

# 4 SIGNS THAT YOU'RE READY TO DOWNSIZE

Is it time to say "goodbye" to your current home?  
Do the drawbacks of living in a big house  
outweigh the advantages?

Do you really enjoy living there? Or; are you tied up in nostalgia rather than reality and what's best for you and your loved ones?

Are there indications that it's time to leave your current house and move into a downsized home?

These can be challenging questions. Self-investigation is necessary when making a major lifestyle choice like downsizing. Here are four signs that it might be time to make the move:

01

## Housework Is Becoming Unmanageable

Are the weeds in the garden growing faster than you can pluck them? Does your list of house maintenance tasks detract from other retirement plans such as socializing, traveling, relaxing, and enjoying a simpler life? If you find that housework is becoming overwhelming or unmanageable, it may be time to downsize. A smaller home requires less maintenance, allowing more time for the things that matter most in life.

02

## All That Living Space Is Now Filled with Clutter

Are your garage and/or spare bedrooms overflowing with "stuff"? Are areas in your home serving as "storage spaces"? It might be worthwhile to sift through your things to determine what is meaningful and what is insignificant. You may determine you don't need as much stuff, or as much space, as you once did.

## Housing Expenses Are Just Too Much

You've probably heard of the "30% Percent Rule". People should spend 30% (or less) of their gross income on housing. It's an old axiom many financial experts still recommend. If you're spending more than 30% of your monthly budget on housing expenses, downsizing may be a shrewd financial move. It can free up money for the more important and enjoyable things life has to offer.

03

## You Feel Disconnected From Family & Community

A common reason why older adults downsize is to be closer to family or community. If you feel disconnected from people your own age, or far from your family, you may start feeling isolated. Moving into a smaller home, a 55+ community, a condo, or even a manufactured home community can be a great way to socialize and make new friends. Take time to talk it over with the people closest to you. Weigh the pros and cons. It may be time to embark on the next exciting chapter in your life.

04



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