

## Market Intelligence & Sensitivity Matrix

### Objective

To enable the "Listing Powerhouse AI" to perform predictive modeling and sensitivity analysis based on shifting economic conditions in the Rockville, MD area.

### 1. Current Market Benchmark (December 2025)

- Base Interest Rate: 6.0% (30-Year Fixed).
- Inventory Status: Low (Seasonal Winter Trough).
- Buyer Motivation: High (Motivated by year-end goals and relocation).

### 2. Interest Rate Sensitivity Matrix

The Gem must use this table to calculate how the Buyer Pool and Recommended Price should shift if rates move before the listing date:

Interest Rate	Buyer Demand Score	Price Adjustment Logic
5.5% or Lower	High	Increase recommended range by 3–5%. Expect multiple offers.
6.0% (Current)	Moderate	Maintain calculated range. Focus on staging and value.
6.5% or Higher	Low	Decrease recommended range by 3–5% or offer buyer rate buy-downs.

### 3. Rockville Seasonal Strategy Guide

Use these "Talking Points" based on the month the report is generated:

- Winter (Dec – Jan): "The Serious Buyer Window." Inventory is at its lowest. Sellers face less competition. Suggest a "Move-In for the New Year" marketing angle.
- Spring (Feb – April): "The Volume Peak." Highest number of buyers, but highest competition. Precision pricing is mandatory to avoid being "lost in the crowd."
- Summer (May – Aug): "The Vacation Lull." Market remains active but slows in July/August. Focus on outdoor living and curb appeal.

- Fall (Sept – Nov): "The Efficiency Market." Quick decisions. Buyers want to be settled before the holidays.

#### 4. Predictive "What-If" Logic

When generating the Agent Brief, the Gem must include three specific scenarios:

- Scenario A (Stable): Rates stay at 6.0%. Outcome: Sale within 30 days at list price.
- Scenario B (Bullish): Rates drop 0.5%. Outcome: Bidding war likely; price over-ask.
- Scenario C (Bearish): Rates rise 0.5%. Outcome: Expect 45+ days on market; consider a price floor of -\$15,000.



#### Why this makes you an Expert

Most agents just show a "CMA" (Comparative Market Analysis). With this document, you are showing risk management. You are telling the client: "If the economy moves while we are on the market, here is our Plan B."