SCOTTSDALE · GILBERT · CHANDLER
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A DECISION FRAMEWORK FOR HOMEOWNERS

Should I Sell *Now* or Wait?

A ten-question framework for Phoenix East Valley homeowners who want a clear answer.

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FROM TIFFANY

> *"The people who ask this question are thoughtful. They deserve an answer based on their actual situation."*

This is one of the most common questions I hear from homeowners across Scottsdale, Gilbert, Chandler, and the Greater Phoenix East Valley. And it is one of the most honest ones.

The people who ask it have been watching the market, doing the math, and weighing the disruption of a move against the opportunity of the moment. They want a clear answer — based on their situation, not a blanket statement about market conditions.

This guide will not tell you whether to sell. What it will do is give you a clear framework for thinking through the timing question systematically — so you can move forward with confidence, or set a plan for when you will be ready.

Work through the ten questions below honestly. There are no right or wrong answers — only direction.



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QUESTIONS 1 – 4

Personal Readiness

I

These questions are about you, your family, and your situation — not the market. Sellers who are prepared emotionally and logistically consistently achieve better outcomes.

Question 1

Do I know where I am going next?

You do not need a specific address, but you should have a clear picture of your direction — another East Valley community, relocating out of state, downsizing, upsizing. Uncertainty about the destination creates hesitation that affects negotiation.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 2

Do I have a realistic sense of my timeline?

Sellers with flexibility in their timing consistently make better decisions. If you are under a hard deadline — job relocation, family change, financial pressure — that needs to be part of your strategy from day one.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 3

Am I mentally prepared for the process?

Selling a home in the Phoenix East Valley is a significant undertaking. There will be showings, inspections, negotiations, and decisions under time pressure. Honest self-awareness here protects your outcome.

Question 4

Has my household had a clear conversation about this?

If there are two decision-makers and they are not fully aligned, the sale process will expose that friction. The best time to have the hard conversation is before you list — not during an offer negotiation.

QUESTIONS 5 – 7

Financial Readiness

Is the financial picture clear enough to move forward with confidence? Running this math early prevents surprises that can derail a transaction at the wrong moment.

II

Question 5

Do I have a rough sense of what my home is worth today?

You do not need a precise number, but you should have a directional understanding based on recent comparable sales in your neighborhood. If you do not, a pricing strategy review is the right next step.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 6

Do I understand my net proceeds after costs of sale?

Closing costs, commission, repairs or credits negotiated during the transaction, and moving expenses all affect your net. Running this math early prevents surprises that can derail a transaction at the wrong moment.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 7

Is my mortgage payoff and equity position clear?

Know what you owe and what you stand to net before making any listing decisions. This number shapes everything from your pricing flexibility to your purchasing power for your next home.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet



QUESTIONS 8 – 10

Market Timing

III

These questions address the market — but notice they come third, not first. Personal and financial readiness matters more than the market moment.

Question 8

Do I understand the current market in my specific neighborhood?

Broad Phoenix metro trends are not the same as what is happening in your Scottsdale zip code, your Chandler subdivision, or your Fountain Hills community. Submarket conditions vary significantly.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 9

Am I aware of seasonal dynamics in the Phoenix East Valley?

Spring brings more buyers and more competing inventory. Fall brings fewer listings and more decisive buyers. Neither is universally better. What matters is entering the market prepared and priced strategically.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet

Question 10

Do I understand the real cost of waiting?

Waiting for a "better" market has a cost: carrying costs, continued uncertainty, delayed momentum. The difference between a well-executed sale now and one six months from now is smaller than most sellers assume.

- ☐ Yes, this applies to me
- ☐ No, not right now
- ☐ I'm not sure yet



WHAT YOUR ANSWERS MEAN

I

MOSTLY "YES" IN PARTS ONE & TWO

You are likely ready.

You are ready to have a serious conversation about listing. The timing question becomes primarily a market and preparation discussion — and that is exactly where I can help you move quickly and confidently.

II

MOSTLY "NO" OR "NOT SURE" IN PARTS ONE & TWO

You are in the planning window.

That is not a problem — it is the best place to be. It gives you time to prepare correctly without the pressure of an active listing. The goal now is building a clear roadmap so you can move when the moment is right.

III

MIXED ANSWERS — THE MOST COMMON RESULT

Let's build your specific plan.

The right next step is a direct conversation where we look at your specific situation in Scottsdale, Gilbert, Chandler, or wherever your home is located and build a clear, personalized plan from there.

"What is the cost — financially and personally — of waiting another 12 months?"

IF "NOT MUCH"

Waiting may be reasonable. Use the time to prepare with intention and build your plan.

IF "REAL COST & UNCERTAINTY"

The market question becomes far less important than the preparation question — and that's where our conversation begins.

NEXT STEP

Let's talk about *your* situation.

A private pricing and strategy review for your home in Scottsdale, Gilbert, Chandler, Fountain Hills, Queen Creek, or anywhere in the Greater Phoenix East Valley takes about 20 minutes and costs nothing.

You leave with a clear picture of where you stand, what your home might realistically achieve in today's market, and what preparation would look like for your specific situation.

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