Buy First or Sell First?

A calm guide for Niagara homeowners navigating one of the most common real estate decisions.

Helping YOU. One Move at a Time.

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One of the most common questions homeowners ask is: should we buy first, or should we sell first? There is no universal right answer, and that is exactly what makes this decision stressful.

This guide is designed to help you understand the trade-offs, the factors that matter most, and how to think through the decision clearly, without pressure or rushed choices.

WHY THIS DECISION CREATES SO MUCH STRESS

It Is Not Just Financial. It Is Personal.

Most homeowners worry about one of these scenarios.

- Buying before selling and feeling financially overextended.
- Selling first and then feeling rushed or displaced.
- Market uncertainty and conflicting advice from headlines and well-meaning friends.
- Making the wrong move at the wrong time and regretting it.

What makes it harder is that friends, family, and online articles often give conflicting opinions without understanding your full situation. That is why clarity matters more than opinions.

OPTION 1 — BUYING BEFORE YOU SELL

When Buying First Makes Sense

Buying first is often the right choice in the following situations.

You have financial flexibility or access to bridge financing.

You need certainty about where you are going before putting your home on the market.

You are upsizing or relocating and want the time to find the right home without pressure.

You are comfortable carrying two properties temporarily with a clear plan in place.

The Benefits

Less pressure when choosing your next home.

More control over your timeline.

You avoid feeling rushed into a purchase that does not feel right.

Things to Keep in Mind

There will be a temporary period of financial overlap between the two properties.

This approach requires careful planning and the right contingencies in place.

> *Buying first is not risky when it is planned properly. It does require a clear strategy and the right professional guidance.*

OPTION 2 — SELLING BEFORE YOU BUY

When Selling First Makes Sense

Selling first is often the right choice in the following situations.

You want certainty around your budget and available equity before shopping.

You prefer minimizing financial risk and avoiding any overlap in carrying costs.

You are downsizing or simplifying and do not need to find the next home immediately.

You have flexibility with interim housing, such as staying with family or a short-term rental.

The Benefits

A completely clear financial picture before you make any commitments.

Reduced carrying risk with no overlap between two properties.

A strong negotiating position as a buyer, since your own home is already sold.

Things to Keep in Mind

You may need temporary housing or storage between the sale and your next purchase.

There can be some pressure to find the right next home within a set timeframe.

> *Selling first is not about playing it safe. It is about aligning your timing with your comfort level and your lifestyle.*

HOW TO DECIDE WHAT IS RIGHT FOR YOU

The Right Answer Depends on Your Situation

There is no formula that works for everyone. The right decision depends on a combination of factors unique to you.

Your current financial flexibility and access to bridge financing.

The current state of the Niagara market in your area and price range.

Your personal timeline and how much flexibility you have.

Your comfort level with risk and temporary uncertainty.

Whether you have interim housing options if needed.

This is not a decision that should be made based on one statistic, one opinion, or one headline. The best outcomes come from understanding your options clearly, mapping out the scenarios that apply to your situation, and choosing the path that fits your priorities.

QUICK DIRECTION GUIDE

Which Path Might Fit You?

Use this chart as a starting point. Your full situation will always matter more than any single factor, but this can help you begin to think it through.

Buying First May Make Sense If...	Selling First May Make Sense If...
• You have financial flexibility or bridge financing available • You want certainty about your next home before listing • You are upsizing or relocating to a specific area • You can carry two homes temporarily with a clear plan	• You want a clear budget and full equity picture first • You prefer to minimize financial risk and overlap • You are downsizing or simplifying your lifestyle • You have flexible or interim housing options available

Still not sure? That is completely normal. A brief conversation with Jay is usually the fastest way to get clarity on which path makes the most sense for your situation.

WHAT HAPPENS NEXT

A Short Conversation Goes a Long Way

If you are trying to decide between buying first or selling first, the next step is usually a brief conversation to walk through your specific situation calmly and realistically. Sometimes that conversation leads to immediate action. Sometimes it leads to waiting a little longer, and that is perfectly okay. Either way, clarity comes first. Call or text: (905) 329-8146 Email: jpacecca@royallepage.ca Visit: jaypacecca.ca

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