

HOW TO BUY A HOME AND SELL YOUR CURRENT HOME AT THE SAME TIME

Your Complete Strategy Guide for Cincinnati, Ohio

Timing, Financing, Offer Playbooks, and 50 Expert FAQs

- ✓ 6 buy/sell scenarios with week-by-week timelines
- ✓ 3-tier offer playbook: conservative, competitive, aggressive
 - ✓ 50 FAQs organized by topic for fast answers
- ✓ Local Cincinnati lender directory with direct contacts
- ✓ Checklists, glossary, and Cincinnati market insights

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Executive Summary: Your 60-Second Overview

This guide answers one question: **How do I buy my next home and sell my current home without the process falling apart?**

THE SHORT ANSWER

You have six proven strategies. The right one depends on three things: your equity, your timeline, and whether you can carry two mortgage payments.

Strategy	Best If...	Offer Strength
Sell first + rent-back	You want certainty and budget clarity	Strongest
Buy first (savings/bridge)	You found the right home and have equity	Strong
Synchronized close	You want one move, no overlap	Moderate
Bridge loan	20%+ equity, need non-contingent offer	Strong
Buy now, sell later	DTI is the obstacle	Strong
Cash offer program	Competing against cash buyers	Strongest

YOUR FIRST THREE STEPS

- **Step 1:** Get pre-approved by a lender. Ask: 'Can I qualify while still owning my current home?'
- **Step 2:** Get a CMA on your current home and calculate your equity.
- **Step 3:** Choose your scenario. Build a timeline with your agent and lender.

WHAT IS IN THIS GUIDE

- 6 detailed scenarios with week-by-week timelines (Section 3)
- 6 financing tools explained in plain English (Section 4)
- 3-tier offer playbook: conservative, competitive, aggressive (Section 5)
- Cincinnati market timing and neighborhood dynamics (Section 6)
- Local lender directory with direct contacts (Section 7)
- 50 FAQs organized by topic (Section 8)
- Checklists, glossary, and disclaimers (Sections 9-11)

**Ready for your custom game plan?
I will map your best buy/sell path in a 15-minute call. No pressure. No obligation.**

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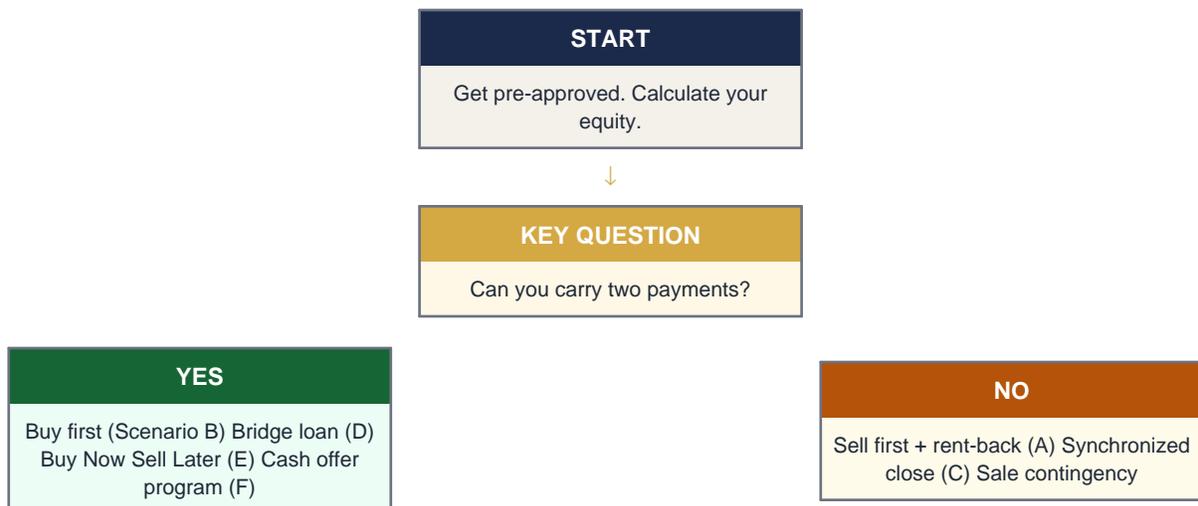
Section 13. Get Your Buy/Sell Game Plan

Section 1: Quick-Start Summary

Ten things every Cincinnati homeowner needs to know before buying and selling at the same time.

- **You have options.** Selling first, buying first, and closing simultaneously all work. The best path depends on your finances, timeline, and risk tolerance.
- **Get pre-approved first.** Not pre-qualified. Pre-approved. A lender must verify you can carry two payments or qualify for a bridge product.
- **Know your equity.** Your current home's equity fuels your next purchase. Get a CMA from your agent and a payoff quote from your lender.
- **Bridge loans exist in Cincinnati.** Local banks like RiverHills Bank offer bridge loans designed for this exact situation.
- **"Buy now, sell later" programs exist too.** Lenders like AnnieMac Home Mortgage offer programs that let you close on the new home first.
- **Contingent offers can still win** when structured correctly. A clean contingent offer with a short timeline beats a sloppy non-contingent offer.
- **Rent-back agreements are common in Ohio.** You can sell your home and remain in it for up to 60 days while you close on the next one.
- **Timing matters.** Spring listings move fast. Winter listings face less competition. Plan your timeline around the seasonal market.
- **The biggest risk is inaction.** Many homeowners stay paralyzed by complexity. A clear plan with the right team eliminates most of the stress.
- **This guide covers every option.** Read section by section or skip to the scenario that fits you.

Which Path Is Right for You?



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Section 2: Six Questions to Answer Before You House-Hunt

Answer these before you tour a single home. They determine your strategy.

1. Am I Pre-Approved?

A pre-qualification is a guess. A pre-approval is a verified commitment based on documented income, credit, and assets. Sellers will not take your offer seriously without one.

Action: Contact a lender. Provide pay stubs, W-2s, tax returns, and bank statements. Get a written pre-approval letter.

2. How Much Equity Do I Have?

Equity = market value minus what you owe. This number determines your down payment power and whether bridge financing makes sense.

Action: Ask your agent for a CMA. Call your mortgage servicer for a payoff quote. Subtract the payoff from the CMA value.

3. What Is My DTI?

Most lenders cap DTI at 43-50%. Carrying two mortgages, even temporarily, may push you above that limit. Some programs work around this.

Action: Add all monthly debt payments. Divide by gross monthly income. If above 40%, talk to your lender before shopping.

4. Can I Handle Two Payments?

Even with the best plan, there may be a window where you pay for two homes. Can you cover both for 30, 60, or 90 days?

Action: Calculate the overlap cost. If you cannot absorb it, prioritize selling first or using a bridge product.

5. What Is My Timeline?

Job relocation deadlines, school start dates, and lease expirations shape everything. Your timeline drives your strategy.

Action: Write down your ideal move date, your hard deadline, and the earliest you could list. Share with your agent and lender on day one.

6. What Is My Risk Tolerance?

Buying first risks carrying two homes. Selling first risks temporary housing. No path is risk-free, only paths with different trade-offs.

Action: If owning two homes for 90 days causes anxiety, sell first. If moving twice is a dealbreaker, explore bridge options.

Section 3: Six Scenarios Homeowners Face

Every buy-and-sell situation falls into one of these categories. Find yours and follow the playbook.

A. Sell First, Then Buy

Who it fits: Risk-averse homeowners who want certainty about their sale price before committing to a purchase.

Strategy: List and sell your current home. Negotiate a 30-60 day rent-back. Use that window to find and close on your next home.

Offer structure: Non-contingent (home is already sold). Strongest possible position.

Pros: Know exact budget. No risk of two mortgages. Strongest offer.

Cons: May need temporary housing. Pressure to buy quickly. Possible double-move.

Week	Action
Wk 1-2	Prep home
Wk 3	List
Wk 4-5	Accept offer; negotiate rent-back
Wk 5-8	House-hunt
Wk 8-10	Sale closes; rent-back starts
Wk 10-14	New home under contract
Wk 14-16	Close on new home; move

B. Buy First, Then Sell

Who it fits: Homeowners with strong equity, savings, or bridge financing who found the right home and do not want to lose it.

Strategy: Secure financing for the new home. Close. Then list and sell your current home at your pace.

Offer structure: Non-contingent. Maximum competitiveness.

Pros: Secure the home you want. Move once. Sell old home empty (shows better).

Cons: Carry two payments until sale. Bridge fees. Carrying cost risk.

Week	Action
Wk 1-3	Pre-approve bridge/new mortgage
Wk 3-7	House-hunt; non-contingent offer
Wk 7-11	Close on new home
Wk 11-13	Prep old home

Week	Action
Wk 13-14	List old home
Wk 14-18	Sell; repay bridge

C. Synchronized Close

Who it fits: Homeowners who want one clean break. Cannot carry two payments. Moderate equity.

Strategy: List your home and house-hunt simultaneously. Time both contracts to close the same week.

Offer structure: Contingent with short kick-out (14-21 days), or non-contingent if your home is under contract.

Pros: Minimal overlap. One move. Clean financial transition.

Cons: Timing-dependent. One delay affects both. Higher stress at closing.

Week	Action
Wk 1-2	Pre-approve; prep home; search
Wk 3	List current home
Wk 4-6	Accept offer; offer on new home
Wk 6-10	Both in escrow
Wk 10-12	Coordinate dates
Wk 12	Close both; move

D. Bridge Loan

Who it fits: Homeowners with 20%+ equity who want non-contingent offer power but lack liquid cash for a second down payment.

Strategy: Bridge loan uses your current equity to fund the new purchase. Close on new home. Sell old. Repay bridge.

Offer structure: Non-contingent. Strong offer. **Local option:** Rob Anderson, RiverHills Bank, (513) 658-6258.

Pros: Buy without sale contingency. Access equity before sale. Move once.

Cons: Interest and fees. Carry bridge + new mortgage until sale. Requires sufficient equity.

Week	Action
Wk 1-3	Pre-approve bridge + new mortgage
Wk 3-7	House-hunt; non-contingent offer
Wk 7-11	Close with bridge funds
Wk 11-13	Move; prep old home
Wk 13-14	List old home

Week	Action
Wk 14-18	Sell; repay bridge

E. "Buy Now, Sell Later" Program

Who it fits: Homeowners who want to decouple both transactions entirely. DTI-challenged buyers who cannot qualify carrying two mortgages.

Strategy: Lender program approves you for the new mortgage, sometimes excluding your current payment from DTI. Buy first. Sell within the program window (often 90-180 days).

Offer structure: Non-contingent. Strong. **Local option:** Tony Autullo, AnnieMac, (513) 461-9321.

Pros: Not dependent on selling timeline. Simplifies DTI. Less pressure.

Cons: Program fees vary. Not every borrower qualifies. Must still sell eventually.

Week	Action
Wk 1-2	Consult lender; verify eligibility
Wk 2-3	Program approval
Wk 3-8	House-hunt; non-contingent offer
Wk 8-12	Close; move in
Wk 12-14	Prep and list old home
Wk 14-20	Sell; settle program

F. Cash Offer / "Cash-to-Keys"

Who it fits: Buyers competing in hot Cincinnati neighborhoods where cash offers dominate.

Strategy: A company makes a cash offer on your behalf. You close fast. Then convert to a mortgage or repay from the sale of your old home.

Offer structure: Cash-equivalent. Fastest, strongest. **Local option:** Tony Autullo, AnnieMac, (513) 461-9321.

Pros: Looks like cash to seller. Close in 14-21 days. No financing contingency.

Cons: Fees (often 1-3%). May sacrifice negotiating leverage. Still have a mortgage.

Week	Action
Wk 1-2	Apply; get approved
Wk 2-5	House-hunt; cash-backed offer
Wk 5-8	Close in 2-3 weeks
Wk 8-10	Move; prep old home
Wk 10-11	List old home

Week	Action
Wk 11-16	Sell; finalize mortgage

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Section 4: Financing and Bridge Options Explained

Plain-English breakdown of every financing tool for Cincinnati homeowners buying and selling at the same time.

4.1 Traditional Sale Contingency

What it is: A clause making your offer conditional on selling your current home.

How it works: Your contract includes a contingency window (30-60 days in Cincinnati). The seller can keep showing the home. If they get a better offer, they give you 48-72 hours to remove your contingency or walk away.

Best for: Balanced or buyer-friendly markets. Buyers who cannot qualify for two mortgages.

Watch out for: In competitive Cincinnati neighborhoods, this makes your offer weaker. Sellers with multiple offers will choose a non-contingent buyer.

4.2 Bridge Loan

What it is: A short-term loan against your equity to fund your new purchase. Repaid when your home sells.

How it works: Lender evaluates your equity (market value minus mortgage). Lends 75-80% of it. You use funds for the new down payment. Repaid from sale proceeds.

Typical terms: 6-12 months. Higher rate than a standard mortgage. Origination fees vary. Some offer interest-only payments.

Local option: Rob Anderson, RiverHills Bank, (513) 658-6258, randerson@rhb24.com

4.3 HELOC / Home Equity Line of Credit

What it is: A revolving credit line against your equity. Draw funds as needed.

Pros: Lower fees than bridge loans. Flexible draws. Interest only on what you use.

Cons: Approval takes 2-6 weeks. Must be repaid at or before closing. Increases total debt, affecting DTI.

Best for: Planners. Opening a HELOC 6-12 months early gives you a financial safety net.

4.4 "Buy Now, Sell Later" Programs

What they are: Lender programs that decouple your buy and sell timelines.

How they work: Lender approves you for a new mortgage. Some exclude your current payment from DTI. You buy first, sell within a program-defined window (90-180 days).

Watch out for: Program fees. Rate differences. Time limits. Availability varies.

Local option: Tony Autullo, AnnieMac Home Mortgage, (513) 461-9321, tautullo@annie-mac.com

4.5 Cash Offer / "Cash-to-Keys" Programs

What they are: A company buys the home on your behalf with cash. You convert to a mortgage after closing.

How they work: You get approved. Find a home. Company submits a cash offer. Deal closes fast. You refinance or repay from your sale.

Best for: Hot neighborhoods. Bidding wars. Situations where speed and certainty win.

Watch out for: Fees (often 1-3%). Understand the total cost. Compare against the value of a stronger offer.

4.6 Rent-Back / Post-Occupancy Agreement

What it is: After selling, you remain in the home as a renter for 30-60 days.

How it works in Ohio: Negotiated in the purchase contract. You pay rent (usually the buyer's daily mortgage cost). You provide a security deposit. Move-out date is firm.

Key detail: Most conventional loans limit rent-backs to 60 days. Beyond that, the buyer's lender may reclassify the property as an investment.

Best for: Sellers who need transition time. Pairs well with Scenario A (sell first, then buy).

Financing Options at a Glance

Option	Speed	Cost	Offer Strength	Best For
Sale Contingency	Slow	Low	Weakest	Balanced markets
Bridge Loan	Moderate	Moderate	Strong	High-equity homeowners
HELOC	Slow setup	Low-Mod.	Strong	Planners; long timeline
Buy Now Sell Later	Moderate	Varies	Strong	DTI-challenged
Cash Offer Program	Fast	Higher	Strongest	Competitive areas
Rent-Back	N/A	Low	N/A (sell side)	Sellers needing time

Programs change. Availability and underwriting vary. Confirm terms with a licensed lender.

Section 5: How to Make a Strong Offer While You Have a Home to Sell

Having a home to sell does not disqualify you. It means you need a smarter offer structure.

The Offer Strength Ladder



Tier 1: Conservative

- **Contingent** on sale of current home.
- 30-45 day contingency with 48-72 hour kick-out.
- 1-2% earnest money. 45-60 day close. No appraisal gap coverage.

When to use: Home on market 20+ days. Few competing offers. Motivated seller.

Tier 2: Competitive

- **Contingent, but your home is listed or under contract.**
- 14-21 day contingency window.
- 2-3% earnest money. 30-45 day close. \$2,000-\$5,000 gap coverage.
- Pre-approval references home under contract. Flexible closing date.

When to use: Moderate competition. Your home is under contract.

Tier 3: Aggressive

- **Non-contingent.** Bridge financing or cash program.
- No sale contingency.
- 3-5% earnest money. 21-30 day close. Full or substantial gap coverage.
- Clean contract. Minimal contingencies. Offer rent-back to seller.

When to use: Hot market. Multiple offers. You cannot afford to lose this home.

What to Avoid

- Unrealistic closing dates you cannot meet.
- Vague contingencies with no timeline.
- Low earnest money that signals weak commitment.
- Stacking too many contingencies.
- Personal letters to sellers (Fair Housing risk in Ohio).

What Sellers Want to See

- Short, clear timelines for every contingency.
- Flexibility on their preferred closing date.
- Strong pre-approval from a reputable local lender.
- Minimal special requests.
- Tight inspection timeline (7-10 days) with a dollar threshold for repair requests.

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Section 6: Cincinnati-Specific Factors

6.1 Typical Days on Market in Cincinnati

Price Range	Well-Priced (DOM)	Overpriced (DOM)
Under \$200K	7-21 days	30-60+ days
\$200K-\$350K	10-30 days	30-75+ days
\$350K-\$500K	14-45 days	45-90+ days
\$500K+	21-60 days	60-120+ days

Approximate ranges. Actual timelines vary by neighborhood, condition, and market conditions.

6.2 Seasonal Timing

Spring (Mar-Jun): Busiest season. More buyers, more competition, faster sales.

Summer (Jul-Aug): Active but calmer. Families target pre-school closings.

Fall (Sep-Nov): Motivated buyers. Less seller competition.

Winter (Dec-Feb): Fewest participants but highly motivated buyers. Less competition can help you.

6.3 Neighborhood Dynamics

Cincinnati's east-west market divide creates different demand patterns. East-side (Anderson, Milford, Loveland, Indian Hill, Madeira) differs from west-side (Delhi, Western Hills, Colerain). Northern suburbs (Mason, Liberty Township, West Chester) attract different buyers than urban neighborhoods (Hyde Park, Oakley, Mt. Adams).

- High-demand area = faster sale. More flexibility to buy first or synchronize.
- Slower market = prioritize selling first or use bridge financing.
- Moving across the metro? Markets may move at different speeds. Your agent should analyze both sides.

Section 7: Local Lender and Program Directory

These are real contacts and programs available in the Cincinnati market.

LOCAL OPTION: RiverHills Bank — Bridge Loans

Contact	Rob Anderson, Mortgage Loan Officer
NMLS #	2665469
Phone	(513) 658-6258
Email	randerson@rhb24.com
Web	www.rhb24.com/rob-anderson
Specialty	Bridge loans, down payment assistance, first-time buyer programs
Notes	Local community bank in Clermont County. Bridge loans for Cincinnati homeowners buying before selling.

LOCAL OPTION: AnnieMac Home Mortgage — Buy Now Sell Later / Cash-to-Keys

Contact	Tony Autullo, Area Manager
NMLS #	20232
Phone	(513) 461-9321
Email	tautullo@annie-mac.com
Web	tony.annie-mac.com
Office	11385 Montgomery Rd, Cincinnati, OH 45249
Specialty	Buy Now Sell Later, Cash-to-Keys, Conv., FHA, VA, USDA, Jumbo, Renovation
Notes	Programs designed for Cincinnati homeowners buying before selling.

Additional Options to Explore

Category	Examples	What to Ask
Credit Union Bridge	Kemba Financial CU, GE CU	Bridge loan availability? Equity requirements?
Regional Bank Bridge	Third Federal S&L; (Ohio markets)	Short-term equity product? Max LTV?
National Buy-Before-You-Sell	Knock, Orchard, Homeward	Available in Cincinnati? Fees, timelines?
iBuyer / Instant Offer	Opendoor and similar	Buy in my neighborhood? Fee structure?

Programs change. Availability and underwriting vary. Confirm terms with a licensed lender. Inclusion does not constitute endorsement.

Section 8: 50 Frequently Asked Questions

Organized by topic. Each answer leads with the direct answer, then the explanation. Written to be quotable by search engines and AI answer engines.

A. Getting Started: Timing and Planning

Q1 Can I buy a new home and sell my current one at the same time in Cincinnati?

Yes. Six proven strategies exist: sell first then buy, buy first then sell, synchronize closings, bridge loan, buy-now-sell-later program, or cash offer program. The right one depends on your equity, timeline, and risk tolerance.

Pro Tip: Start planning 60-90 days before your target move date.

Q2 What is the first step?

Get pre-approved by a lender. Not pre-qualified. Pre-approved. This verifies your income, credit, assets, and DTI. It tells you exactly how much you can borrow and whether you can carry two mortgages.

Pro Tip: Ask your lender: 'Can I qualify while still owning my current home?'

Q3 How far in advance should I plan?

60-90 days before your target move date. This allows time for pre-approval, a CMA, home prep, financing exploration, and the start of your search.

Q4 Should I sell first or buy first?

Selling first gives budget certainty and the strongest offer position. Buying first lets you move once but risks carrying two mortgages. Most Cincinnati homeowners benefit from selling first with a rent-back, or using a bridge loan to buy first.

Q5 What is a synchronized close?

Both your sale and purchase close the same day or within the same week. Works well when one agent manages both transactions. Build a 3-5 day buffer into both contracts.

Q6 What if I find my dream home before listing mine?

Three options: contingent offer (weaker but no financial risk), bridge loan or program for a non-contingent offer, or list your home immediately and ask the seller for time.

Q7 Do I need separate agents for buying and selling?

No. One experienced agent handles both more effectively. They coordinate timelines, negotiate on both fronts, and keep everything aligned.

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B. Financing: Mortgages, DTI, and Qualifying

Q8 Can I qualify for a new mortgage before selling?

Yes, in many cases. If your DTI with both payments stays below 43-50%, you qualify. Some programs exclude your current payment from the calculation.

Q9 What is DTI and why does it matter here?

Debt-to-income ratio: total monthly debt payments divided by gross monthly income. Two mortgages spike your DTI. If it exceeds lender limits, you need a bridge product or a program that works around the calculation.

Q10 How do I calculate my equity?

Market value minus mortgage balance. Ask your agent for a CMA (free). Call your servicer for a payoff quote. Subtract.

Pro Tip: I provide free CMAs for Cincinnati homeowners. Call (513) 205-7904.

Q11 Can I use my equity for the next down payment?

Yes, but you need a way to access it before your home sells: bridge loan, HELOC opened in advance, or a buy-before-you-sell program. If you sell first, equity comes as cash from proceeds.

Q12 Pre-qualification vs. pre-approval?

Pre-qualification is an informal estimate. Pre-approval is a lender's verified commitment. In Cincinnati, sellers take pre-approvals seriously and often ignore pre-qualifications. Always get pre-approved.

Q13 Can I use my 401(k) for a down payment?

Some plans allow hardship withdrawals or loans for home purchases. Tax implications and penalties may apply. Consult a tax professional before withdrawing retirement funds.

Q14 What if I cannot afford two payments at once?

Options: sell first with a rent-back (no overlap), bridge loan (repaid at sale), buy-before-you-sell program (may exclude current payment), or synchronized closings.

Q1
5 **How much cash do I need on hand?**

Varies by strategy. Selling first uses sale proceeds. Buying first requires down payment, closing costs, and a buffer. Bridge products reduce the cash need. Ask your lender to model exact numbers.

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C. Bridge Loans and Buy-Before-You-Sell Programs

Q1 6 What is a bridge loan?

A short-term loan against your equity to fund a new purchase. Lender evaluates equity, lends 75-80%, and you use it for the down payment. Repaid when your home sells. Typical terms: 6-12 months.

Q1 7 Is a bridge loan worth it?

If it lets you make a non-contingent offer and win a home you would otherwise lose, the cost is often well worth it. Compare total cost against the value of a stronger offer.

Pro Tip: Rob Anderson at RiverHills Bank offers bridge loans locally. (513) 658-6258.

Q1 8 Are bridge loans available in Cincinnati?

Yes. RiverHills Bank, regional banks, and credit unions like Kemba Financial offer bridge products. Availability and terms vary. Compare at least two options.

Q1 9 What is a "buy now, sell later" program?

Lender programs that decouple your buy and sell timelines. Some exclude your current mortgage from DTI. You buy first, then sell within 90-180 days.

Pro Tip: Tony Autullo at AnnieMac offers these in Cincinnati. (513) 461-9321.

Q2 0 What is a cash offer program?

A company buys the home on your behalf with cash. Seller sees a cash offer. After closing, you convert to a mortgage or repay when your home sells. Fees vary (often 1-3%).

Q2 1 Bridge loan vs. HELOC?

Bridge loans are designed for the buy-sell gap: faster but more expensive. HELOCs are revolving credit: slower to set up (2-6 weeks) but often cheaper. HELOC for planning ahead. Bridge for acting fast.

Q2 2 How do I choose between these options?

Consider time, cost, and complexity. Need to act in 2-4 weeks? Bridge or cash program. Planning 2-3 months out? HELOC. DTI is the main obstacle? Buy-before-you-sell program.

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D. Selling Your Current Home

Q2 How long does it take to sell a home in Cincinnati? 3

A well-priced home under \$350K in a desirable area typically receives offers within 7-30 days. Above \$500K or in slower markets: 30-90+ days. Pricing right from day one is the most important factor.

Q2 Should I make repairs or sell as-is? 4

Basic repairs, cleaning, and staging typically yield strong returns. Focus on paint, carpets, light fixtures, curb appeal. Major renovations rarely pay for themselves at resale.

Q2 What if my home does not sell quickly? 5

Price is the primary factor. No showings or offers in 2-3 weeks usually means overpriced. Work with your agent to adjust. If using a bridge loan, price to account for carrying costs.

Q2 Sell empty or occupied? 6

Both work. Empty homes photograph well but may feel cold without staging. If you can, move into your new home first and professionally stage the empty old home.

Q2 Best time of year to sell in Cincinnati? 7

Spring (March-June) is busiest. Winter has fewer participants but highly motivated buyers and less seller competition. The right time is when your home, finances, and plan are ready.

Q2 What if my buyer's financing falls through? 8

Mitigate: vet the buyer's pre-approval, require strong earnest money, include a financing contingency deadline, and maintain a backup plan.

Q2 Should I hire a stager? 9

Often yes, especially for vacant homes. Staging reduces days on market and can increase sale price. Costs: a few hundred (consultation) to \$1,500-\$3,000+ (full staging).

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E. Making Offers and Contingencies

Q3 0 **What is a home sale contingency?**

A clause making your offer conditional on selling your current home by a specified date. Protects you financially but makes your offer less competitive.

Q3 1 **What makes a contingent offer more attractive?**

Five factors: short window (14-21 days), home already listed or under contract, strong earnest money (2-3%), solid pre-approval from a local lender, and minimal additional contingencies.

Q3 2 **What is a kick-out clause?**

Allows the seller to keep showing after accepting your contingent offer. If they get a better offer, you have 48-72 hours to remove your contingency or walk away.

Q3 3 **How much earnest money in Cincinnati?**

1-2% is standard. In competitive situations, 2-3% or more shows commitment. On a \$300K home: \$3,000-\$9,000. Credited toward your purchase at closing.

Q3 4 **What is an appraisal gap?**

The difference between appraised value and contract price. You cover the gap with cash. Offering gap coverage strengthens your offer. Only offer what you can afford.

Q3 5 **Should I waive the inspection?**

Not recommended. Instead, keep the timeline short (7-10 days) and set a repair threshold (e.g., only items over \$1,000 or safety concerns). Clean and competitive without being reckless.

Q3 6 **Can I make a cash offer without having cash?**

Yes, through cash offer programs. A company buys on your behalf, then you convert to a mortgage.

Pro Tip: *AnnieMac in Cincinnati offers Cash-to-Keys. Tony Autullo: (513) 461-9321.*

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F. Rent-Backs and Post-Occupancy in Ohio

Q3 How does a rent-back work in Ohio? 7

After selling, you remain as a renter for 30-60 days. You pay rent (usually the buyer's daily mortgage cost). Terms are in a post-occupancy addendum. You provide a security deposit.

Q3 How long can a rent-back last? 8

Most conventional loans limit rent-backs to 60 days. Beyond that, the buyer's lender may reclassify the property as an investment. FHA and VA may have stricter limits.

Q3 How much does a rent-back cost? 9

Typically the buyer's daily ownership cost: mortgage, taxes, insurance, HOA divided by 30. On a \$300K home with a \$2,000/month payment: roughly \$67/day. Negotiable.

Q4 Can offering a rent-back make my buyer offer stronger? 0

Yes. If the seller needs time, offering a rent-back costs you little (seller pays rent) and can be the differentiator that wins the deal.

Q4 What if I exceed the rent-back deadline? 1

You could face per-day penalties and legal action for holdover tenancy under Ohio law. Treat the deadline as a firm contract obligation.

**Ready for your custom game plan?
I will map your best buy/sell path in a 15-minute call. No pressure. No obligation.**

**Jeff Williamson, REALTOR® | (513) 205-7904
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G. Cincinnati Market-Specific Questions

Q4 2 **Where are contingent offers more accepted in Cincinnati?**

Areas with longer days on market: outer suburbs, rural areas, luxury (\$500K+), and homes listed 20+ days. In Hyde Park, Oakley, Mason, and Liberty Township, contingent offers face stiffer competition.

Q4 3 **Does the east-west divide affect strategy?**

It can. East-side (Anderson, Milford, Loveland) differs from west-side (Delhi, Western Hills). Northern suburbs (Mason, West Chester) differ from urban (Hyde Park, Oakley). If moving across the metro, markets may move at different speeds.

Q4 4 **How does winter weather affect timing?**

December-February slows activity but buyers shopping in winter are highly motivated. Less seller competition can help. Trade-offs: harder curb appeal, unpredictable moving weather.

Q4 5 **Typical list-to-close timeline?**

30-45 days for financed purchases after accepted offer. 14-21 days for cash. Add prep (1-2 weeks) and time on market. Realistic total: 8-16 weeks.

Q4 6 **Local lenders who specialize in buy-and-sell?**

Rob Anderson at RiverHills Bank (bridge loans, NMLS #2665469, (513) 658-6258). Tony Autullo at AnnieMac (Buy Now Sell Later, Cash-to-Keys, NMLS #20232, (513) 461-9321).

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H. Costs, Taxes, and Closing

Q4 7 Tax implications of buying and selling the same year?

If you lived in your home 2 of the last 5 years, you may exclude up to \$250K in capital gains (\$500K married filing jointly) under IRS Section 121. Consult a tax professional.

Q4 8 How do Ohio property taxes work?

Paid in arrears. At closing, taxes are prorated between buyer and seller. Title company handles the math. Hamilton, Butler, Warren, and Clermont counties have slightly different rates.

Q4 9 Total cost of buying and selling at the same time?

Sell side: commissions, title insurance, prorated taxes, repair concessions. Buy side: down payment, closing costs (2-5%), appraisal, inspection, and any bridge/program fees.

Pro Tip: I provide detailed net sheets for both transactions on every planning call. (513) 205-7904.

Q5 0 What should I do first after reading this guide?

Two things (under one day). First: call a lender and get pre-approved. Ask about bridge and buy-before-you-sell options. Second: call a Cincinnati agent and request a CMA. Those two steps give you 90% of the information needed to choose your strategy.

Section 9: Case Study — A Cincinnati Buy-and-Sell in Action

Names changed. Details based on a real Cincinnati transaction pattern.

"We thought we had to sell first and rent. We didn't."

The Situation

Mark and Lisa owned a 3-bedroom home in Anderson Township. They needed more space for their growing family and wanted to move to a 4-bedroom in Loveland. Their home had roughly \$85,000 in equity. Their concern: they could not afford two mortgage payments and assumed they would need to sell first, rent an apartment, and then buy.

The Discovery

During our initial planning call, we identified their equity, ran the numbers on a bridge loan, and confirmed they could qualify for one through a local lender. The bridge loan would let them access their equity for a down payment on the new home without selling first.

The Strategy

- Week 1-2: Pre-approved for both a bridge loan and a new conventional mortgage.
- Week 3: Found a 4-bedroom in Loveland listed at their target price.
- Week 3: Submitted a non-contingent offer with 3% earnest money and a 30-day close.
- Week 4: Offer accepted. The seller chose them over a contingent buyer who offered \$5,000 more.
- Week 8: Closed on the new home using bridge loan funds for the down payment.
- Week 9: Moved into the new home. Prepped the Anderson Township house for sale.
- Week 10: Listed the old home. Professionally staged (empty). Priced at market value.
- Week 12: Accepted a full-price offer. Closed three weeks later.
- Week 15: Bridge loan repaid from sale proceeds. Transaction complete.

The Result

- One move. No rental. No storage unit.
- Won the new home over a higher-priced contingent offer.
- Old home sold at full asking price (empty staging helped).
- Bridge loan cost: a fraction of what renting for 3 months would have been.

The Takeaway

Mark and Lisa assumed their only option was sell-rent-buy. A 15-minute planning call revealed a better path. That is why strategy matters more than assumptions.

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Section 10: Checklists

A. Documents to Gather

- Pay stubs (last 30 days)
- W-2s / 1099s (last 2 years)
- Federal tax returns with all schedules (last 2 years)
- Bank statements (last 2 months, all pages)
- Current mortgage statement (payoff amount)
- Homeowner's insurance declaration page
- Photo ID
- Self-employed: YTD profit and loss + business tax returns
- Investment account statements (if using for down payment)
- Divorce decree / separation agreement (if applicable)
- VA Certificate of Eligibility (if VA loan)
- Gift letter (if receiving family funds)

B. 7-Day Action Plan

- **Day 1:** Call a lender. Get pre-approved. Ask about bridge and buy-before-you-sell options.
- **Day 2:** Call your mortgage servicer. Request a payoff quote.
- **Day 3:** Contact your agent. Request a CMA on your current home.
- **Day 4:** Calculate estimated equity (CMA value minus payoff).
- **Day 5:** Answer the six questions in Section 2.
- **Day 6:** Identify your best scenario from Section 3.
- **Day 7:** Schedule a 15-minute game-plan call with your agent and lender.

C. Offer Readiness

- Pre-approval letter current and matches price range
- Proof of funds for earnest money available
- Down payment source confirmed
- Appraisal gap strategy discussed with agent
- Current home status clear (not listed, listed, under contract, sold)
- Maximum contingency window defined
- Backup housing plan exists
- Offer terms reviewed with agent
- Lender can close within offered timeline
- Preferred closing date and flexibility identified

Section 11: Glossary

Appraisal: Professional estimate of a home's market value, ordered by the lender.

Appraisal Gap: Difference between the contract price and appraised value. Buyer covers the gap with cash.

Bridge Loan: Short-term loan using current home equity to fund a new purchase. Repaid when the current home sells.

CMA: Comparative Market Analysis. An agent's report estimating home value from recent similar sales.

Contingency: A contract condition that must be met for the transaction to proceed.

DTI: Debt-to-Income Ratio. Monthly debt payments divided by gross monthly income.

Earnest Money: Buyer's good-faith deposit. Credited toward the purchase at closing.

Equity: Home's market value minus mortgage balance.

Escrow: The period between accepted offer and closing. Also the account holding transaction funds.

HELOC: Home Equity Line of Credit. A revolving credit line secured by your home.

Kick-Out Clause: Seller's right to accept other offers and give a contingent buyer a deadline to commit or exit.

Pre-Approval: Lender's verified commitment that you qualify for a specific mortgage amount.

Pre-Qualification: An informal borrowing estimate. Less reliable than a pre-approval.

Rent-Back: Post-occupancy agreement. Seller stays as a renter after closing for a specified period.

Title Company: Handles the closing: title search, escrow, fund disbursement.

Section 12: Disclaimers

Lending Disclaimer: This guide is for educational purposes only. All mortgage programs, rates, fees, and terms are subject to change without notice. Availability depends on borrower qualifications, lender offerings, and applicable regulations. Programs change. Availability and underwriting vary. Confirm terms with a licensed lender.

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GET YOUR BUY/SELL GAME PLAN

You have read the guide. You understand the options.

If you want a custom game plan, I will map your best buy/sell path in 15 minutes.

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