A HOME BUYER'S GUIDE

Upsizing for Your Next Chapter

WHAT YOU NEED TO KNOW BEFORE YOU MAKE YOUR MOVE

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Is It Time to Upsize?

Most families don't wake up one day and decide to move — it builds gradually. Here's how to know when the timing is genuinely right.

Signs You've Outgrown Your Home

- Kids are sharing rooms in a way that's no longer working
- You're out of functional storage, not just closet space
- There's no dedicated workspace and remote work is permanent
- You've run out of gathering space — no room for the whole family to be together
- A new family member is coming and there's no obvious place for them

When to Wait

- A major life change (job, relocation, new baby) is likely in the next 12–18 months
- Your equity position wouldn't support a meaningful down payment on a larger home
- You haven't identified what you actually need — buying in a rush rarely ends well

Ask yourself:

- What specific problems are we solving with more space?
- Are those problems permanent or temporary?
- What would our monthly payment look like at the next price point?
- What do we need to net from our current home to make this work?

GET STARTED

THE FINANCIAL PICTURE

Upsizing is more financially layered than most families expect. Get clear on these numbers before you start shopping.

Know Your Equity Position

- Get a Comparative Market Analysis (CMA) to estimate your home's current value
- Subtract your remaining mortgage balance to find your approximate equity
- Factor in selling costs (typically 6-8% of sale price) to determine your net proceeds
- That net figure is what you'll apply toward your next home

The Costs Families Underestimate

📋 Ongoing Costs

- Higher property taxes
- Increased insurance premiums
- Higher utility bills
- More square footage to furnish

🏠 **Maintenance**

- Larger yard maintenance
- More systems to service
- HOA fees (in some areas)
- Annual repairs (budget 1-2% of purchase price)

Financing Options to Know

- Bridge loan: Tap your current equity before your home sells to fund your next down payment
- Contingent offer: Makes your purchase contingent on selling your current home — less competitive but lower risk
- Sale-leaseback: Sell your home, then lease it back temporarily while you close on the new one

SELLING & BUYING AT THE SAME TIME

Most upsizing families can't complete one transaction before starting the other. Here's how to navigate both.

Your Three Options

- Sell first, then buy: Lower financial risk, but you may need temporary housing between closings
- Buy first, then sell: More convenient, but requires carrying two mortgages or bridge financing
- Simultaneous closings: Coordinated same-day or back-to-back closings — achievable with the right contracts and an experienced agent

Preparing Your Home to Sell

- Declutter and depersonalize every room so buyers can picture themselves in the space
- Address deferred maintenance — small issues become buyer objections
- Invest in professional photography — one of the highest-ROI steps a seller can take
- Ask your agent whether any cosmetic updates are worth the investment before you list

Pro tip: Negotiate a Lease-Back Agreement

A lease-back lets you sell your current home and stay in it for 30-60 days after closing while you finalize your new purchase. It reduces timing stress significantly and eliminates the need for temporary housing.

WHAT TO LOOK FOR IN A FAMILY HOME

More square footage doesn't automatically mean more livability. Focus on how the space actually works for your family — now and five years from now.

Space That Functions

- Bedroom and bathroom count: Does the configuration work for your kids' current and future ages?
- Flex space: A bonus room, loft, or finished basement that can evolve with your family
- Kitchen and gathering areas: Families live in shared spaces — a connected, functional layout matters
- Storage: Beyond closets — assess garage, pantry, mudroom, and attic access

Location for Families

- School districts: Research ratings, but also visit schools and confirm enrollment for your specific address
- Neighborhood feel: Other families nearby, sidewalks, general activity level
- Proximity to daily life: Sports, activities, childcare, medical, and commute access

Buy for Where You're Going

- Think about your kids in 5-10 years, not just today
- Consider aging parents — a main-floor bedroom or separate suite can be invaluable
- Prioritize good bones, lot size, and layout — cosmetics are fixable, structure is not

WHAT NOT TO OVERLOOK

In the excitement of finding a home that checks the boxes, it's easy to gloss over details that matter. Don't skip these.

The Home Inspection
Never waive an inspection — especially on a larger home. Focus on:

- **Roof age and condition** — one of the most expensive items to replace
- **HVAC systems** — age, maintenance history, and whether it's sized for the square footage
- **Electrical panel** — older panels may not meet modern family demands
- **Foundation** — any settling, cracking, or moisture intrusion needs expert evaluation

HOA Rules
Review CC&Rs carefully. Families are often surprised by restrictions on:

- **Fence heights and styles** (affects pet safety and privacy)
- **Outdoor equipment** — swing sets, trampolines, playhouses
- **Rental restrictions** if you may ever lease the property

Two More You Can't Afford to Skip

- **Property taxes**: Rates vary by neighborhood and school district. Ask for the actual tax history before you make an offer.
- **The neighborhood at different times**: Visit on a weekday morning and a Friday evening. The feel can be very different.

MAKING THE MOVE

Once your offer is accepted, the focus shifts to making the transition as smooth as possible — especially with kids in the picture.

Your Moving Timeline

- **6-8 weeks out**: Research and book movers. Get at least three quotes.
- **4-5 weeks out**: Start purging — sell, donate, or discard what doesn't make sense to move
- **3-4 weeks out**: Begin packing non-essentials. Label boxes by room.
- **2 weeks out**: Notify schools, medical providers, employers, and financial institutions of your address change
- **1 week out**: Confirm utility disconnection at the old address and activation at the new one

Moving with Kids

- **Let them choose something for their new room** — paint color, furniture placement, how to arrange their space
- **Keep familiar routines** as intact as possible during the transition
- **Plan something fun in the new neighborhood early** — it builds positive associations fast

Set up in this order:

Kids' rooms first → Kitchen functionality → One comfortable common area

Your family needs rest and routine before anything else is unpacked.

READY TO FIND YOUR FAMILY'S NEXT HOME?

Ready to Find Your Family's Next Home?

The families who navigate upsizing most successfully have a few things in common: they know what they need (not just what they want), they understand the financial mechanics before they start shopping, and they work with a trusted agent who helps them stay grounded throughout the process.

When you're ready to take the next step — whether that's understanding what your current home is worth or starting the search for your next one — reach out. I'd love to help your family make a confident, well-planned move.

I help growing families navigate the upsizing process with clarity and confidence — from understanding what your current home is worth to finding the right fit for where your family is headed.

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A HOME BUYER'S GUIDE: UPSIZING FOR YOUR GROWING FAMILY

Having a trusted real estate professional on your side when buying a home will make a difference for you & your family.

Ready for a *one-on-one Home Buyer/Seller Consultation?*
Call me to set it up!

Watch your inboxes to receive the next edition of our *newsletter for helpful home tips and other real estate related stuff*!

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