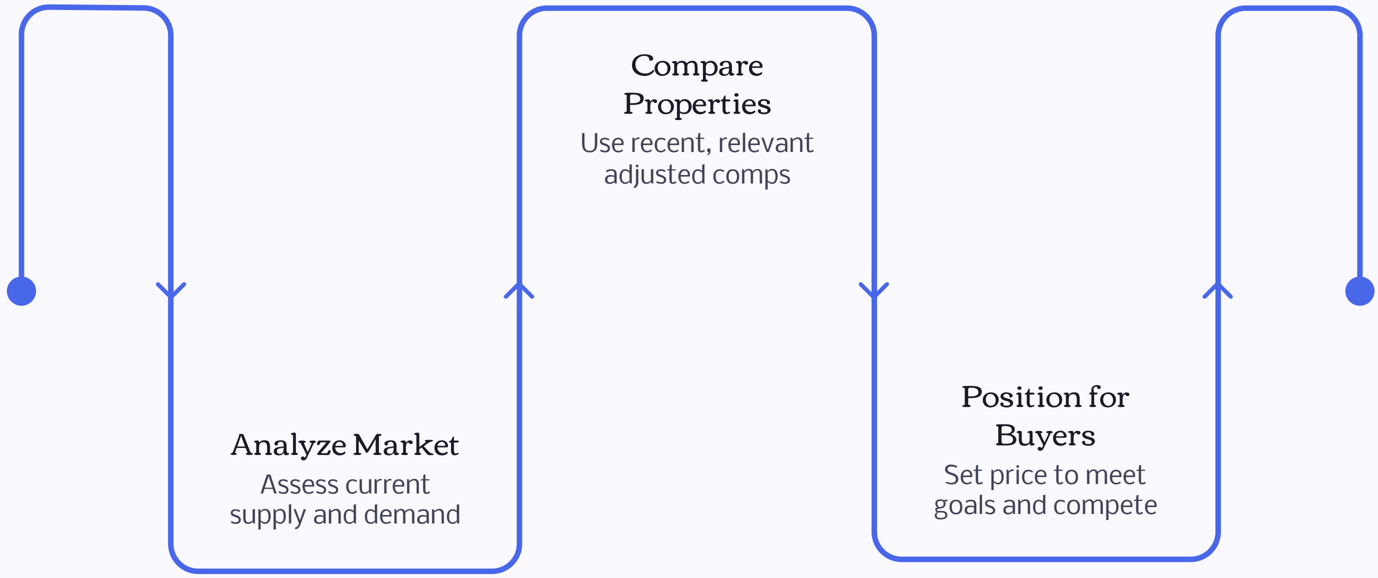
- Leaving money on the table
- Unnecessary seller regret
- Accepting before testing demand
- Failing to account for improvements
- Missing multiple-offer potential

> The wrong comparable can cost a seller money in either direction.

PART FOUR

The Smart Pricing Method

A strong pricing recommendation should be based on three distinct steps. Each step builds on the previous one, creating a layered analysis that accounts for current market conditions, the quality of comparable sales, and the seller's specific goals and timeline. Skipping any one of these steps increases the risk of a mispriced listing and a less productive sale.



Each step requires real data, professional judgment, and an honest conversation about the seller's priorities. The result is a pricing recommendation that is defensible, competitive, and aligned with the seller's goals–not just a number that sounds good.

Step 1 – Analyze the Current Market

Before selecting a price, it is essential to understand the environment your listing will enter. Market conditions in Northeast Pennsylvania can vary significantly by community, price range, season, and property type. A lake community in Pike County may behave very differently than a suburban neighborhood in Monroe County–even in the same month. Evaluating current conditions means looking beyond general headlines to understand what is actually happening in your specific market.

The questions to answer include: Is the market favoring buyers or sellers? Are similar homes selling quickly? Are listings receiving multiple offers? Are sellers reducing prices? Are pending sales increasing or declining? How much negotiating room is typical? These answers will directly inform which pricing position gives your home the strongest chance of a successful sale.

01

Review inventory levels

How many competing homes are active in your price range and community?

02

Check days on market

How long are similar homes sitting before going under contract?

03

Evaluate sale-to-list ratio

Are homes selling at, above, or below asking price?

04

Assess buyer demand

Are pending sales increasing? Are price reductions common?

Step 2 – Compare the Right Homes

Once you understand current market conditions, the next step is to select a primary comparable group–properties that are recently sold, located nearby, and similar in size, style, condition, and features. This group becomes the foundation of your pricing range. Each comparable should then be evaluated for important differences that require adjustment.

Adjustments are a critical part of the process. A home with a finished basement is worth more than an otherwise identical home without one. A property with lakefront access commands a premium over a non-lakefront home of similar size. An updated kitchen and bathrooms add value relative to a dated interior. These adjustments require local market expertise and recent sales data–they cannot be accurately estimated from an automated online valuation tool.

Primary Selection Criteria

- Recently sold (90 days preferred)
- Same neighborhood or community
- Similar size and style
- Similar condition and features

Common Adjustments

- Finished vs. unfinished basement
- Lakefront vs. non-lakefront
- Updated vs. dated condition
- Garage, acreage, views, amenities

Step 3 – Position the Home Strategically

Once the likely market range is established, the final step is choosing your pricing position within that range. This decision should be driven by the seller's priorities, timeline, and tolerance for market risk. There is no single correct answer–the best position depends on your specific situation.

Position A: Aspirational Pricing

Priced near or above the top of the range. Best for unique properties, limited competition, flexible timing, or exceptional features.

Position B: Market-Aligned Pricing

Priced within the supported comparable range. Best for most traditional home sales, sellers seeking balance of price and timing, moderate competition.

Position C: Attraction Pricing

Priced to stand out against competing properties. Best for relocation sellers, competitive price ranges, or sellers prioritizing speed and maximum early activity.

PART FIVE

Why Relocation Sellers Need a Different Conversation

Relocation sellers often face pressures that don't apply to a straightforward local move. They may be purchasing another home, moving for employment, leaving Pennsylvania, coordinating two closings, managing a vacant property, paying two mortgages, working under a firm deadline, or selling from another state. For these sellers, the highest theoretical price may not always produce the best overall result. A home that sits on the market for four months at a higher price may cost more in carrying expenses and stress than a faster, cleaner sale at a well-positioned price.

The strongest strategy for a relocation seller should balance multiple factors: sale price, timing, certainty, carrying costs, contract strength, inspection risk, appraisal risk, moving schedule, and closing coordination. A pricing consultation that accounts for relocation-specific pressures is fundamentally different from a standard listing conversation–and significantly more valuable to the seller navigating a complex transition.

Coordinating Two Closings

Timing your sale with your next purchase requires precision pricing and a realistic market timeline.

Managing a Vacant Property

Every additional month carries real costs–mortgage, utilities, insurance, and maintenance.

Working Under a Deadline

Employment start dates, school enrollment, and lease agreements create firm timelines that affect pricing strategy.

Calculate the Cost of Waiting

Every additional month on the market creates real expenses that erode the benefit of a higher asking price. For relocation sellers especially, the monthly carrying cost calculation can reveal that a faster sale at a competitive price produces a stronger financial outcome than a prolonged listing at an aspirational price. Before choosing your list price, complete this worksheet to understand what waiting actually costs.

Monthly Carrying Cost Item	Monthly Amount
Mortgage Payment	$_______________
Property Taxes (monthly estimate)	$_______________
Homeowners Insurance	$_______________
HOA or Community Dues	$_______________
Utilities	$_______________
Lawn, Snow, or Maintenance	$_______________
Security or Property Monitoring	$_______________
Travel Expenses	$_______________
Total Monthly Carrying Cost	**$_______________**
Three-Month Carrying Cost	$_______________
Six-Month Carrying Cost	$_______________

> A higher asking price does not always produce a higher net if the property requires months of additional carrying costs and repeated price reductions.

PART SIX

What the Market Is Telling You

Once your home is listed, buyer behavior becomes your most reliable source of pricing feedback. The market communicates clearly–but you have to know how to read the signals. Every pattern of showing activity, online engagement, and offer behavior tells you something specific about how the market is perceiving your home's price and presentation. Interpreting these signals accurately is the difference between making a smart adjustment early and losing weeks of market momentum.

High Online Views, Few Showings

Possible issue: Price does not match perceived value, or photos are not creating enough interest to motivate a showing. Buyers are curious but not compelled.

Showings but No Offers

Possible issue: Buyers like the home but believe it is overpriced, or condition does not support the price. Competing homes offer greater value at the same price point.

No Online Interest and No Showings

Possible issue: Price may be outside the buyer search range entirely, or marketing exposure may be inadequate for the audience you need to reach.

Multiple Showings and Fast Offers

Positive indication: The home is competitively positioned, marketing is reaching the right buyers, and the price is creating urgency among motivated purchasers.

When to Reassess the Price

A pricing review may be appropriate when online activity is below competing listings, showing requests are limited, buyers repeatedly mention price, comparable homes are going pending while yours sits, new competition enters the market, or your timeline becomes more urgent. The key is to use measurable market feedback rather than frustration or impatience as the trigger for any adjustment.

One of the most important principles in pricing management is this: do not make a price adjustment based solely on emotion. Use data. If the market is sending consistent signals that the price is creating a barrier, respond with a strategic repositioning–not a reflexive reduction.

Online activity below competing listings

A data-driven signal that the price or presentation needs attention.

Comparable homes are going pending

If neighbors are selling while your listing sits, the market is making a comparison.

Buyers repeatedly mention price

Consistent feedback from showings is the market speaking directly.

Seller timeline becomes more urgent

Carrying costs and life circumstances may shift the optimal pricing position.

How to Make a Strategic Price Adjustment

A weak price adjustment may be too small to change buyer behavior. Reducing a property from $424,000 to $421,500 may not place the home in a new search bracket, improve its competitive position, or create any renewed sense of urgency among buyers who previously passed on the listing. Small adjustments can actually be counterproductive–they signal that the seller is willing to reduce the price while also signaling that the seller is not yet serious about repositioning.

A strategic adjustment should reflect current market data, reposition the home against competing listings, reach a new group of buyers when possible, and be supported by an updated comparable analysis. Before making any adjustment, review what has changed in the market since launch. New comparable sales may have closed, new competition may have entered, or buyer demand may have shifted in ways that inform the right new price.

Ineffective Adjustment	Strategic Repositioning
$424,000 → $421,500 Does not reach new buyers. Does not change competitive position. Signals weakness without creating urgency.	Based on updated comparables. Reaches a new buyer search bracket. Creates renewed market attention and urgency.

> Do not reduce the price simply to show movement. Reposition the property with purpose.

PART SEVEN

The Three-Step Home Pricing Checklist

Use this checklist before choosing a list price for your home. Working through each step systematically ensures your pricing decision is grounded in current market evidence–not assumptions, outdated data, or seller expenses. This is the same framework used in a professional pricing consultation.

Step 1: Verify the Market

Review current market conditions, inventory, days on market, and sale-to-list ratios before selecting any price.

Step 2: Select the Right Comparables

Identify recently sold, nearby, similar properties and adjust for meaningful differences.

Step 3: Choose the Pricing Position

Align your price with your priorities–whether that is maximum price, speed, certainty, or a balance of all three.

Checklist: Step 1 – Verify the Market

Before pricing your home, verify current market conditions using measurable data. Work through each item below and use the results to characterize the direction of your specific market.

Current Market Conditions

- [ ] Review homes sold within the last 90 days
- [ ] Review currently pending homes
- [ ] Review active competing listings
- [ ] Review expired and withdrawn listings
- [ ] Identify recent price reductions
- [ ] Determine average days on market
- [ ] Determine average sale-to-list-price ratio
- [ ] Evaluate current inventory levels
- [ ] Consider current buyer demand
- [ ] Consider interest rates and buyer affordability
- [ ] Review activity within the specific neighborhood

Step 1 Result: Market Direction

- [ ] Strong seller activity – homes moving quickly, limited inventory, multiple offers common
- [ ] Balanced market – reasonable activity, moderate competition, standard negotiations
- [ ] Buyer-sensitive market – longer days on market, price reductions common, buyers have leverage
- [ ] Uncertain or shifting market – conditions changing, requires conservative positioning

Checklist: Step 2 – Select the Right Comparables

Use this checklist to evaluate whether your comparable sales are truly comparable. Strong comparables share most of these characteristics with your property. Overreliance on the wrong data sources is one of the most common causes of mispriced listings.

Comparable Property Criteria

- [ ] Same neighborhood or immediate market area
- [ ] Similar property type and architectural style
- [ ] Similar square footage and bedroom count
- [ ] Similar bathroom count and lot size
- [ ] Similar garage capacity and basement configuration
- [ ] Similar property condition and renovation level
- [ ] Similar community amenities
- [ ] Similar views, frontage, or location benefits
- [ ] Sold recently enough to reflect current market

Avoid Overreliance On

- [ ] A neighbor's sale from last year
- [ ] An active listing that has not yet sold
- [ ] Automated online home-value estimates
- [ ] The amount spent on renovations
- [ ] The original purchase price
- [ ] The current mortgage balance
- [ ] The amount needed for the next home

Checklist: Step 3 – Choose the Pricing Position

Your pricing position should reflect your priorities. Rank your goals and select the position that best serves your situation. Then use the final questions below to verify that your chosen price is market-ready before going live.

Seller Priorities (Rank 1-5)

Highest possible price: ______

Fast sale: ______

Predictable closing: ______

Minimal repairs: ______

Flexible closing date: ______

Avoiding two mortgages: ______

Coordinating a relocation: ______

Receiving strong contract terms: ______

Pricing Position

- ▢ Aspirational pricing
- ▢ Market-aligned pricing
- ▢ Attraction pricing

Final Pricing Questions

- ▢ Does the price reflect recent comparable sales?
- ▢ Does the price compete with active listings?
- ▢ Would the home appear attractive beside similar properties?
- ▢ Does the price fall within common buyer search ranges?
- ▢ Is the price based on market evidence–not seller expenses?
- ▢ Does the strategy support the seller's timeline?
- ▢ Have estimated net proceeds been calculated?
- ▢ Has the cost of waiting been considered?
- ▢ Is there a plan to review activity after launch?

PART EIGHT

Home Pricing Scorecard

Give yourself one point for every "Yes." This scorecard is designed to give you an honest assessment of how well your current pricing strategy is grounded in market reality. Use the results to identify areas that may need additional review before you commit to a list price.

Market Data

- ☐ My pricing is based primarily on sales from the last 90 days.
- ☐ I reviewed pending sales, not only closed sales.
- ☐ I reviewed current competing listings.
- ☐ I considered expired and price-reduced listings.

Comparable Quality

- ☐ My comparables are in the same neighborhood or market area.
- ☐ My comparables are similar in size and style.
- ☐ My comparables are similar in condition.
- ☐ I adjusted for important property differences.

Seller Strategy

- ☐ I separated market value from my desired net proceeds.
- ☐ I did not add commissions directly onto home value.
- ☐ I did not add an arbitrary negotiating cushion.
- ☐ I calculated my monthly carrying costs.
- ☐ My price supports my moving timeline.
- ☐ I have a plan to evaluate early buyer feedback.

12-14 Points

Strong Pricing Foundation. Your strategy appears grounded in current market evidence.

8-11 Points

Review Recommended. Your strategy may be generally sound but requires additional analysis.

0-7 Points

High Pricing Risk. Your pricing may rely too heavily on assumptions, outdated information, or seller expenses.

PART NINE

Questions to Ask Before Hiring an Agent

The agent you choose will directly influence your pricing strategy, your marketing reach, your negotiating outcomes, and your overall experience. Before making that decision, ask each prospective agent the following questions. Their answers will reveal the depth of their market knowledge, their transparency about pricing realities, and their ability to advocate effectively on your behalf.

1. Which comparable sales would you use to price my home—and why are those properties comparable?

2. How recent are those sales, and what is the current average days on market for similar homes?

3. What percentage of list price are similar homes currently receiving?

4. What pricing strategy would you recommend, and how would it change based on my timeline?

5. What is my estimated seller net, and how will we measure buyer response after listing?

Additional questions worth asking: When would you recommend revisiting the price? How will you market the home during the first two weeks? What happens if the appraisal is lower than the contract price? How will you help coordinate my relocation and closing schedule?

PART TEN

Request Your Personalized Pricing Review

Online estimates and neighborhood sales can provide a starting point. But they cannot fully account for your home's condition, updates and renovations, lot characteristics, community location, views, amenities, buyer demand, current competition, or your specific timing and relocation requirements. A personalized pricing review considers all of these factors together–and produces a recommendation grounded in what your home would realistically command in today's market.

Comparable Sales Analysis

Current sold, pending, active, expired, and reduced listings specific to your community.

Estimated Seller Net

Detailed net proceeds estimate under multiple pricing scenarios.

Relocation Planning

Timeline coordination, carrying-cost analysis, and closing schedule strategy.

Preparation Recommendations

Suggested improvements that support your pricing position and buyer first impressions.

> Would you like to know where your home would likely sell in today's market?

Contact **Tom Olsewski** to request a confidential Home Pricing Review. Phone: [Insert Phone Number] | Email: [Insert Email Address] | Website: [Insert Website URL]

Price for Buyer Attention – Not Seller Assumptions

The market does not know what you paid, what you owe, what you spent, what you need, or what you hope to receive. It responds to one thing: perceived value relative to available alternatives. Location, condition, features, competition, affordability, supply, demand–these are the forces that determine what buyers will pay for your home on any given day in any given market.

The Market Does Not Know

- What you paid
- What you owe
- What you spent
- What you need
- What you hope to receive

The Market Responds To

- Location and condition
- Features and competition
- Affordability and monthly payment
- Supply and demand
- Perceived value

> Accurate pricing creates attention. Attention creates urgency. Urgency creates leverage.

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Serving Pike, Monroe, Wayne, and Lackawanna Counties

Condensed Three-Step Pricing Checklist

This condensed checklist is your quick-reference guide before finalizing any list price. Use it as a final verification that your pricing strategy is grounded in current market data, accurate comparable selection, and your specific seller goals.

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Step 1: Analyze Today's Market

- Use recent sales, preferably from the last 90 days
- Review active, pending, sold, expired, and reduced listings
- Check inventory, buyer demand, days on market, and sale-to-list ratios
- Account for current financing and affordability conditions

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Step 2: Compare the Right Homes

- Use the same neighborhood or immediate market area
- Match property style, size, condition, and features
- Adjust for renovations, garages, basements, views, acreage, and amenities
- Do not rely solely on last year's sale, an active listing, or an online estimate

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Step 3: Position for Buyer Response

- Do not add an arbitrary negotiating cushion
- Do not increase market value to cover commissions or expenses
- Separate probable sale price from estimated net proceeds
- Select aspirational, market-aligned, or attraction pricing based on your goals
- Calculate the financial cost of additional days on market
- Establish a plan to review buyer activity after launch