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The Intown *Atlanta* Move-Up Guide

A practical guide for homeowners who love their neighborhood
but need their home to work differently.

THE MOVE-UP DILEMMA

Life changes. Your home might not.

Maybe your family is growing.Maybe you're

working from home now. Maybe you're thinking about aging parents or wanting more outdoor space.

Many homeowners assume their only options are **stay put** or **sell and start over**. But there are usually more options — and the right move depends on your goals, your equity, and your timeline. This guide will help you think through what's possible.

Growing family	New baby	Remote work
Blended family	Empty nest	Need home office

YOUR MOVE-UP OPTIONS

Your Move-Up Options

There isn't a one-size-fits-all solution. Here are the most common strategies in town Atlanta homeowners use.

1

Sell and Buy
BENEFITS

- Clean transition
- Unlock full equity
- Simplifies financing

RISKS

- Need a place to go
- Market timing

BEST FIT

When you want a fresh start and have flexibility on timing.

2

Buy Before Selling
BENEFITS

- Secure your next home
- Avoid a rushed sale
- More negotiating power

RISKS

- Carrying two homes
- Requires strong financing

BEST FIT

When you've found the right home and have equity or financing flexibility.

3

Keep Current Home as Rental
BENEFITS

- Build long-term wealth
- Keep in a great location
- Rental income potential

RISKS

- Landlord responsibilities
- Ongoing expenses
- Market risk

BEST FIT

When your current home has strong rental potential and you're in it for the long term.

4

Add Space to Existing Home
BENEFITS

- Stay in your neighborhood
- Customize your space
- Often less expensive

RISKS

- Construction disruptions
- Permits and timelines
- Resale considerations

BEST FIT

When you love your location and lot, but need more functional space.

5

Build an ADU
BENEFITS

- Extra living space
- Rental income
- Increase property value

RISKS

- Upfront costs
- Zoning & permitting
- Design constraints

BEST FIT

When you want flexibility for guests, rental income, or multi-generational living.

USING EQUITY AS A TOOL

Using Equity as a Tool

Your home equity can open doors — when used strategically. If you've owned in intown Atlanta for a few years, there's a good chance you have more to work with than you think.

Every situation is different. Always talk with a qualified financial professional about what makes sense for you.

Home Equity

The difference between what your home is worth and what you owe.

One of your most powerful financial assets.

HELOCs

A revolving line of credit secured by your home.

Flexible access to funds as you need them.

Home Equity Loans

A lump sum loan with predictable payments.

Good for specific projects or down payments.

Bridge Financing

Short-term financing to help you buy before your current home sells.

Helps you move with confidence.

REAL QUESTIONS INTOWN HOMEOWNERS ASK

Real Questions Intown Homeowners Ask

Should I sell first or buy first?

Depends on your risk tolerance and reserves. Selling first gives you certainty. Buying first gives you control. Most intown buyers fall somewhere in between.

What if I have a low interest rate?

Your rate is real — but so is the cost of staying somewhere that doesn't work. We run the actual numbers and decide what makes sense for you.

How much equity do I need?

There's no universal number. It depends on your next price point, what you're putting down, and how you want to structure the transaction.

Should I renovate instead of move?

Can absolutely be the right call if you love your location. Get real bids first, then compare total cost against moving. The answer often surprises people.

Can I keep my current home as a rental?

Sometimes yes. Main questions: Does rent cover the mortgage? Do you qualify for a new loan while carrying the old one? Can you handle being a landlord?

How competitive is the market right now?

That depends on the neighborhood and price point. Schedule a strategy call and I'll walk you through what's actually happening in the neighborhoods you care about.

Every situation is unique. Let's talk through what makes sense for your goals.

NEIGHBORHOODS PEOPLE MOVE BETWEEN

Neighborhoods People Move Between

Intown Atlanta is a collection of special places. Here are some of the most connected neighborhoods.

East Atlanta Village

Vibrant, creative, and walkable. A favorite for those who want culture, community, and convenience.

East Lake

Historic charm with a tight-knit community feel. Known for the golf course and neighborhood pride.

Kirkwood

Tree-lined streets and a strong sense of community. Easy access to shops, parks, and transit.

Decatur

A lively city with top schools, restaurants, and a small-town feel just minutes from Atlanta.

Grant Park

Historic homes and direct access to the park. One of Atlanta's most iconic neighborhoods.

Ormewood Park

Quiet, friendly, and centrally located. Great value and a strong community vibe.

AUSTIN'S APPROACH

Austin's Approach

Community First

I live in East Atlanta Village and deeply care about the people and places that make intown Atlanta special.

Investor Perspective

As a local investor, I understand how to think long-term about equity, cash flow, and building real wealth.

Strategy Over Sales

My job is to help you make the right move for your life — not just the next transaction. No pressure. No hype.

Not Sure Which Option Fits Your Situation?

Every homeowner's situation is different. A quick conversation can help clarify what's possible and what makes sense for your goals.

Schedule a Move-Up Strategy Session

calendly.com/austin-txpeachat/let-s-chat-real-estate

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