

# The North County Move-Up Checklist

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## Your Step-by-Step Guide to a Stress-Free Home Transition

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34 Years of San Diego Expertise

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## Phase 1: Assess Your Position (Weeks 1-2)

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### Calculate Your Equity

- Determine current home market value (get a professional CMA)
- Subtract 10% for selling costs and buffer
- Subtract remaining mortgage balance
- Result = Your usable equity for down payment**

### Explore Proposition 19 (If 55+)

- Confirm eligibility (age 55+, primary residence)
- Calculate current property tax base
- Estimate new home property taxes with and without Prop 19
- Consult with tax professional for personalized analysis

### Determine Your Budget

- Get pre-approved for your new mortgage
  - Factor in new monthly payment, property taxes, insurance
  - Identify comfortable price range for new home
  - Build in 10-15% buffer for unexpected costs
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## Phase 2: Decide Your Strategy (Weeks 3-4)

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### Sell First or Buy First?

- Sell First** if you need maximum equity and can arrange temporary housing
- Buy First** if you have sufficient equity/savings and want zero disruption
- Compass Concierge** option: Upgrade your home without upfront costs

### Timeline Planning

- Set target move date based on family needs (school year, work, etc.)
  - Work backward to determine listing date
  - Coordinate closing timelines to minimize overlap or gap
  - Plan for contingencies (delayed closings, inspection issues)
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## Phase 3: Prepare Your Current Home (Weeks 5-8)

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### High-Return Improvements (Use Compass Concierge)

- Fresh Paint:** Neutral colors, interior and exterior touch-ups
- Deep Clean:** Professional cleaning, carpets, windows, grout
- Curb Appeal:** Landscaping, front door refresh, power wash
- Minor Repairs:** Fix leaky faucets, squeaky doors, loose handles
- Declutter & Stage:** Remove personal items, rent furniture if needed

### Pre-Listing Preparation

- Hire professional photographer
- Complete pre-listing inspection to identify issues
- Gather documents (disclosures, HOA info, warranties)
- Review comparable sales with your agent

- Set competitive list price based on market data
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## Phase 4: List & Market Your Home (Weeks 9-12)

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### Launch Strategy

- Schedule listing date for maximum exposure (Thursday/Friday ideal)
- Coordinate open houses for first weekend
- Activate digital marketing (MLS, Zillow, social media)
- Send “coming soon” alerts to agent network

### Manage Showings & Offers

- Keep home show-ready at all times
  - Respond quickly to showing requests
  - Review all offers with your agent (price, terms, contingencies)
  - Negotiate strategically to maximize net proceeds
  - Accept offer and open escrow
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## Phase 5: Find Your New Home (Concurrent with Phase 4)

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### Search & Tour

- Define must-haves vs. nice-to-haves
- Tour neighborhoods and schools
- Attend open houses and schedule private showings
- Narrow down to top 2-3 properties

## Make a Strong Offer

- Submit competitive offer (price, earnest money, timeline)
  - If selling first:** Include home sale contingency or proof of equity
  - If buying first:** Waive sale contingency to strengthen offer
  - Negotiate inspection repairs and final terms
  - Open escrow on new home
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## Phase 6: Navigate Dual Escrows (Weeks 13-16)

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### Current Home Escrow

- Complete buyer's inspection and negotiate repairs
- Provide all required disclosures and documents
- Coordinate appraisal and final walk-through
- Sign closing documents and transfer keys

### New Home Escrow

- Complete your inspection and request repairs
  - Finalize mortgage approval and lock rate
  - Review title report and HOA documents
  - Conduct final walk-through before closing
  - Sign closing documents and receive keys
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## Phase 7: Move & Settle In (Weeks 17-18)

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### Moving Logistics

- Hire professional movers or rent truck
- Transfer utilities (electric, gas, water, internet)

- Update address with USPS, banks, insurance, DMV
- Arrange for mail forwarding

## Post-Move Tasks

- Change locks on new home
  - Test all systems (HVAC, plumbing, electrical)
  - Meet neighbors and introduce yourself
  - Celebrate your successful move-up!
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## Key Contacts to Have Ready

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- **Real Estate Agent:** Loren Sanders | (760) 602-1000 | Loren@beachlifegroup.com
  - **Mortgage Lender:** \_\_\_\_\_
  - **Home Inspector:** \_\_\_\_\_
  - **Insurance Agent:** \_\_\_\_\_
  - **Tax Professional:** \_\_\_\_\_
  - **Moving Company:** \_\_\_\_\_
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## Pro Tips from 34 Years of Experience

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**Timing is Everything:** The best time to list in North County is typically spring (March-May) when buyer demand peaks. Avoid November-December if possible.

**Don't Over-Improve:** Focus on high-ROI updates (paint, clean, stage). Avoid major renovations unless your agent advises they're critical for your market.

**Negotiate Smartly:** In a seller's market, prioritize price. In a buyer's market, consider offering credits for repairs instead of doing the work yourself.

**Leverage Proposition 19:** If you're 55+, this benefit alone can save you 5,000–10,000 annually in property taxes. Don't leave this money on the table.

**Stay Flexible:** Even the best-laid plans encounter surprises. Build buffer time and budget into your timeline.

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## Ready to Get Started?

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This checklist is your roadmap, but you don't have to navigate it alone. With 34 years of San Diego real estate experience, I've guided hundreds of North County families through successful move-up transitions.

**Schedule your free strategy session today:**

**Loren Sanders**

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*This checklist is provided for informational purposes and should not be considered legal, financial, or tax advice. Consult with qualified professionals for personalized guidance.*