

Wisser Homes Team
HomeStar Brokers



WISSER
Homes Team

The Salem Move-up Playbook



The Salem Move-up Playbook

How to Sell Your Current Home and Buy Your Next One Without Getting Stuck in Between

A FREE GUIDE FROM

GAVIN & JULIE WISSER

Wisser Homes Team | Salem, Oregon



WISSER
Homes Team

INTRODUCTION

You Are Not Alone in Feeling Stuck

We hear it constantly from Salem homeowners who are ready to move up to their next home but can't quite figure out how to start:

"Do we sell first — and risk not finding anything we like?"

"Do we buy first — and risk carrying two mortgages?"

"What if our house sits on the market too long?"

"We've been watching Zillow for months and just... haven't done anything."

The hesitation is completely understandable. Moving up is the most financially significant thing most families do — and unlike your first home purchase, this time you have more to lose. You have equity built up over years. You have a home that works. And the stakes of getting it wrong feel higher.

The good news: this is a solved problem. Thousands of Salem families have done exactly what you're trying to do. The process is learnable, the risks are manageable, and the right agent makes it feel completely different than you're imagining

This guide gives you the real playbook — the same framework we use with every move-up client. By the time you finish reading, you'll know exactly what order to do things in, what the real risks are (and which ones you can ignore), and what questions to ask before you make any moves.

This guide is for Salem homeowners who already own a home and are ready to move up to something bigger, better, or more aligned with where their life is headed.

INTRODUCTION

The Chicken-and-Egg Problem - Solved

The single biggest question every move-up buyer faces is: do I sell first or buy first? Here's the honest answer: it depends on your financial situation and your risk tolerance. But it's not a coin flip — it's a strategic decision with a clear framework.

Option A: Sell First, Then Buy

You list and sell your current home, then use the proceeds to purchase your next one. This is the lower-risk path financially — you know exactly what you have to work with before you commit to anything.

PROS	CONS
You know your exact budget before you shop	You may need temporary housing between closings
No risk of carrying two mortgages	You're shopping under time pressure
Your offer on the next home is clean — no contingency	If you can't find the right home fast, it's stressful
Lenders love it — easier to qualify	Salem's premium inventory moves quickly

Option B: Buy First, Then Sell

You find and secure your next home first, then sell your current one. This works best for homeowners with strong equity, solid income, and the ability to carry both properties temporarily — or who can access bridge financing.

PROS	CONS
No pressure to find the perfect home quickly	You may carry two mortgages temporarily
You can move on your timeline	Requires strong financial position
No scramble for temporary housing	Your offer may include a sale contingency
You can take time to prep your old home properly	More complex to qualify with lenders

Option C: The Coordinated Close

This is what most of our clients do. With the right preparation and an experienced agent, you can time both transactions to close within days of each other, moving directly from your old home into your new one. No temporary housing. No double mortgage. We'll show you exactly how in Chapter Three.

Know Your Numbers Before You Do Anything Else

Most move-up buyers think they know their numbers. Most of them are off - sometimes significantly. Before you look at a single listing or talk to a single contractor, you need to know these four figures with precision.

01

Your Home's True Market Value

Not the Zestimate. Not what your neighbor got two years ago. The actual number a qualified buyer will pay today, in this market, for your specific home. This requires a proper comparative market analysis from an agent who knows Salem's premium neighborhoods. Zillow's estimate can be off by \$40,000–\$80,000 at your price point. That gap matters.

02

Your Net Proceeds After Costs

Take your sale price, subtract your remaining mortgage balance, subtract closing costs (roughly 2–3% of sale price), subtract any agent commissions, and subtract any pre-listing repairs or staging. What's left is your actual working capital for the next purchase. This number is often different — sometimes very different — from what people expect.

03

What You Can Qualify For

Talk to a lender before you talk to an agent. Knowing your pre-approval ceiling shapes everything. A good lender will also walk you through what your payment looks like at different price points with current rates — so you're not guessing at what you can actually afford monthly.

04

Your Real Timeline

How long do you actually need to find and move into your next home? Do you have kids in school creating a hard deadline? Is your current home's lease-back flexibility a factor? Understanding your timeline helps determine which path (sell first, bu

The good news: this is a solved problem. Thousands of Salem families have done exactly what you're trying to do. The process is learnable, the risks are manageable, and the right agent makes it feel completely different than you're imagining

The Step-by-Step Sequence That Actually Works

Here is the order of operations we walk every move-up client through. Follow this sequence and the process becomes manageable. Skip steps or reorder them and it gets complicated fast.

01

Get a Market Analysis on Your Current Home

Before anything else, know what you're working with. A proper CMA from an agent who knows your neighborhood gives you the foundation for every decision that follows. This is free and takes about 48 hours.

02

Talk to Your Lender

Share your CMA with your lender. Together you'll work out your net proceeds, your down payment on the next home, and your pre-approval ceiling. This conversation takes the guesswork out of your budget completely.

03

Define Your Must-Haves for the Next Home

With your budget confirmed, now you can shop intelligently. Know the difference between your non-negotiables and your nice-to-haves. In Salem's premium market (\$500K+), inventory moves — you need to be ready to act when the right home appears.

04

Prepare Your Current Home for Market

Based on your CMA, your agent will identify which improvements are worth making and which aren't. In most cases this is cosmetic — fresh paint, professional cleaning, staging, professional photography. Rarely does it require major work.

05

Time Your Listing Strategically

Salem's best selling months are March through June. If your timeline allows, listing in this window typically means faster sales and stronger offers. Your agent should advise on whether to wait for this window or move sooner based on your specific situation,

06

List, Accept an Offer, Negotiate Your Close Date

Here's where experienced agents earn their keep. We negotiate not just price but closing timeline — and we structure your sale contract to give you flexibility to find and close on your next home. A well-negotiated close date is the key to a coordinated transaction.

07

Go Under Contract on Your Next Home

With your sale under contract, you're in a far stronger position as a buyer. You know exactly what you have. In some cases you can make a non-contingent offer. In others, a sales contingency is appropriate — your agent will advise based on the specific home and market conditions.

08

Coordinate the Closings

This is where the concierge model matters most. Your agent, lender, title company, and the other parties all need to be communicating on the same timeline. Done well, you hand over keys on your old home and pick up keys on your new one within days of each other.

The Real Risks - and How to Handle Them

Here are the things people actually worry about, and the honest truth about each one.

What if my home doesn't sell fast enough?

In Salem's current market, well-priced, well-presented homes in the \$400K–\$700K range are moving in 30–60 days. The key phrase is "well-priced." Overpriced homes sit. Correctly priced homes sell. Your CMA sets the right number. If you're genuinely worried about this, you can negotiate a longer close date with your buyer to give yourself more time to find your next home.

What if I sell and can't find anything I want?

This is a real risk in low-inventory markets and it's worth taking seriously. The mitigation: start your home search before you list. Know what's available in your target range. If inventory is thin, talk to your agent about coming soon listings and off-market opportunities. In some cases, a short-term rental between transactions is the right answer — it's less disruptive than people expect.

What if rates go up between now and when I close?

Your lender can lock your rate once you're under contract on your next purchase — typically for 30–60 days. This eliminates the rate risk for the period that matters most.

What if the deal falls through at the last minute?

It happens, and it's stressful. But a good agent structures contracts with appropriate contingencies and maintains backup communication throughout. If a deal falls through, you go back on market. Homes that fell out of escrow often sell quickly to the next buyer in line.

What if I make the wrong decision on price?

This is the one that costs real money and it's why the CMA matters so much. Overpricing is the most common and most expensive mistake sellers make. It leads to price reductions, longer days on market, and a final sale price that's often lower than if they'd priced correctly from the start. Trust the data, not the optimism.

What to Look For in a Move-Up Agent

Not all real estate agents are equipped to handle a move-up transaction. A first-time buyer's agent and a move-up specialist are very different things. Here's what to look for — and what to ask.

Questions to Ask Any Agent You're Considering

- How many simultaneous buy-sell transactions have you handled in the last 12 months?
- How do you handle the timing coordination between two closings?
- What's your process for keeping me informed throughout the transaction?
- Who handles things when you're unavailable?
- Can you walk me through how you'd price my specific home?
- What vendors do you work with for pre-listing prep, and how do you manage that process?
- What happens if my buyer's financing falls through two weeks before closing?

Green Flags

- Proactive communication — they update you before you have to ask
 - A documented process, not just promises
 - Vendor relationships — stagers, photographers, contractors they trust
 - Data-driven pricing — they show you the numbers, not just an opinion
 - References from clients who've done simultaneous buy-sell transactions
-

Red Flags

- They tell you what you want to hear on price
 - Vague answers to specific process questions
 - Hard to reach or slow to respond during the initial consultation
 - No clear system for managing the transaction
 - They haven't done a simultaneous buy-sell in your price range recently
-

READY TO TAKE THE NEXT STEP?

Let's Map Out Your Move

We offer a free, no-pressure Move-Up Strategy Session for Salem homeowners who are thinking about making a move in the next 6–18 months. In about 45 minutes, we'll walk through:

- A precise market analysis of your current home's value
- Your estimated net proceeds and what that means for your next purchase
- The specific sequence and timeline that makes sense for your situation
- Current inventory in your target price range in Salem
- Answers to any questions this guide raised

Schedule Your Free Strategy Session

Call or text Gavin & Julie directly:

(503) 881-7273

gavinwisser@gmail.com

wisser.homes

Wisser Homes Team specializes in Salem's premium market (\$450K–\$2M+). We've helped dozens of Salem families navigate move-up transactions — coordinating the preparation, the timing, and every detail in between so our clients can focus on their next chapter, not the logistics of getting there.