How to Buy Your Next Home Before Baby Arrives

UPSIZING FOR A GROWING FAMILY guide

Your step-by-step guide to selling your condo and upgrading to a family-friendly space — without stress.

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BIG LIFE CHANGES DESERVE The Right Home



Congratulations on your growing family!

Whether your second bedroom is already a nursery or you're just realizing it's time for more space, this guide is your companion through every stage of upsizing in Vancouver. You'll learn how to:

Youll learn how to:

UNDERSTAND THE FINANCIAL SIDE OF UPSIZING

CHOOSE THE RIGHT FAMILY-FRIENDLY NEIGHBOURHOOD

DECIDE BETWEEN LISTING FIRST OR BUYING WITH CONDITIONS

SELL YOUR CURRENT HOME STRATEGICALLY

TIME YOUR MOVE AROUND YOUR DUE DATE

MOVE FROM A CONDO TO A
DETACHED HOME WITH CONFIDENCE

You've got enough on your plate. Let's make this move simple, stress-free, and perfectly timed for your growing family.

Timing Your Move Around Baby



BUYING OR SELLING A HOME WHILE EXPECTING CAN BE OVERWHELMING.

Here's a general guide to help you time things right.

Best time to start: 6–9 months before baby arrives

CONSIDER:

- Morning sickness, fatigue, third-trimester energy dips
- Nesting phase and needing to feel settled
- Avoiding a move too close to your due date

Pro Tip: Try to move in before the 30-week mark for the smoothest experience.

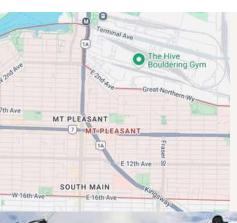
WHEN SHOULD YOU

Start!



WHERE SHOULD YOU LOOK

Best Vancouver Neighbourhoods for Growing Families

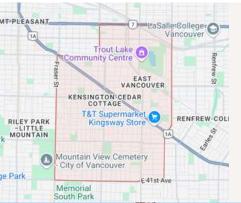


MOUNT PLEASANT

Trendy and vibrant, with daycares, cafes, and character homes.







KENSIGNTON - CEDAR COTTAGE

Quiet streets, strong community vibe, walkable to shops and schools.





THE HEIGHTS (NORTH BURNABY)

Detached homes with mortgage helpers. Family-owned businesses and parks.





LYNN VALLEY (NORTH VANCOUVER)

Nature meets convenience. Great schools and hiking trails.



Bonus Tip: Consider what matters most: layout that suits your lifestyle today, or location that pays off long-term? Ideally, balance both—but if you must choose, start with what you'll use daily.

WHAT WILL UPSIZING COST?

Talk to a mortgage broker early to see if you can buy before selling

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

HERE'S A BALLPARK IDEA BASED ON 2025 PRICES:

- Sell: 2-bed condo in Olympic Village \$880,000
- Buy: 3-bed townhouse in East Van –
 \$1.3M





OTHER COSTS TO CONSIDER:

- Property transfer tax
- Realtor and legal fees
- Moving costs
- Increased utility bills
- Lawn care, gutter cleaning, and ongoing exterior maintenance
- Home insurance premiums (typically higher for detached homes)

Lifestyle Consideration: Detached homes offer space and privacy—but with added upkeep. Factor time and budget for regular maintenance.

HOUSING OPTIONS FOR YOUNG Families



CONDOS PROS:

- Lower purchase price and maintenance
- Easier upkeep and fewer repairs
- Central, walkable locations

CONDOS CONS:

- Less space, limited storage
- Noise from neighbours
- Limited outdoor space or private yard



TOWNHOME PROS:

- More space than condos
- Small yard or patio, good for toddlers
- Often in quieter residential areas

TOWNHOME CONS:

- Higher monthly strata fees
- Shared walls
- Less flexibility with renovations



DETACHED HOMES PROS:

- Maximum space and privacy
- Ideal for growing families or multi-generational living
- Freedom to renovate

DETACHED HOMES CONS:

- Higher costs and property taxes
- Ongoing maintenance is your responsibility
- May require longer commutes to city centre



MARKET BASED STRATEGIES

Sell First or Buy First?



IN A SELLER'S MARKET:

- Competition is fierce; listings move fast.
- Consider buying with a "subject to sale" clause — though this may weaken your offer.
- Strongest option: get pre-approved and bridge finance so you can buy first without conditions.

IN A BUYER'S MARKET:

- You're more likely to find good inventory and negotiate on price.
- Best to sell first, then purchase with a clear budget and no pressure to carry two homes.
- Consider a long completion to give you time to find the right home.



TALK TO YOUR REALTOR TO ASSESS THE MARKET AND MATCH YOUR APPROACH TO YOUR RISK COMFORT.

FINANCING YOUR

apsize

BEFORE YOU START LOOKING, BOOK A CONVERSATION WITH A MORTGAGE BROKER. HERE'S WHAT TO DISCUSS:

- **Current equity** in your condo
- Pre-approval for your next purchase
- Can you qualify to buy before you sell?
- **Bridge financing** or a **HELOC** for down payment support
- Ongoing monthly costs (mortgage + maintenance + daycare)
- Whether to **port your existing mortgage** to your new home



TIP:

Some lenders offer flexible financing that lets you make a conditional offer without weakening your position.



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Market Evaluation of your current home

WHAT SHOULD YOU DO WITH YOUR CURRENT CONDO



You have two options:

- 1. **Sell and Use the Equity** Most families choose this route to fund their next home and reduce stress.
- 2. **Keep as a Rental** Ideal if you have enough equity, can qualify for both mortgages, and want long-term passive income.

Staging Tip: Use soft lighting and neutral nursery accents in listing photos to appeal to other young families.

EMOTIONAL & PRACTICAL

Checklist

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BABY-PROOFING YOUR NEW HOME?



IS THE FLOOR PLAN STROLLER-FRIENDLY?



ARE THERE PARKS, GROCERY STORES, AND CLINICS NEARBY?



IS THERE SPACE FOR FAMILY VISITS OR LIVE-IN HELP?



WILL THIS HOME GROW WITH YOUR FAMILY?



DO YOU WANT A YARD, OR PREFER MINIMAL OUTDOOR UPKEEP?



IS YOUR HEART SET ON A SCHOOL CATCHMENT AREA?

Reminder: Moving with a baby on the way is emotional. Give yourself grace and ask for help.

YOUR UPSIZING

Timeline



MONTH 9 (BEFORE BABY)

Research neighbourhoods, speak to your realtor, get pre-approved



MONTH 8

Start condo prep, begin online property tours



MONTH 7

List your current home, tour top prospects



MONTH 6

Sell & negotiate offer on new home



MONTH 5

Complete sale, pack, book movers



MONTH 4

Move in, set up nursery, settle before baby!

BONUS TIPS FOR UPSIZING WITH CONFIDENCE

Declutter Early

Donate or store items you won't need during the transition.



Choose a home that fits your needs now — and 5 years from now.

Visit Open Houses Strategically

Focus on layout and storage; bring a checklist and take notes.

Consider Future Resale

Is the home in a school catchment? Near transit? These add long-term value.

Build Your Team

A trusted realtor, mortgage broker, and notary can make all the difference.









READY TO MAKE THE MOVE?

Lets Chat.

Every family is different. I'd love to hear your story and help you create a custom upsizing strategy.