



| 2026 Planning Checklist

Are you ready for your upcoming Settlements in 2026?

Most settlement issues don't appear at settlement. They surface months earlier. Quietly, unevenly and usually across email threads no one owns.

This checklist helps you pressure-test how prepared your project really is for settlement in 2026 - financially, operationally and reputationally.

Use it to identify where risk is quietly building, and what to do when the answer isn't a confident "yes".

1 Settlement Timing and Confidence

- ☐ Do you have a clear, realistic settlement window that all teams reference?
- ☐ Is that window and stakeholders actively updated as conditions change?

If not:

Your forecast becomes narrative, not evidence. Finance models drift, cashflow timing becomes guesswork, and internal confidence erodes long before settlement day.

What closes the gap:

A single, living settlement timeline that updates once and flows to everyone - finance, sales, legal and operations, without manual reconciliation.

2 Governance & Review Cadence

- ☐ Are settlement plans reviewed monthly or quarterly?
- ☐ Is ownership for settlement readiness clearly defined?

If not:

Issues surface late, decisions get rushed, and senior leadership only sees risk when it's already expensive.

What closes the gap:

A structured review cadence with a shared readiness view, so emerging risks are visible early and decisions are logged, not revisited.

3 Regular Communication Automation

- ☐ Do you have a systematic workflow in place to receive & communicate regular construction updates to your purchasers and project stakeholders?
- ☐ Are you able to automate regular communications to relieve pressure on resources?

If not:

Purchasers & project stakeholders are in the dark not knowing when to expect important milestones to be reached - which can cause timeline confusion, expectation failure, settlement delays and unnecessary anxiety for purchasers & project stakeholders.

What closes the gap:

A regular reoccurring communication sequence highlighting updated construction & registration milestones achieved, what's coming next, and settlement timeline updates.

4 Valuations & Risk Exposure

- ☐ Is there a clear valuation strategy and timeline?
- ☐ Are outcomes tracked as they occur?

If not:

Adverse valuations surprise the business, limit options and compress recovery time, often forcing suboptimal commercial decisions.

What closes the gap:

Optimal staging & centralised tracking of valuations, valuer performance, and a solution-based strategy are essential elements to mitigate settlement risk, and sets the project up for success.

5 Pre-Settlement Inspections

- ☐ Are pre-settlement inspections scheduled, owned and aligned to settlement timing?
- ☐ Do you have a defect management software in place that is able to track, report and progress issues through to project completion & beyond?

If not:

Minor issues multiply, buyer confidence drops and last-minute disputes threaten otherwise viable settlements.

What closes the gap:

A coordinated pre-settlement inspection process where outcomes roll up into a project-level readiness view, not scattered emails and PDFs.

6 Buyer Engagement & Communication

- ☐ Are buyer information sessions planned and timed intentionally?
- ☐ Is engagement tracked and followed up?

If not:

Uninformed buyers hesitate, escalate or disengage, increasing the financial risk due to delays, complaints and reputational damage.

What closes the gap:

Structured, timed communication tied to settlement milestones, with visibility into who's engaged and who needs support.

7 Early Warning Signals

- ☐ Can you identify purchasers who may be struggling or delayed?
- ☐ Are risks flagged early enough to act?

If not:

You lose the opportunity to intervene. By the time issues are obvious, options are limited and costs are higher.

What closes the gap:

Early-warning indicators surfaced in one place, so teams act on risk signals, not hindsight.

8 Cross-Party Coordination

- ☐ Are developers, agents, conveyancers, brokers and project marketers aligned on the same information?
- ☐ Does change propagate automatically?

If not:

Mismatched information creates rework, confusion and finger-pointing - all while timelines tighten.

What closes the gap:

A shared source of truth through automations that reduces duplication and keeps external partners aligned without constant chasing.

9 Portfolio-Level Visibility (For CFOs & Directors)

- ☐ Can you see settlement confidence across projects, not one at a time?
- ☐ Is risk quantifiable, not anecdotal?

If not:

Capital planning weakens, lender conversations become harder, and leadership confidence relies on optimism instead of evidence.

What closes the gap:

Portfolio-level visibility that turns settlement readiness into something measurable, comparable and defensible.



The Final Reality Check

If settlement moved 60 days earlier or later tomorrow:

- ☐ Would you know which buyers, lots or projects are exposed?
- ☐ Would you have time to intervene? Or just react?

The difference between smooth settlements and painful ones isn't effort.
It's **visibility, timing and coordination**.

That's the gap modern settlement teams are closing quietly - before problems become headlines.

Checklist Summary

- ☐ Do you have a clear, realistic settlement window that all teams reference?
- ☐ Is that window and stakeholders actively updated as conditions change?
- ☐ Are settlement plans reviewed monthly or quarterly?
- ☐ Is ownership for settlement readiness clearly defined?
- ☐ Do you have a systematic workflow in place to receive & communicate regular construction updates to your purchasers and project stakeholders?
- ☐ Are you able to automate regular communications to relieve pressure on resources?
- ☐ Is there a clear valuation strategy and timeline?
- ☐ Are outcomes tracked as they occur?
- ☐ Are pre-settlement inspections scheduled, owned and aligned to settlement timing?
- ☐ Do you have a defect management software in place that is able to track, report and progress issues through to project completion & beyond?
- ☐ Are buyer information sessions planned and timed intentionally?
- ☐ Is engagement tracked and followed up?
- ☐ Can you identify purchasers who may be struggling or delayed?
- ☐ Are risks flagged early enough to act?
- ☐ Does change propagate automatically?
- ☐ Are developers, agents, conveyancers, brokers and project marketers aligned on the same information?
- ☐ Can you see settlement confidence across projects, not one at a time?
- ☐ Is risk quantifiable, not anecdotal?

If settlement moved 60 days earlier or later tomorrow:

- ☐ Would you know which buyers, lots or projects are exposed?
- ☐ Would you have time to intervene? Or just react?

How SettlD Helps You Get Settlement-Ready for 2026

SettlD is built to support the settlement journey from exchange through to handover - by giving teams clarity long before pressure peaks.

Here's what that looks like in practice.



Create a single settlement timeline

SettlD brings key dates, milestones and dependencies into one live view



Turn signals into early warnings

SettlD surfaces delays, dependencies and risk indicators in one place



Give leadership real confidence

CFOs, COOs and Directors get a clear, portfolio-level view of settlement confidence, grounded in live data



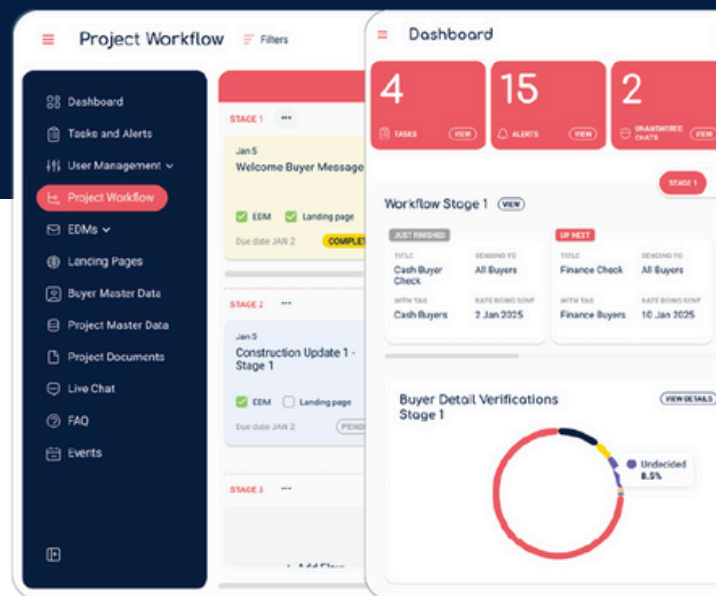
See buyer readiness early

Track buyer finance status, valuations and inspections against settlement milestones.



Coordinate partners without the chasing

Align teams around the same settlement information, reducing duplication, rework and last-minute surprises.



The outcome isn't just smoother settlements.
It's **earlier insight, fewer fire drills and stronger delivery confidence.**

A Practical Next Step

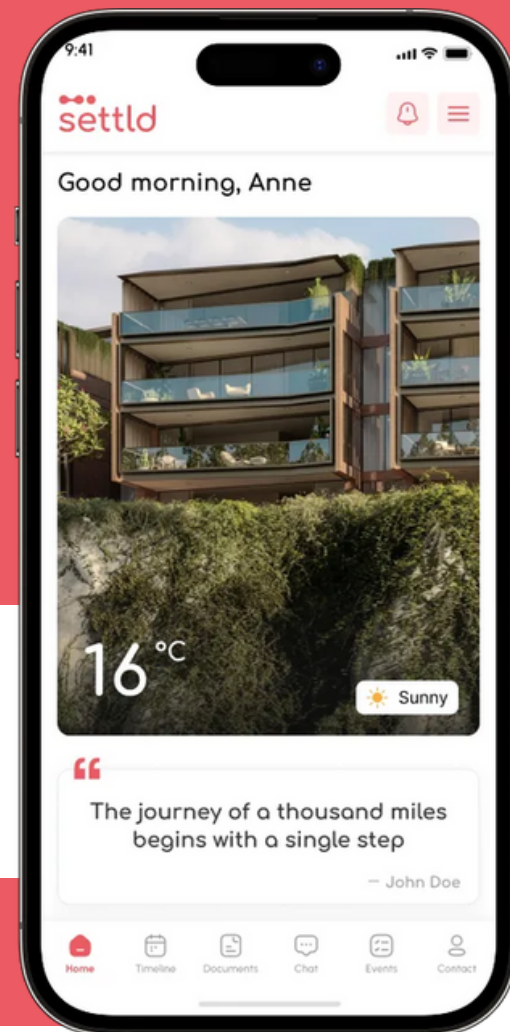
If this checklist surfaced gaps in visibility, timing or coordination, Settld is offering a **short, complimentary 2026 Settlement Health Check**.

This is a focused review of your current settlement approach, highlighting:

- ✓ Risk points
- ✓ Timing gaps
- ✓ Where earlier visibility can prevent last minute issues

Available for a limited time, with bookings open until **Thursday 12 February, 2026**.

👉 **Book a short & complimentary 2026 settlement health check**



Because settlement success aren't built in the final weeks. They're shaped months earlier, with clarity, alignment and confidence all the way through to settlement.

Learn more at settld.com.au

