Estates Elevated

BY ANGELICA

THE COMPANION TO YOUR NUMBERS

The Move-Up Plan

There are four ways to do this and only one of them is right for you.
Here is what each one costs before you pick.

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SELL FIRST OR BUY FIRST

There is no right answer. There is a right answer for you.

01

Sell first

You know exactly what you netted before you commit to anything. Your offer is clean and non-contingent, which is worth real money in a competitive situation.

COSTS YOU

You need somewhere to be. A short rent-back usually solves it; a long one turns into a landlord-tenant arrangement with its own complications.

02

Buy first

You never have to move twice, and you can take your time on the search rather than accepting whatever is available in a narrow window.

COSTS YOU

You carry both, or you use a bridge product with a fee attached. Either way the exposure is real and it has a number.

03

Concurrent close

Both transactions land the same day. Clean when it works, and it does work — it just requires the two escrows to actually cooperate.

COSTS YOU

Every deadline is now load-bearing. One slip on either side moves both.

04

Stay put

Keep the rate, keep the basis, and put the money into the house you already own. This is a legitimate outcome and it is on the table every time.

COSTS YOU

The layout constraints don't go away, and renovation has its own overruns. We price it honestly against moving.

Which one fits depends on your equity, your income, how thin inventory is in the specific neighbourhood you want, and how much carrying risk you can actually stomach. **That last one is not a financial input, and it is the one most plans ignore.**

KEEPING THE RATE, AND WHAT IT COSTS

The rate is real money. So is the room you don’t have.

A sub-4% mortgage and a long-held assessed value are genuine assets, and holding them is a rational decision rather than a failure of nerve. Nobody can move them to a new property, and anyone who implies otherwise is selling you something.

What can be done is put a number on both sides. What the new payment actually is at today’s rate. What the assessment generally resets to when a home changes hands. What the equity does for you against what the higher payment costs you.

And then the part most people never see written down: what the years of staying are worth to you in the space you currently do not have.

Sometimes that arithmetic says the rate wins and the answer is to stay. That is a legitimate result of running it, and you get it in writing.

REMODEL, RENT IT OUT, OR MOVE

Three of the four answers here don’t pay me.

Moving is one option. Renovating is another, and for a house in the right location with the wrong layout it is often the cheaper one. Keeping the property and letting it out is a third. Doing nothing for another year is a fourth, and occasionally it is the correct one.

The comparison gets run properly: what the work would cost against what it adds, what the property would rent for against what the equity could do elsewhere, and what the move actually nets after everything. A plan that cannot arrive at “stay” isn’t a plan, it is a listing presentation.

I get paid on one of the four outcomes. You should weigh the advice accordingly — which is why it arrives with the numbers attached and the assumptions visible, so you can check it rather than trust it.

HOW THE PLAN GETS BUILT

Diagnose, de-risk, coordinate.

Diagnose

Your actual numbers before you list — equity, net proceeds, the real payment difference, and what the tax basis does when you move.

- Equity and net proceeds modelled at three realistic sale prices, after commission, closing costs, and anything the sale has to pay off.
- The monthly difference — principal, interest, taxes and insurance on the next home against what you pay today.
- What your assessed value resets to, and how that changes the carrying cost you would live with for years.
- Where your gain sits relative to the primary-residence exclusion, flagged for your CPA rather than answered here.
- Staying put and renovating, priced as a genuine alternative — because sometimes it wins.

De-risk

The plan stress-tested against the things that actually go wrong: carrying two homes, selling before you find the next one, a rate you cannot get back.

- Payment stress-tested against a rate you don't like, not the one you're hoping for.
- The cost of carrying two homes for thirty, sixty, ninety days — the number most people never put on paper.
- What happens if the sale closes and the purchase doesn't, and what the fallback actually is.
- Inventory reality in the specific area you want, not a countywide average.
- A written statement of what would make moving the wrong decision.

Coordinate

The sale and the purchase sequenced together, with every deadline, contingency and professional moving in the same direction.

- The sequence: listing prep, going live, offer, escrow, and the purchase timed against it.
- Rent-back or extended escrow where it buys you a search window worth having.
- Contingency structure that reflects the risk you actually agreed to carry.
- One point of contact across lender, escrow, title and your CPA — so nobody assumes someone else did it.
- Deadlines tracked in writing, with what's decided, what's pending, and who owns it.

WHAT THIS IS NOT

I'd rather name the limits than have you find them.

I am a licensed California real estate salesperson. I am not a mortgage loan originator, a CPA, a tax attorney or a financial adviser, and this is education and coordination — not advice in any of those fields. I can show you how the property tax basis generally works when a home changes hands; I cannot tell you what you personally will owe. When a question crosses that line it goes to your CPA or your attorney, and I'll say so rather than guess.

I also cannot preserve your interest rate, promise a sale price, promise a timeline, or promise the market does anything in particular. Nobody can. What this plan does is put a number on those risks so they stop being a feeling.

Run it on your address.

A blank Move-Up Read is at estateselevated.com/the-move-up-read.pdf

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