

MOVE-UP SELLER TOOLKIT

A smarter way to sell your current home and step into the next one with more control.

Adriana Perez | Texas Realtor | 409.927.0881 | www.thetrochilidae.com | Powered by Surge Realty

What move-up sellers need to know

A move-up sale is not just about selling high and buying bigger. It is about coordinating equity, affordability, timing, and risk. The strongest plan looks at what you can net from your current sale, what payment you can comfortably carry next, and what transition steps need to happen before you list.

Best fit for:

Homeowners moving because of space needs, school goals, changing family routines, work changes, or long-term financial strategy.

The four planning priorities

1. Equity plan: estimate sale proceeds after mortgage payoff, commissions, title costs, repairs, moving, and reserves.
2. Timing plan: decide whether you need a same-day close, a leaseback, temporary housing, or a financing bridge.
3. Payment plan: review full monthly cost, not just principal and interest—include taxes, insurance, HOA, utilities, and upkeep.
4. Decision plan: separate true lifestyle needs from impulse upgrades so the next purchase strengthens your position.

Use your equity with a plan

Before you shop seriously, estimate your likely net proceeds. A headline sales price can mislead if you have payoff balances, repairs, concessions, moving costs, or closing costs coming out of the sale.

Get the timing right

Buying and selling at the same time creates pressure when the plan is vague. Think through listing timing, possession dates, lender requirements, temporary housing, and whether a leaseback or delayed move would reduce stress.

Separate needs from upgrades

More square footage does not automatically mean a better move. The real question is whether the next home improves daily function, location, and long-term value without stretching you thin.

Protect monthly comfort

A higher purchase price is only one part of the equation. Compare projected payment, property taxes, insurance, HOA, maintenance, and cash reserves so the move still works after closing.

Smart questions to answer before you list

- How much can I likely net after payoff and selling costs?
- What price range keeps the next payment realistic, not just technically approvable?
- Do I need proceeds from this sale for the next down payment or closing costs?
- Would repairs, prep, or staging likely improve my outcome enough to justify the cost and time?
- What is my backup plan if the closing dates do not line up perfectly?
- What features in the next home are true priorities versus nice-to-haves?

Official tools and resources

Resource	Why it matters	Link
CFPB home affordability tools	Estimate a realistic payment range before you shop for the next home.	Open
CFPB loan and closing explainers	Review Loan Estimates and Closing Disclosures more confidently before closing.	Open
IRS Publication 523 / Topic 701	Check home-sale tax rules and the capital-gain exclusion for a primary residence.	Open
FEMA Flood Map Service Center	Check flood map information for any home you are considering.	Open
Texas Comptroller homestead resources	Review Texas homestead exemption guidance for your next primary residence.	Open
USPS change-of-address tools	Handle official mail forwarding as part of your move plan.	Open

How Adriana Perez can help

- Estimate likely sale proceeds and help you understand how much equity may realistically be available for your next move.
- Build a timeline around listing, showing activity, contract deadlines, possession, and the purchase side of your transition.
- Pressure-test affordability so the next move makes sense on paper and in daily life.
- Help you compare options such as selling first, buying first, leaseback timing, or temporary housing depending on your situation.

Important note: This handout is for general education and planning. Tax, legal, insurance, and lending questions should be reviewed with the appropriate licensed professional.

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