One Foundation Realty

Find Your Foundation, Build Your Future

Reliable Pricing Strategies

A comprehensive guide to understanding market dynamics and pricing strategies to position your home competitively.

Market Signals
- Active vs. pending ratio
- Days on market trendline
- List-to-sale price %

Buyer Thresholds
- $399k / $400k / $425k brackets
- Loan limits & down payment bands
- Search portals use price buckets

Timing
- Best photo day ≠ best launch day
- Thurs/Fri listings = weekend momentum
- Adjust early-first 14 days matter

Section 1

Know Your Micro-Market

Zoom in to the streets and school zones that actually set buyer expectations.

- [ ] Map true comps within ~0.5-1.0 mile, same school zone when possible
- [ ] Match property type, bed/bath count, lot size, condition, and style
- [ ] Note supply: actives vs. pendings in your price band
- [ ] Track DOM distribution; identify the median and outliers

Tip: A market with more pendings than actives in your band supports stronger pricing.

Section 2

Build a Smart CMA (Comparative Market Analysis)

Use both solds and on-market signals.

- [ ] Use 3-6 sold comps in last 90-180 days; adjust for size/condition/updates
- [ ] Layer in 3-5 active and pending comps to read current demand
- [ ] Calculate price per square foot *bands* (not single-point)
- [ ] Cross-check with list-to-sale ratios for your micro-market

Section 3

Bracket & Anchor Pricing

Place your home where the most buyers will find it.

- [ ] Use search brackets (e.g., 399,900 instead of 401,000 to hit ≤$400k filters)
- [ ] Anchor near round thresholds when demand is strong; below thresholds when softer
- [ ] Avoid 'wish pricing' that skips an entire buyer pool
- [ ] For remodeled properties, consider the top of band; for average, the middle

Section 4

Strategic Adjustments

Make adjustments like an appraiser—just simpler.

- [ ] Square footage: value the marginal difference (not full $/sf)
- [ ] Beds/Baths: big jumps at 3BR and 2BA thresholds
- [ ] Condition: recent roofs/HVAC/windows add confidence and value
- [ ] Location: busy road/backing commercial = discount; cul-de-sac/greenbelt = premium

Section 5

Launch Strategy

How you debut affects your eventual sales price.

- [ ] Prep fully before listing: repairs, cleaning, staging, professional photos
- [ ] Choose launch window: Thurs/Fri for weekend traffic in most markets
- [ ] Use compelling first photo and 8-12 strong images; avoid filler
- [ ] Pre-market buzz: 'coming soon' rules vary-follow MLS guidelines

Section 6 Monitor Early Signals (Days 1–14)

Course-correct quickly to protect momentum.

- [ ] Track showings vs. online saves; low showings = price/condition/marketing issue
- [ ] If no offers by Day 10-14 in a balanced market, adjust price or presentation
- [ ] Use micro price moves to cross a bracket (e.g., 405k → 399,900)
- [ ] Collect agent feedback; address recurring objections fast

Section 7 Special Situations

Not every home fits the median.

- [ ] Unique/one-off homes: widen comp radius/time; use narrative in remarks
- [ ] Luxury tier: longer DOM norms; prioritize quality marketing over price cuts
- [ ] Fixers: price to the *next buyer's* profit after repairs
- [ ] Tenant-occupied: discount for access/condition uncertainty or wait to list

Section 8 Appraisal Awareness

Price to pass the appraisal when financed buyers are likely.

- [ ] Know conforming and FHA limits in your area; avoid flirting above without comps
- [ ] Front-load your upgrade list & comp packet for the appraiser
- [ ] Prepare for alternatives: appraisal gap coverage, renegotiation, or re-list strategy

Section 9 Negotiation Levers Beyond Price

Sometimes terms beat dollars.

- [ ] Closing timeline: faster or flexible close can net more value
- [ ] Seller credits: trade price for buyer-paid closing costs when rate-sensitive
- [ ] Included items: appliances, warranties, rate buydowns
- [ ] Earnest money size & risk: stronger deposits signal commitment

This guide is informational; consult your agent for hyper-local pricing strategy.