THE CINCINNATI MOVE-UP GUIDE

The Next Move Playbook

The practical plan for Cincinnati homeowners who want a better home - without making an expensive timing or cash-flow mistake.

YOUR HOME / YOUR EQUITY / YOUR NEXT CHAPTER

What you'll walk away knowing

01 **What selling could really leave you with**

02 **Whether buying first or selling first fits**

03 **How to budget for your next home**

04 **What to do over the next 21 days**

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Educational planning guide. Your own figures require professional review.

01 / THE REASON TO MOVE

Make sure it’s worth it.

More house only helps when it solves the right problem.

Start with your outcome

Are you moving for layout, location, privacy, entertaining, accessibility, a different commute, or room to grow? Rank the benefits before browsing listings.

Your three non-negotiables

The one change our current home cannot reasonably deliver

The location or lifestyle improvement that matters most

The monthly cost and cash reserves we refuse to exceed

A decision filter

Before offering on a home, ask: Would I still want this move if I knew the final monthly payment, moving costs, repairs, and the time involved? If the answer changes, refine the plan first.

02 / EQUITY AND PROCEEDS

Your sale price isn’t your cash.

Start with a realistic sale range, then remove every cost between contract and closing.

Your real number

Likely selling price - mortgage payoff(s) - seller closing costs and brokerage compensation - repairs / concessions - other liens = estimated net sale proceeds.

Illustration - NOT a home valuation or fee quote

Illustrative contract price	**$650,000**
Mortgage and lien payoff	**- $300,000**
Illustrative combined selling costs	**- $45,000**
Repairs, credits and concessions	**- $15,000**
Estimated net proceeds	**$290,000**

Your actual estimate

Reasonable sale range: $ _____ to $ _____

Total payoff(s): $ _____ | Costs / credits: $ _____

Estimated net proceeds: $ _____

Ask for a current CMA and a net sheet; no commission or expense percentage is fixed.

03 / CASH PLAN

Don’t spend your equity twice.

A bigger down payment is only one use for your proceeds.

Down payment	$_____
Buyer closing costs and prepaids	$_____
Moving, storage and overlap	$_____
Immediate projects / furnishing	$_____
Cash reserve after closing	$_____

The actual affordability test

Estimated net sale proceeds minus your full cash requirement = cushion or funding gap. Discuss any shortfall, bridge financing, HELOC, gift funds, or contingent purchase terms with a lender before committing.

Useful rule: keep reserves separate from your maximum down payment.

04 / THE MOVING SEQUENCE

Three paths. Different risks.

There isn’t one best sequence. Choose based on financing, equity, inventory and flexibility.

SELL FIRST

Clearer cash picture

Know your proceeds before buying. Risk: temporary housing, storage, or a rushed search.

BUY FIRST

More buying flexibility

Move once and prepare the old home after. Risk: overlapping payments and financing exposure.

BUY WITH CONTINGENCY

Limit some financial exposure

Make the purchase dependent on a sale under agreed terms. Risk: a seller may prefer a cleaner offer.

Ask your lender

Can we qualify carrying both properties? What is the minimum cash-to-close? How would a home-sale contingency change the loan or offer?

05 / MONTHLY REALITY

Compare the whole payment.

The advertised mortgage principal and interest is only part of ownership.

- [ ] Principal and interest at the actual quoted loan terms
- [ ] Estimated property taxes for the specific next home
- [ ] Homeowner insurance; mortgage insurance when applicable
- [ ] HOA fees, utilities, maintenance and major reserves
- [ ] Potential short-term overlap of both homes

Cincinnati / Ohio-specific reality

Do not assume the current owner's tax bill equals your future bill. Review parcel information with the appropriate county auditor, and confirm tax estimates, assessments and exemptions with a qualified professional.

Write down your target monthly number

Comfortable all-in monthly housing payment: $ _____

Maximum payment we would still feel good about: $ _____

06 / GETTING MARKET-READY

Prepare with a buyer’s eyes.

Strategic presentation often matters more than expensive speculative upgrades.

DO FIRST

Address obvious defects, deep clean, brighten rooms, tidy landscaping, prepare documentation.

PRICE WITH EVIDENCE

Review recent relevant sales, active competition, condition and a current market analysis.

DON’T OVERBUILD

Avoid major renovations based solely on guesses about resale return.

PLAN THE TRANSITION

Have showing, pets, storage, photos, closing dates and possession arrangements mapped out.

Your best next step: request a property-specific prep and pricing plan.

07 / THE SHORT LIST

Choose a home, not a headline.

Compare properties to your specific priorities before getting attached to the staging.

Score each home: 1 = poor fit | 3 = adequate | 5 = exceptional

Area / commute / daily routine	1 2 3 4 5
Floor plan / room function	1 2 3 4 5
Quality and condition	1 2 3 4 5
Lot, privacy and outdoor usability	1 2 3 4 5
Ongoing ownership costs	1 2 3 4 5
Resale appeal and flexibility	1 2 3 4 5

Home / address: _____

Biggest compromise: _____

08 / OHIO RULES AND DETAILS

Understand the commitment.

A few Ohio-specific checks can prevent avoidable confusion.

- Buyer representation: Ohio generally requires a written agency agreement before an agent shows residential property; commission terms are negotiable.
- Review the specific property’s taxes, assessments and exemptions with the relevant county auditor; do not rely on a listing website alone.
- Confirm the contract’s inspection, financing, appraisal, title, possession and contingency timelines with your agent and other appropriate professionals.
- For most covered mortgage loans, the lender must provide the Closing Disclosure at least three business days before closing. Compare it with the Loan Estimate.
- For acreage or country homes, check access, surveys, easements, zoning, utilities, septic/well systems and any restrictions. Specialists may be needed.

Keep decisions grounded

A listing is a starting point. Treat HOA rules, property taxes, lot boundaries, construction details and listing status as items to verify, not assumptions.

Source notes and direct URLs are on the final page.

09 / YOUR NEXT 21 DAYS

Turn thinking into a plan.

A move-up decision should produce clarity, even if you choose not to move yet.

DAYS 1-7

Money and motivation

Estimate sale range, mortgage payoff, full next-home payment and cash reserves.

DAYS 8-14

Property strategy

Prioritize neighborhoods, shortlist homes and compare selling-first versus buying-first.

DAYS 15-21

Decision and next action

Review an actual net sheet and lender scenarios; decide to prepare, search or stay put.

ONE IMPORTANT QUESTION I STILL NEED ANSWERED:

10 / YOUR PERSONAL BRIEF

Let’s make this specific.

Bring these answers to a no-pressure move-up conversation.

Current neighborhood / home:

Likely selling range and payoff:

Where you’d like to live next:

Ideal next-home budget:

Comfortable all-in monthly payment:

Preferred timing and biggest concern:

WHAT COULD YOUR CURRENT HOME MAKE POSSIBLE?

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SOURCES AND NOTES

Know what to verify.

This playbook is educational and is not a valuation, loan approval or legal advice.

Official references

Ohio Division of Real Estate - Homebuyers Guide

https://com.ohio.gov/divisions-and-programs/real-estate-and-professional-licensing/consumers/home-buyers-guide

Ohio Division - Buyer Representation FAQs

https://com.ohio.gov/divisions-and-programs/real-estate-and-professional-licensing/consumers/faqs-on-buyer-representation-agreements-real-estate-law

Consumer Financial Protection Bureau - Closing documents

https://www.consumerfinance.gov/owning-a-home/close/review-documents-before-closing/

Before you rely on a number

Get a current comparative market analysis and seller net sheet, obtain financing estimates from a lender, verify property taxes and public records, review legal and contract issues with qualified advisers, and confirm all applicable brokerage requirements. The $650,000 example in this guide is hypothetical.

Prepared for Cincinnati-area homeowners | November 2026

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