

Should You Buy First or Sell First?

If you're already a homeowner and planning your next move, one of the biggest questions you'll face is:

Should I buy my next home first, or sell my current one first?

The honest answer is... it depends.

Every family's situation is different. Your finances, the current market, your comfort level, and even the type of home you're hoping to buy all play a role in determining the best strategy.

Here's a look at the three most common approaches.

Option 1: Sell First

For many people, selling first provides the greatest peace of mind.

Once your home has sold, you'll know exactly how much money you have available for your next purchase. That makes budgeting easier and allows you to shop with confidence.

Benefits

- You'll know your exact budget.
- Your offer on a new home is often stronger because it isn't dependent on selling your current home.
- Sellers are generally more receptive to buyers who have already sold.
- You'll avoid the financial stress of carrying two homes.

Things to Consider

The biggest challenge is timing.

If you haven't found your next home before your possession date, you may need temporary accommodation while you continue your search.

We'll help you plan ahead so, if possible, that transition is as smooth and stress-free as possible.

Option 2: Buy First

Sometimes the perfect home comes along, and waiting simply isn't an option.

If you've found 'the one,' buying first may make sense—especially if you're confident your current home will sell quickly.

Benefits

- You won't miss out on a home you truly love.
- You can move directly from one home to another without temporary housing.
- There's less pressure to find your next home within a short timeline.

Things to Consider

Owning two homes at the same time can create financial pressure.

Until your current home sells, you may be responsible for two mortgages, property taxes, insurance policies, and other carrying costs.

Before taking this approach, we'll help you understand the financial implications and work closely with your lender to make sure you're comfortable with the plan.

Option 3: Make Your Offer Conditional on Selling Your Home

This option offers a balance between buying and selling.

You can make an offer on your next home that is conditional upon the successful sale of your current property.

Benefits

- It reduces the risk of owning two homes.
- It gives you the opportunity to secure a property while you sell your current one.

Things to Consider

In a competitive market, conditional offers are often less attractive to sellers.

Some sellers may accept your offer, while others may continue showing their home and accept another offer if one comes along.

Every situation is different, and whether this strategy is successful often depends on the current market conditions.

So... Which Option Is Best?

There isn't one right answer.

Sometimes selling first is the safest decision.

Sometimes buying first makes perfect sense.

And sometimes a conditional offer is exactly the right strategy.

Our job is to look at your finances, the local market, your timeline, and your goals to help you decide which approach gives you the greatest chance of success—with the least amount of stress.

Our Promise to You

We'll never recommend one strategy simply because it's easier or faster.

Instead, we'll sit down with you, talk through each option, explain the advantages and risks, and help you choose the approach that fits your unique situation.

There is no "one-size-fits-all" answer in real estate.

Whether you're upsizing, downsizing, relocating, or buying your forever home, we'll help you create a plan that makes sense for you—not for anyone else.

Our goal isn't simply to help you buy or sell a home.

Our goal is to help you make your next move with confidence.