

Moving up vs buying investment property

Deciding between **moving up** (buying a bigger or better primary home) vs. **buying an investment property** is a big financial and lifestyle decision. Each option serves a different purpose — one improves your **quality of life**, the other focuses on **wealth building**.

Key Decision Factors

Factor	Moving Up	Investment Property
Main goal	Lifestyle improvement	Wealth building
Cash flow	Negative (ongoing expenses)	Can be positive (rental income)
Financing needed	Personal mortgage	Investment mortgage (tougher)
Tax advantages	Limited (except capital gains)	Many (rental expenses, depreciation)
Risk level	Low to moderate	Moderate to high (tenants, vacancy, rates)
Time commitment	Low	Higher (management required)
Emotional value	High	Low (strictly financial)

Which Should You Do First?

➤ Choose Moving Up If:

- You're outgrowing your current space or need to be in a better school district.
- You value lifestyle and comfort over short-term cash returns.
- You're not comfortable managing tenants or dealing with real estate as a business.

➤ Choose Investment Property If:

- Your current home meets your needs.
- You want to build passive income or retire early.

- You're comfortable with risk, research, and property management.
 - You already have equity or savings you can deploy.
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Final Thought

A great hybrid strategy used by many is:

Buy a modest primary home you can afford — then use extra income or equity to buy investment properties.

You don't always need to "move up" to grow wealth — sometimes it's better to stay put and let your money work for you.

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