AGENT USE GUIDE

HOW TO USE THE PUBLIC SHARE SHEET

COMPANION TO THE JULY 2026 PUBLIC HOUSING-MARKET SHARE SHEET

THE RULE

YOUR JOB IS NOT TO MAKE THE SHEET "WIN."

Use national evidence as the starting point, test it against current local data, explain reasonable options and tradeoffs, and let the client decide.

BEFORE YOU SHARE IT

- ☐ **Confirm the edition.** Use the current Monitor page and preserve the research cutoff date.
- ☐ **Define the client's question.** Crash fear, affordability, timing, sale risk and investment risk are different questions.
- ☐ **Pull local evidence.** Use the worksheet: price band, property type, inventory, sales, concessions and carrying costs.
- ☐ **Verify builder offers.** Terms change quickly. Confirm the exact home, lender conditions, expiration and total cost in writing.
- ☐ **Prepare choices.** Bring alternatives with risks and unknowns - not one preferred conclusion.

DESIGNED FOR

Public Share Sheet v1.0
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A FIVE-MINUTE EVIDENCE-BASED CONVERSATION

1. **Ask first.**
"What have you heard, and what decision are you trying to make?"
2. **State the dated national classification.**
As of July 30, 2026: reset, not a national crash.
3. **Show the four evidence blocks.**
National pulse, metro divergence, builder pressure and forced-sale transmission.
4. **Make it local.**
Compare the client's property type and price band with current local evidence.
5. **Present options.**
Explain costs, benefits, risks, contingencies, uncertainties and what would change the analysis.
6. **Return the decision.**
Ask what the client prefers, record the choice and schedule the next evidence check.

CONVERSATION STARTERS - ADAPT THEM; DO NOT RECITE THEM

BUYER

"The national data does not show a 2008-style crash, but your price band may behave differently. Let's compare local supply, payment, concessions and new construction."

SELLER

"National prices still rose, but 35 of the 100 largest metros declined. Let's determine which side your market, property type and price range are actually on."

INVESTOR

"A national headline cannot tell us whether this property works. Let's underwrite cash flow, holding costs, financing, local demand and exit liquidity."

PROFESSIONAL-USE RULES

- Do not describe the sheet as a prediction, guarantee or proof of what a local market will do.
- Separate sourced facts, iNVISIQ analysis, your local interpretation and the client's preference.
- Verify incentives, financing, affiliated-provider requirements and expiration dates before presentation.
- Compare APR, fees, cash to close, total acquisition cost and monthly payment - not the advertised rate alone.
- Follow state law, agency duties, MLS rules, fair-housing obligations and brokerage policy.
- Store completed worksheets under applicable privacy and record-retention requirements.

AGENT WORKSHEET

LOCAL MARKET EVIDENCE WORKSHEET

COMPANION TO THE JULY 2026 PUBLIC HOUSING-MARKET SHARE SHEET

CLIENT AND ASSIGNMENT

Client: ______________________ **Date:** ______________________

Market / MLS area: ______________________ **Agent:** ______________________

Property type / price band: ______________________

Decision the client is trying to make: ______________________

A. START WITH THE CLIENT'S CONCERN - IN THE CLIENT'S WORDS

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B. CURRENT LOCAL EVIDENCE

METRIC	CURRENT	COMPARISON	SOURCE + DATE	WHAT IT MEANS HERE
Closed-sale price direction Same property type / price band				
Active inventory and months of supply				
Days on market and sale-to-list ratio				
Price reductions, withdrawals and expirations				
Seller concessions and buyer credits				
Pending / contract activity and fall-throughs				
Taxes, insurance, HOA and ownership cost				
Employment / major local demand drivers				

C. WHAT EVIDENCE CONFLICTS WITH THE NATIONAL BASELINE?

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D. LOCAL CLASSIFICATION - DESCRIBE; DO NOT FORCE A LABEL

- ☐ Seller-leaning
- ☐ Balanced / mixed
- ☐ Buyer-leaning
- ☐ Builder-led opportunity
- ☐ Insufficient evidence

One-sentence local assessment: ______________________

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AGENT WORKSHEET

BUILDER INCENTIVES, OPTIONS & CLIENT DECISION

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Builder offer rule: Record the exact inventory home, written incentive, lender/title conditions, expiration, APR, fees, cash to close and effective monthly payment. An advertised rate is not a complete comparison.

Client: ____________________ **Date verified:** ____________________

A. BUILDER AND COMMUNITY COMPARISON

FIELD	OPTION 1	OPTION 2	OPTION 3
Builder / community / inventory home			
Price before incentives			
Rate / APR / loan type / term			
Buydown structure and duration			
Closing-cost credit / upgrades / discount			
Required lender, title or closing date			
Estimated cash to close			
Estimated PITI + HOA / monthly obligation			
Expiration and reconfirmation contact			

B. COMPARE THE CLIENT'S REAL OPTIONS

DECISION FACTOR	OPTION A	OPTION B	OPTION C
Describe the option			
Cash / monthly impact / likely net			
Timing and contingencies			
Primary benefit			
Primary risk / unknown			
What evidence would change this option?			

C. CLIENT DECISION AND FOLLOW-UP RECORD

Options presented: ____________________

Client's stated preference: ____________________

Unanswered question / missing evidence: ____________________

Next action: ____________________ **Target date:** ____________________

Next market-data check: ____________________ **Client acknowledgement / notes:** ____________________

PRIVACY: Store this completed worksheet under brokerage policy and applicable law. Do not place client-identifying data in public AI tools.

CURRENT MONITOR: https://invisiq.com/invisiq-u-s-housing-market-conditions-crash-risk-monitor/