

A GUIDE FOR RESTON HOMEOWNERS

Thinking About a Move from Reston

A checklist and reference for deciding at your own pace. Keep it, share it with family, and come back to it whenever you are ready.

THE PATH AT A GLANCE

 1 PICTURE THE LIFE YOU WANT NEXT	 2 KNOW YOUR NET, NOT JUST THE PRICE	 3 CHECK THE TAX ON YOUR GAIN	 4 ORDER THE RESTON PAPERWORK EARLY	 5 PREPARE WITHOUT OVERSPENDING	 6 CHOOSE YOUR ORDER
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There is no deadline on any of this. Waiting is often the right call, and every step works just as well a year from now.

THE ONE IDEA TO KEEP

Your number is the net, not the list price. What matters is what you keep.

1. Start with the life, not the house

Before price or timing, there is an easier question: what do you want your days to look like in five years? A good decision about the house starts there.

- ☐ One level, or are stairs still fine?
- ☐ A yard to tend, or someone else to tend it?
- ☐ Walk to Lake Anne or Town Center, or drive to the grandkids?
- ☐ Stay in Reston, or move closer to family?

2. Your number is the net

From the sale price, plan for each of these. We put all of it on one page with your real numbers before you decide anything.

Sale price

Real estate commission

Negotiable, and set in your listing agreement

Virginia transfer taxes, about 0.30 percent in Fairfax County

The state grantor tax plus two Northern Virginia regional transportation fees, paid by the seller

Your share of property taxes

Prorated to the day you close

Loan payoff

Any remaining mortgage or home equity line

Settlement, preparation and carrying costs

Settlement fees, repairs, and the cost of the home while it is on the market

What you keep

GATHER THESE FOR YOUR NET SHEET

- | | |
|--|---|
| ☐ Your most recent mortgage statement | ☐ Reston Association and cluster or condo dues |
| ☐ Any home equity line statement | ☐ Records of major improvements |
| ☐ Your latest Fairfax County real estate tax bill | ☐ A typical month of utility bills |

3. The tax on your gain

Many long-time owners have more gain than they realize. Under current federal rules, gain on a primary home can be excluded up to these limits:

SINGLE FILER

\$250,000

of gain excluded on a primary home

MARRIED, FILING JOINTLY

\$500,000

of gain excluded on a primary home

Those limits date to 1997 and have not kept pace with home prices, so decades in one Reston home can put you past them. Proposals to change the rule are in front of Congress.

- ☐ Confirm the current rule with your tax advisor before you list
- ☐ Ask early if you are selling after losing a spouse, or selling a home held in a trust or estate. The rules differ and timing matters.
- ☐ Gather records of major improvements over the years. They can reduce your taxable gain.

4. Order early: the Reston paperwork

Reston carries more paperwork than most of Northern Virginia, and it is the part that most often delays a sale. Start these as soon as a move is on the horizon.

- 1 Reston Association resale disclosure packet**
Required by Virginia's Property Owners' Association Act. RA's review of your home's exterior is part of it.
- 2 Cluster or condo documents**
Many Reston homes sit under two associations, which means two packets and two sets of fees.
- 3 Open Design Review Board items**
An older deck, an unapproved storm door or a fence can surface here. Far easier to find out now than in the middle of a contract.

5. What to fix, and what to leave

Before you spend anything, we walk the house with you and sort it together. Most cosmetic projects do not return their cost, and buyers want to choose their own finishes.

MUST DO

Safety items

Roof leaks

Heating and cooling

Anything involving water

Open Design Review Board items

WORTH DOING

Deep clean

Clear out and declutter

Touch-up paint

Tidy the yard and entry

USUALLY LEAVE

Kitchen remodels

New flooring throughout

Bathroom renovations

6. Selling and buying in the right order

Sell first

You know your number before you buy. You may need a short stay in between.

Buy first

One move, on your schedule. You carry two homes for a while.

Short-term financing

Buy before you sell without carrying both on savings alone. It has its own cost.

We lay the three side by side with your numbers.

Where Reston people go next

A condo at Lake Anne

A condo at Town Center

A one-level home nearby

A senior living community

Closer to family

If a community is on your list, visit two or three before you list. Their timelines and waitlists can set yours.

Your checklist

Keep this page handy. Check things off in any order, at your own pace.

DECIDING

- ☐ Picture what your days look like next
- ☐ Talk it through with family
- ☐ Visit any community on your list
- ☐ Choose: sell first, buy first, or short-term financing

NUMBERS

- ☐ Get your net proceeds on one page
- ☐ Find your loan payoff amount
- ☐ Ask your tax advisor about your gain
- ☐ Gather records of major improvements

PAPERWORK

- ☐ Order the RA resale disclosure packet
- ☐ Order cluster or condo documents
- ☐ Check for open Design Review Board items
- ☐ Gather power of attorney or trust documents

THE HOUSE

- ☐ Walk through: must do, worth doing, leave it
- ☐ Handle safety, roof, heating and cooling, water
- ☐ Deep clean and clear out
- ☐ Tidy the yard and entry

Bringing the family in

Adult children often start this conversation, and their help is real. The decision is still yours.

- ☐ Decide who joins the conversations, and who signs
- ☐ Gather any power of attorney documents early
- ☐ Gather trust documents if the home is held in a trust. Title companies review them before settlement.



Let us walk through it with you

We will tell you plainly whether this is the year to move or whether you are better off staying put. There is no rush and no obligation.

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Scan to meet us at
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Fees, taxes and rules change. Confirm current figures for your situation before you list. Prepared October 2026.