



THE MAXLIFE REALTY SELLER SERIES · 2026

# What's My Home Really Worth?

How Orlando home value is actually determined — and how to price your home to sell for the most the market will pay.

A 10-PAGE ORLANDO PRICING GUIDE

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# The most important number in your sale

Price is the single biggest lever on what you walk away with. Set it right and the market rewards you in the first two weeks. Set it wrong and you spend months chasing buyers down — and usually sell for less. This guide shows you how home value is actually determined in Orlando, and how to price to win.

You've probably already typed your address into Zillow. That number is a starting point — but it is not your price, and treating it like one costs Orlando sellers real money in both directions. Here's how the professionals actually arrive at a number, and how you can too.

## Three different “values” — don't confuse them

There are three numbers people mix up. They come from different sources, at different moments, for different reasons:

WHAT IT IS	WHO MAKES IT	WHAT IT'S FOR
<b>Automated estimate</b> Zestimate, Redfin Estimate	An algorithm, from public data	A rough ballpark to get oriented
<b>CMA</b> Comparative Market Analysis	A local agent, from closed comps	Setting your list price
<b>Appraisal</b>	A licensed appraiser, ordered by the lender (buyer usually pays)	Confirming value for the buyer's loan

A CMA predicts what your home will sell for. An appraisal confirms value to protect the bank. The estimate is just a guess.

### I

## Why online estimates miss

AND BY HOW MUCH

Automated valuation models are genuinely useful for orientation — they scan your square footage, beds, baths, lot, and nearby sales. But they're blind to almost everything that actually moves price:

- The \$40,000 kitchen you renovated last year (permits don't capture quality or finish)
- Whether the home shows beautifully or is dated and tired
- Your specific lot — a conservation or lakefront view vs. backing to a busy road

- A new roof, new HVAC, or impact windows — which matter enormously in Florida
- What's happening in **your subdivision this month** vs. the broad ZIP code

### THE ACCURACY GAP IS REAL MONEY

Zillow publishes its own error rates, and the median error is meaningfully larger for *off-market* homes than for actively listed ones. On a typical Orlando home, that error band can swing tens of thousands of dollars in either direction. Use the estimate to start a conversation — never to set a price.

## 2

## How a CMA actually works

### THE PROFESSIONAL METHOD

A comparative market analysis is the most accurate prediction of your sale price short of putting the home on the market. It's not magic — it's disciplined comparison in three steps.

## Step 1 — Find genuine comparables

The best comps share four traits:

- Recent** — ideally closed within the last 3–6 months (the market moves)
- Close** — same neighborhood or subdivision whenever possible
- Similar** — comparable size, age, layout, style, and condition
- Actually sold** — *closed* prices, not active asking prices

### ASKING PRICES LIE; SOLD PRICES DON'T

Active listings only tell you what other sellers *hope* to get. Closed sales tell you what buyers *actually paid*. A real CMA is built on sold comps — which is also exactly what the buyer's appraiser will use later.

## Step 2 — Adjust for the differences

No two homes are identical, so a good CMA adjusts up or down for each meaningful difference. A simplified example for a 4-bed Orlando home:

COMPARABLE	SOLD PRICE	DIFFERENCE VS. YOUR HOME	ADJUSTED VALUE
Comp A — same street	\$512,000	Has a pool you don't (-\$25k)	\$487,000
Comp B — next subdivision	\$468,000	Smaller, no renovation (+\$30k)	\$498,000
Comp C — same model	\$505,000	Backs to busy road (+\$10k)	\$515,000

Three adjusted comps clustering around \$487k-\$515k point to a defensible list price band — judgment, not a single number.

## Step 3 — Read the current market

Finally, the CMA factors in *right now*: How much competing inventory is on the market? How fast are homes selling (days on market) in your specific area? Are prices firming or softening? The same comps support a different price in a fast market than in a slow one.

### 3

## The pricing strategy WHERE SELLERS WIN OR LOSE

## The first two weeks decide everything

Your home gets the most attention in its first **10–14 days** on the market — the buyers who've been waiting and watching alerts pounce on fresh inventory. Price it right and you capture that surge, often with multiple offers. This window is the whole game.

### PRICE INTO THE SEARCH BRACKETS BUYERS USE

Buyers search in round numbers — “under \$500k,” “under \$600k.” Listing at \$499,000 instead of \$505,000 puts your home in front of *everyone* searching below half a million, not just those who set their max at \$510k. Pricing to the bracket can meaningfully widen your buyer pool for almost no cost.

## At, below, or above market?

STRATEGY	WHAT HAPPENS	BEST WHEN
<b>At market</b>	Steady, qualified interest; sells near asking in a normal timeframe	Most sellers, balanced market
<b>Slightly below</b>	Can spark competition and multiple offers above asking	Hot segment, want speed & leverage
<b>Above market</b>	Tests the ceiling — risky; usually leads to price cuts	Rarely; only with a truly unique home

## 4 The real cost of overpricing

Overpricing feels safe — “we can always come down.” In practice it's the most expensive mistake a seller can make. Here's the typical spiral:

TIMELINE	WHAT HAPPENS	RESULT
Weeks 1–2	Priced above the comps; serious buyers skip it	Misses the best buyers
Weeks 3–5	Few or no showings; “days on market” climbs	Listing goes stale
Weeks 6–8	First price cut — but now buyers smell blood	Lowball offers
Weeks 9+	Second cut; sells <i>below</i> true market value	Nets less than pricing right

The data is consistent: homes that sell quickly sell closest to (or above) asking. Homes that linger sell for less.

## 5 Orlando market factors

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- Micro-markets matter.** Dr. Phillips, Windermere, Lake Nona, Winter Park and Baldwin Park each move on their own supply, demand, and buyer profile
- Inventory & absorption.** Months of supply in your price tier tells you whether you have leverage
- Seasonality.** Central Florida's buyer pool swells with snowbirds and relocations in late winter/spring
- Insurance & roof age.** A home that's hard to insure is hard to sell — it narrows your buyer pool
- New construction nearby.** Builder incentives next door can quietly cap resale pricing

## Highest-ROI moves before you set the price

These don't change your home's bones, but they protect and lift the number you can defend:

- Fresh neutral paint and clean/updated flooring — the cheapest way to lift perceived value
- Professional photography and a 3D tour — your price has to be supported by how the home presents online
- A roof and HVAC that are insurable and functional — these expand your buyer pool more than any upgrade
- Decluttering and light staging so the home photographs and shows larger
- Fixing the small visible stuff (caulk, hardware, fixtures) so nothing whispers “deferred maintenance”

## Questions to ask about any CMA you're given

- Are these comps **closed sales** from the last 3–6 months, or active listings?
- How were the adjustments calculated — and can you walk me through them?
- What's the current months-of-supply in my price tier?
- What list price gets me into the right online search bracket?
- What's the plan — and the trigger — if it doesn't sell in the first 21 days?

## Get your real number — free

I'll prepare a genuine comparative market analysis for your home: real recent closed sales on your street, adjusted for what makes your home different, read against today's Orlando market. Not an automated guess — a price you can actually list on.

[Request your free home valuation](#)

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