



Business Planning Workshop



MIDDLETON
ELITE COACHING

Today's Agenda

- Freedom of Choice Moment
- Market Conditions + Predictions
- Planning with the 4Ps
 - Productivity
 - Projects
 - People
 - Personal
- One Page Action Plan



The Freedom of Choice Moment

Definition

Exercise

- Where am I today?
- Actions to Take
 - Between now and then
 - In the next 2-3 years
 - Next Year
 - Between now and the end of this year



Trends in Buyer Demand

1

Net Migration

- More people moving in or out?
- Impact of jobs and economic development

2

Demographic Waves

- Millenials & Baby Boomers

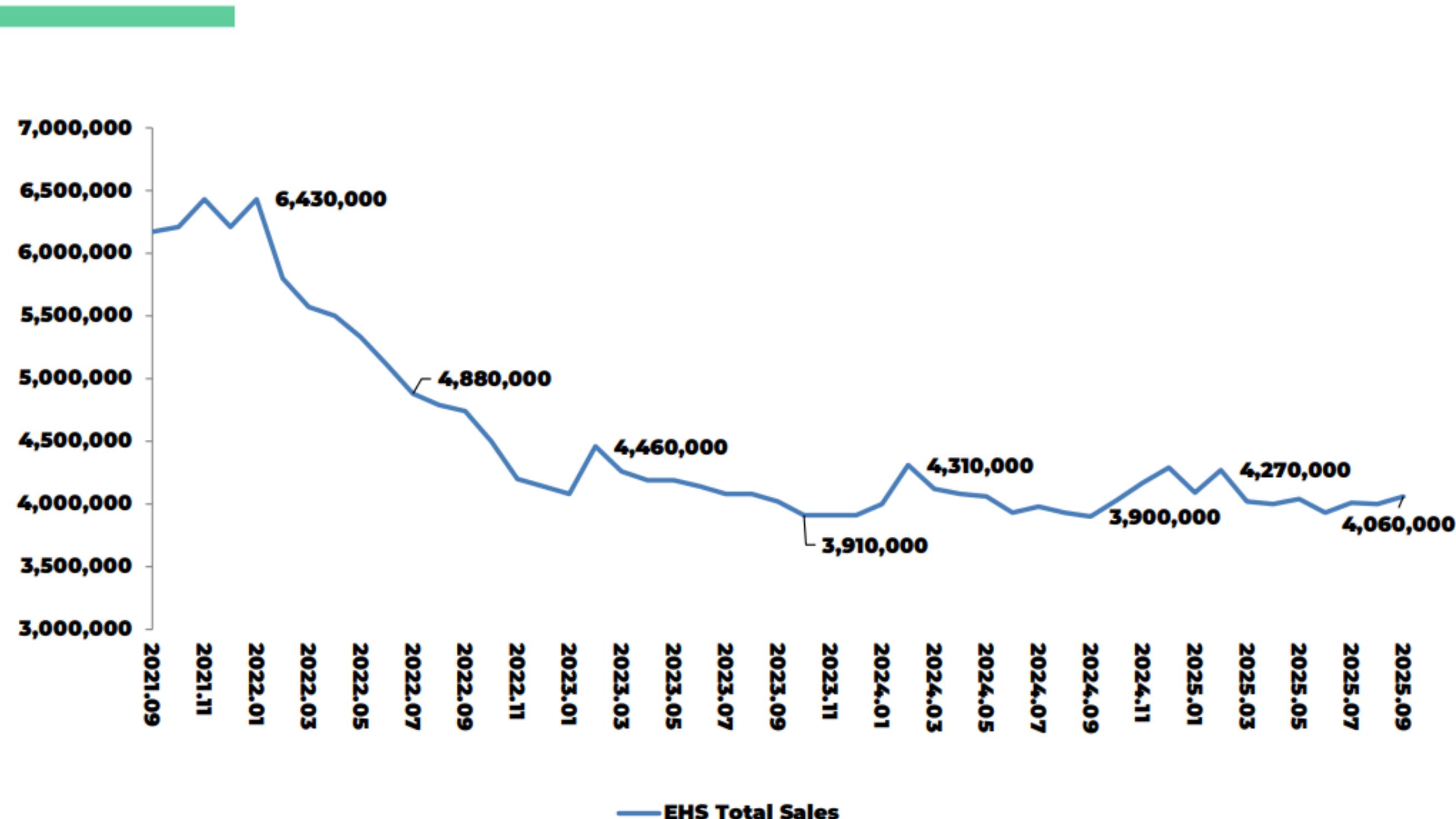
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Monetary Policy

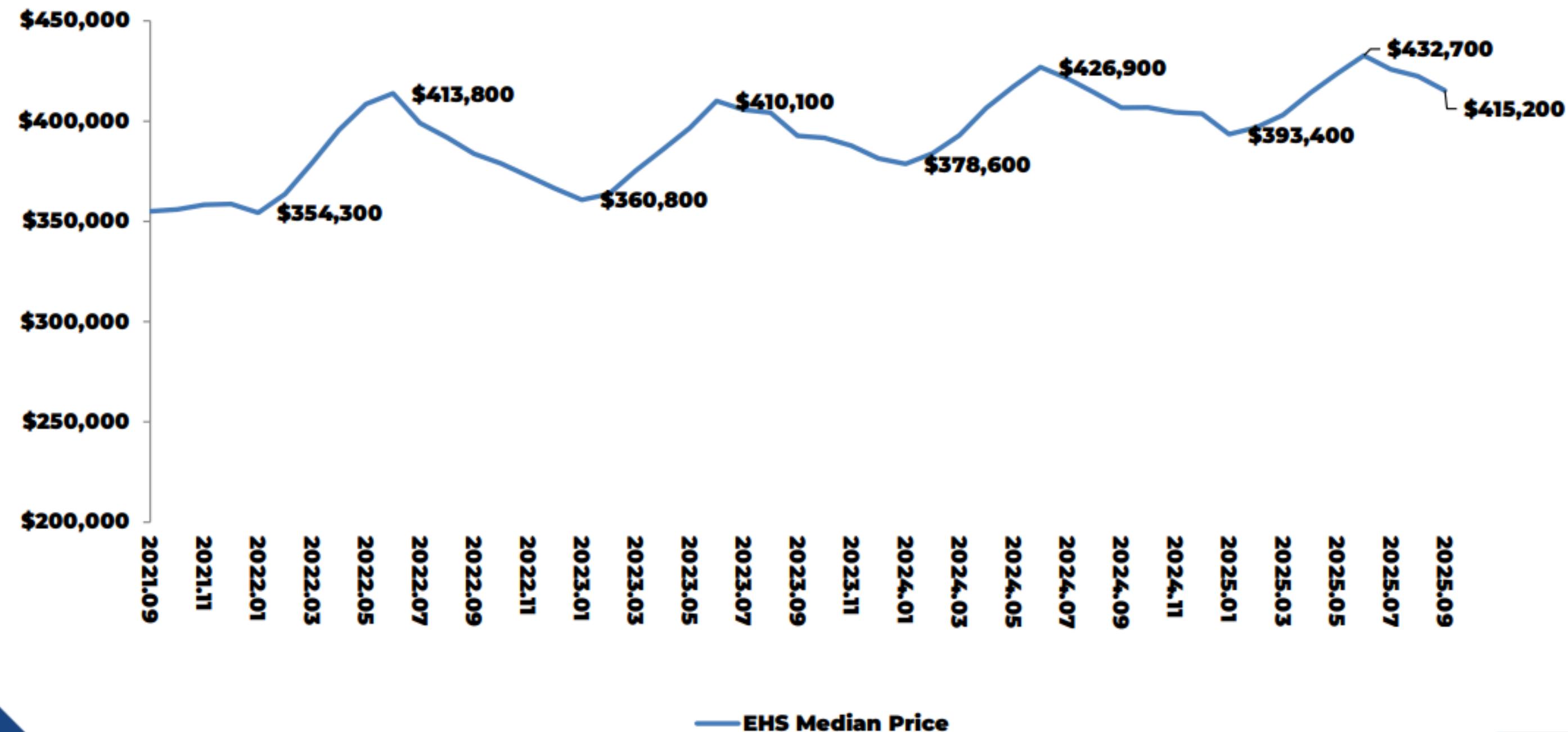
- Interest Rates
- Tax Incentives/Programs

Total Existing-Home Sales

(SA Annual Rate)

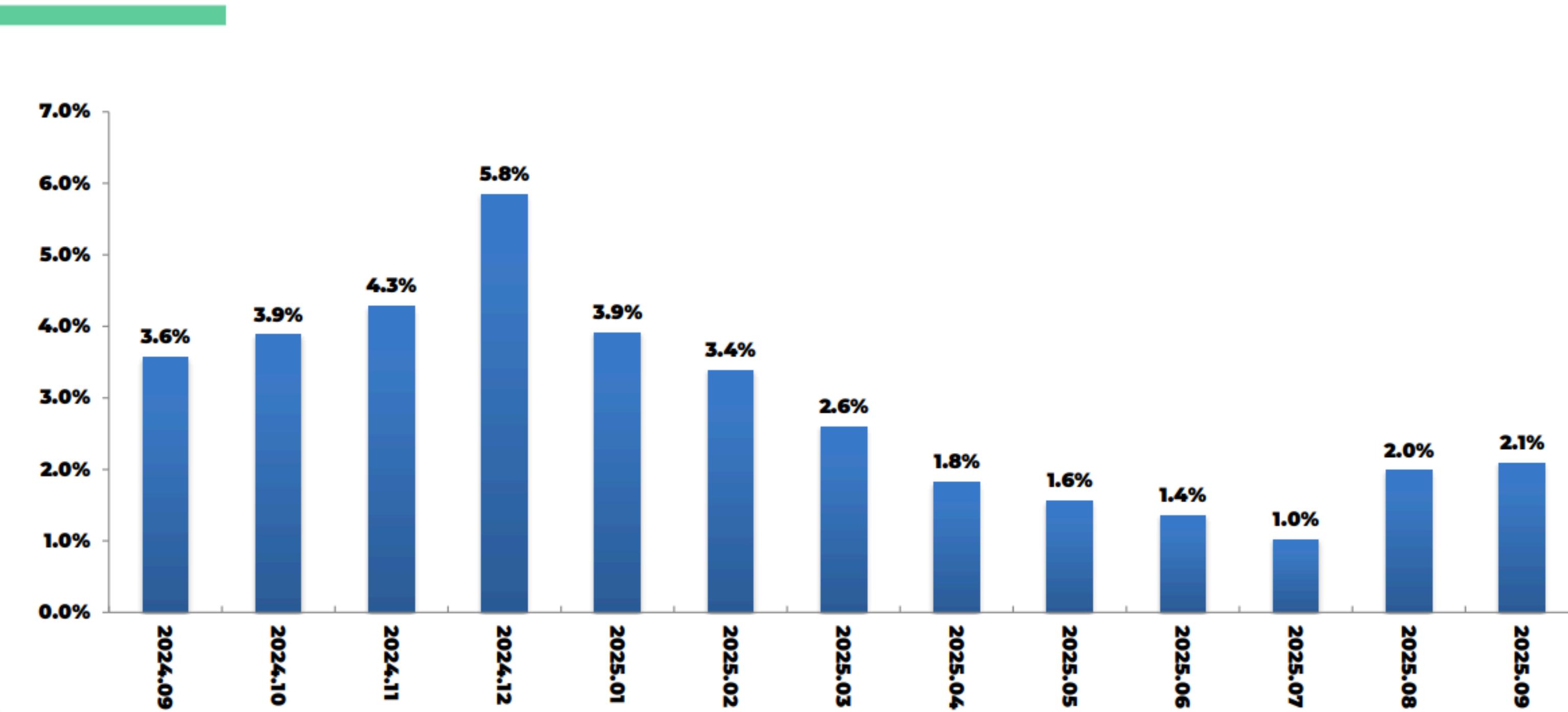


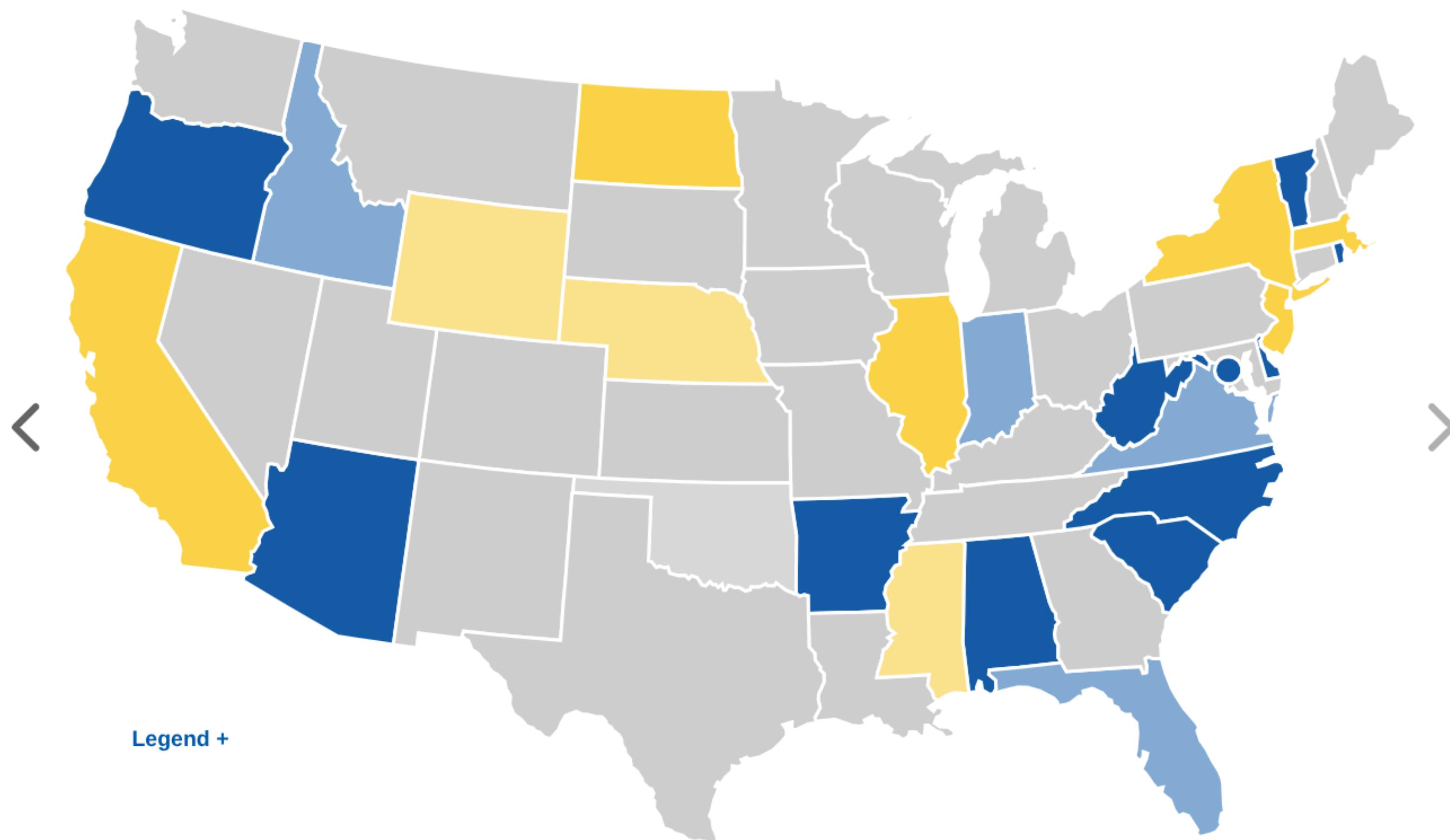
Median Price of Existing-Home Sales



Existing-Home Sales Median Price

(Percent Change Year-Over-Year)



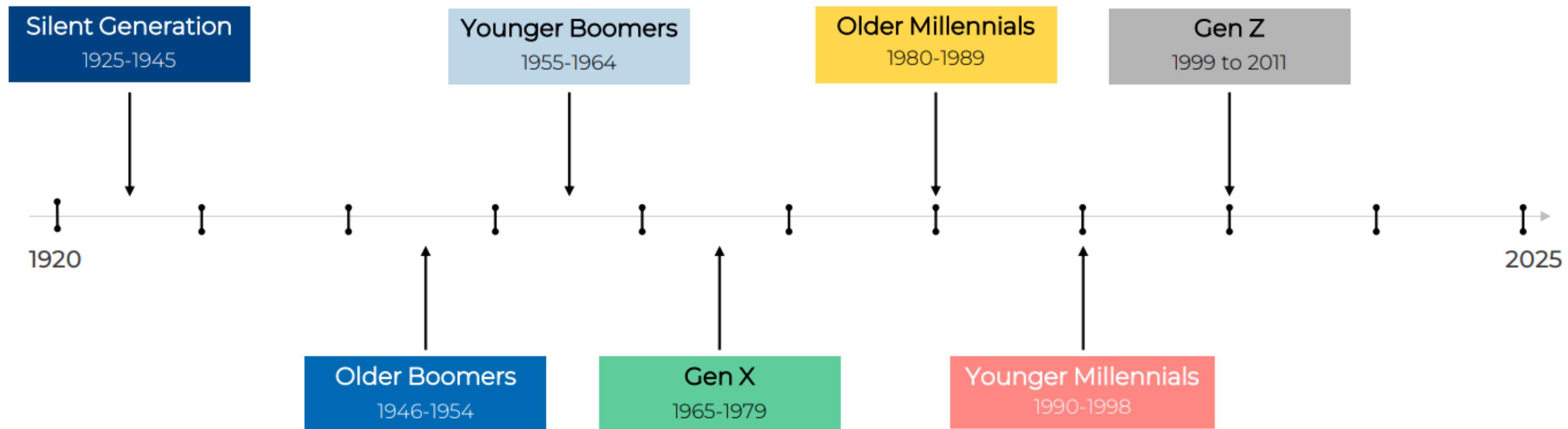


Embed this Map

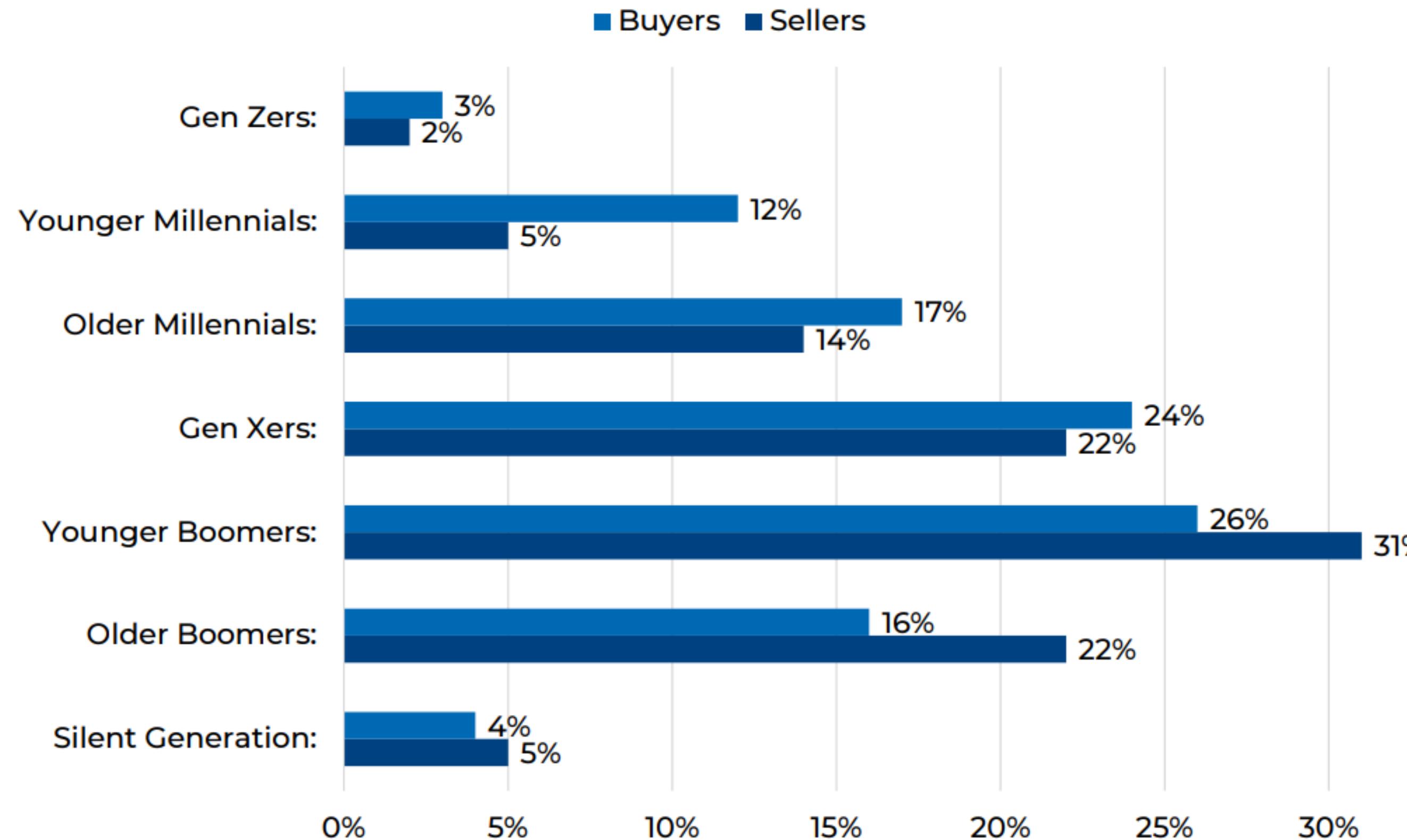
Data courtesy of [United Van Lines](#) Movers Study © 2025
Demographic data only available for 2014 through present.



AGE OF HOME BUYERS AND SELLERS



SHARE OF BUYERS AND SELLERS BY GENERATION



Interest Rate Forecasts for EOY **2025**

5.7% - Fannie Mae

5.9% - National Assoc. of Homebuilders

6.0% - NAR

6.0% - Mortgage Bankers Assoc.

6.1% - Goldman Sachs

85% of mortgages are below the current rate

70% of mortgages are sub-5%



Mortgage Rates Over Time

HOUSINGWIRE

1w 1m 3m 6m 1y all

7%
6%
5%
4%
3%

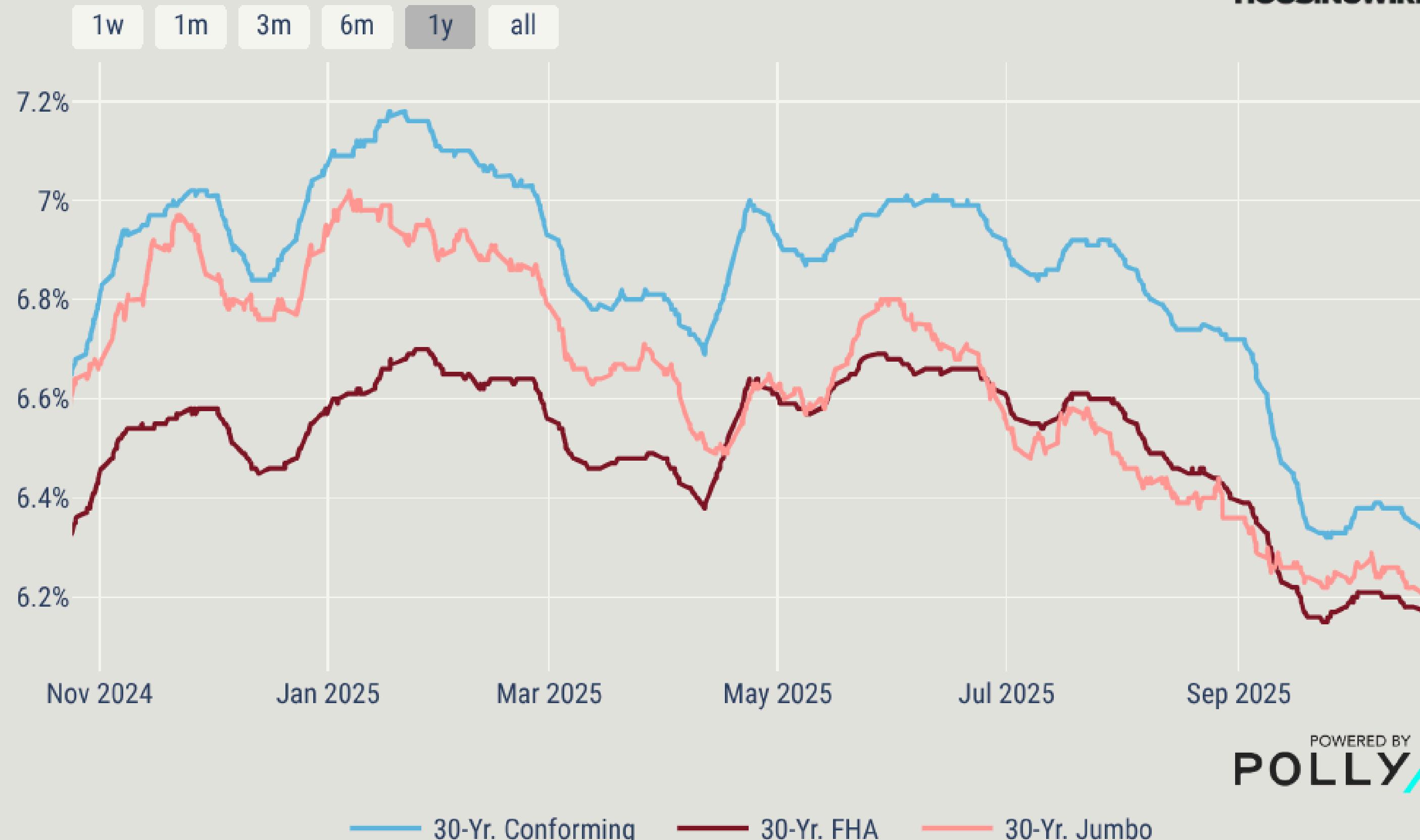
Jan 2022 Jul 2022 Jan 2023 Jul 2023 Jan 2024 Jul 2024 Jan 2025 Jul 2025

30-Yr. Conforming 30-Yr. FHA 30-Yr. Jumbo

POWERED BY
POLLY/

Mortgage Rates Over Time

HOUSINGWIRE



POWERED BY
POLLY

Interest Rate Forecasts for EOY **2026**

5.9% - Fannie Mae

6.0% - National Assoc. of REALTORS(r)

6.25% - National Assoc. of Homebuilders

6.4% - Mortgage Bankers Assoc.

85% of mortgages are below the current rate

70% of mortgages are sub-5%

Bill's opinion: higher for longer than most expect, unless...



The Hidden Costs of Waiting

	7% RATE	6% RATE	5% RATE
\$250,000	\$1,663	\$1,499	\$1,342
\$500,000	\$3,327	\$2,998	\$2,684
\$1,000,000	\$6,653	\$5,996	\$5,368

The Hidden Costs of Waiting

The money they think they're saving by waiting = $\$330/\text{mo} =$
 $\$4,000/\text{year}$

The equity growth they are leaving on the table

- $600\text{k} * 2\% = \mathbf{\$12,000}$
- $600\text{k} * 4\% = \mathbf{\$24,000}$
- $600\text{k} * 6\% = \mathbf{\$36,000}$

Negotiation opportunity

- $600\text{k} * 97\% = 582,000 = \mathbf{\$18,000}$ discount

The typical buyer who is waiting is leaving **tens-of-thousands of dollars** on the table. Oh, and they still have to live with their parents... in an apartment... in a home that's too small for them, etc.

Trends in Seller Supply

1

Resale Homes

- Areas of Net Outbound Migration
- Currently 4.4 months of inventory per NAR

2

New Construction

- Short Term Trends
- Long Term Shortages

3

Tax/Housing Legislation





ACTION PLAN: MARKET CONDITIONS



The 4Ps

1. Productivity

- The numbers we must hit

2. Projects

- Anything with an end date

3. People

- Internal & External

4. Personal

- You for You & Others



The 4 Points of Clarity

1. Income Goal?
 -
2. Ideally... hours per week?
 -
3. Ideally... tasks?
 -
4. Ideal Environment?



Productivity

The 5 Key Numbers

1. **Listing** appointments per week.
2. **Buyer** Appointments per week.
3. Active **Listings** needed at all times.
4. Active **Buyers** needed at all times.
5. **Under Contract** needed at all times.



Goals Worksheet: 25 Units

1. Listing Appointments per Week		2. Buyer Appointments per Week	
Percent Listing Business	50%	Percent Buyer Business	50%
Listing Units Closed	12	Buyer Units Closed	12
Fallout Rate	10%	Fallout Rate	10%
Listing Units Under Contract	14	Buyer Units Under Contract	14
Agreements : Under Contract Ratio	80%	Agreements : Under Contract Ratio	80%
Listing Agreements Signed	17	Buyer Agreements Signed	17
Appointments : Agreements Signed Ratio	80%	Appointments : Agreements Signed Ratio	80%
Annual Listing Appointments Held	22	Annual Buyer Appointments Held	22
Months Per Year	10	Months Per Year	10
Listing Appointments per Month	2.2	Buyer Appointments per Month	2.2
Weeks Remaining in Period	44	Weeks Remaining in Period	44
Listing Appointments per Week	0.5	Buyer Appointments per Week	0.5

You'll receive an editable version of this via email following the webinar.



Goals Worksheet: 25 Units

3. Active Listings Needed		4. Active Buyers Needed	
Percent Listing Business	50%	Percent Buyer Business	50%
Annual Listing Agreements Signed	12	Annual Buyer Agreements Signed	12
Fallout Rate	10%	Fallout Rate	10%
Listing Units Under Contact	14	Buyer Units Under Contract	14
Agreements : Under Contract Ratio	80%	Agreements : Under Contract Ratio	80%
Listing Agreements Signed	17	Buyer Agreements Signed	17
Listing Days on Market	30	Buyer Days on Market	90
Days Remaining in Period	365	Days Remaining in Period	365
Days to Close Lag	45	Days to Close Lag	45
Turnover Rate	10.7	Turnover Rate	3.6
Active Listings Needed	2	Active Buyers Needed	5



Goals Worksheet: 25 Units

5. Under Contract Needed at All Times

Annual Units Closed Goal	25
Fallout Rate	10%
Total Annual Under Contract	28
Days Remaining in Period	365
Days to Close Lag	45
Turnover Rate	8.1
Under Contract Needed	3



Goals Worksheet: 100 Units

1. Listing Appointments per Week		2. Buyer Appointments per Week	
Percent Listing Business	50%	Percent Buyer Business	50%
Listing Units Closed	50	Buyer Units Closed	50
Fallout Rate	10%	Fallout Rate	10%
Listing Units Under Contract	55	Buyer Units Under Contract	55
Agreements : Under Contract Ratio	80%	Agreements : Under Contract Ratio	80%
Listing Agreements Signed	69	Buyer Agreements Signed	69
Appointments : Agreements Signed Ratio	80%	Appointments : Agreements Signed Ratio	80%
Annual Listing Appointments Held	87	Annual Buyer Appointments Held	87
Months Per Year	10	Months Per Year	10
Listing Appointments per Month	8.7	Buyer Appointments per Month	8.7
Weeks Remaining in Period	44	Weeks Remaining in Period	44
Listing Appointments per Week	2.0	Buyer Appointments per Week	2.0



Goals Worksheet: 100 Units

3. Active Listings Needed		4. Active Buyers Needed	
Percent Listing Business	50%	Percent Buyer Business	50%
Annual Listing Agreements Signed	50	Annual Buyer Agreements Signed	50
Fallout Rate	10%	Fallout Rate	10%
Listing Units Under Contact	55	Buyer Units Under Contract	55
Agreements : Under Contract Ratio	80%	Agreements : Under Contract Ratio	80%
Listing Agreements Signed	69	Buyer Agreements Signed	69
Listing Days on Market	30	Buyer Days on Market	90
Days Remaining in Period	365	Days Remaining in Period	365
Days to Close Lag	45	Days to Close Lag	45
Turnover Rate	10.7	Turnover Rate	3.6
Active Listings Needed	6	Active Buyers Needed	19



Goals Worksheet: 100 Units

5. Under Contract Needed at All Times

Annual Units Closed Goal		100
Fallout Rate		10%
Total Annual Under Contract		111
Days Remaining in Period		365
Days to Close Lag		45
Turnover Rate		8.1
Under Contract Needed		14



Using the 5 Key Numbers

Under Contract - Goal = 3, Actual = **2**

Active Listings Needed - Goal = 2, actual = **4** (maybe)

Active Buyers Needed - Goal = 5, actual = **3**

Weekly Listing Appt Goal = 0.5/wk (or 2/mo)

Weekly Buyer Appt Goal = 0.5/wk (or 2/mo)



Productivity: Database (10:1 Target)

Three Areas of Focus for the Database:

1. Size
2. Quality
3. Frequency of Communication

There's no such thing as too much thoughtful and valuable communication.



Productivity: Database(10:1 Target)

Three Strategies for Quick Wins:

1. Home Equity/Make-me-move/Would Sell List
2. Events/Contests
3. Finding the “Must Sell” Sellers



Productivity: Technology (50:1 Target)

Three Actions to Enhance your Digital Presence:

1. Google Yourself (and update)
 - Google Screened/Local Service Ads
2. Increase Reviews/Recommendations
 - shortcut to AI based search results (for now)
3. Utilize a home valuation tool like HomeBot, Fello, or similar



Productivity: Technology (50:1 Target)

Three Social Media Opportunities:

1. Cut through the noise, authentic messaging with emphasis on video
2. Properly target via Ads Manager
3. Focus on ‘tech stack overlap’

Bonus: email Newsletter



How's the Market?

Here's what you're hearing **in the news...**

Here's what's happening **in our (wide geo) area...**

Here's what's happening **in our (more narrow geo) area...**

Here's what's happening **in your specific area** (with focus on hot spots)...

Based on that, here are the advantages to being a buyer right now... and here are the advantages to being a seller right now.

Based on that, I'm curious... **when do you think your next real estate move will be?**



Productivity: Other (a technical coaching term)

Specific focus on generating NOW listings:

- Everything related to Baby Boomer sellers
- Land
- Top 5% priced properties in your market
- Niche Markets
- Open Houses
- “Old Timer” Investors

ACTION PLAN: PRODUCTIVITY

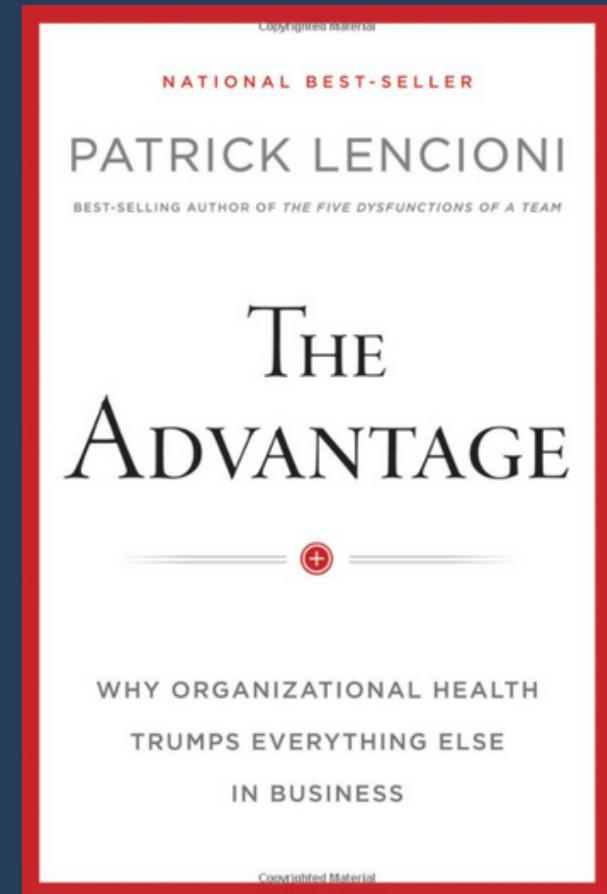


Projects

Could Do --> Should Do --> Must Do --> By Who? --> By When?

Lencioni's Four Meetings:

1. Daily Check In
2. Weekly Tactical
3. Monthly Strategic (or adhoc strategic)
4. Quarterly Off-site Review



Financial Health Checklist

ACTION PLAN: PROJECTS



People

Three Key Concepts for your Org Chart:

1. One Team Member for every 25 transactions
 - Natural ceilings at 25, 50, 100, 200, and exit strategy levels.
2. **Summation of Goals** vs. Top-Down Goals
 - Four Points of Clarity
3. Hiring ahead of your Growth Curve
 - a. 10-5-3-1
 - b. Sample Interview Questions
 - c. The Hiring Checklist



People

Exercise:

Who is/are your next hire(s)?

By when will you hire them?

ACTION PLAN: PEOPLE



Personal

The 7 Areas of *The Fulfilled Entrepreneur*

1. Spirituality
2. Mindset/Mental Fitness
3. Body/Physical Fitness
4. You for You: Healthy Selfishness
5. You for/with Others: Key Relationships
6. Business(es)
7. Financial Planning

ACTION PLAN: PERSONAL



The One Page Action Plan

- Freedom of Choice
- Market Conditions
- Productivity
- Projects
- People
- Personal

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