

Property Valuation Model

Predicting the sale price for homes in Ames, Iowa



What is a Property Valuation Model (PVM)?

This is a model used within some type of application-based tool that aims to estimate property value, usually given property characteristics and other factors that relate to market value.

Why is PVM Important?



Knowledge

Provide buyers and sellers with a reasonable estimation for what the home is valued at and/or likely to sell for.



Time

The time it takes to get an estimate via traditional processes vs. AVM cannot be understated.



Processes

While initially used to value residential real estate, these models are now supporting underwriting decisions for consumer loans

You May Know...

01

Freddie Mac & Equifax

(Commercial AVM Providers)

02

Zillow & Trulia

(Free AVM Provider)

Can this PVM Compete With the Most Popular Free AVM (Zillow) on the Market?

Zillow

3 bd | 2 ba | 1,092 sqft
713 Garnet Dr, Ames, IA 50010
● Off market | Zestimate®: \$155,100 | Rent Zestimate®: \$1,099
Est. refi payment: \$1,144/mo | Refinance your loan

Home value Owner tools Home details Neighborhood details

\$103.8K

Home value history

View the history of this home's value, listing price, Rent Zestimate, and more using the graph below.

Home values ▾

1 year 5 years 10 years

This home \$101.9K Jan 2018

Jan 2014 Jan 2016 Jan 2018 Jan 2020 Jan 2022

\$103.9K

Zillow

2 bd | 2 ba | 1,096 sqft
1416 Big Bluestem Ct UNIT 103, Ames, IA 50014
● Off market | Zestimate®: \$187,400 | Rent Zestimate®: \$1,200
Est. refi payment: \$1,400/mo | Refinance your loan

Home value Owner tools Home details Neighborhood details

\$136.1K

Home value history

View the history of this home's value, listing price, Rent Zestimate, and more using the graph below.

Home values ▾

1 year 5 years 10 years

This home \$136.2K Apr 2019

Jan 2014 Jan 2016 Jan 2018 Jan 2020 Jan 2022

\$136K

What is a Zestimate?

A Zestimate valuation is a proprietary Zillow tool for getting a free, instant estimate of a home's market value. The Zestimate is calculated through a Zillow algorithm that crunches data from public property records, tax records, recent home sales in the area, and user-submitted information to come up with an approximate market value for a home.

The Zestimate takes into account:

- Home details like square footage, location and the number of bedrooms and bathrooms.
- On-market data such as listing price, description, comparable homes in the area and days on the market.
- Off-market data such as tax assessments, prior sales and other publicly available records
- Market trends, such as seasonal changes in demand.

A Zestimate is not an official appraisal, but it is a powerful tool for sizing up your home's market value and planning your next move. Zillow publishes Zestimates for more than 104 million homes across the country. The Zestimate formula uses hundreds of data points for each home to come up with a number representing the likely selling price of that home.*

A Note on Zestimate Accuracy?

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Problems to solve

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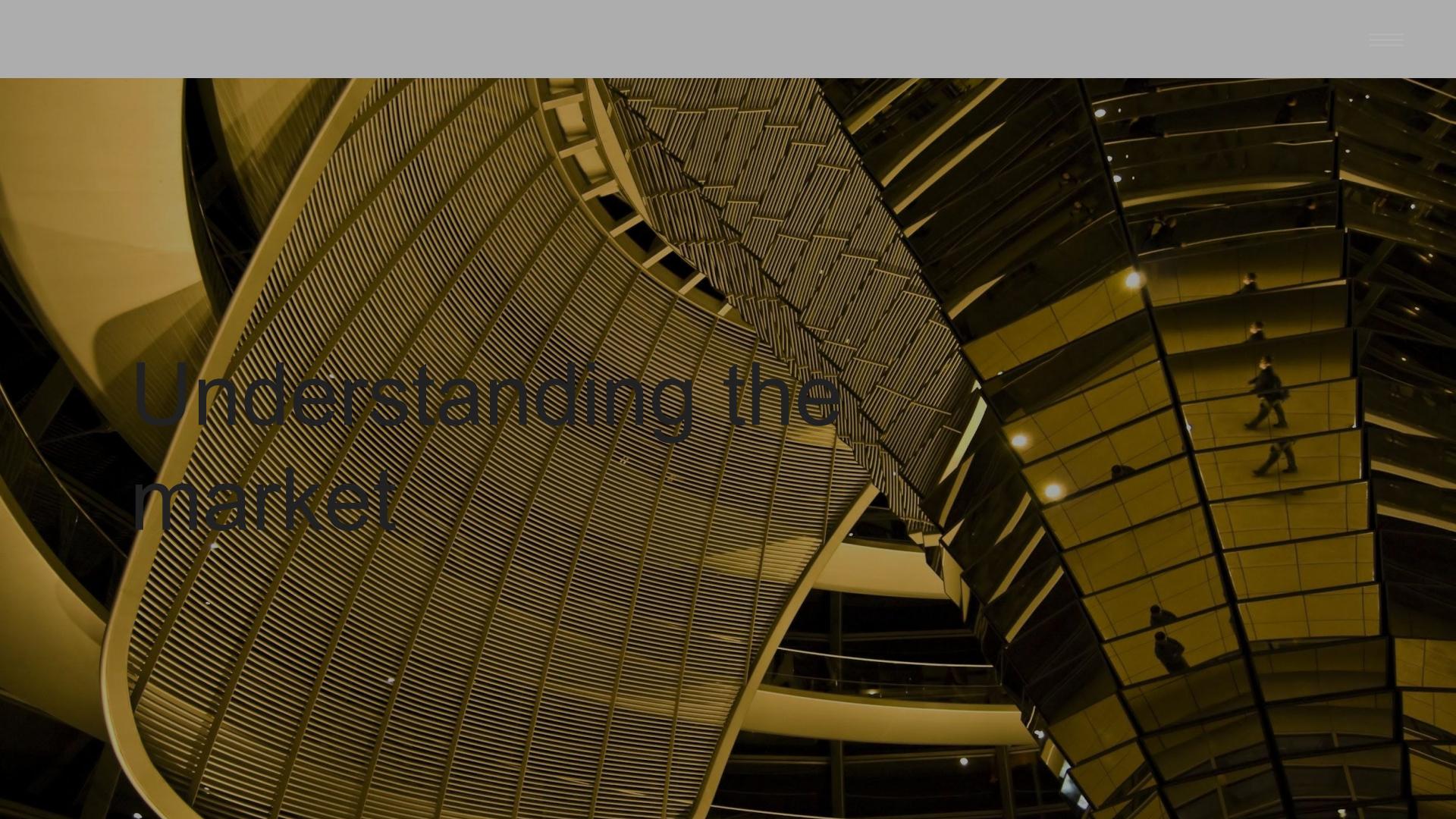
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Project objective

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Understanding the
market

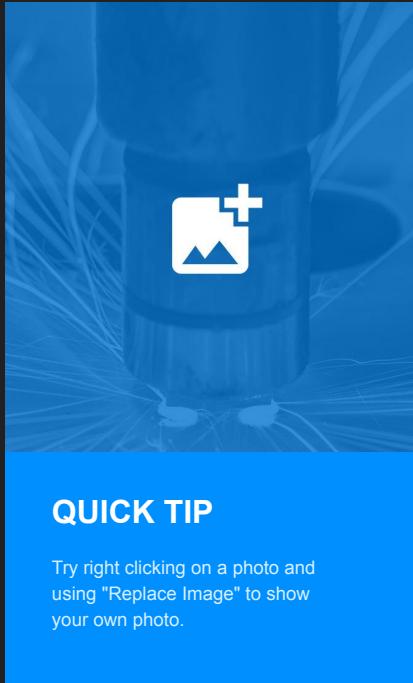
Market trends

01

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QUICK TIP

Try right clicking on a photo and using "Replace Image" to show your own photo.



Market trends

02

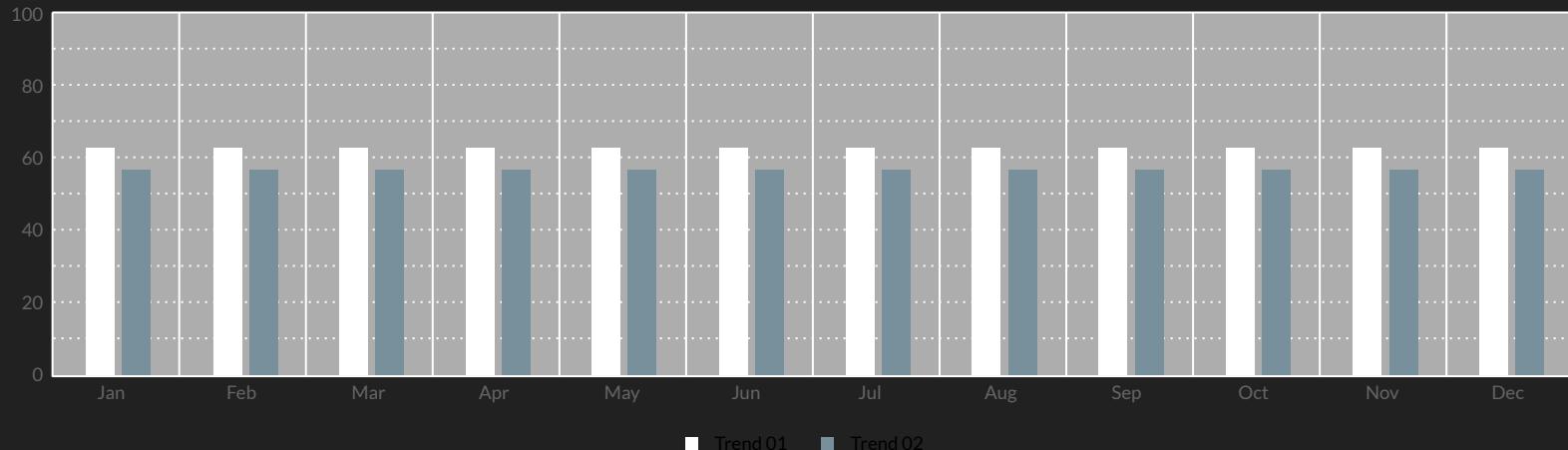
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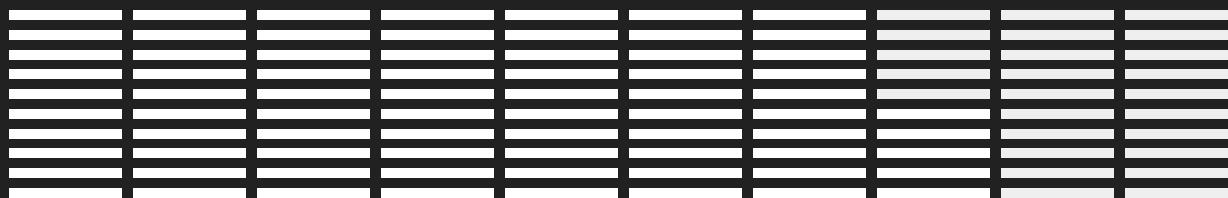
Trend analysis



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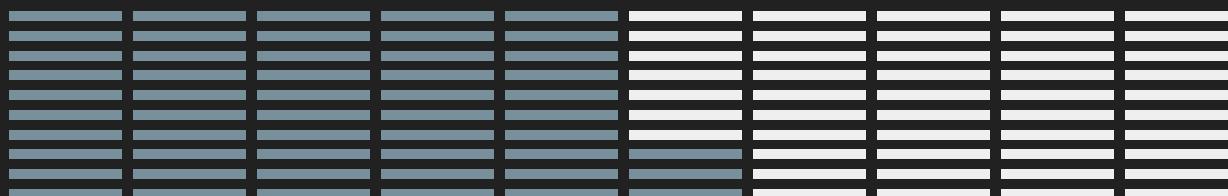
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Trend 01



75%

Trend 02



53%

Target audience

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Proposed solution

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Process



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Deliverables

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Thank you.

