



NORTHUMBERLAND COUNTY

---

# Your Next Chapter Playbook

Six Honest Answers For Families  
Who Have Outgrown Their Home

---

**ERIN HATHWAY**

REALTOR®

 **COLDWELL BANKER** | R.M.R. REAL ESTATE,  
BROKERAGE

# You've Done This Before. But Not Like This.

Buying your first home was about getting in. Moving up is about getting it right, while you already own something, love something, and have kids who need dinner at six.

You've probably been thinking about this for a year or three. That's normal. You're not behind.

This playbook covers the six things move-up families in Northumberland County get stuck on, with real local numbers instead of GTA advice that doesn't apply here. Ten minutes, and you'll know your first step.

## WHAT'S INSIDE

- 1 The Biggest Move-Up Mistake
- 2 How To Time Your Sale And Purchase In This Market
- 3 The Three Numbers That Set Your Real Upgrade Budget
- 4 Your 90-Day Prep Timeline
- 5 Renovate Or Sell As-Is: The Math
- 6 Three Questions That Scare A Bad Agent

**152**

sales in June, up 17%

**812**

homes to choose from

**45**

avg. days on market

**98%**

of list price achieved

*Northumberland County MLS residential stats, June 2026.*



# 1

SELL FIRST OR BUY FIRST

## The Biggest Move-Up Mistake

---

The mistake isn't choosing the wrong order. It's choosing an order based on fear instead of your actual situation.

**Sell first** means you know your exact budget before you commit to anything. The trade: you're shopping with a deadline once your sale is firm.

**Buy first** means you can wait for the right house. The trade: you carry risk until your current home sells.

Neither is wrong. But most families default to whichever one their fear picks. Afraid of ending up with nowhere to go? They sell first and panic-buy. Afraid of missing the dream house? They buy first with no plan for the sale.

The right order comes from three things: how fast homes like yours are selling, how rare your next home is, and how much uncertainty your family can sleep through. There are protections in every scenario: closing dates you control, conditions that let you walk away, bridge financing to span the gap (a short loan that carries you between closings, and less scary than it sounds).

You don't need to be fearless. You need a plan built on your numbers, not your nerves.

# 2

WHAT JUNE'S NUMBERS ACTUALLY MEAN

## Timing It In This Market

---

Right now, Northumberland is giving move-up families a rare setup.

**812 active listings.** The most June selection in five years. The house you're waiting for is more likely to actually exist this year.

**152 sales in June, up 17% over last year.** Buyers are active. Priced-right homes are moving.

**45 average days on market.** Plan on six to eight weeks from listing to firm sale, plus closing. That's your timing backbone.

**98% sale-to-list ratio.** Homes priced correctly sell close to asking. Overpriced homes are the ones sitting.

Here's what that means in practice. With 5.3 months of inventory, sellers who list well still get strong results, and buyers have room to include conditions that protect them. A purchase conditional on the sale of your current home is a real, accepted strategy in this market. It mostly isn't in a frenzy.

One more thing. Inventory has tightened every single month since January. The window where you get both selection and negotiating room is the kind of thing you only recognize afterward.

# 3

## YOUR REAL UPGRADE BUDGET

# The Three Numbers That Matter

---

Forget the sticker price of the next house for a minute. Your real budget lives in three numbers.

**1. Your working equity.** Say your home sells for \$600,000 and you owe \$265,000. Subtract roughly \$35,000 for commission, legal fees and moving. Your working equity is about \$300,000. That's your down payment. Most move-up families don't need to save a cent. They need to look at what they already have.

**2. Your monthly gap.** A \$1,000,000 home with \$300,000 down means a \$700,000 mortgage. The question that actually matters isn't the price. It's the difference between your current monthly payment and the new one. That's the number your family lives with every month. Your lender can pin it down in one conversation.

**3. Your closing costs on the buy.** Ontario land transfer tax on \$1,000,000 is about \$16,475. Add legal, inspection and moving, and budget \$22,000 to \$25,000 so nothing surprises you.

And please: don't let an online estimate stand in for number one. HouseSigma doesn't know your neighbourhood, your lot, or what your kitchen looks like now.

# 4

WEEK BY WEEK, NO CHAOS

## Your 90-Day Prep Timeline

---

**Weeks 1-2** Strategy first. Get your real equity number (a proper evaluation, not an app). Book a chat with your lender. Decide sell-first or buy-first based on your numbers and your comfort level.

**Weeks 3-4** Get pre-approved. Write your next-home non-negotiables as a family. Start decluttering one room at a time. Kids' rooms last, trust me.

**Weeks 5-6** Strategic prep only: paint, lighting, small repairs. Book trades now, they're the bottleneck. Start casually viewing homes so your shortlist is real.

**Weeks 7-8** Staging and professional photos. Have the pricing strategy conversation. If your agent doesn't bring it up, that tells you something.

**Weeks 9-10** List. Keep the house show-ready with a 15-minute nightly reset. Review offers on price AND terms. Closing dates are negotiating currency.

**Weeks 11-12** Firm up the sale, secure the next home, align closings. Book movers, lawyer, utilities. Breathe. You did this in 90 days.

*One caveat: this timeline flexes with the season. Spring compresses it, winter stretches it. The order never changes.*

# 5

## THE 2X RULE

# Renovate Or Sell As-Is

---

Here's the only formula you need: if a project won't return roughly twice what it costs, don't do it before selling.

### Usually worth it in our market:

- Whole-interior paint, around \$4,000 to \$6,000. Routinely adds \$10,000 or more in perceived value, and photos pop.
- Lighting, hardware and fixtures, \$1,500 to \$2,500. The cheapest facelift there is.
- A bathroom refresh (vanity, mirror, taps, regrout), \$5,000 to \$7,000. Fresh beats fancy.
- Deep clean, declutter, tidy landscaping. Nearly free. Highest return per dollar of anything on this list.

### Rarely worth it right before a sale:

- A full kitchen at \$60,000 to \$80,000. In the \$500,000 to \$700,000 range it almost never comes back at 2x here.
- Finishing a basement on a deadline. Rushed work reads as rushed work.
- Any addition. You'll enjoy none of it and finance all of it.

With 812 homes on the market, buyers are comparing. Clean, bright and honest beats dated-but-half-renovated every time. Spend where buyers' eyes go in the first thirty seconds, and not a dollar past the 2x line.

# 6

ASK ALL THREE. WATCH WHAT HAPPENS.

## Three Questions That Scare A Bad Agent

---

Interviewing agents feels awkward. Do it anyway. These three questions sort advocates from order-takers in under ten minutes.

### 1. "Walk me through your pricing strategy. And what's the plan if we get it wrong?"

A good agent lights up. This is the conversation that determines how many buyers walk through your door and how much leverage you keep. An agent who just names a flattering number is telling you what you want to hear.

### 2. "When was the last time you told a client NOT to buy a house?"

Advocates have a story ready. The foundation crack, the flood-zone surprise, the layout that didn't fit the family. If they can't think of one, they've never put a client ahead of a commission.

### 3. "How exactly will you keep us from owning two homes, or none?"

This is the move-up question. You want to hear specifics: conditions, closing alignment, bridge options, backup plans. Vague reassurance is not a plan.

Good agents love these questions. They finally get to show their work.

# Your First Step Is 30 Minutes.

Book a free equity-and-strategy call. You'll leave with three things: your real equity number, your realistic upgrade budget, and which order (sell first or buy first) protects your family best.

No pressure. No scripts. Just your numbers and a plan you can actually follow.

**ERIN HATHWAY · REALTOR®**

Helping Northumberland families find the home that fits

 **COLDWELL BANKER** | R.M.R. REAL ESTATE,  
BROKERAGE