DBK Realty LLC

NOVEMBER 2026 EDITION

SELLER RESOURCE · MISSOURI & ILLINOIS

What's My Home Worth?

...and how to price it to sell

Your price is the biggest decision you'll make as a seller. Here's where a home's value really comes from, how a market analysis works, why online estimates miss in Missouri, and how to price for the strongest offers.

3–6
recent nearby sales usually anchor a well-supported price

2 weeks
is when a new listing gets the most attention from buyers

$0
is the cost of a market analysis from DBK Realty



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WHERE VALUE COMES FROM

What really sets your price

A home is worth what a ready, willing, and able buyer will pay for it in today's market. Buyers judge that by comparing your home with others they could buy instead.

Recent sales nearby

The strongest evidence is what similar homes close by actually sold for in the last few months, not what owners hoped to get.

Size and layout

Finished square footage, bedrooms, bathrooms, and garage spaces. Main-level space usually counts for more than a finished basement.

Condition and updates

Kitchens, baths, roof, windows, and mechanicals. A move-in-ready home sells for more than one that needs work right away.

Location and lot

Street, school district, municipality, lot size, and views. Two identical houses can sell for different prices a mile apart.

Today's market

Interest rates, how many homes are for sale, and how fast they're selling. The same home can be worth more in spring than in December.

Your competition

The homes for sale right now are the ones buyers will tour with yours. Your price has to make sense next to them.

Why online estimates miss in Missouri: Missouri is a "non-disclosure" state, so sale prices aren't public records. Websites have to guess, and their estimates can be off by tens of thousands of dollars. Agents see actual sold prices through the MLS. Illinois sale prices are public, so estimates there tend to be closer, but they still can't see inside your home.

What doesn't set the price

Buyers don't pay for

- ✕ What you paid, or what you still owe
- ✕ The cost of your updates, dollar for dollar
- ✕ What you need to net for your next home

Or for

- ✕ A neighbor's asking price (only sold prices count)
- ✕ Personal-taste upgrades most buyers would redo
- ✕ Sentimental value, however real it is to you

INSIDE A MARKET ANALYSIS

How we find your price

A comparative market analysis (CMA) is how agents turn sales data into a price. It's the same logic an appraiser uses, so a well-built CMA also helps your sale survive the buyer's appraisal.

1. **Pick the right comparable sales**
   Homes that sold in roughly the last three to six months, close by, and similar in style, size, age, and lot. We widen the search only when we have to.
2. **Adjust for the differences**
   If a comparable home has something yours doesn't, we subtract its value from that sale; if yours has something it doesn't, we add it.
3. **Give the closest matches the most weight**
   A sale that needed few adjustments tells us more than one that needed many.
4. **Check the competition**
   Active and pending listings show where the market is heading and who you'll be up against.
5. **Set a price range, then a list price**
   We'll walk you through the range and the strategy behind the number we recommend.

A simple example

Say a nearby ranch sold for **$310,000**. Here's how it might be adjusted to compare with your home:

DIFFERENCE	THE COMPARABLE SALE	ADJUSTMENT
Size	100 sq ft larger than yours	−$7,500
Bathrooms	Has an extra half bath	−$4,000
Garage	One fewer garage space	+$7,500
Condition	Fully updated kitchen; yours is original	−$15,000
Adjusted value	What this sale suggests your home is worth	**$291,000**

Example only. Adjustment amounts vary by neighborhood, price range, and market, and we base ours on local sales data.

PRICING STRATEGY

Price it right from day one

Buyers and their agents watch new listings closely. The first couple of weeks bring the most showings and the best offers, so the right price matters most at the start.

When a home is overpriced

- ✕ Fewer buyers see it, because it shows up in the wrong searches
- ✕ It makes nearby homes look like better deals
- ✕ It sits, and buyers start to wonder what's wrong
- ✕ Price cuts follow, and offers come in lower
- ✕ The buyer's appraisal may come in short

When a home is priced to the market

- ✓ More showings in the first weeks
- ✓ A better chance of multiple offers
- ✓ Stronger terms, not just a higher price
- ✓ Fewer appraisal surprises
- ✓ A faster, smoother path to closing

Smart pricing moves

Mind the search ranges

Buyers search in ranges like $275,000 to $300,000. A home listed at $302,000 misses everyone whose search stops at $300,000.

Read the market

Days on market, the number of homes for sale, and the share of homes selling over or under list price tell us whether buyers or sellers have the edge.

Watch the first two weeks

Showings and feedback are the market's verdict. If the traffic is there but offers aren't, we talk about why.

Adjust early, not often

If a change is needed, one well-timed adjustment works better than several small cuts.

Pricing and the appraisal: if your buyer is getting a loan, the lender orders an appraisal. If it comes in below the contract price, the buyer may ask you to lower the price, pay the difference themselves, or walk away. A price backed by solid comparable sales protects you.

BEFORE WE MEET

Help us price your home

Gather what you have

- [ ] A list of updates, with the year and rough cost
- [ ] Age of the roof, furnace, A/C, and water heater
- [ ] Any recent inspection or appraisal reports
- [ ] Survey, HOA documents, and fees, if any

Think about your goals

- [ ] Your ideal timing for listing and moving
- [ ] Where you're going next, and how you'll buy
- [ ] Repairs you're willing (or not) to make
- [ ] What matters most: price, speed, or ease

FREE MARKET ANALYSIS

Let's find your number.

DBK Realty will tour your home, pull the recent sales that matter, and walk you through a price range and strategy. No cost, no pressure, on either side of the river.

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My home at a glance

YEAR BUILT

FINISHED SQ FT (MAIN LEVEL)

FINISHED SQ FT (LOWER LEVEL)

BEDROOMS / BATHROOMS

GARAGE SPACES

BIGGEST RECENT UPDATE

Important: This guide is general information compiled in November 2026. It is not an appraisal. Home values depend on the property and the market at the time of sale, and the example adjustments are for illustration only. DBK Realty is a real estate brokerage, and this is not legal, tax, or financial advice. If you are currently working with another real estate agent, this is not a solicitation of that relationship.

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