

SHOULD I SELL NOW, OR WAIT?

A simple way to decide.

Maureen Moran

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A THOUGHT BEFORE YOU BEGIN

If you're reading this, you've probably already asked yourself the question more than once.

Maybe the house feels too large now. Maybe your circumstances have shifted — quietly at first, then more noticeably. Maybe someone in your life has mentioned it, and you've found yourself thinking about it more than you expected to.

That's usually how this starts. Not with a dramatic moment of clarity — but with a question that keeps coming back.

This guide is for that moment. Not to push you toward a decision, but to give you a clearer way to think about one that deserves more than a gut feeling or a market headline.



Illustration

WHO IS THIS FOR



Illustration

This may be useful if:

→ You've thought about selling but aren't sure if the timing is right — for the market, for your life, or for both.
→ You're watching rates and inventory shift and wondering whether to act now or wait.
→ Your home no longer fits the way you're living, and you're curious whether now makes sense.
→ You want to understand your options clearly before you decide anything.
→ A conversation about this has been sitting in the back of your mind — and you're not sure who to have it with.

You don't need to have made any decisions to find this useful. That's actually the best time to read it.

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THREE THINGS WORTH KNOWING FIRST

"Is it the right time?" is often the wrong question.	**Readiness isn't a single thing.**	**Exploring your options doesn't require a commitment.**
Markets don't send clear signals — they send conflicting ones. Waiting for certainty in a market that is never certain isn't a strategy. A more useful question is: Does this timing align with my life, my goals, and my actual options? Those are questions you can answer. Market predictions are not.	The most successful sales happen when three kinds of readiness align: life readiness, financial readiness, and market readiness. The next pages walk through each one.	You can understand what your home is worth without listing it. You can have a conversation about timing without agreeing to a timeline. Clarity almost always comes before commitment — not after.

★★★★★

She helped me buy my first condo back in 2020, and I went back to her again when I made the decision to sell the same unit. I had never sold before and she walked me through every step of the process and answered every question I had with clarity and patience.

— Nicole, Old Town
Zillow review, 2025

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WHY “IS IT THE RIGHT TIME?” IS OFTEN THE WRONG QUESTION

Most homeowners wait for a clear signal.
Rates drop. Inventory tightens. Headlines turn hopeful. Then — and only then — they feel ready to move.

But markets rarely send one clear signal. They send mixed ones, and everyone reads them a little differently. Waiting for a perfect moment can mean the choice slowly gets made by default, instead of by you.

There's no perfect market, only the one in front of you.

A more useful question isn’t “Is this the perfect market?”

It’s about you: “What do I want the next few years to look like, and does my home still fit that picture?”

That’s a question you can answer, and it often points the way more clearly than any forecast.

The goal isn’t to time the market perfectly. It’s to make this decision on your terms, at a pace that feels right for you.

THREE KINDS OF READINESS — AND WHY ALL THREE MATTER

A move tends to go best when three kinds of readiness line up. They rarely all need to be perfect. But knowing where you stand on each one gives you a much clearer picture of where you are in this process.



i. Life readiness
This is the quietest of the three — and often the first to shift.

Life changes often come months or years before a move. A home that fit perfectly a decade ago may be working against the life you're living now. That gap, when it becomes noticeable, is worth paying attention to.



Ask yourself:
→ Is this home serving the life I'm living now — or the one I lived five or ten years ago?
→ If I weren't already here, would I choose this home today?
→ What would change about my daily life if I were somewhere better suited to where I am now?

FINANCIAL AND MARKET READINESS



ii. Financial readiness

Financial readiness doesn't mean having every detail figured out. It means having a clear enough picture to make a good choice.

That picture includes how much equity you've built, what you'd likely walk away with after costs, what your next home would need, and how the timing fits your bigger money goals.

You don't need a complete plan. You need enough clarity to know whether moving makes sense for you now, or whether waiting would really change the numbers.

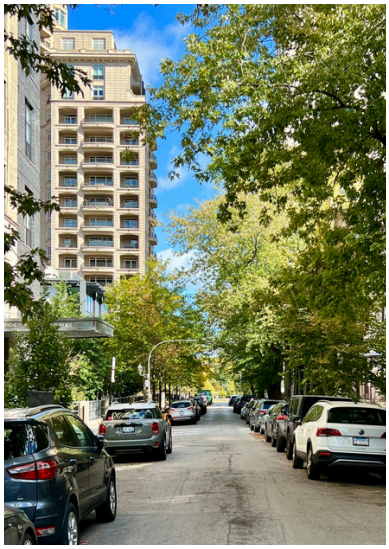
Ask yourself:
→ Do I have a reasonable sense of what my home is worth in today's market?
→ Do I know what I'd take home after selling costs?
→ Is my next housing plan — whether buying, renting, or relocating — workable at today's prices and rates?

iii. Market readiness

Many sellers look at this piece first. It's most helpful when you look at it alongside the other two.

This isn't about guessing what rates will do next. It's about knowing how buyers are acting today, what similar homes are selling for, and how your home would be received.

That's information, not a prediction, and it's something you can use.



Ask yourself:
→ Do I have a current, accurate sense of what my home would sell for today?
→ Do I know how my home compares to other homes for sale right now?
→ Am I going by what I've heard, or by current data?

THE REAL COST OF WAITING — AND THE REAL COST OF RUSHING

Both directions carry consequences. Neither is automatically right.

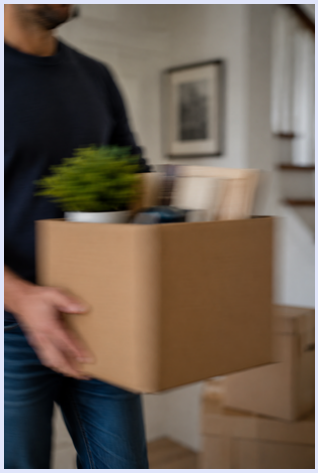


What waiting can cost

Flexibility. If your next move involves buying, prices and choices can change while you wait.

Leverage. When buyers are active, sellers often have more room to negotiate. If conditions shift while you wait, some of that room can shrink.

And the quieter cost that rarely gets named: the question can stay on your mind.



What rushing can cost

Preparation time — which directly affects both price and the experience of selling.

Pricing confidence — sellers who haven't had time to understand the market often leave money on the table or price in ways that work against them.

And the sense, afterward, that you moved on someone else's timeline rather than your own.

The sellers who feel best about their move usually didn't time the market perfectly. They chose a pace that fit their life, and they moved when they felt ready.

The goal is to make this decision on your terms.

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WHAT “READY” ACTUALLY LOOKS LIKE

There's a version of readiness that most people are waiting for — complete certainty, perfect conditions, a moment when everything aligns and the path forward is obvious.



That version doesn't tend to arrive.

The readiness that actually leads to good outcomes looks quieter than that. It looks like:

→ A clear sense of why the move makes sense for your life right now.
→ Enough financial clarity to make an informed decision — not a perfect plan, but a real picture.
→ A current, accurate understanding of what your home would sell for and how it would be received.
→ A trusted advisor who can help you fill in the gaps you can't see from the inside.

You don’t have to wait for perfect. You just need enough of a picture to take the next small step, whatever that turns out to be.

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A SIMPLE READINESS CHECK

This is not a score. It is just a way to see where you are.

- I have thought about selling more than once in the past few months.
- My home does not fit how I live as well as it used to.
- I have a rough idea of what I want my next chapter to look like.
- I am curious how the market looks for a home like mine.
- I would like to see what my home is worth today.
- I keep thinking about this in the back of my mind.
- I want to know my options before I decide anything.

If several of these are true, you may know more than you think. One honest talk can be worth more than months of reading market news.

A CLOSING THOUGHT

The sellers who feel best about this decision, in the outcome and in the process, tend to share one thing.

They didn't feel rushed. Not because they had more time, but because they gave themselves permission to gather information before they committed to anything. They understood their home's value, their financial position, and their options — and then they decided, on their own terms.

That's what a good process looks like. And it starts earlier than most people think.



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WHEN YOU'RE READY TO TALK

When the conversation is ready to move forward, I'm here. No timeline, no pressure, just an honest look at what's possible. We can talk through your timing and what you want your next chapter to look like, without deciding anything.

See what your home is worth, without listing it.
Let's talk.

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"Should I Sell Now, or Wait?" · "Rightsizing Thoughtfully"

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"What's Worth Fixing — and What Isn't"

Living in a condo building
"Running the Building You Live In"

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How buying works
"Buying a Home in Chicago" · "Who's Really in Your Corner?" · "Buying Into the Building"

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