

THE GOLD COAST UPSIZER'S PLAYBOOK

Upsize Without the Stress

Buy first, sell first, or both at once? How to move into a bigger home or a better location without getting caught out.



Inside: your numbers, the 3 paths, a quick quiz and your upsizing checklist

FUTRPROPERTY.COM

Meet the FUTR team

We used to sell property. Now we only work for buyers, and many of them are families moving up. We help line up the buy and the sell so nothing falls through the cracks.



Berny Rubin

Founder and Buyer's Agent

Licensed since 2014. Years as a selling agent before switching sides, so he knows exactly how agents run a campaign. Degree in International Business, majoring in real estate and property development.



Sarah "Trum" Trumble

Buyer's Agent

A Palm Beach local with a laid-back style and a sharp negotiating edge. Her local connections open doors to off-market homes most buyers never see. No fluff, no pressure, 100% on your side.

2014

Licensed and working
in real estate

50+

Properties secured for
our buyers

100%

On the buyer's side. We
never sell.

Buy first or sell first?

It's the question every upsizer asks. There's no single right answer, but there is a right answer for you. This guide helps you find it.

01

Know your numbers

Work out your equity and your gap before anything else.

02

Path 1: Buy before selling

Buy subject to sale. Lowest risk, highest cost.

03

Path 2: Sell before buying

Sell, then buy. Medium risk, usually cheaper.

04

Path 3: Buy and sell at once

Buy without conditions, then sell fast. Highest risk.

05

Pick your path

Side-by-side comparison, a quick quiz and your checklist.

Know your numbers

Before you pick a path, work out two things: how much equity you have, and how much you will need to borrow.

STEP 1

Your equity

Current home value	\$950,000
Less loan owing	-\$500,000
Less selling costs (2 to 3%)	-\$24,000
Your equity	≈ \$426,000

STEP 2

Your new loan

Next home price	\$1,200,000
Less your equity	-\$426,000
New loan needed	≈ \$774,000

STEP 3 · WHAT IT MEANS EACH MONTH

NOW

\$3,160

on a \$500,000 loan



AFTER UPSIZING

\$4,892

on a \$774,000 loan



THE INCREASE

+\$1,732

per month, about \$400 a week

Example only: 6.5% interest, 30-year principal and interest, before stamp duty and costs. Your broker can run your real numbers.

THREE QUICK WINS

Get real appraisals

Ask 2 or 3 local agents, then plan on the lowest figure.

See your broker early

Confirm your budget and finance options for the next home.

Know your timeframe

How long would your home take to sell in today's market?

THE RULE OF THUMB

Want the least risk? Buy first, subject to sale. Want the best price? Sell first. Only do both at once if the opportunity is worth the risk.

Path 1: Buy before selling

Secure your next home first, with your offer subject to the sale of your current one.

RISK

Lowest

COST

Highest

STEP 1

Buy, subject to sale

STEP 2

Sell yours

STEP 3

Settle and move

The upside

- + You're far less likely to be left without a home.
- + One move, no renting in between.
- + If your home doesn't sell in time, the contract can fall over, so you're not stuck with two loans.

Watch out for

- ! Sellers usually want a higher price to accept a subject to sale offer.
- ! The clause has a deadline, so you're under pressure to sell quickly.
- ! Selling quickly can mean selling for less.

BEST FOR

Peace of mind over price

Families who can't move twice

Found the right home first

How to make it work

- 1 Get 3 appraisals.** Have three local agents appraise your home so you know what it's really worth.
- 2 See your broker.** Share your plans, explore your finance options and confirm your budget for the next home.
- 3 Prepare your home for sale.** No need to hit the market yet. An agent can quietly start talking to buyers off-market.
- 4 Find your next home and offer.** With your home ready to sell, you can act quickly and confidently, and the owner knows you're serious.
- 5 Sell, and sell fast.** Once your offer is accepted, launch your marketing and focus on selling as quickly as possible.

Path 2: Sell before buying

Sell your current home first, then buy your next one with your sale locked in and no conditions.

RISK

Medium

COST

Usually lower

STEP 1

Sell yours

→

STEP 2

Rent or long settlement

→

STEP 3

Buy your next home

The upside

- + You know your exact budget.
- + You can make a strong offer that isn't subject to sale.
- + No double debt and no bridging loan.

Watch out for

- ! With nowhere to live in between, you could be stuck paying rent, or at the in-laws for longer than anyone would like.
- ! You're at the mercy of the market. If prices move while you're out, it can change what you can buy, for better or worse.

BEST FOR

Getting the best price
Flexible short-term living
Tighter numbers

How to make it work

- 1 Get 3 appraisals.** Have three local agents appraise your home so you know what it's really worth.
- 2 See your broker.** Share your plans and confirm your budget, so you know exactly what you can spend once you sell.
- 3 Sell with a long settlement.** Ask for a long settlement or a rent-back so you have time to find your next home.
- 4 Start searching early.** Start looking while your home is on the market, including off-market, so you're ready to move.
- 5 Buy with a strong offer.** With no subject to sale clause, your offer stands out and you're in a better position to negotiate.

Path 3: Buy and sell at once

Buy your next home without a subject to sale clause, then race to sell yours before settlement. High risk, high reward.

RISK

Highest

COST

Can be high

STEP 1

Buy, no conditions

→

STEP 2

Sell yours, fast

→

STEP 3

Settle or bridge

The upside

- + You don't have to sell first. You can wait for the right home to come along.
- + Your offer isn't subject to sale, so you can buy well and buy quickly.
- + You don't miss out on a rare opportunity.

Watch out for

- ! You must sell before you settle, or take out a bridging loan.
- ! Fail to settle on your new home and you face significant legal and financial consequences.
- ! A rushed sale and bridging finance can get expensive.
- ! The most stressful way to move.

BEST FOR

A rare opportunity
Access to bridging finance
A high tolerance for stress

How to make it work

- 1 Talk to your broker first.** Before you sign anything, confirm you can get bridging finance if your home doesn't sell in time.
- 2 Get 3 appraisals.** Know what your home is really worth, and plan on the conservative figure.
- 3 Prepare your home for sale.** Have it ready to list the moment you buy, so no time is wasted.
- 4 Buy with a long settlement.** The longer the settlement on your purchase, the more time you have to sell well.
- 5 Sell, and sell fast.** Launch your marketing straight away and price to sell, not to test the market.

Our honest take: this isn't a path we usually recommend. But sometimes an opportunity comes along, and taking a calculated risk is the only way to make it happen.

The 3 paths side by side

Each path trades risk against cost. Pick the one that matches your appetite for risk.

	PATH 1 Buy first	PATH 2 Sell first	PATH 3 Both at once
Risk	●○○ Lowest	●●○ Medium	●●● Highest
Cost	●●● Highest	●○○ Usually lower	●●○ Can be high
Stress	●○○ Lowest	●●○ Medium	●●● Highest
Your offer	Subject to sale, so you pay more	No conditions, so it's strong	No conditions, so it's strong
Biggest worry	Selling fast before the deadline	Where to live in between	Selling in time to settle

WHAT'S YOUR APPETITE FOR RISK?

Low: Path 1

You want the safest move and are happy to pay a bit more for it.

Medium: Path 2

You want the best price and can live somewhere else in between.

High: Path 3

A rare opportunity has come up and you can handle the risk.

Which path suits you?

Answer each question, then count which path comes up most. That's your starting point.

1 Would being without a home in between be a deal breaker for your family?

YES: Path 1, buy first

NO: Path 2, sell first

2 Is getting the best price more important to you than peace of mind?

YES: Path 2, sell first

NO: Path 1, buy first

3 Has a rare, can't-miss home come up that won't wait for a subject to sale offer?

YES: Path 3, both at once

NO: Path 2, sell first

4 Could you get bridging finance and handle a few high-stress months?

YES: Path 3, both at once

NO: Path 1, buy first

5 Is your current home in demand and likely to sell quickly?

YES: Path 1, buy first

NO: Path 2, sell first

YOUR RESULT

Mostly Path 1

Low appetite for risk. Buy first, subject to sale, and accept it may cost a little more.

Mostly Path 2

You want the best price. Sell first, and plan where you'll live in between.

Path 3 twice

Only if the opportunity is worth the risk. Talk to us before you sign anything.

Split down the middle? That's normal, and exactly what our free strategy call is for.

Your upsizing checklist

Tick these off in order and you'll avoid the mistakes that cost upsizers the most.

GET READY

- ☐ Get 3 appraisals on your current home.
- ☐ See your broker: share your plans, and confirm your finance options and budget.
- ☐ Write your brief: must-haves, suburbs, schools, budget.

PICK YOUR PATH

- ☐ Choose your path using the quiz and your appetite for risk.
- ☐ Prepare your home for sale before you make an offer.
- ☐ Line up a conveyancer to handle both contracts.

MAKE THE MOVE

- ☐ **Path 1:** negotiate the longest subject to sale period you can.
- ☐ **Path 2:** lock in a long settlement or rent-back.
- ☐ **Path 3:** confirm bridging finance before you sign.
- ☐ Launch your sale and price it to sell.

General information only. Speak to your broker, accountant and conveyancer before buying or selling.

Not sure which path is right for you?

Book a free and confidential upsizing strategy call. We'll look at your numbers, your timing and your target suburbs, and map out the right path.



Full service

We find, assess, negotiate and secure it.

Negotiate only

Found the one? We get you the best price and terms.

Auction only

We bid for you on the day.

CLIENT REVIEW

“We searched for months on our own with no luck. Trum made it so much quicker and easier, and we couldn’t be happier with our new home.”

Zac, local family who found their home with FUTR



Book your free call

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