

How to Buy & Sell a Home at the *Same Time* in Madison, WI

Five proven strategies Dane County homeowners use to move up, move out, or relocate — without getting stuck between two homes.



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QUICK ANSWER

You have five main options for buying and selling at the same time in Madison: sell first then buy, buy first then sell, make a contingent offer, use bridge financing or a HELOC, or explore a trade-in mortgage program. The best strategy depends on your equity, income, risk tolerance, and the specific neighborhood you're buying or selling in.

If you already own a home in Madison and you're thinking about your next move, the same question comes up every time: "Do I sell first — or buy first?" In Dane County's market, timing matters. But there isn't a one-size-fits-all answer.

Market conditions in Madison can heavily influence which strategy works best. Homes priced at or slightly below market value tend to see strong activity, while homes priced too high often sit and reduce later. Your plan should match your neighborhood — not national headlines.

STRATEGY ONE

OPTION 1

Sell First, Then Buy

This is the safest financial strategy. You list your Madison-area home, accept an offer, close, and use your proceeds to purchase your next home. You know exactly how much equity you have, and your buying offer comes in clean — with no sale contingency.

ADVANTAGES

- ✓ You know your exact equity
- ✓ No risk of double mortgage payments
- ✓ Stronger, non-contingent offer when buying

TRADE-OFFS

- ✗ You may need temporary housing
- ✗ Pressure to find a home quickly
- ✗ Likely moving twice

Best when: You want certainty over convenience, and you're comfortable with a short-term rental or staying with family between closings.

STRATEGY TWO

OPTION 2

Buy First, Then Sell

This is the more aggressive approach. You get fully pre-approved, purchase your next home, and list your current home afterward. No temporary housing, no moving twice, and less emotional pressure when home shopping.

ADVANTAGES

- ✓ No temporary housing needed
- ✓ No moving twice
- ✓ Less emotional pressure while shopping

TRADE-OFFS

- ✗ Carrying two mortgage payments temporarily
- ✗ Requires strong financial positioning
- ✗ Risk if your home takes longer to sell

Best when: You have strong income and reserves, your home is in a high-demand Madison price bracket (especially \$300K-\$500K), and you're confident in its marketability.

STRATEGY THREE**OPTION 3**

Make a Contingent Offer

This means your purchase depends on selling your current home. In competitive Madison neighborhoods, sellers often prefer non-contingent offers. However, contingent offers can still work in the right circumstances.

Works best when: The listing has been sitting on the market, the home is priced aggressively, the seller is motivated, or seasonal slowdowns have reduced competition. Structure and timing matter heavily here.

STRATEGY FOUR**OPTION 4**

Bridge Loan or HELOC

Some homeowners use short-term financing to tap into their existing equity before selling. A bridge loan is a short-term loan secured by your current home's equity, while a HELOC gives you a line of credit against your property.

Either approach allows you to make a stronger offer, remove contingencies, move first, and sell after. Not everyone qualifies — but for the right situation, it can be a powerful tool.

Best when: You have significant equity in your current home, strong income for underwriting, and need to move quickly or make a competitive non-contingent offer.

STRATEGY FIVE

OPTION 5

Fairway's Trade-In Mortgage Program

The Fairway Trade-In Mortgage Program allows you to buy your new home without making your offer contingent on selling your current home. You can use the equity from your existing property, move first, then sell — and avoid carrying two long-term mortgages.

In competitive parts of Madison and Dane County, removing a home-sale contingency can significantly strengthen your offer. This program is offered locally through lenders like Tony Burns at Fairway.

Best when: You want to move on a set timeline, make a competitive non-contingent offer, and leverage existing equity without double mortgage risk — particularly useful for military PCS moves.

REAL MADISON-AREA MILITARY EXAMPLE

We recently worked with military clients who were PCSing to the Madison area and owned a home in Tomah. They found a home in DeForest they loved — but their Tomah home wasn't ready to hit the market.

In a traditional scenario, they would have had to make a contingent offer (weakening their position) or wait to sell first and risk losing the DeForest home. Instead, they used the Fairway Trade-In Program — securing the DeForest home immediately, removing the sale contingency, leveraging equity from Tomah, moving on their timeline, and selling their old home after they were already settled.

"When you're PCSing, you don't control the timeline — but you can control the strategy."

If you're relocating with military orders, ask about our Heroes & Veterans Advantage Program and the Wisconsin VA Loan Guide for additional benefits and planning strategies.

LOCAL MARKET CONTEXT

What's the Smartest Strategy Right Now?

It depends on your equity position, your debt-to-income ratio, your risk tolerance, the price range you're moving into, and the season. Strategy must be hyper-local — Madison West behaves differently than Sun Prairie, Verona behaves differently than Monona, and Middleton behaves differently than Fitchburg.

DANE COUNTY MARKET SNAPSHOT — 2026**\$300K - \$499K Range**

Often sees the strongest buyer competition in Dane County. Non-contingent and well-financed offers tend to win.

\$600K+ Range

May offer more negotiation leverage. Contingent offers and creative structures are more likely to be considered.

Well-Priced Homes

Homes priced at or slightly below market value see strong activity. Overpriced homes often sit and reduce later.

Neighborhood Matters

Each Madison-area community has different inventory, demand, and competition dynamics.

FREQUENTLY ASKED QUESTIONS

Your Questions, Answered

How do I buy and sell a home at the same time in Madison WI?

You have five main options: sell first then buy, buy first then sell, make a contingent offer, use bridge financing or a HELOC, or explore programs like the Fairway Trade-In Mortgage. The best strategy depends on your equity, debt-to-income ratio, risk tolerance, and local market conditions in Dane County.

Can I close on my new home before selling my old one?

Yes — if you qualify financially or use a strategy like bridge financing, a HELOC, or the Fairway Trade-In Mortgage Program. Some homeowners even use their equity to compete with cash buyers in the Madison market.

Are contingent offers accepted in Madison?

Sometimes. In competitive price ranges, sellers typically prefer non-contingent offers. However, contingent offers can work when a home has been sitting, is priced aggressively, or when seasonal slowdowns reduce competition. Structure and timing are critical.

Can military members PCS to Madison and buy before selling?

Yes. Military families PCSing to Madison may be able to use VA loans, bridge financing, or programs like the Fairway Trade-In Mortgage depending on equity and qualification. Visit integrityhomeswi.com/resources/veterans/wisconsin-va-loan-guide for more information.

What is the Fairway Trade-In Mortgage Program?

The Fairway Trade-In Mortgage Program allows you to buy your new home without making your offer contingent on selling your current home. You can use the equity from your existing home toward your new purchase, move first, then sell — avoiding the risk of carrying two long-term mortgages.

What price range is most competitive in Madison right now?

The \$300K-\$499K range in Dane County often sees the strongest competition. Move-up price points above \$600K may offer more negotiation leverage. Strategy should be hyper-local — each Madison-area community behaves differently.

STRATEGY COMPARISON

Which Strategy Is Right for You?

STRATEGY	RISK LEVEL	MOVE TWICE?	OFFER STRENGTH	BEST FOR
Sell First	Low	Likely	Strong	Risk-averse buyers
Buy First	Medium-High	No	Strong	Strong finances/income
Contingent Offer	Low	Unlikely	Weaker	Slower markets, motivated sellers
Bridge / HELOC	Medium	No	Strong	High-equity homeowners
Fairway Trade-In	Low-Medium	No	Strong	Military PCS, set timeline

Ready to Map Your Strategy?

Before you list — or before you write an offer — let's map out your equity position, buying power, risk exposure, timeline, and backup plans. There isn't one right way to do this. There's a right way for *your* situation.

[INTEGRITYHOMESWI.COM/EQUITY-ROADMAP](https://integrityhomeswi.com/equity-roadmap)

[INTEGRITYHOMESWI.COM/EVALUATION](https://integrityhomeswi.com/evaluation)



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John Reuter is a retired U.S. Air Force veteran, Broker/Owner of Integrity Homes Wisconsin, and founder of the Reward Our Heroes Foundation. He specializes in VA loans, military relocations, and helping Dane County families navigate complex buy-sell transitions with a calm, strategy-first approach. John has been quoted as a real estate expert by CNN Business and serves communities throughout Madison, Waunakee, Sun Prairie, Middleton, Verona, and DeForest.

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