

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."