

Texas Move-Up Buyer Basics

Plan your next move with more clarity

Move-up buyers usually need to coordinate four things at once: current-home equity, the timing of the sale and next purchase, the true monthly cost of the next property, and the hidden costs that come with taxes, insurance, flood exposure, and title protection.

MOVE-UP BUYERS

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A move-up purchase in Texas is more than choosing a larger home. It usually means coordinating equity, timing, taxes, insurance, and the real monthly cost of the next property. Texas property taxes are set locally, flood coverage is not included in most home insurance policies, and the best move-up decision is based on total payment and long-term fit, not price alone.

WHO IS THIS FOR

Current homeowners planning their next move based on space needs, lifestyle changes, school preferences, location goals, or long-term financial strategy. This is especially relevant for buyers who need to sell first, compare neighborhoods carefully, or use existing equity toward the next purchase.

WHAT MATTERS MOST

Using current equity wisely

Align the sale & purchase timeline

Avoiding rushed decisions

Balance want vs. long-term value

Use your equity with a plan

Your current home may help fund the next one, but equity is not the same as net proceeds. A smart plan should account for mortgage payoff, selling costs, and cash needed for the next down payment and closing costs. If you are selling your main home, you may also qualify for a federal gain exclusion of up to \$250,000, or up to \$500,000 on a joint return in many cases, if the ownership and use tests are met.

Get the timing right

Buying and selling at the same time can add pressure fast. Request and compare multiple Loan Estimates early, and review the Closing Disclosure carefully before closing. By law, buyers generally must receive the Closing Disclosure at least three business days before closing, which gives time to confirm final terms and catch surprises before the transaction is complete.

Separate needs from upgrades

Not every bigger home is a better move. Compare the total monthly cost, not just the list price. In Texas, local property taxes can vary materially by area, and qualifying owners can lower taxable value on a principal residence through a residence homestead exemption after purchase and occupancy. Looking at lifestyle fit together with cost helps prevent an expensive upgrade that does not improve your position.

Protect your monthly comfort

A higher payment is only part of the picture. Insurance, flood exposure, title protection, HOA dues, maintenance, and commute tradeoffs can all affect whether the move still feels right six months later. Most home insurance policies do not cover flood damage, and an owner's title policy protects against certain covered ownership problems that existed before you bought the property.

HOW WE HELP

We help you evaluate timing, compare options, pressure-test the next payment, and plan the transition with more structure. Trochilidae Intel™ adds another layer by helping compare neighborhoods, cost drivers, and risk factors so the next move works on paper and in real life.

Official links to feature on the page

Texas Comptroller - Property Tax Assistance	https://comptroller.texas.gov/taxes/property-tax/
Texas Comptroller - Property Tax Exemptions / Residence Homestead	https://comptroller.texas.gov/taxes/property-tax/exemptions/
IRS - Sale of Your Home / home-sale exclusion	https://www.irs.gov/taxtopics/tc701
CFPB - Loan Estimate explainer	https://www.consumerfinance.gov/owning-a-home/loan-estimate/
CFPB - Compare Loan Estimates	https://www.consumerfinance.gov/owning-a-home/compare/compare-loan-estimates/
CFPB - Closing Disclosure explainer	https://www.consumerfinance.gov/owning-a-home/closing-disclosure/
Texas Department of Insurance - Flood insurance	https://www.tdi.texas.gov/tips/flood-insurance-cost.html
Texas Department of Insurance - Owner's Policy	https://www.tdi.texas.gov/title/owners-policy.html

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