



Survey Analysis

From House to Home

How trust and timing shape the property industry



Introduction

Markets run on speed. Buyers run on timing.

Speed is the one promise the system can (mostly) keep. The housing process hums with automation — instant alerts, digital closings, AI underwriters. The housing market is built around acceleration.

But the human experience can't always keep pace. Trust is fragile. Timing misfires. Confidence often arrives too late to matter.

Buyers are doing their part. They research early, track rates, build spreadsheets. Still, many stall at key moments. The tools exist. The guidance is available. But neither always shows up when it counts.

To investigate this gap, Cotality surveyed recent and prospective homebuyers across the United States, capturing both expectations before the journey begins and their reflections after it ends. An analysis of the findings reveals clear disconnects between what people get and what they feel they need.

Perhaps the biggest disconnect is on the question of speed. Is it important? When does it matter? Why are some stakeholders seemingly obsessed with going faster?

Introduction

Markets Run on Speed. Buyers Run on Timing.

The numbers tell an eye-opening story

Forty-three percent of recent homebuyers say finding a home requires faster decisions. Forty-one percent say the same about securing a mortgage. But after that, urgency drops sharply. Just 24% feel that insurance needs to move fast. Only 23% say legal steps feel urgent.

And 20% say speed doesn't matter for any of these steps. That means the industry has optimized for pace, even when one in five people aren't asking for it.

Those who did not indicate a greater need for speed were overrepresented by

21%

Gen X

32%

Boomers

The hardest step can be the first step

When I was initially uncertain about what neighborhood I wanted to search in.

Gen Z Male,
Bought home 1-3 years ago

In the beginning when we got started with the whole process of selling and buying.

Millennial Female,
Bought home 3-5 years ago

At the beginning I was because I was not sure if i would get approved.

Millennial Male,
Bought home 3-5 years ago

Because I was just starting a proces that I had never done before, and I knew nothing about it.

Gen X Female,
Bought home 3-5 years ago

I was uncertain about the timeline but was able to gain assistance.

Millennial Female,
Bought home 3-5 years ago



Introduction

Markets Run on Speed. Buyers Run on Timing.

So, we asked a different question:
How ready did people actually feel
about buying a home?

Twelve percent said they felt
uncertain just starting the
homebuying process. Only 8% felt
confident, even after finding “the
right home.” And 13% didn’t feel
confident until the moment they
closed.

8%
Felt confident, even after
finding the right home

13%
Didn’t feel confident until
the moment they closed

Craving confidence

“When I got
approved. When
I sat down to sign.

Gen X Male,
Bought home 3-5 years ago

“Upon signing of the
final closing papers.
Receiving the keys.

Boomer Male,
Bought home within past year

“When I signed my
name on the lease
and became
a homeowner.

Gen Z Male,
Bought home 1-3 years ago



The chapters that follow explore:

- The delayed rise of confidence
and its consequences
- The role of timing as
a decision signal
- Generational divides
among homebuyers
- How trust evolves across
digital and human channels
- The process cues that
matter most

Introduction

Markets Run on Speed. Buyers Run on Timing.

This suggests, the buying process isn't overflowing with confidence at any stage. People are calling for speed, but what they lack is confidence. And that's the paradox. We are working to build a higher-speed system for people who may not be ready to accelerate their purchases.

This reality sits at the heart of a real estate industry, which is feeling pressure to make processes speedier when what is really needed is better timing. The best professionals and tools in housing may not turn out to be the fastest. They might, instead, be the ones that help people move when they feel sure.

For the newest generation of homebuyers, Gen Z, the stakes feel even more pronounced. They are more likely to research before even stepping into the ring, and they report higher stress. They are also less likely to feel financially or emotionally prepared. They want guidance. But they don't always know where to find it.

This report maps out the buying journey across Gen Z, Millennials, Gen X, and baby boomers to examine how confidence forms, where it breaks, and how professionals across the housing ecosystem can find the right moment to meaningfully act.

This is an opportunity to meet buyers where they are — to observe the signals that suggest hesitation or doubt and respond with precision.

Of course, this matters to the industry because when confidence is delayed, outcomes suffer. Buyers hesitate. Transactions slow. Systems stall.

Our research shows that confidence develops through rhythm. Buyers signal when they need help. The job of the industry is to respond to those signals with clarity and care.

Anand Srinivasan,
Head of Research & Development
Cotality



The confidence gap

Buyers often enter the home search full of intent. They arrive with bookmarked listings, budget spreadsheets, online affordability tools, and detailed conversations with peers. But the data suggests this effort does not always provide the sense of control they hope to achieve.

Cotality’s survey found that nearly half of recent buyers expected the process to be stressful. Most had already assumed they would need to make trade-offs, but expectations changed significantly when reality struck. A full 70% gave up at least one item on their original wish list, up from 33% at the beginning of the search. While some compromises stemmed from financial limitations, others reflected missed expectations and shifting plans.

Signed, sealed...surprised

Just 7% described the overall experience as straightforward from beginning to end. That leaves a broad majority who ran into uncertainty or confusion during what is typically the biggest purchase of their lives. These challenging moments often emerged in parts of the process that professionals might consider procedural — insurance policies, contract reviews, fee disclosures.

But for buyers, these steps introduced unfamiliar terms, new responsibilities, and unresolved questions.

Sticker shock

“When there were a list of hidden charges I came to know.”

Millennial Male,
Bought home within past year

“I felt confused because some of the closing cost weren’t what was originally advertised.”

Gen Z Female,
Bought home 1-3 years ago

“I felt confused during the closing process, especially when reviewing all the legal documents and unexpected fees that appeared last minute.”

Gen X Male,,
Bought home 1-3 years ago

“Honestly I was confused about some of the things I had to pay for, I thought they were kind of unoriginal and made-up fees.”

Gen Z Male,
Bought home 1-3 years ago

Chapter 1

The confidence gap

This uncertainty gives pause. Survey respondents showed signs that they encountered moments of doubt but kept their questions to themselves. Some appear to have felt pressure to already know the answer. Others hinted they simply didn't know who to ask. Either way, the effect was the same: buyers proceeded without clarity.

7%

Described the overall experience as straightforward



Buyers are normally highly motivated, but they stall when they can't clearly see what's ahead. People want to keep moving. They just need to see a path.

John Rogers,
Chief Data & Analytics Officer
Cotality

Chapter 1

The confidence gap

When reality rewrites the wishlist

Here’s where more disconnects can surface. Before entering the market, most homebuyers expected to stay within budget, face a stressful process, and lean on their agent for guidance. A smaller but still meaningful share anticipated multiple offers, long closings, and the need to sacrifice items from their wishlist. Interestingly, only 27% expected to find a home quickly. However, as they moved through the buying process, 72% said their experience changed, implying that many found that it was quicker to buy a home than expected.

Expect the unexpected

Top changes in expectations for buyers (%):



In other words — as expectations changed — it can be implied the opposite occurred. For example, of those who expected closing to take a long time, it is implied that many found it to be shorter than their expectations.

Gen Z was significantly higher than older generations on several expectations:

- 52% expected the process to be **stressful** (vs. Boomers: 38%)
- 42% expected to make **multiple offers** (vs. Gen X: 30% and Boomers: 22%)
- 36% expected **closing to take a long time** (vs. Boomers: 20%)
- 33% expected to **find a home quickly** (vs. Gen X: 22% and Boomers: 18%)

Chapter 1

The confidence gap

Finding agency

No matter the circumstances, buyers generally valued professional insight. Nearly three-quarters of recent buyers said their agent provided useful guidance.

Where confidence strengthened, it appears to have followed repeated and relevant contact. Buyers described moments when a timely update shifted their mindset. A reminder about next steps. A quick explanation of legal language. These details carried weight because they showed someone was paying attention.

Confidence boosters

It would help to have someone who is an expert in the field, so I don't miss any important information.

Millennial Female,
Bought home 1-3 years ago

I would feel more confident with a well-informed and knowledgeable real estate agent.

Boomer Female,
Bought home 1-3 years ago

I'd want someone who actually teaches me what's going on in the paperwork that I'm signing and not just forcing me to go along with it.

Gen Z Female,
Bought home 1-3 years ago

Clear explanations, trusted recommendations, and step-by-step guidance from experienced professionals make me feel more confident choosing the right help.

Millennial Female,
Bought home 3-5 years ago

Working with professionals who are not only knowledgeable but also genuinely communicative and patient.

Gen Z Female,
Bought home 1-3 years ago

Chapter 1

The confidence gap

These personal interventions offer a new way to measure impact. Initial meetings are not the full story. Confidence can take root through timely follow-ups, proactive outreach, and the ability to clarify unspoken concerns.

Confidence, in this setting, builds like a rhythm. It does not emerge all at once. Professionals who recognize its cadence can provide steadier footing. Fuller confidence doesn't come until the closing, when the keys are handed

over. But micro moments of service at the right time in the buyer journey can stabilize the shakier moments.

In other words, the confidence gap has less to do with the actions themselves and more to do with how information is received and when it arrives. Buyers will pause when the structure or pace of the process fails to match the way they think and plan. Early signs of hesitation can offer useful cues, if professionals are paying attention.

▮▮ *Buyers can manage complex tasks. What they need is a better sense of sequence. Support is about knowing which steps matter, and when.*

Cotality



Breaking down perspectives

Generational defaults and dealbreakers

Every generation walks into the homebuying process with different expectations and different pressure points. What they prioritize, fear, or assume tells us as much about their lived reality as it does about their mindset.

Gen Z (18-27): Confident... until they're not

Gen Z buyers start out sure of themselves. They're more likely to expect they'll stay within budget, move quickly, and navigate the process solo. But the cracks show quickly. Their confidence is fragile (only 73% say they feel ready), and their trust in professionals drops the further they get from the agent. Just 30% are ready to work with a mortgage broker, and fewer still with attorneys or insurers. When things go wrong, they feel it: they're the most overwhelmed by the insurance process and more likely to revise their expectations midstream. They prioritize convenience.

Millennials (28-43): Burnt-out buyers?

Millennials have seen this homebuying movie before, and they're skeptical of the cast. They report the lowest trust in professionals and the highest openness to AI, especially for insurance, mortgage, and legal steps. Their expectations still shift (especially around speed and budget), but their behavior suggests caution. They use online calculators, monitor rates, and rely on self-directed research more than other groups. Many are repeat buyers, and it shows: they're confident, but not always comfortable. Their trust isn't lost, but it is harder to earn.

Gen X (44-59): Confused but committed

Gen X is often the quiet middle, but here, they're the group most likely to report confusion around fees, closing costs, and legal steps. Many feel the weight of responsibility more acutely, especially older first-time buyers who fear "missing something important." Their expectations about budget and stress mirror other generations, but their questions are different: they don't want the fastest deal, they want the smartest one. And when service falls short, they notice. Comfort and clarity matter more than ever to this cohort, especially if they're juggling family obligations or buying later in life.

Boomers (60+): Trust the process

Boomers are, perhaps predictably, the least overwhelmed. They are the most likely to say nothing surprised them, nothing confused them, and they didn't feel uncertain. They also show the strongest preference for working with a person across every task, and trust levels run high. But that doesn't mean they're disengaged. They're highly cost-conscious and still value advice over access. For this generation, familiarity beats innovation, and confidence comes from experience. That makes them loyal, but also less forgiving if that trust is broken.

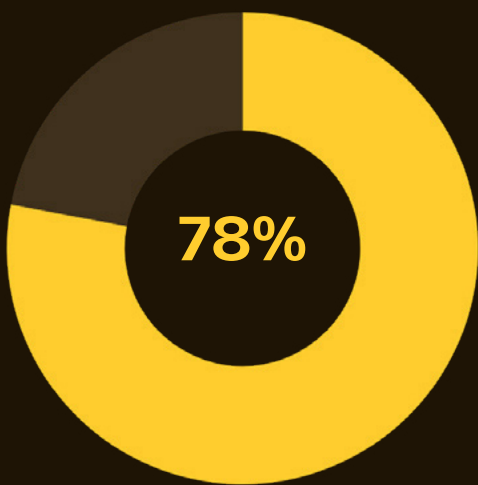
Chapter 2

The role of timing

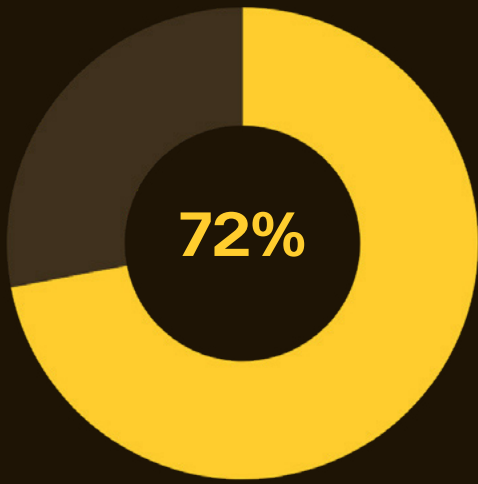
The typical homebuying process unfolds across a timeline of visible steps: search, loan approval, offer, inspection, legal checkboxes, closing. However, the experience buyers often describe does not follow that exact order. At least not in their heads. What looks linear on paper feels disjointed in practice.

Buyers spoke of moments where action felt urgent, even if the available information felt incomplete. Some said they felt rushed to make offers because of shrinking inventory. Others delayed decisions despite having financial approval. These responses reflected both external market pressures and internal uncertainty.

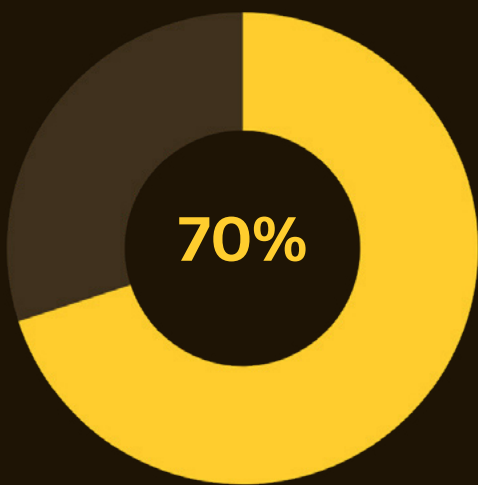
Those considering refinancing told us the top three things on their mind were both in — and out — of their control:



Indicated the **current state of the country's economy** would somewhat or greatly impact their likelihood of refinancing this year



Indicated their **current personal finances** would at somewhat or greatly impact their likelihood of refinancing this year



Reported they would **do their own research to find refinancing options** as opposed to waiting for lenders to reach out about options

These and other survey findings point to timing as the structure that shapes how buyers interpret each step. Acting before buyers feel ready introduces stress and friction. Holding back too long has its own costs.

For buyers who experienced early confusion, the fallout can be pricey. They are more likely to exceed their budgets, make multiple offers, and report lower satisfaction with the experience.

▀ We've spent years trying to reduce friction in housing by speeding up the process. What we've missed is the buyer's internal clock. People don't respond to speed. They respond to circumstances and cues.

Anand Srinivasan,
Head of Research & Development
Cotality

Chapter 2

The role of timing

Buyers described wanting clearer guidance at specific steps. They were more likely to report satisfaction when professionals explained documents in plain terms, broke down timelines, and anticipated questions before they were raised. These types of interventions helped buyers focus. Stress often stemmed from mismatches in pace — too much information too fast, rushed decisions, or silence when buyers were actively questioning.

This (mis) timing dynamic also appears to have influenced whether they’d work with the same professionals again. Here’s where some of the negative sentiment played out:

72% of buyers who expected to find a home quickly had to change that expectation.

60% of those who expected to stay within their budget didn’t.

70% had to revise their assumptions about what they’d sacrifice.

From these numbers, it’s fair to say the timing of key events didn’t match expectations. This could be classified as functional “poor timing,” especially when it creates surprise or doubt.

These same buyers (those who reported poor timing) were also less likely to reuse the same professional. Only 70% said they would return to their mortgage broker, and only 77% would return to their insurance agent, despite higher initial trust ratings.

Broken trust:

Mortgage broker or loan officer

→ **44%** worked with one

→ **80%** trusted them

→ **70%** would-use again


Homeowners insurance agent

→ **29%** worked with one

→ **82%** trusted them

→ **77%** would-use again





“ Good timing is invisible.
The best agents and
lenders anticipate a
decision before it feels
like one. They guide
without rushing and wait
without disengaging.

Kevin Greene,
SVP & General Manager of Real Estate Solutions
Cotality





Chapter 2

The role of timing

Comfort measures

Buyers who felt comfortable throughout the process told us they were more likely to say they would return to using the same professional. Yet ‘comfort’ is unlikely to be a metric commonly considered or used in the industry. This is a miss. Comfort consistently ranked above both loyalty and convenience as a predictor of professional reuse.

Hooked on a feeling

 Real Estate Agent	80% Comfort	47% Convenience	42% Loyalty
 Mortgage Broker	79% Comfort	48% Convenience	31% Loyalty
 Homeowners Insurance Agent	68% Comfort	53% Convenience	35% Loyalty
 Real Estate Attorney	73% Comfort	49% Convenience	40% Loyalty

Signs that comfort is breaking down

Comfort rarely unravels with a shout. It’s a nagging voice searching for reason. Buyers don’t always say they’re confused or uneasy, but the signals are there. They go quiet after reviewing financial disclosures. They re-read documents they’ve already acknowledged. They ask vague, looping questions that begin with “just wondering...” Or they delay the next step, even when nothing new has entered the picture. These are signals. And they point to a buyer looking for reassurance, not reminders.

Though few are consistently measuring comfort levels, some organizations have begun to treat timing as a measurable attribute, and this can lead to improved levels of comfort. Cotality’s analytics team is tracking signals that analyze digital behavior — home search preferences, content revisits, communication delays — to estimate buyer readiness. These models look for signals that extend beyond the prescribed process path.

Getting timing right depends on paying attention to when people slow down, repeat steps, or stay silent. The tools are evolving. The attention needs to follow.

Chapter 3

Trust in transition

Trust doesn't show up all at once. It accumulates, often quietly, through a series of touchpoints that can be easy to miss. It rarely begins at the first handshake or login. In housing, many buyers start forming expectations and judgments well before any conversation takes place. By the time they reach out, trust is already taking shape — or drifting.

Cotality's survey confirms that buyers still lean heavily on human expertise. When asked who they'd trust more for key moments in the process, 63% preferred a person to help them find a home, while only 12% opted for a standalone AI tool. Legal matters revealed an even stronger sentiment: 71% of buyers wanted a person involved.

But trust doesn't divide neatly by age. While it's easy to assume younger generations are more comfortable with automation, the data tells a more complicated story. Millennials — not Gen Z — were the least likely to trust a person when given the option of AI. Gen Z's preferences were more aligned with baby boomers, suggesting that trust in automation doesn't always track with age.

Handle with care

But trust only holds when things go right. Among recent buyers, 41% said they experienced unexpected issues or delays because of professionals they worked with. These issues are reflected in respondent verbatims: unreturned calls, inconsistent timelines, missed expectations on cost, and unclear steps at closing. Trust begins as an assumption, but it becomes the experience.

Trust also varies across professions. Real estate agents and lawyers were the most trusted (87%), with most of those respondents saying they would work with them again.

This breakdown reveals something subtle. Trust is often higher in roles where explanation is key and the buyer feels seen and heard. The number of touchpoints doesn't matter. It's the alignment of those touchpoints with the buyer's decision cycle.

	Trust a lot/ somewhat	Trust did not shift at all	Very/somewhat likely to work with same person again*
Real Estate Agent	87%	58%	75%
Mortgage Broker	80%	54%	70%
Homeowners Insurance Agent	82%	62%	77%
Real Estate Attorney	87%	53%	81%

**Assuming they were buying another home in the same area*

Honestly I was confused about some of the things I had to pay for, I thought they were kind of unoriginal and made-up fees.

Gen Z Male,
Bought home 1-3 years ago

I felt confused during the closing process, especially when reviewing all the legal documents and unexpected fees that appeared last minute.

Gen X Male,
Bought home 1-3 years ago

Chapter 3

Trust in transition

Generational differences reinforce this pattern. Gen Z and Millennials reported larger shifts in trust throughout the process. Many entered the journey with high confidence in their own research abilities, but a significant portion revised their expectations as they encountered paperwork, financing barriers, or insurance complications.

These revisions had consequences. Buyers who experienced a decline in trust told us the process took longer than expected, caused higher stress, or resulted in trade-offs they hadn't planned to make.

Within this dynamic, AI-driven tools are beginning to play a more visible role in the buying experience. While many buyers are open to using AI tools, most still want human explanation during legal review or home selection. Even younger buyers — those typically more comfortable with automation — expressed strong preferences for human oversight during critical tasks.

There was broad agreement that a combination of AI tools and human support is the right mix. Put differently, buyers aren't generally resistant to technology. They just want a person to step in when decisions begin to carry weight. The handoff from research to advice is where trust tends to solidify or collapse.

Buyers aren't asking for perfection, but they do expect you to be there at the right moments. A professional who checks in at the right time will build more trust than one who provides more detail but arrives too late.

Josh Symons,
Director of Industry Solutions
Cotality AU



Chapter 3

Trust in transition

To understand this transition and what it might look like moving forward, Cotality asked future buyers how much they would prefer an AI tool versus a human professional across key tasks in the homebuying process.

Buyers expect humans and technology to work together, but when forced to choose, trust will likely tip the scale.

As we've seen, trust builds during the middle stretch of the journey. The best professionals know when that stretch begins and use that moment to align experience, tools, and support.

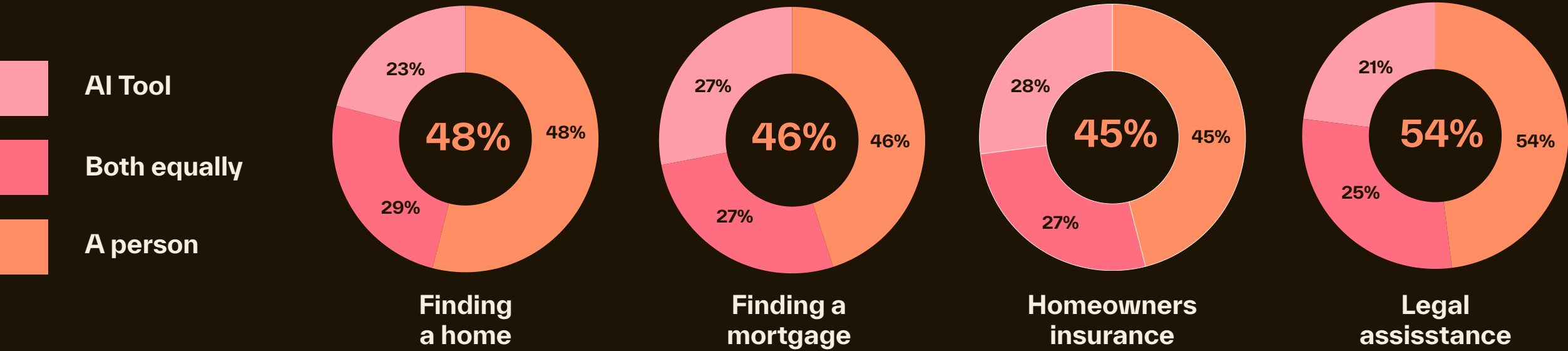
Professionals who want to build trust need to focus on the quality and timing of their engagement. That means noticing the signals:

the follow-up question, the pause after a quote, the delay in next steps. These are all moments when buyers are signaling the need for reassurance. But generationally, these signals will come at different times and with differing hierarchies of need.

There's a natural moment when people go from searching to deciding. That handoff is where trust either takes root or drifts. We see it again and again in the data.

Anand Srinivasan,
Head of Research & Development
Cotality

Signaling trust in tech



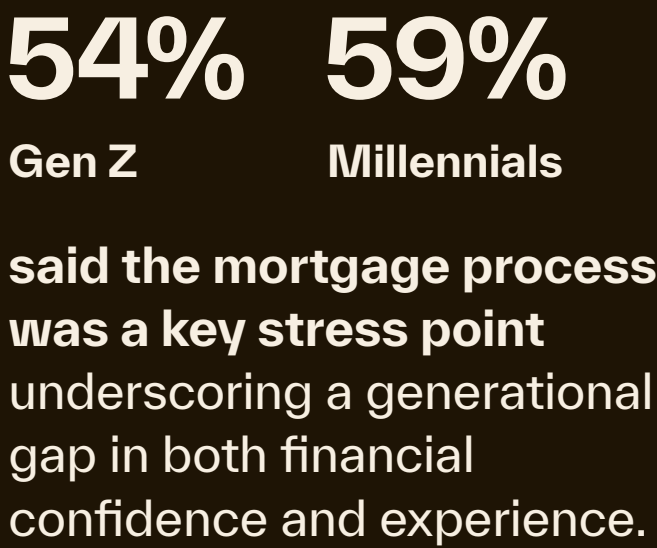
Chapter 4

The cues that matter most

Buyers, especially first-timers, do not follow scripts. They respond to cues — moments that feel meaningful or uncertain, signals that tell them it’s time to act, ask, pause, or reflect. These cues do not always come from the market.

They come from within the process itself: the speed of a reply, the clarity of a document, the presence of someone during a quiet or confusing step. Understanding how to respond to technical hurdles as well as emotional inflection points reduces overwhelm that buyers say is present at every step. Guiding uncertainty into clarity also helps keep deals on track.

The most overwhelming part of the homebuying process? Finding a home, with 54% of buyers naming it their top source of stress. Close behind was securing a mortgage, which 50% found daunting. Steps like navigating legal matters (38%) or selecting homeowners insurance (29%) caused less strain by comparison. The pressure was especially pronounced among younger buyers:



The risk is that professionals often see these moments as routine. For buyers, reviewing legal documents and choosing between insurance policies carries more weight. A delay in an email response can become a signal that the next step is considered risky. A vague explanation of fees can turn a manageable payment into a source of fear. These reactions are shaped by how the process feels.

The data backs this up. Buyers who felt unprepared at key decision points said they made compromises they hadn’t planned. Many of these compromises occurred late in the process.

“A buyer who slows down is rarely indecisive. They’re paying attention. The job of the professional is to understand what that pause is trying to say.

Cotality



Chapter 4

The cues that matter most

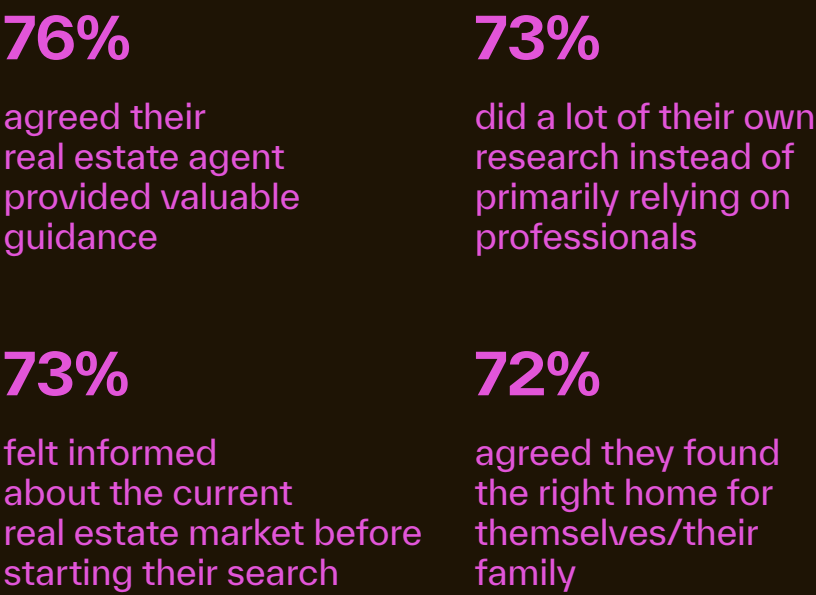
For those who experienced no uncertainty (25% of recent buyers), the messages were clear: timely interventions made a difference. The survey responses showed that buyers who received frequent, brief check-ins from their agent or broker felt more informed, even when those updates contained no new information. The feeling of being in sync mattered as much as the content of the message.

Making it personal

And it’s not that the numbers are bad, but they do represent opportunities for

improvement and direct intervention. The experience of roughly one in four home shoppers hasn’t been optimal.

Overall attitudes of recent homebuyers:



Comfort, again, can play a central role in improving these numbers. Buyers who felt they could ask a “small” question, such as what happens after underwriting or what an escrow account actually does, are more likely to report higher overall satisfaction than those who only asked about major milestones.

The tools to track these cues already exist. Most professionals use platforms that show buyer engagement metrics: email opens, calendar lags, and message responses. But too often, these metrics are treated as administrative tasks, not insights. **A buyer who goes quiet for 48 hours after getting a mortgage quote might not be busy, they might be stuck.**

Rather than pushing faster at that point, a more effective move is often to ask one clear question: “What’s on your mind?”

This is personalizing an impersonal process, and personalization (to them) may not mean tailored pricing or digital dashboards. Rather, it may mean timing that feels responsive and tailored to their needs.


Regulators also have an opportunity to treat buyer confidence as a market condition worth protecting. That means standardizing key documents for clarity, enforcing timing safeguards around major decisions, and ensuring that speed doesn’t come at the expense of comprehension. A better-timed system is a more stable one, and trust in the market depends on both.

“ I never had a terrible uncertain moment. I felt like the loan officer we had was helpful with any questions we did have.

Gen X Female,
Bought home 1-3 years ago

“ There was really never a point where I felt uncertain because I had a great agent throughout the entire process.

Millennial Male,
Bought home 3-5 years ago

A man with a beard is shown in profile, looking at a tablet. He is in a meeting room with other people in the background. The lighting is warm and focused on the man.

“ The signals buyers give off are not dramatic. They’re subtle. A long pause. A question asked twice. A sudden drop-off in communication. That’s where timing should enter the room.

Anand Srinivasan,
Head of Research & Development
Cotality

Chapter 5

So what does it all mean?

So what does it all mean?

Rethinking readiness

The idea that readiness comes from speed is one of the housing market’s most persistent myths. The tools that power today’s transactions have delivered convenience and scale. But convenience doesn’t guarantee clarity, and speed does not equal certainty.

Buyers have shown, in both their words and actions, that timing is the force that governs trust. They want to feel ready before they act. When timing aligns with need — when information appears right before it’s needed, when a professional checks in as questions arise — confidence grows.

Cotality’s survey reveals how often readiness is missed. Buyers report feeling unprepared at key steps, adapting on the fly, and absorbing emotional costs that go unmeasured in most industry KPIs. Many of the risks that slow the market — hesitation, second-guessing, repeat offers, midstream professional changes — begin with timing that fails to respond.

Mastering the moment

Yet identifying readiness is not a guessing game. Buyers leave signals. They pause. They ask the same question twice. They read but do not respond. These signals can be tracked, interpreted, and met with care.

For professionals, the opportunity is clear. Hesitation signals something worth noticing, but a timely follow-up can shift the outcome. Make responsiveness the marker of excellence. Timing becomes the rhythm that moves the entire system forward.

Buyers remember who listened. They remember who showed up when the process got quiet. That’s how trust is built — moment by moment.

Cotality



Chapter 5

So what does it all mean?

So what does it all mean? (cont'd)

Timing as a leading indicator

Most real estate professionals track lagging metrics: days on market, close rate, pipeline velocity. But our analysis suggests that timing, when properly read, is a leading indicator.

When buyers pause, re-engage, or seek confirmation, it signals possible decision friction points:

- **Engagement drop-offs** after document delivery can predict price renegotiations
- **Repeated outreach about process clarity** correlates with higher risk of offer withdrawal
- **Longer decision windows post-rate lock** indicate regret sensitivity, not indecision

These patterns point to the need for a sharper timing metric — **buyer alignment velocity** — calibrated against confidence checkpoints. Why? Because speed is blunt — all forward motion, no finesse. Velocity directs movement and knows its moment. It's a push that waits until the path is clear. It comes from timing that lands just right.



Action list for operational teams

Reframing timing and readiness is about recognizing the moments that change everything.

To identify hesitation early:

- Introduce micro-pause alerts — abandoned property searches, half-finished disclosures, repeated document views, viewed but unreturned messages.
- Analyze process timing patterns to uncover where timing either repeatedly amplifies or undermines buyer's confidence.
- Align approaches to accommodate decision delay triggers by segment (e.g., solo buyers vs. refinancers) and create a clear path forward.

To operationalize timing intelligence:

- Shift from milestone-based CRM nudger to a proactive resource who has the answers before the questions even arise.
- Build agent prompts around behavioral cues, not just status updates.
- Use timing insights to introduce human guidance and alleviate complexity in otherwise automated flows



cotality.com/insights