PONCE HOMES

CENTRAL & NORTH NJ · 2026 EDITION

The NJ Move-Up Seller Guide

How to maximize your net proceeds and time your next move — without getting stuck between two homes.

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START HERE

Your equity is bigger than you think

If you bought your Central New Jersey home 8 to 15 years ago, there's a good chance you're sitting on **$200,000 to $500,000 or more** in equity — and most homeowners haven't done the math recently. Years of appreciation and steady principal paydown add up quietly.

But equity on paper isn't the number that matters. What matters is your **net proceeds**: what you actually walk away with after every cost of selling. That's the figure you can plan a move around — and the one most sellers don't see until closing day, far too late to plan strategically.

> **Key idea:** Don't plan your next move around your home's value. Plan it around your net proceeds — value minus everything it costs to sell.

How to calculate your net proceeds

Here's the formula every move-up seller should run before listing:

Net Proceeds = Sale Price - Mortgage Payoff - Commissions
- NJ Realty Transfer Fee - Attorney & Closing Costs - Concessions

- **Sale price** — realistic market value based on what buyers pay for comparable homes on your street now, not a Zillow estimate.
- **Mortgage payoff** — your remaining loan balance, plus any home equity line.
- **Commissions** — agreed up front and built into the analysis transparently.
- **NJ realty transfer fee** — New Jersey's graduated seller fee at closing, based on sale price.
- **Attorney & closing costs** — NJ is an attorney-review state; legal and settlement costs apply.

THE BIG DECISION

Sell first, or buy first?

This is the single biggest source of stress for move-up sellers — and the fear that keeps many from listing at all. The honest answer: it depends on your equity, financing, and risk tolerance.

Sell first if…

You need your current equity for the next down payment, or can't comfortably carry two mortgages. You get certainty on your numbers — at the cost of possibly needing short-term housing.

Buy first if…

You have strong income, cash reserves, or bridge financing. You skip the scramble for temporary housing — at the cost of briefly carrying two properties.

The real solution: Decide this before you list, not in the middle of a deal. A clear sequencing plan is what keeps you from being stuck between two homes.

Pricing right the first time

The most expensive mistake a seller can make is overpricing. The best buyers see your home in its first two weeks — if the price scares them off, you lose your strongest momentum. Price cuts later signal weakness and usually net **less** than pricing correctly from day one.

Beware the agent who quotes the highest number just to win your listing. Accurate, data-driven pricing consistently outperforms aspirational pricing.

Two weeks of strong buyer attention beats two months of price cuts. The launch window is the whole game — price for it.

BEFORE YOU LIST

What to fix — and what to skip

Most pre-sale renovations don't return their cost. The goal is high-ROI prep, not a remodel.

Usually worth it

Deep clean, declutter, fresh neutral paint, minor repairs, curb appeal, and professional photography.

Usually not worth it

Full kitchen or bath remodels, major additions, and high-end finishes a buyer may tear out anyway.

Timing your move in 2026

Central NJ remains a low-inventory, competitive market. Spring and early summer bring the most buyers, but well-priced, well-marketed homes sell strongly year-round when inventory is tight.

Rather than trying to time the market perfectly, focus on what you control: your numbers, your pricing, your prep, and your plan for what's next.

> **The Ponce Homes difference:** Most agents care more about getting the listing than getting you the best outcome. I lead with your net-proceeds number and a real plan — then earn the listing.

Your simple next step

Get a free, no-obligation net-proceeds analysis: what your home is worth today, what you'd actually walk away with, and what that means for your next purchase.

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Know your number. Then make your move.

Request your free net-proceeds report and let's build a plan around what you actually walk away with.

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