



BUYER'S GUIDE

to Oregon

Your Journey To **Home** Starts Here 



Always 

TWO WORKING FOR YOU!

Local. Experienced. Dedicated.

Sisters Christine Kites & Casey Maland bring nearly 50 years of combined real estate experience and hundreds of homes sold throughout the Willamette Valley.

Finding Your Way Home

BUYING WITH CONFIDENCE. GUIDED EVERY STEP OF THE WAY.



Your Goals



Your Home



Our Guidance



Your New Chapter

Let's Make Your
NEXT MOVE
TOGETHER! 



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Call or Text Us Today!



BrokerDuo.com
FINDING **YOUR** WAY HOME

Broker Duo Team

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REALTY

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WHO WE ARE

We're Christine Kites & Casey Maland, The Broker Duo Team at eXp Realty. With nearly 50 years of combined real estate experience, we bring local knowledge, proven expertise and a client-first approach to help you find not just a house, but a place to call home.

Always Two Working for You!



Christine

Casey

Is It Time to Upsize?

MORE SPACE. A BRIGHTER FUTURE.
A HOME THAT FITS YOUR NEXT CHAPTER.

IT'S NOT JUST A
BIGGER HOUSE
IT'S A BETTER
LIFESTYLE.



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?

Your Home Buying ROAD MAP



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



Smart Decisions
Today
*More Home
Tomorrow ♥*

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

- 1 Sell first, then buy:** Lower financial risk, but you may need temporary housing between closings
- 2 Buy first, then sell:** More convenient, but requires carrying two mortgages or bridge financing
- 3 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 HOME

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

Space That Functions

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

The Location

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

Buy for Where You're Going

- Think about your family dynamics in 5–10 years, not just today.
- Do you need to 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.



**BUY FOR THE LIFE
YOU'RE BUILDING.**

TODAY • TOMORROW • YOUR NEXT CHAPTER

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.



*Knowledge Today
A Brighter Tomorrow ♥*

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? ♥

LET'S MAKE YOUR MOVE A POSITIVE ONE.



*More Than
Just a House...
A Brighter Tomorrow* ♥

READY TO FIND YOUR NEXT HOME?

Ready to Find *Your Way Home?*

The people 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.

Christine Kites & Casey Lynn

541.231.4535

BrokerDuo.com

Broker Duo Team – eXp Realty

PEOPLE ♥ EXPERIENCE ♥ RESULTS

*Always
Two Working
for You* ♥



THE BROKER DUO TEAM

STAY CONNECTED

TO YOUR REAL ESTATE MARKET

Personalized information. Delivered automatically.

Whether you're watching your home's market or searching for what comes next, staying informed should be simple.

YOUR HOME

STAY INFORMED ABOUT ITS MARKET

Receive personalized updates for your property and neighborhood, including nearby listings and changing market activity.

Easy. Automatic. Personalized.



SCAN FOR YOUR HOME VALUE

willamettevalleyhomesforsale.com/homevalue

YOUR NEXT HOME

LET THE HOMES COME TO YOU

Search the market and save the homes that fit what matters most to you.

Create a saved search to receive alerts when matching properties hit the market.



SCAN TO SEARCH HOMES

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YOUR MARKET. YOUR MOVE. MADE SIMPLE.

Christine Kites & Casey Maland

THE BROKER DUO TEAM | eXp Realty

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