



Downsizing Tips *for those of us in the* **55 and Up Crowd**

Lisa Douglas

914-413-3149

Housing is an Important Topic to Contemplate as We Age!

As we age, most of us consider the option of downsizing or moving to a smaller space.

In fact, roughly 51% of retirees ages 50+ move into smaller homes after retirement.

The truth is, many of us don't want to move and a large percentage of us say we plan to stay in our current homes.

We all know that downsizing and decluttering can make life easier and safer, but we also know it can be a stressful and emotional thought to even contemplate, especially if you've lived in one place for a while.

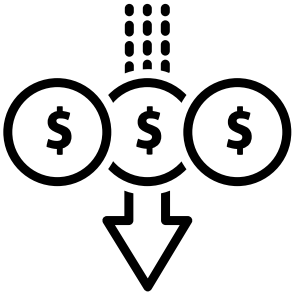
Whether you're planning to downsize or still undecided, use this guide to make the process smoother.

What's Included:

- ✓ Reasons to Downsize
- ✓ Finding the right time
- ✓ Downsizing Prep
- ✓ Downsizing Checklist

Why Should We Downsize?

Cut Costs



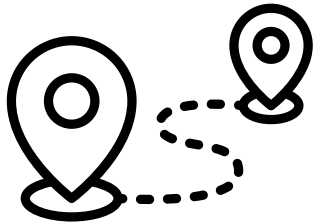
Most retirees are on a limited or fixed income, but there are still incidentals that are hard to predict (healthcare costs, home repairs, and travel). Reducing monthly expenses by moving into a smaller, less expensive space saves on mortgage payments, home insurance, property taxes, and lower utility/repair bills.

Simplify Your Lifestyle

The less you have, the less you have to maintain. Your grandkids may love your pool and sprawling lawn, but let's face it, it used to be a lot easier to take care of.



Logistics



Things like stairs, multiple levels, outdated bathrooms, or long driveways and walkways are becoming a bit more, let's just say.....menacing.

Family

Our children are having children and we find ourselves wanting to be closer to them and our grandchildren (and perhaps even our grand pups!).



Better Weather

One study shows that 25 percent of us plan to move to a warmer climate. I'm one of those 25 percenters - how about you?



Is *now* the time to Downsize?

Do you have unused rooms?

Is your lawn easy to maintain?

Do you have too much stuff to manage?

Do you have a lot of equity in your home??

Can you afford to stay in your current home for five, 10, or 20 more years?

Deciding where and when to move can be complex. But these are some basic questions you can ask yourself to decide if you should sell your home.

Preparing to Downsize and breathe

You can always chip away at paring down your possessions over time. In fact, I recommend it to avoid getting burnt out or overwhelmed. To downsize efficiently for a planned move, though, you need to make some decisions first.

- **Plan early.** Give yourself enough time to make an organized, informed plan. Some people start the “*where will I move?*” decision process more than a year in advance. It's also easier to adjust when you've had a while to get used to the idea. Having to rush into a relocation decision or go through your possessions at the last minute only adds stress.
- **Decide where you'll move.** What and how you downsize depends significantly on your new home's location, size, and setup. For example, condos and apartments have far less space than a detached house.
- **Set goals and a timeline.** When do you want or need to move? If you're going out of state, sometimes trucks need to load a few weeks in advance of your move-in date. Work back from that date, considering the time you need to downsize and pack, as well as time for family if you'll be “gifting” any possessions.



As you start your downsizing venture, keep this **checklist** on hand.

Start at least three months ahead. Processing and packing always take longer than we think. Plus, movers often need several weeks' notice to truck your stuff, especially when it's out of state.

“Gift” early. This is a good time to start earmarking special items for your loved ones. Aim to distribute them before you move.

Make a floor plan. Know the layout and size of the new space room by room. That will help you decide what you can fit and where it all goes.

Go room by room. Tackle one room at a time. If the new place doesn't have that room, save it for last and only bring the absolute musts. For example, if you have two bedrooms and the new location only has one, only bring the essentials (bed, dresser, etc.) for one room.

Pro Tip: When in doubt, quiz yourself: if you're having a hard time letting something go, ask yourself: Is it useful? Is it beautiful? Have I used it in the last year? Does it “spark joy?” This is less about organizing and more about pinpointing what you truly value.

**The amount of 'stuff' we collect is truly mindboggling isn't it?*

Create a labeling system. When you're ready to physically pack, label the boxes by room and contents. That way, you can put the boxes directly in their correlating rooms, and you know what's in each.



Once all the boxes in a room are packed, label each one by number and the total box count. This helps you know if something's missing. Here's an example label: “Kitchen – Daily plates and bowls. Box 1 of 10.” Do the numbering step last. Otherwise, if something changes, you'll have to renumber everything.

Digitize it! Memorabilia like photos, letters, and grandkids' artwork take up lots of space. You don't have to throw it all away. Take photos, or hire a company to digitize your favorite pictures and videos onto a small device you can plug in and look at any time.

Pack an “essentials” bag. Whenever you move, you'll need some things at the ready. Prepare a separate bag or container of essentials, so you don't have to hunt through boxes on day one.

Your “essentials” bag should include:

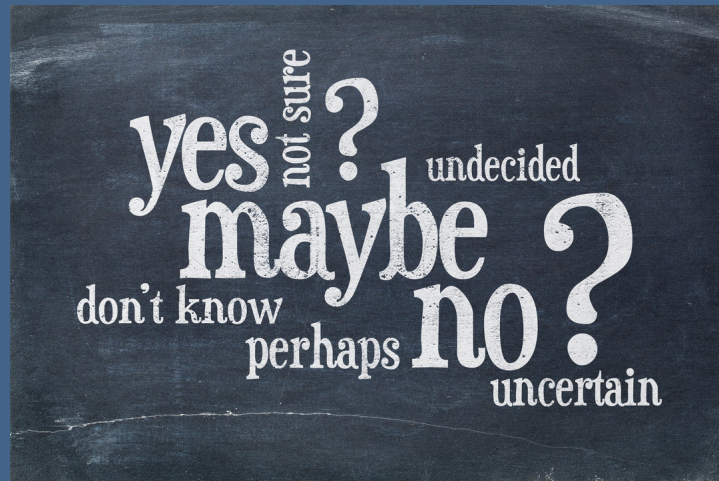
- A few outfits
- Pajamas
- Toiletries, medication, and eyeglasses
- Important documents
- Basic kitchen and meal supplies (disposable plates, cups, and utensils; snacks)
- Cleaning supplies (sponge, soap, paper towels)
- Payment for movers (and a small amount of cash just in case)



Start small. Tackle practical must-haves first, like kitchen and bathroom supplies. Save the big, emotional stuff (art, heirlooms, photos) for later. You'll need more time to decide what you want to do with these things, but you also may have an easier time deciding once you've gotten into a rhythm with allocating the must-have basics.

Prioritize problem areas. Even though you're starting small, try to get to at least one tough job done early, such as the garage, attic, closet, or office. Enlist help for this! If these rooms have lots of keepsakes or heavy items, you'll need help prioritizing, letting go, and dare I say....lifting.

Sort by **KEEP**, **TOSS**, and **GIVE AWAY** – **no maybes!** Professional organizers call this “processing.” Set up and label containers for what you want to keep, donate (or give to loved ones), and throw away for each room.



It's tempting to create a “maybe” pile, but try to resist! Or at least keep it to very few items. Eliminating the “maybe” option keeps us on task and helps minimize “analysis paralysis” – spending too much time focused on one thing.

No duplicates. Other than clothing, try to keep just one of each thing. We really don't need three whisks do we? Well, we might, but you get the point. For large-volume things like clothes, set a limit. If you have 20 T-shirts, but you only feel great wearing three, pick your favorite five and move on.

Take time with your treasures. As you declutter, allow enough time to thoughtfully go through your belongings and enjoy the memories associated with these items.



Do a trial run. If you're looking at a 55+ community, many will let you stay for a few days to try it out. Knowing where the amenities and common areas are will help you acclimate faster.

Focus on what you're gaining, not losing. Change is always hard, and there will be tough days. Try to think about how your life will improve with these changes. Think of all the extra time you'll have to enjoy your days and family instead of cleaning, working, or trying to find things.

Enlist help. Even if you hire a professional moving manager, there's a lot of detail in downsizing. You might need help with tasks like reviewing contracts, negotiating rates, site visits, or vetting storage facilities. Even processing your belongings with friends and family can bring a lot of laughter and new memories.

Join classes and clubs ahead of time. Being part of a group of like-minded people helps stave off loneliness and anxiety. If you've signed a contract, be proactive and enroll in activities you can look forward to.

And that's it!

It's always easier said than done, I know. The mere thought of moving from a large home to a smaller home can be overwhelming, thus this booklet was born. It's not an easy decision to sell the family home, and let's face it, the kids aren't going to be too thrilled either.

That aside, moving can be a headache and navigating the home sale itself can prove to be quite anxiety provoking. I get it! Selling a home involves a lot of details that if not correctly attended to, can make the whole experience a nightmare. My goal is to make this transition as smooth and stress-free as possible, starting with the ever so dreaded decluttering and ending with your home sold and the beginning of your new chapter.

When you start dabbling with the idea of selling your home in the next 12 months or so, call me today at → 914-413-3149. We'll briefly cover your real estate goals, how I work with my clients, give advice on what is needed to bring your home to market, share any of my strong connections to inspectors, interior designers, stagers, cleaning services and more if need be, and ultimately if I am the right fit for you to sell your home.

I can't wait to learn where you're moving to!

To Your Success!

Lisa Douglas



LISA DOUGLAS

License # 10401320413 NY #0813868 CT

Howard Hanna Rand Realty Yorktown & Ridgefield Offices

lisa.douglas@randrealty.com

C: 914-413-3149

O: 914-245-4422

