

A FREE GUIDE FROM THE TAMPA BAY HOME SELLER'S PLAYBOOK

If Your Home Didn't Sell: What Now?

Why listings stall, what to change and in what order, and what to ask your next agent.

These pages come straight from my full Playbook. Chapter references point to the full book, which I'm happy to send you free.

- ✓ Your price history is public
- ✓ What I change, and in what order
- ✓ Questions for your next agent
- ✓ An agent interview scorecard



Andre R. Aragon, Realtor®
Quicksilver Real Estate Group
813-602-5070 · greaterstpeteagents.com

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Sold Solutions

Your price history is public

On Zillow, Realtor.com and in the MLS, every price change is listed with a date. Buyers and their agents read that history closely. A string of reductions invites a simple question: "What's wrong with it?" It also invites lower offers, because a buyer can see that you've already moved.

Price cuts are common right now. In September 2026, **27.5% of listings in the Tampa Bay metro took a price cut** during the month.[1] Each of those sellers started at a number the market didn't accept. My goal is to keep your home out of that group from the start.

The appraiser still has to agree

Even if you find a buyer willing to pay a high price, most buyers use a mortgage, and the lender will order an appraisal. Under the standard Florida Realtors/Florida Bar contract, the buyer's loan approval depends on an appraisal that's sufficient for the lender to fund the loan.[2] Many buyers also add a specific appraisal contingency: in Zillow's 2025 survey, 53% of buyers said their final offer depended on the home appraising at a minimum amount.[3]

If the appraisal comes in low, you're usually back at the table: reduce the price, ask the buyer to cover the gap in cash, meet in the middle, or start over. An accurate list price makes that conversation much less likely. (Chapter 9 of the full Playbook covers what to do if it happens anyway.)

Overpricing helps your competition

Buyers tour several homes in a weekend. When yours is priced above similar homes nearby, it becomes the comparison that makes the others look like good value. I've watched overpriced homes do a great job of selling the house down the street.

What a "known" buyer sees

Buyers today are informed. Many have been watching the market for months. They know what the house two streets over sold for, and their agent can pull every sale in your neighborhood in seconds. A price that ignores those sales doesn't anchor them higher. It just tells them you aren't ready to deal yet.

How we'll set your price together

A good price isn't a guess, and it isn't a number I pick to win your listing. Here's how I build one with you.

1. **Recent sales.** Homes like yours that closed nearby, usually in the last few months. Closed sales are what appraisers rely on.

2. **Pending sales.** Homes under contract right now. They show where the market is heading before those sales close.
3. **Your competition.** What's for sale today that a buyer will tour on the same Saturday as yours, and how long it has been sitting.
4. **Your home itself.** Roof age, A/C, windows, flood zone, updates, layout, lot and view. I walk the house. A database can't.
5. **A range, then a number.** We land on a supported range, then choose a specific price with the search brackets in mind.
6. **A review date.** Before we launch, we agree on what we'll look at after the first two to three weeks: showings, online saves and views, agent feedback, and offers. If the signals are weak, we'll adjust with data, not with panic.

Numbers you can ignore

- **What you paid, or what you spent on upgrades.** Buyers pay for what the house is today, compared with what else is for sale.
- **One-click online estimates.** They're a starting point, but they can't see your new roof or your dated bathroom.
- **Your county assessed value.** It's a tax figure, and in Florida it's often capped well below market value for long-time homestead owners.

YOUR NEXT STEP Ask me for a pricing review of your home. I'll show you the sold, pending and active homes I used, so you can check my reasoning. Call or text 813-602-5070.

Sources

1. Realtor.com Economic Research, metro housing inventory data, Tampa-St. Petersburg-Clearwater, September 2026 (price-reduced share): realtor.com/research/data
2. Florida Realtors/Florida Bar Residential Contract for Sale and Purchase, Paragraph 8(b) (Financing and Appraisal): floridarealtors.org (CRSP-7x form, PDF)
3. Zillow Consumer Housing Trends Report 2025 (buyers, offer contingencies): zillowstatic.com/.../Consumer-Housing-Trends-Report-for-Agents-2025_102925.pdf

PART 2 · CHAPTER 7

When the Market Moves While You're Listed

Markets don't send a memo when they change. Here's how to read the signals early and adjust calmly, with data instead of guesswork.

Most sellers hear about the market from headlines, and headlines are national and late. What matters for you is what's happening to homes like yours, in your area, over the last few weeks. I watch four signals.

Signal	What it tells you	Florida, Sept. 2026
Months of supply	How long current listings would take to sell at today's pace. More months means more choice for buyers.	Single-family: 4.4 months, down from 5.1 a year earlier. Condos: 7.7, down from 9.1.[1]
Time to contract	How quickly buyers are committing.	Single-family median: 47 days, down from 53.[1]
Sale price vs. original list price	How much negotiating room buyers are getting.	Single-family median: 95.7%, up from 94.7%.[1]
Price cuts	How many sellers started too high.	Tampa Bay metro: 27.5% of listings cut their price in September.[2]

Read together, those numbers describe a market that has firmed up a little from a year ago, but where buyers still have choices and still push back on prices that are too high. For condo owners, the extra supply means more competition, so presentation and association paperwork matter even more.

> **Watch pending sales, not just active listings.** Actives tell you what sellers hope for. Pendings tell you what buyers are agreeing to pay right now. When pendings in your area slow down, that's an early warning.

What I change, and in what order

If the market cools after you list, a price cut isn't always the first answer. I work through the cheaper fixes first, and we decide together using your weekly report.

1. **Presentation.** Is the lead photo the strongest one? Does the description answer the questions agents keep asking? Small changes can refresh a listing's appeal.
2. **Access.** Are we turning away showings? Are we open on weekends?
3. **Feedback.** If several buyers mention the same issue, such as a dated A/C or a stained ceiling, fixing or crediting it may cost less than a price cut.
4. **Terms.** A closing-cost credit, a rate buydown or a flexible closing date can help buyers who are stretched (Chapter 6 of the full Playbook).
5. **Price.** If the data says price is the problem, one well-placed adjustment that moves you into a new search bracket usually works better than several small cuts.

Florida's seasons

Cooler months: many of our seasonal residents and out-of-state buyers visit in the cooler months, which can add activity for condos and homes near the water.

Hurricane season runs June 1 to November 30.[3] It doesn't stop sales, but it can slow them. When a storm threatens, insurers may pause writing new policies, and a buyer can't close without insurance. The state contract allows for this: if hazard, wind, flood or homeowners insurance can't be issued because of a storm or similar event, the closing date is extended.[4]

If a storm damages the home after the contract is signed, the standard contract also has a plan. If repairs cost no more than 1.5% of the price, the seller handles them and the sale goes ahead. If they cost more, the buyer can take the home as it is with that 1.5%, or cancel and get the deposit back.[4]

A storm plan for a listed home

- [ ] Take date-stamped photos and video of the home, inside and out, before the storm.
- [ ] Bring in lanai furniture, planters and anything that can fly.
- [ ] Put up shutters if you have them, and tell me so I can pause showings.
- [ ] Know where your insurance policy and agent's number are.
- [ ] After the storm, check the home, photograph any damage, and call me and your insurer.

Should you rent it instead?

When the market softens, many owners wonder about renting. They're not alone: in Zillow's 2025 survey, 68% of recent sellers said they at least thought about renting out their home before selling, though only 28% seriously considered it.[5] Renting can make sense, but it comes with landlord duties, insurance changes, wear and tear, and tax effects. Talk with a CPA before you decide, and let me run a "sell now" walk-away estimate so you can compare.

Selling and buying at the same time

A shifting market cuts both ways. If prices soften, the home you buy may be softer too. Common ways to line up both moves:

- **Sell first, then lease back** for a few weeks so you aren't rushed.
- **Buy with a contingency** on your sale. That works better when sellers have fewer offers.
- **Bridge the gap** with financing. That's a lender conversation.

YOUR NEXT STEP Ask me for a "market pulse" on your neighborhood: recent sales, pendings, price cuts and time to contract for homes like yours. I'll update it every week once you're listed.

Sources

1. Florida Realtors, Single-Family and Condo/Townhouse Market Summaries and Detail, September 2026: floridarealtors.org/newsroom/market-data
2. Realtor.com Economic Research, metro inventory data, September 2026: realtor.com/research/data
3. NOAA, Atlantic hurricane season dates: noaa.gov/news-release/noaa-predicts-above-normal-2025-atlantic-hurricane-season
4. Florida Realtors/Florida Bar Residential Contract for Sale and Purchase, Paragraph 5(b) and Standard M (Risk of Loss): floridarealtors.org (CRSP-7x form, PDF)
5. Zillow Consumer Housing Trends Report 2025 (sellers): zillowstatic.com/.../Consumer-Housing-Trends-Report-for-Agents-2025_102925.pdf

IF YOUR LISTING EXPIRED OR WAS WITHDRAWN

Questions for your next agent

If your home didn't sell, you're probably tired and a little skeptical. That's fair. You don't need someone to blame the market. You need a clear explanation and a different plan. These questions get to it.

> **"Why do you think it didn't sell?"**
> An honest agent will name specifics: price against the competition, photos, access, condition, or how widely it was seen. "Bad luck" isn't an answer.

"What will you do differently?"
Expect concrete changes, not "more of the same, but harder." New photos, a new lead image, a 3D tour and floor plan, a new description, a new price strategy, a new showing plan.

"Can I see your photos, 3D tours and floor plans?"
Put their work side by side with your last listing's photos. You'll see the difference, or you won't.

"Will I get a weekly report?"
If you felt in the dark last time, ask for a sample report and agree on what you'll get and when.

"How will you price it this time?"
Ask how they'll use what the market already told you: how many showings you had, what feedback came in, and any offers you turned down.

"How will my listing history look to buyers, and how do we relaunch?"
Buyers can see past price changes. Ask how the relaunch will look fresh and how they'll explain the history if asked.

How I answer these: every Sold Solutions listing gets a full new media package (professional photography, Zillow 3D/360 tour, floor plan and Matterport), a written pricing review built from sold, pending and active homes, and a weekly report. I'll show you my work before you sign anything.

Agent interview scorecard

Score each from 1 (weak) to 5 (strong). Use it during the meeting or right after.

Question	Agent A	Agent B	Agent C
Explained the price with sold, pending and active homes			
Had a clear plan if activity is slow			
Showed real photos, 3D tours and floor plans			
Showed a sample weekly report			
Fee and what's included were clear and in writing			
Explained listing term and how to end it			
Explained brokerage relationship (transaction broker or single agent)			
Knew flood, insurance and condo issues			
Gave a real negotiation example			
Expired listings: said exactly what they'd do differently			
Listened to my goals and timeline			
Total			

YOUR NEXT STEP Interview me with this scorecard. Bring your toughest questions, and I'll bring my photos, tours, floor plans, a sample weekly report and a pricing review for your home.

Sources

1. NAR, 2025 Profile of Home Buyers and Sellers, highlights: nar.realtor/.../2025-profile-of-home-buyers-and-sellers-highlights-11-04-2025.pdf; see also nar.realtor/news/.../fsbos-reach-all-time-low-more-sellers-rely-on-agents
2. Zillow Consumer Housing Trends Report 2025 (sellers): zillowstatic.com/.../Consumer-Housing-Trends-Report-for-Agents-2025_102925.pdf
3. Section 475.278, Florida Statutes (brokerage relationships): flsenate.gov/Laws/Statutes/2025/475.278
4. NAR consumer information on practice changes effective August 17, 2024: nar.realtor/the-facts

ABOUT YOUR GUIDE

Andre R. Aragon, Realtor®

I came to real estate from behind the camera, and it still shapes how I sell homes. I bring my nearly 10 years as a Realtor®, 20 years as an architectural photographer, and 13 years providing real estate media and virtual tours for more than 3,000 Tampa Bay listings, priced from $60,000 to $6,000,000. I know what makes buyers stop scrolling and book a showing.

Sold Solutions

Full service plus premium marketing that shows your home at its best: professional photography, a Zillow 3D/360 tour, a floor plan and a Matterport tour, with a written pricing review up front and a weekly report while you're listed.

What happens when you call

1. We talk about your home, timeline and next move. No obligation.
2. I walk the house with you and prepare a pricing review and walk-away estimate.
3. You decide what's next, whether that's listing with me, waiting, or taking a cash offer.

What is your home worth now? Request your home value at greaterstpeteagents.com/home-value-page
Read my client reviews on Zillow: zillow.com/profile/aaragonrealtor



Andre R. Aragon, Realtor®
Cell 813-602-5070
AAragonRealtor@gmail.com
FL License SL3379817



Molly Riddle, Realtor®
Cell 727-280-6843
greaterstpeteagents.com
FL License SL3533790

GREATER ST PETE AGENTS
Sold Solutions

Quicksilver Real Estate Group
620 E Twiggs St Ste 208, Tampa, FL 33602
Tampa | St. Pete | Clearwater

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