GUIDE · SELLING AND BUYING

Sell first or buy first?

The three ways people handle a sale and a purchase at once, what each one costs you in risk and in money, and the questions that decide it.

By the Liaison team, based in Queen Creek Updated October 2026 About 8 minutes

The short answer

IN ONE PARAGRAPH

There are three ways to sell one home and buy the next: sell first, buy first, or do both at once with the purchase depending on the sale. None is right for everyone. Selling first is the surest footing and often two moves. Buying first is the smoothest move and the most money carried at once. Both at once is one move with a weaker offer. One agent who knows both sides of your plan helps you pick, and we match you with one, free.

The three ways

1. Sell first, then buy

You sell your home, close, and then shop with the money in hand. In between, you rent, stay with family or ask the buyer for a few weeks after closing.

WHAT IT COSTS IN RISK

- The least. You know exactly what you have to spend before you offer.
- You may have to move twice, or live out of boxes for a while.

WHAT IT COSTS IN MONEY

- Two moves instead of one, if you rent in between.
- Rent for the months between, which your agent helps you estimate for your area.

2. Buy first, then sell

You buy the next home, move once, and sell the first one empty. It needs a lender who will count both payments, or savings that cover the gap.

WHAT IT COSTS IN RISK

- You carry two homes until the first one sells. If it sells slowly, the carrying goes on.
- Your offer does not depend on a sale, so it is as strong as any other buyer's.

WHAT IT COSTS IN MONEY

- Two payments for a time: both loans, both sets of taxes and insurance.
- A bridge loan, if you use one to reach the down payment, carries its own cost. Your lender tells you what.

3. Both at once, with a contingency

You make an offer on the next home that depends on your current home selling. The two closings are lined up, often on the same day.

WHAT IT COSTS IN RISK

- One move and no double payment, when it works.
- A contingent offer is weaker. When another buyer offers without one, sellers often take theirs.
- If your sale slips, your purchase can slip or fall through.

WHAT IT COSTS IN MONEY

- The least cash carried, because the sale funds the purchase.
- You may pay a bit more, or ask for less, to make a contingent offer attractive. Your agent tells you how your market treats them.

Side by side

Sell first

Moves: Often two

Payments at once: One

Offer: Strong

Main risk: Living in between

Buy first

Moves: One

Payments at once: Two, for a time

Offer: Strong

Main risk: The first home sells slowly

Both at once

Moves: One

Payments at once: One

Offer: Weaker

Main risk: The sale slips and takes the purchase with it

Questions that decide it

- **Could you carry two payments for a few months?** If yes, buying first is open to you. If no, it is not, and that is a clean answer.
- **Would you rather move twice or wait?** Selling first trades a second move for certainty.
- **How is your market treating contingent offers right now?** Your agent knows. In some months they are accepted; in others they lose to clean offers.
- **Where would you live in between?** If the answer is easy, selling first gets easier.
- **Does the next home have an assumable loan?** If it does, the seller's equity you pay up front changes the cash you need. The loan assumption playbook covers it.

What to do next

Tell us your goal is both. Next, a real person from our team calls or texts you to talk through your goals: your timeline, your area and which of the three ways you lean toward. Then we hand-pick an agent who knows your neighborhood and the part of the Valley you want next, and set up your first conversation. Free to you, and you are never obligated to work with the expert we pick.

This guide explains how people handle a sale and a purchase together. It is not loan advice or an offer of credit. Liaison is a concierge and referral service, not a lender or a

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