

Sell Your House Now vs. Sell Your House Later



✓ REASONS TO SELL YOUR HOUSE NOW

1. TAKE ADVANTAGE OF CURRENT MARKET DEMAND

- Buyer interest is strong right now
- Low inventory in Benicia can lead to faster sales and better offers

2. LOCK IN TODAY'S HOME VALUE

- Home values will shift depending on the economy and interest rates
- Selling now would allow you to secure today's equity rather than risk future dips

3. INTEREST RATES & ECONOMIC CONDITIONS AFFECT BUYERS

- When rates rise, buyer affordability decreases
- Volatility with tariffs, rates, new Fed Chair will indirectly affect conditions, ultimately

4. MEET LIFE GOALS OR CHANGES

Selling now may make sense if you're:

- Relocating
- Downsizing or upsizing
- Retiring
- Going through a major life transition

5. AVOID FUTURE MAINTENANCE COSTS

- Waiting can mean spending more on repairs, upkeep, or replacements.
- Selling now may save money on future updates

6. FREE UP EQUITY FOR YOUR NEXT MOVE

- Selling now can give you cash for:
 - A down payment
 - Other Investments
 - Debt reduction
 - Lifestyle changes

⌚ REASONS TO SELL YOUR HOUSE LATER

1. BUILD MORE EQUITY OVER TIME

- If you sell later, you may pay down more of your mortgage
- Appreciation could increase your home's value in the long term

2. MORE TIME TO PREPARE THE HOME

Waiting may allow you to:

- Complete renovations
- Declutter and prepare home for sale properly
- Improve curb appeal

3. MARKET CONDITIONS COULD IMPROVE

In some situations, waiting may be beneficial if:
Seasonal demand is low

- Local inventory is high
- You want to sell during a traditionally stronger selling season

4. PERSONAL TIMING MATTERS

Selling later might make sense if you need time to:

- Find a replacement home
- Adjust family or job plans
- Prepare financially for moving costs

5. TAX OR FINANCIAL PLANNING BENEFITS

Some homeowners may benefit from waiting due to:

- Capital gains considerations
- Retirement planning
- Longer-term investment strategy

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QUESTIONS TO HELP YOU DECIDE

Ask Yourself:

What are my goals in the next 6–18 months?

Am I financially ready to move?

Will my home need major repairs soon?

Is my neighborhood increasing in value?

How much competition is on the market right now?

What would I do if prices or rates change?

Would I consider keeping this home as a rental?

What are the challenges of being a landlord in California?

How will taxes impact my decision?

Would holding the property long-term benefit me financially?