



## Buy or Sell First? Choosing the Right Strategy for Your Move

If you're a current homeowner considering a move, one of the first decisions you'll face is whether to sell your existing home before buying your next one—or vice versa. Each approach has its advantages and trade-offs. Use this guide to help determine which strategy best suits your goals, timeline, and financial situation.

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### Selling First

#### Advantages:

- **Financial Clarity:** Once your home is sold, you'll know exactly how much equity you have to work with, allowing you to shop with confidence and precision.
- **Stronger Offers:** With funds in hand, you can make firm, unconditional offers—often more attractive to sellers than offers contingent on the sale of another home.
- **Negotiating Power:** Sellers are more likely to take your offer seriously if it's not tied to another transaction. You'll also have more flexibility to negotiate terms and timing.

#### Considerations:

- **Temporary Housing:** If you haven't found your next home before your current one closes, you may need to arrange short-term accommodations.
- **Storage & Logistics:** You'll need a plan for storing belongings and managing the transition period.

**Tip:** Before choosing to sell first, explore temporary housing options and assess how your family would handle a transitional move.

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## **Buying First**

### **Advantages:**

- **Securing the Right Property:** If a unique or well-priced home hits the market, acting quickly may be essential. Buying first ensures you don't miss out.
- **Lifestyle Priorities:** You may only be willing to sell your current home if a specific property becomes available—especially if it meets long-term needs or investment goals.

### **Considerations:**

- **Financial Risk:** Carrying two mortgages can strain your budget if your current home doesn't sell quickly.
- **Conditional Offers:** If your purchase is contingent on selling your home, sellers may view your offer as less competitive.

**Tip:** If you choose to buy first, speak with your mortgage advisor about bridge financing or extended closing options to ease the transition.

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## **Final Thought**

There's no one-size-fits-all answer. Your decision should reflect your financial readiness, market conditions, and personal comfort with risk and timing. A trusted REALTOR® can help you weigh your options and craft a strategy that protects your interests while positioning you for success.

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Whether you're a first-time buyer, seasoned investor, or exploring new opportunities, we're here to help you move forward with confidence.

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