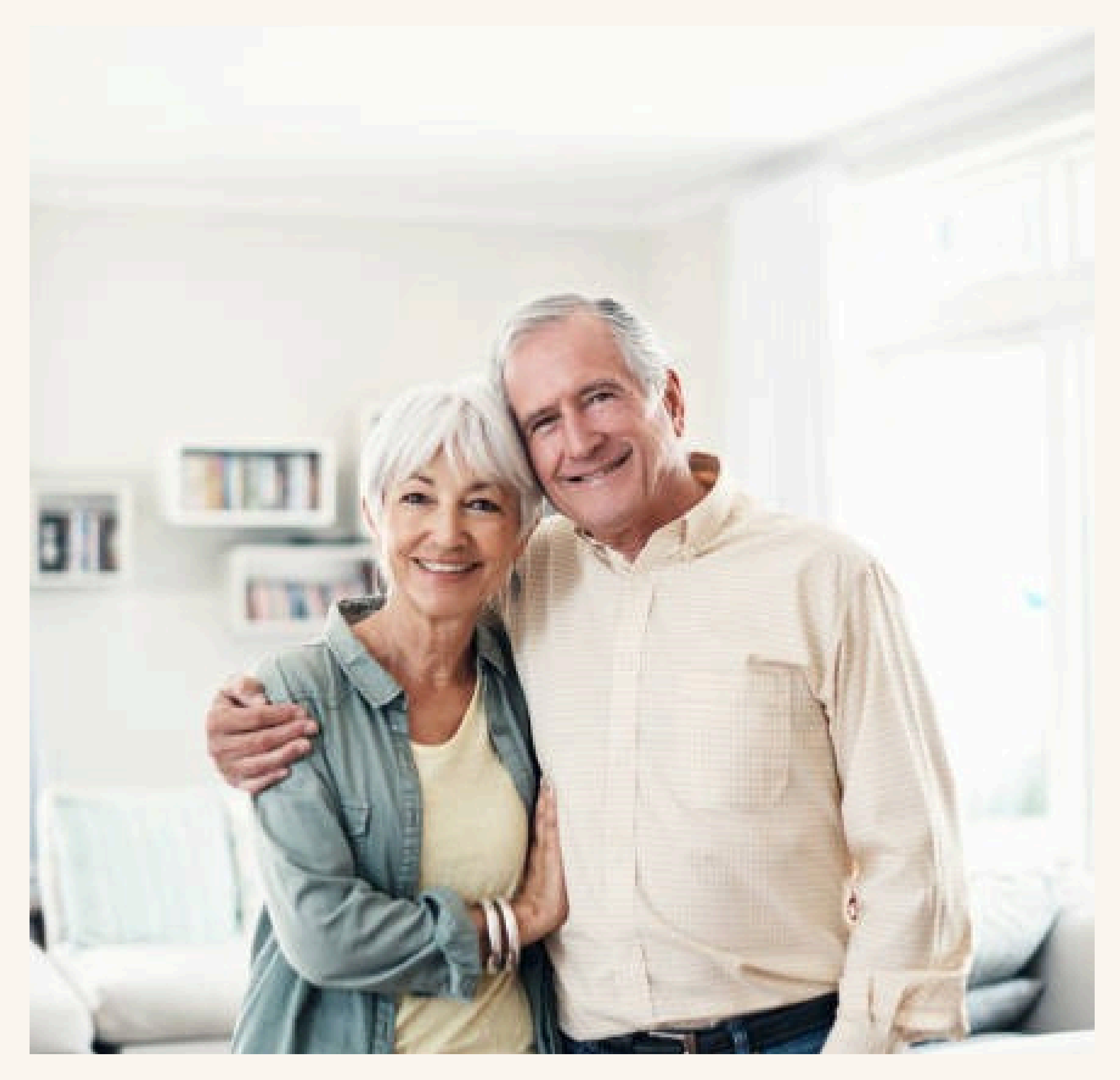
AM I READY TO

DOWNSIZE



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Welcome *To Your Next Chapter*

There are a host of reasons for downsizing to a smaller home. You might want to pocket the savings and build upon your nest egg. Maybe you're ready for a new adventure and eager to move to a high-rise condo in the city. Or finally, the kids have flown the coop, and you don't need the extra bedrooms and bathrooms anymore.

Whatever your motive is for downsizing, an honest evaluation of your expectations is essential to make an informed decision. That's why I think it is wise to ask yourself these questions before you even start looking for smaller homes.

This guide is designed to be your step-by-step roadmap to downsizing your home and upgrading your life. Whether you are looking to simplify your daily responsibilities, strengthen your financial security, or start a new adventure, I am honored to guide you through this significant transition.

Downsizing is a major journey that involves much more than just a real estate transaction; it is about closing one chapter of your life to open a fresh one. Throughout this guide, we will address both the practical and emotional sides of moving, providing you with the tools you need to make an informed decision.

What This Guide Covers:

Self-Assessment: Determine if you are truly ready for a move.
Financial Clarity: Worksheets to help you understand your true housing costs and potential savings.
Strategic Planning: A step-by-step timeline for the months leading up to your move.
The Sorting System: Manageable methods for decluttering a lifetime of belongings.
Emotional Support: Guidance on preparing your heart for the transition and letting go with gratitude.

Deciding to downsize is a deeply personal choice. My goal is to provide the patience, resources, and expertise needed to ensure you feel confident and supported every step of the way.

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Meet our team

Lisa

Lisa Ledet

Lisa isa trusted Senior Real EstateSpecialist (SRES®) with Keller Williams Realty serving Metairie and the Greater New Orleans area. She specializes in senior downsizing, relocation, and estate transitions, helping clients and their families navigate life changes with ease and confidence.

Lisa combines expert negotiation skills with deep local knowledge to deliver results. She also works with first-time homebuyers, investors, veterans, and out-of-state clients, providing personalized guidance every step of the way

Whether you're buying, selling, or downsizing, Lisa is committed to making your move smooth, stress-free, and successful.

Stello

Stella Del Bianco

Stella Del Bianco is more than a real estate agent—she is a trusted advisor and advocate for her clients. Serving New Orleans, Kenner, Metairie, and the surrounding areas, she works with buyers, sellers, and investors, bringing a strategic, relationship-focused approach to every transaction. Stella is committed to helping clients achieve their goals while delivering exceptional service and results. As a Senior Real Estate Specialist (SRES®), she also provides guidance for clients and their families navigating downsizing, relocation, and other major life transitions.

Outside of real estate, Stella enjoys traveling and spending time with family and friends. Fluent in English and conversational in Italian, she brings a warm, personal touch to every relationship. To Stella, real estate is never just about property—it's about people, their goals, and the next chapter they're stepping into.

Signs to Downsize

Empty, Unused Space

Do you have multiple guest rooms collecting dust? A three-car garage holding just one car and an old bicycle? Why spend the time and money to keep unused areas clean and heated when they're far more likely to collect junk than bring joy? Because that space isn't just sitting there, it's actually weighing you down financially and mentally.

Is the floor plan practical for your needs?

When you're downsizing, every square inch counts, so an optimal floor plan is critical to maximizing space —and your happiness.

Yet you shouldn't bypass a house you deem too small based on square footage alone.

Should I consider a condo instead of a smaller house?

A smaller house can give you more space and privacy from your neighbors—but you'll still have grass to mow. A condo is typically cheaper, has less maintenance and upkeep, but you might not save as much as you think once you factor in HOA fees.

In addition to the HOA fees, buyers should ask if they can conform to the association rules, which may dictate things like how many pets you can have or what color you can paint your door.

When is the last time we used that room?

One of the biggest signs you're ready to downsize is unused rooms in your house. Are there rooms you only enter to clean? If you have a formal dining room, living room, den or an entire basement that is no longer being used, it's a good time to think about downsizing. Try counting which rooms you use more than twice a week to estimate how much square footage you're using. The next step is to analyze if the rooms you use are being fully utilized.

- Is there extra seating in your family room?
- Do you have a cabinet in your kitchen that is only opened for a couple select dishes?
- Does your back closet have coats and shoes from grown and absent children?
- Do you know what's in your attic?

What will I do with all my stuff?

Here’s a twist: You should really think about what you want to keep instead of what you want to get rid of.

Do you have a home gym, office setup, a guest room for visitors, or multiple sets of den furniture? Deciding what you really need to keep will help you answer the basic number of bedrooms question. This, in turn, helps as you decide how small the next home can truly be."If you decide to part with your stuff, remember to factor in storage costs.

> “Whether you’re traveling for business or pleasure, if you’re rarely home then the mortgage interest, taxes, and utility costs to maintain that property is almost money down the drain. If it feels like you’re not making the best use of your home, reconsider.”

REASONS TO DOWNSIZE:

MONEY

Choosing a smaller, more affordable home can leave you with more money for other financial goals,such as traveling, saving for retirement, building an emergency fund, paying off debt orpaying children's college tuition. Downsizing your home can reduce your cost of living in several ways.

“HOW WILL DOWNSIZING BENEFIT MY RETIREMENT?

This is a very important question.

It needs to be asked whether you are retired, heading towards retirement, or just planning in advance. Retirement usually means living on a fixed income, unexpected home repairs, escalating taxes or other unplanned expenses. All of these are sincere hardships in retirement. We would advise talking to your financial planner about how your real estate fits into your retirement planning. We often assume that downsizing will result in fewer expenses for housing. However, that is not always the case.

QUESTIONS TO DISCUSS WITH YOUR FINANCIAL ADVISOR

Before making a final decision, bring these questions to your financial advisor or accountant:

- How does selling my home affect my tax situation?
- What are the capital gains implications of my home sale?
- How should I invest or protect the equity I access from this sale?
- Does downsizing align with my overall retirement income plan?
- What are the financial risks of staying in my current home long-term?
- Are there programs or benefits I should be aware of for my situation?

What are the financial implications of selling my home?

While downsizing will save you money in the long term, you do need to be prepared for the upfront expenses that come with moving.

Living in a smaller space can reduce the mortgage payment, and cost less for utilities, property taxes and maintenance—but downsizing does come with substantial upfront costs.

When you talk to a tax attorney, accountant or financial planner, are you consistently getting advice that it's time to address your home? While everyone's tax situation is unique, if you are consulting with professionals and learning about the advantages of selling your home and downsizing, then that's a good sign that it's time to consider that move.

For most people, their home is the largest investment they'll ever make.

Your current monthly budget leaves little leftover cash for saving...or fun

How do you plan to spend your days once you retire?

Maybe you envision yourself as a globetrotting traveler exploring exotic locales. Or perhaps you'd like to head back to school to pursue a passion like painting or writing. No matter what you have planned, chances are it'll cost money. And if you're already spending too much on housing expenses to afford your dreams while you're working, you'll have even less cash to spare when you retire.

Sources: AARP Travel Trends (2025); U.S. Bureau of Labor Statistics & U.S. Census Bureau (2024–2026); AARP Migration Studies; Osher Lifelong Learning Institute.

Your monthly housing expenses have risen above 30%

When evaluating how much of your monthly budget should be allocated to housing, the long-standing benchmark has been 30% of gross income. This guideline, still used today by organizations such as the U.S. Census Bureau and U.S. Department of Housing and Urban Development, defines households spending more than 30% as “cost-burdened.”

However, in today’s environment—particularly for those approaching or in retirement—many financial professionals recommend a more conservative range closer to 25% or less, given rising healthcare costs, insurance, and the realities of living on a fixed income.

While housing expenses may feel manageable during working years, the transition into retirement often shifts that balance. Reduced income combined with increasing ownership costs can place added pressure on long-term financial stability.

As a result, many homeowners begin to reassess whether their current home still aligns with their lifestyle and financial goals. For some, this leads to downsizing—reducing expenses, simplifying maintenance, and freeing up equity to support retirement.

The key is not simply spending less—but ensuring your home continues to support the life you want to live in this next chapter.

Sources: U.S. Department of Housing and Urban Development, U.S. Census Bureau, National Association of Realtors, Employee Benefit Research Institute, AARP, and leading financial planning institutions.

You want to convert your home equity into income

Are you confident that your financial plan fully supports the retirement lifestyle you envision?

Recent research from the Employee Benefit Research Institute shows that while many Americans feel somewhat prepared for retirement, only a portion feel very confident their savings will last throughout their lifetime—especially as longevity increases and costs continue to rise.

For many homeowners, their house plays a central role in that equation. Studies from the Urban Institute continue to show that tapping into home equity remains one of the most common strategies retirees consider to help support everyday expenses and long-term financial security.

It's easy to understand why. For many, their home represents their largest asset—built over decades of ownership. However, it's also important to recognize that this asset comes with ongoing costs, including maintenance, insurance, and property taxes, all of which have increased significantly in today's market.

The key isn't simply having equity—it's understanding how to position it in a way that supports your lifestyle, reduces financial stress, and aligns with your long-term goals.

Source: EBRI(2025–2026),UrbanInstitute,U.S.CensusBureau.

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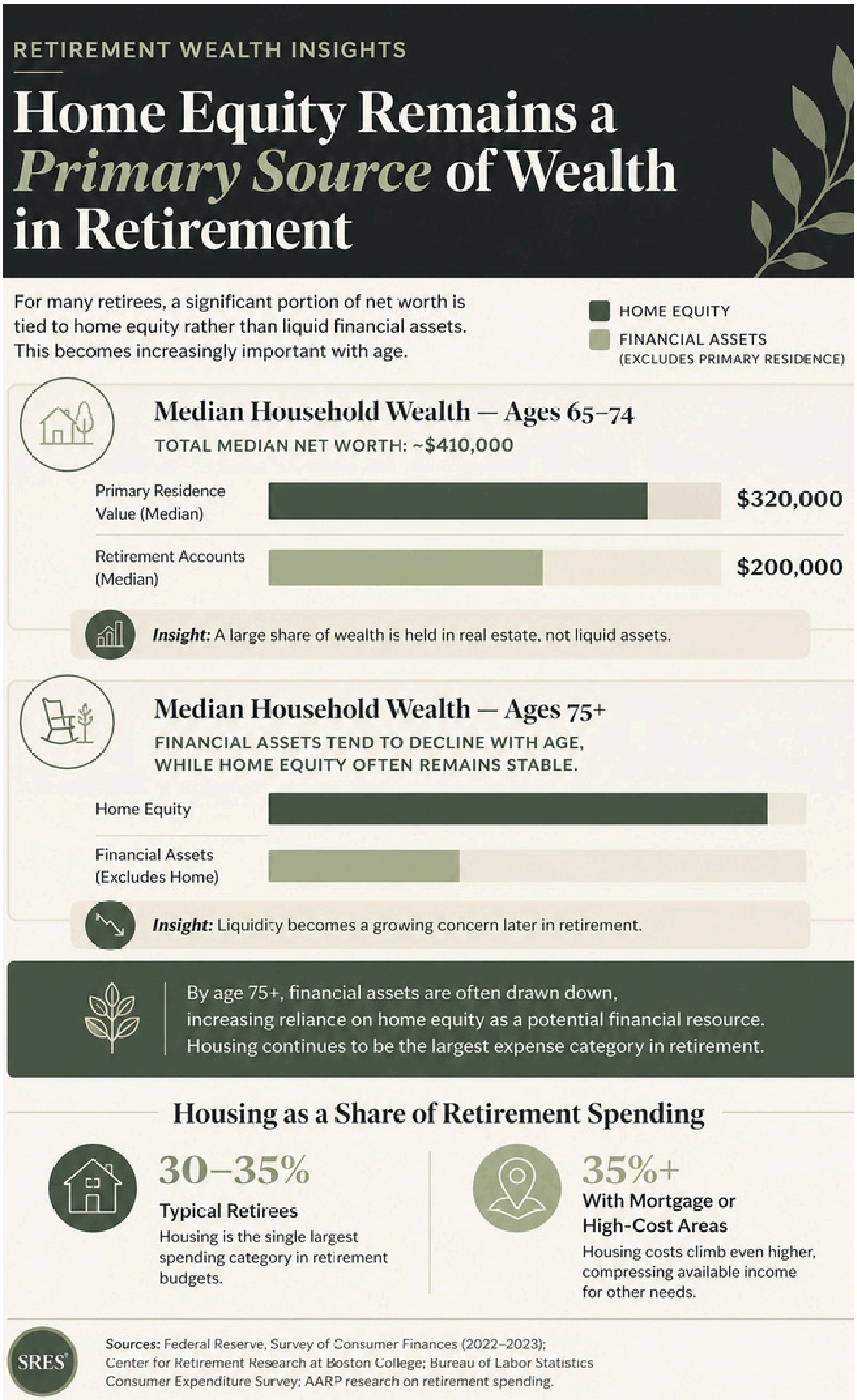

It stands to reason then, if you're accessing that income to pay your everyday expenses like housing costs, it'll eventually become depleted—unless you've invested that equity in a low-risk retirement account that pays out monthly dividends.

Downsizing your home is one of those things you can do to enhance your lifestyle during retirement. It's all about converting the home equity into a stream of income that will last the remainder of your life.

money

Your career no longer ties you to your location

Finding that ideal downsized home—one that is both affordable and suited to your lifestyle—can feel challenging, especially if you're hoping to remain in your current neighborhood. However, one of the greatest advantages of retirement is flexibility. Without the need to live near a workplace, you have the opportunity to choose a location that better aligns with your financial and lifestyle goals.

Recent research shows that many retirees relocate to reduce overall cost of living, taking into account factors such as property taxes, insurance costs, utilities, and state tax policies. This added flexibility can significantly improve long-term financial comfort.

Interestingly, downsizing does not always mean moving into a smaller home. According to research from Bank of America and Age Wave, while many retirees do choose to downsize, a meaningful number purchase homes that are similar in size—or even larger—after retirement. The key difference is often location and overall cost efficiency rather than square footage alone.

In fact, today's retirees are making more strategic housing decisions—prioritizing lower monthly expenses, reduced maintenance, and lifestyle convenience over simply "going smaller." This means it is entirely possible to reduce your housing costs while still maintaining—or even improving—your quality of living.

Choosing to downsize is a personal decision, and timing plays an important role. But when approached thoughtfully, a move can do more than reduce expenses—it can help unlock home equity, improve cash flow, and better position you for the next chapter of retirement.

Sources: Federal Reserve, Bureau of Labor Statistics, Bank of America, Age Wave, National Association of Realtors.

Your Housing Cost Worksheet

Understanding your true housing costs helps you make an informed decision about whether downsizing makes financial sense. Most people underestimate what they're actually spending.

Current Monthly Housing Costs

	CURRENT HOME	NEW HOME
Mortgage or Rent	$	$
Property Taxes (monthly)	$	$
Homeowners Insurance	$	$
HOA Fees	$	$
Utilities (electric, gas, water, trash)	$	$
Lawn Care / Snow Removal	$	$
Cleaning Service	$	$
Pest Control	$	$
Home Maintenance (average monthly)	$	$
Other	$	$
TOTAL	$	$

MONTHLY SAVINGS: $ ______________ ANNUAL SAVINGS: $ ______________

Remember: Many financial professionals suggest keeping housing costs near or below 30% of monthly income. If your expenses feel high, downsizing may help improve financial flexibility—but the right choice depends on your personal goals and comfort level.

The Real Cost of Staying

Sometimes the decision to downsize isn't about what you'll save by moving. It's about what you'll spend if you stay.

Consider these potential costs over the next 10 years if you remain in your current home:

Roof Replacement	$
HVAC Replacement	$
Water Heater Replacement	$
Exterior Painting	$
Appliance Replacements	$
Plumbing or Electrical Updates	$
Accessibility Modifications (grab bars, ramp, stair lift)	$
Ongoing Maintenance You Can No Longer Do Yourself	$
Home Maintenance (average monthly)	$
TOTAL ESTIMATED 10-YEAR COST	$

Now compare that number to the one-time costs of moving (real estate commissions, moving expenses, new home updates) and the monthly savings you calculated above. For many people, the math clearly favors downsizing sooner rather than later.

REASONS TO DOWNSIZE:

MAINTENANCE

If you make the move too late, your home just starts deteriorating. Then you're going to have to spend equity to repair your house before it goes on the market. You don't know how much that delayed maintenance is going to cost you if you wait too long to replace the roof or air conditioner.

MAINTENANCE IS BECOMING OVERWHELMING

If the cost and physical activity it takes to maintain your property have become intimidating, then it's likely time to downsize and find something with less overwhelming maintenance. While every home will occasionally require maintenance that lies outside your physical or financial comfort zone, if you're regularly struggling to perform the chores required to maintain your property and your home has become a source of frustration, it's time to find a solution. Homeownership should be a pleasure, not a source of physical exhaustion or mental anguish.

The garden patio where you learned of the impending arrival of your first grandchild, the wall where you charted the heights of your kids (and grandkids!), the driveway where your kid spent hours playing basketball. It's precious memories like these that lead retirees to linger longer in their family home than is wise for their health and their financial stability. If sentiment tempts you to hang on to your home too long, it'll wind up doing more damage to your finances than you'd expect.

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Not only will you wind up spending more money to get your home ready to sell, you'll have wasted years of cash on more expensive homeowners' insurance, property taxes and more.

YOUR HOME HAS FEATURES THAT NO LONGER FIT YOUR LIFESTYLE

Back in the day when your kids were building blanket forts in all the bedrooms, the bathrooms had to wait for lines, and your teens were tussling over the remote in the TV room, there were times when even your spacious home felt too small to contain the chaos.

These days though, most of those bedrooms are now rarely-opened storage, there's a strange smell coming from your unused guest bathroom, and the TV room has become a dust-catcher.

Now that you're only using a handful of rooms in your house (the master bath, bedroom, kitchen, and the smaller, cozier den), it hardly makes sense to pay for heating, cooling, and lighting rooms that you don't even use.

Your home may have features that will take a physical toll as you grow older, like stairs, high-maintenance landscaping, or a steep driveway. Weather in your area is also a consideration as shoveling snow or mowing the lawn becomes more difficult with each passing year.

A survey conducted by Demand Institute found that aging-friendly accessibility was a key factor among baby boomers looking to move, with single-story, low maintenance, and disability accessibility topping the list of most desired features.

REASONS TO DOWNSIZE:

SPACE/STUFF

Whether you're traveling for business or pleasure, if you're rarely home then the mortgage interest, taxes, and utility costs to maintain that property is almost money down the drain. If it feels like you're not making the best use of your home, reconsider.

The Downsizing Timeline

A Step-by-Step Roadmap to Your Next Chapter

Downsizing isn't a single decision. It's a series of smaller steps spread over time. Rushing the process leads to regret, stress, and costly mistakes. Taking it slowly and intentionally leads to clarity and confidence.

The Downsizing Timeline

18-12 Months Before Your Move

This is the thinking and planning phase. You're not making any major decisions yet, just gathering information.

- Start paying attention to how you actually use your home. Which rooms do you live in? Which ones do you avoid? Track this for a few weeks and you'll have real data instead of assumptions.
- Begin researching neighborhoods or communities that interest you. Drive through them at different times of day. Talk to people who live there. Get a feel for what's available in your price range.
- Have initial conversations with your financial advisor about how a move fits into your overall retirement plan. Understand the tax implications of selling your current home.

12-9 Months Before Your Move

This is when you start making preliminary decisions and tackling the biggest emotional hurdle: your belongings.

- Begin the sorting process one room at a time. Don't try to do everything at once. Start with the easiest spaces (guest rooms, storage areas) before moving to rooms with more sentimental items.
- Interview real estate agents who specialize in helping people downsize. The right agent understands this isn't just a transaction. Ask about their experience with clients in similar situations.
- Get a preliminary market analysis on your current home so you understand what you're working with financially.

9-6 Months Before Your Move

Now you're building momentum and getting serious about execution.

- Continue sorting and begin actually removing items from your home. Host an estate sale, donate to charity, or give meaningful items to family members. The goal is to lighten the load before you list.
- Finalize your must-have list for your new home. How many bedrooms do you actually need? What accessibility features matter now or will matter in five years? What can you absolutely not live without?
- Start previewing homes in your target areas. You're not ready to buy yet, but you're educating yourself on what's realistic.

6-3 Months Before Your Move

This is the action phase. Decisions are being made and things are moving.

- List your current home or prepare it for listing. Your agent will guide you on timing based on your local market.
- Actively search for your new home. With your must-have list finalized and your belongings already reduced, you can evaluate properties clearly.
- Hire a senior move manager or professional organizer if you need support with the remaining sorting and packing.

3-1 Months Before Your Move

You're in the final stretch. The hard decisions are behind you.

- Finalize the sale of your current home and the purchase of your new one. Your agent will coordinate timing so you're not left without a place to live.
- Complete packing. At this point, you should only be moving items you've intentionally chosen to keep.
- Set up utilities, change your address, and handle the logistical details of the move.

MOVE WEEK

Execute the move. Unpack intentionally. Give yourself grace as you adjust to your new space.

A Note on Timing

This timeline assumes you have the luxury of planning ahead. Not everyone does. health changes, financial pressures, or family circumstances sometimes accelerate the process. If you're working with a compressed timeline, the same phases still apply. They just happen faster and require more support.

The most important thing is to start. Even if you're not ready to move for several years, beginning the sorting process now will make everything easier when the time comes.

THE SORTING SYSTEM

Sorting through a lifetime of belongings is the part of downsizing that stops most people before they start. The task feels impossible because it is impossible, at least the way most people approach it.

You cannot sort your entire home in a weekend. You cannot make hundreds of emotional decisions in a single sitting without burning out. And you cannot keep everything and still successfully downsize.

What you can do is follow a system. A system removes the guesswork and breaks an overwhelming project into manageable pieces.

The four-box method

Every item in your home belongs in one of four categories:

KEEP AND MOVE
This item is coming with you to your new home. It serves a purpose or brings you genuine joy. You use it regularly or it holds irreplaceable meaning.

SELL OR DONATE
This item has value but no longer serves you. Someone else could use it. Let it go with gratitude for what it gave you.

GIFT TO FAMILY
This item has sentimental significance that a family member would appreciate. A piece of furniture your daughter always loved. Photo albums your grandchildren should have. The key here is to ask before assuming. Don't burden your family with items they don't want just because you feel guilty letting them go.

DISCARD
This item is broken, worn out, outdated, or has no value to anyone. Throw it away or recycle it. No guilt required.

Get four boxes or bins and label them. Work through one space at a time, placing every single item into one of the four categories. No "maybe" pile. No "deal with later" pile. Decide and move on.

The room-by-room approach

Start with the easiest room in your house. For most people, this is a guest bedroom, storage closet, or garage. These spaces hold fewer emotional landmines and give you quick wins that build momentum.

Save the hardest spaces for last. The bedroom closet full of your late spouse's clothing. The boxes of your children's artwork. The photos spanning decades. You'll be stronger and more practiced by the time you get there.

Here's a suggested order:

- Guest bedrooms and bathrooms
- Garage, attic, basement, storage areas
- Home office or spare rooms
- Kitchen and dining room
- Living areas
- Your bedroom and primary bathroom
- Sentimental items, photos, and memorabilia

The one-year rule

If you haven't used something in the past year, you probably don't need it. This applies to clothing, kitchen gadgets, tools, hobby supplies, and almost everything else.

Exceptions exist. Holiday decorations. Formal wear for rare occasions. Emergency supplies. But be honest with yourself. That bread maker you've been meaning to use for six years? Let it go.

HANDLING SENTIMENTAL ITEMS

This is where most people get stuck. The item itself may have no practical value, but it represents a memory, a person, or a chapter of your life.

A few strategies that help:

Take a photo. You can keep the memory without keeping the object. Create a digital album of items you're letting go. The photo takes up no space and preserves the sentiment.

Keep one, not twelve. You don't need every piece of your grandmother's china. Keep one place setting or a single serving dish that brings back the memory. Release the rest.

Repurpose the meaningful. Turn a wedding dress into pillow covers. Frame a small piece of your father's favorite shirt. Transform sentimental fabric into a quilt. The item lives on in a new form.

Set a limit. One box of memorabilia per decade of your life. One bin of your children's keepsakes per child. Constraints force you to keep only what matters most.

Accept imperfection. You will let go of something and later wish you hadn't. It happens to everyone. Forgive yourself in advance and keep moving.

The Replacement Test

For items you're unsure about, ask yourself: if I let this go and realized I needed it later, could I replace it? If yes, let it go. If the item is truly irreplaceable (family heirlooms, original photographs, one-of-a-kind pieces), it may be worth keeping. Everything else can be rebought if necessary.

Working in Sprints

Sort for 90 minutes, then stop. Take a break. Come back the next day. Decision fatigue is real, and the quality of your choices degrades the longer you push.

Some people prefer sorting every day for a short period. Others prefer one longer session per week. Find the rhythm that works for you and protect that time on your calendar. Consistency beats intensity.

When to Bring in Help

There's no shame in hiring a professional organizer or senior move manager. These specialists do this work every day. They bring objectivity, efficiency, and emotional support. If you're feeling stuck or overwhelmed, outside help can be the difference between progress and paralysis.

Family members can help too, but choose wisely. You want someone who will support your decisions, not someone who will argue about every item or pressure you to keep things you don't want.

UPSIDES OF DOWNSIZING

Lower Physical Burden

Moving into a smaller space may reduce the amount of yard or housework on your to-do list.

A Safer Environment

Moving from a 2 story home to a single story will remove a major fall hazard; stairs.

Fewer Decisions

Paring down your personal belongings will help you simplify your everyday life - thus helping you make few decisions each day.

A SELF-ASSESSMENT TO CLARIFY YOUR THINKING

You've been considering a move for a while now. Some days it feels like the obvious next step. Other days you're not so sure. This assessment helps you cut through the noise and evaluate where you actually stand.

For each statement, rate yourself on a scale of 1 to 5:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

YOUR HOME

_____ I have rooms in my house that I rarely or never use.
_____ Maintaining my home (cleaning, yard work, repairs) has become burdensome.
_____ My home has features that are becoming difficult for me physically (stairs, large yard, steep driveway).
_____ I worry about how I'll handle major repairs or maintenance in the coming years.
_____ My home no longer fits my current lifestyle.

YOUR FINANCES

_____ My housing expenses (mortgage, taxes, insurance, utilities, maintenance) feel like a stretch each month.
_____ I would benefit from accessing the equity in my current home.
_____ I'm concerned about affording unexpected home repairs on a fixed income.
_____ Reducing my housing costs would free up money for things I care about more.
_____ My financial advisor has suggested I consider my housing situation.

YOUR LIFE

_____ My family and social connections are no longer centered around my current location.
_____ I'm spending significant time traveling or away from home.
_____ I'm ready for a simpler, more manageable living situation.
_____ I want to be closer to family, healthcare, or amenities that matter to me.
_____ The thought of moving to a new place feels more exciting than scary.

YOUR STUFF

_____ I feel overwhelmed by the amount of belongings I've accumulated.
_____ I have furniture, clothing, or possessions I no longer use or need.
_____ I would feel lighter if I owned fewer things.
_____ I'm ready to let go of items that no longer serve my current life.
_____ I can identify what I want to keep and what I'm ready to release.

SCORING

Add up your total score across all 20 statements.

20-45

Not Yet Ready Downsizing isn't calling to you right now, and that's fine. Your current home still works for your life. Revisit this assessment in a year or two, or if your circumstances change.

46-70

Starting to Consider You're noticing friction between your home and your life. The idea of downsizing has merit, but you're not feeling urgency. This is a good time to start the thinking and planning phase. Begin sorting, research your options, and gather information so you're prepared when the time feels right.

71-85

Ready to Explore Multiple factors are pointing you toward a change. You've likely been thinking about this for a while. Now is the time to have serious conversations with your financial advisor and a real estate agent who specializes in downsizing. Start taking action.

86-100

Ready to Move You've already done the mental work. Your home no longer fits your life, and you're emotionally prepared to make a change. The next step is building your team and creating your timeline.

Finding your right-sized home

Downsizing doesn't mean settling. It means being intentional. Your next home should fit your life as it is now and as it will be in the coming years. The goal is to find a home that works harder for you with less wasted space.

Before you start touring properties, get clear on what you actually need versus what you're used to having.

NEEDS VS. WANTS

Needs are non-negotiable. Without these features, the home won't work for your life.

Wants are preferences. They'd be nice to have, but you can live without them or find workarounds.

Be ruthless about this distinction. The longer your "needs" list, the harder your search becomes and the more you'll pay. Most people discover their true needs list is shorter than they expected.

THE ESSENTIAL QUESTIONS

Before evaluating any property, answer these questions:

How many people will live in this home full-time?

This determines your baseline bedroom and bathroom count. Two people don't need four bedrooms. Be honest.

How often do you have overnight guests, and how many?

If your grandchildren visit twice a year, you might not need a dedicated guest room. A sleeper sofa or convertible space might serve you better. If you host family regularly, a guest room matters more.

Do you work from home or need dedicated office space?

A desk in the corner of a bedroom works for occasional use. Daily remote work requires a more intentional setup.

What are your current or anticipated mobility considerations?

Think five to ten years ahead. Stairs that feel fine today may not feel fine at 75. Plan for the future, not just the present.

What activities do you do at home that require dedicated space?

Hobbies, exercise, crafting, woodworking. If you need space for something specific, name it and account for it.

How much outdoor space do you actually use?

A large yard you never sit in is just maintenance. A small patio you use daily adds value to your life.

Home Evaluation Checklist

Use this checklist when touring properties. Rate each category and take notes. When you've seen several homes, compare your ratings to see which property best fits your needs.

ACCESSIBILITY & AGING IN PLACE

- ☐ Single-story layout or primary bedroom on main floor
- ☐ Step-free entry (no stairs to front door)
- ☐ Doorways wide enough for wheelchair or walker (32 inches minimum)
- ☐ Bathroom on main floor
- ☐ Walk-in shower or ability to convert tub to walk-in
- ☐ Grab bar potential in bathrooms (blocking in walls)
- ☐ Lever-style door handles (easier than knobs)
- ☐ Good lighting throughout, especially stairs and entries
- ☐ Low-maintenance flooring (no high-pile carpet to trip on)
- ☐ Garage attached to home with interior entry

Notes:

MAINTENANCE & UPKEEP

- ☐ Yard size is manageable (or HOA handles landscaping)
- ☐ Exterior materials are low-maintenance (brick, vinyl, etc.)
- ☐ Roof age and condition
- ☐ HVAC age and condition
- ☐ Windows are efficient and in good repair
- ☐ No major repairs or updates needed immediately
- ☐ HOA handles exterior maintenance (if applicable)

Notes:

SPACE & LAYOUT

- ☐ Total square footage feels right (not too big, not cramped)
- ☐ Room sizes accommodate your essential furniture
- ☐ Open floor plan or defined rooms (whichever you prefer)
- ☐ Adequate closet and storage space for your reduced belongings
- ☐ Kitchen layout is functional for how you cook
- ☐ Laundry location is convenient (main floor preferred)
- ☐ Room for guests if that's a priority
- ☐ Flexible space that can adapt as needs change

Notes:

LOCATION & LIFESTYLE

- ☐ Proximity to family and friends
- ☐ Distance to healthcare facilities and doctors
- ☐ Access to grocery stores and daily necessities
- ☐ Proximity to activities you enjoy (church, clubs, recreation)
- ☐ Walkability of neighborhood
- ☐ Safety and security of area
- ☐ Access to public transportation (if needed)
- ☐ Airport proximity (if you travel frequently)

Notes:

FINANCIAL FIT

- [ ] Purchase price within budget
- [ ] Property taxes are reasonable
- [ ] HOA fees are acceptable and stable
- [ ] Utility costs are manageable
- [ ] Insurance costs are reasonable
- [ ] No expensive updates required immediately

Notes:

COMMUNITY & LIFESTYLE

(FOR CONDOS, 55+ COMMUNITIES, OR PLANNED DEVELOPMENTS)

- [ ] HOA rules align with your lifestyle
- [ ] Pet policies work for your situation
- [ ] Guest policies are acceptable
- [ ] Rental restrictions (if you might rent it out later)
- [ ] Financial health of the HOA
- [ ] Amenities you'll actually use
- [ ] Community vibe and neighbors
- [ ] Noise levels and privacy

Notes:

A note on emotional decisions

You'll walk into a home and feel something. That feeling matters, but it shouldn't override logic. The home that photographs beautifully might have stairs you'll regret in three years. The home that feels underwhelming at first might be the one that actually fits your life. Trust your agent to help you balance emotion with practicality. That's what we're here for.

The five-year test

For every home you seriously consider, ask yourself: Will this home still work for me in five years? What about ten?

You're not just buying for today. You're buying for the next chapter of your life. A home that works perfectly now but will require another move in three years isn't the right home.

Consider:
- If your mobility declined, could you still live here safely?
- If your spouse passed away, would you want to stay here alone?
- If your health changed, is this home close to the care you might need?
- If your income decreased, could you still afford this home comfortably?

These aren't pleasant questions. But answering them now prevents painful decisions later.

Red flags to watch for

Some issues are fixable. Others are signs to walk away.

PROCEED WITH CAUTION:
- Deferred maintenance (suggests hidden problems)
- High HOA fees with few amenities
- HOA with low reserves or history of special assessments
- Neighborhood in decline
- Long distance from healthcare or family

FIXABLE IF THE PRICE IS RIGHT:
- Cosmetic updates (paint, flooring, fixtures)
- Dated kitchen or bathrooms
- Landscaping improvements
- Minor accessibility modifications

COMMUNITIES WORTH CONSIDERING

COPELAND TOWER LIVING

2601 Severn Ave, Metairie, LA 70002

Enjoy the privacy of your own space with the freedom of maintenance-free luxury. Rightsized for comfort and simplicity, our residences let you focus on what really matters.

THE BLAKE AT COLONIAL CLUB

7904JeffersonHwy.,Harahan, LA 70123

An assisted living and memory care facility offering services for seniors needing help with daily activities with options for independent living.

SAGE LAKE

1444AndrewDr,Covington, LA 70433

This community is designed to provide a lifestyle that enhances your life as you age, bringing a new level of care to the Northshore area.

METAIRIE MANOR

4929 York St, Metairie, LA 70001

Welcomes seniors 62 and overand persons with physical disabilities in need of an accessible apartment to join our community.

This Isn't Just Another Real Estate Transaction

WHY WORK WITH A DOWNSIZING SPECIALIST

Selling a home you've lived in for decades and buying something smaller is not the same as helping a young family find their first house. The emotional weight, logistics, and stakes are different. A downsizing specialist understands this.

We've walked this path with hundreds of clients. We know that some days you'll feel excited about your next chapter, and other days you'll wonder if you're making a terrible mistake. Both feelings are normal and valid.

We also know that the practical challenges are real. Coordinating the sale of your current home with the purchase of your new one, timing the move so you're not homeless or paying two mortgages, and navigating the emotional minefield of sorting through decades of belongings while making major financial decisions.

You need an agent who gets it—someone who won't rush you, understands that this process takes longer, and requires more patience. Someone who has systems and resources in place to support you through every phase. That's what we offer.

WHAT MAKES US DIFFERENT

WE SPECIALIZE IN THIS TRANSITION

Downsizing clients aren't a small part of our business. They're a focus. We've built our practice around helping people navigate this specific life change, which means we've seen every scenario, solved every problem, and built relationships with the professionals who can help.

WE MOVE AT YOUR PACE

Some clients are ready to move in six months. Others need two years to feel prepared. We don't push. We guide. Your timeline is your timeline, and we'll support whatever pace makes sense for your situation.

WE COORDINATE THE COMPLEXITY

Selling and buying simultaneously is stressful. We've developed systems to manage the timing so you're not left scrambling. Bridge financing, rent-back agreements, flexible closing dates. We know the options and we'll find the right solution for you.

WE SEE THE WHOLE PICTURE

This isn't just about square footage and price per square foot. It's about your next ten or twenty years. We help you think through accessibility, proximity to healthcare, community fit, and long-term livability. We ask the questions you might not think to ask yourself.

OUR PROCESS

Here's what working with us looks like:

INITIAL CONSULTATION

We start with a conversation. No pressure, no obligation. We want to understand your situation, your goals, your concerns, and your timeline. We'll answer your questions and help you think through whether now is the right time to move forward.

HOME EVALUATION

When you're ready, we'll walk through your current home together. We'll discuss its value in today's market, what updates (if any) would increase that value, and what buyers in your area are looking for. You'll leave with a clear picture of your financial starting point.

PLANNING PHASE

We'll build a customized timeline based on your needs. If you need twelve months to sort and prepare, we'll map that out. If you're ready to move faster, we'll create a plan that supports that pace. Either way, you'll know exactly what to expect and when.

SELLING YOUR HOME

When it's time to list, we handle everything. Professional photography, staging recommendations, marketing, showings, negotiations. We'll keep you informed without overwhelming you and protect your interests at every step.

FINDING YOUR NEW HOME

Using the criteria we've developed together, we'll identify properties that fit your life. We'll tour them with you, point out things you might miss, and help you evaluate each option against your needs. When you find the right one, we'll negotiate on your behalf and coordinate the timing with your sale.

CLOSING AND BEYOND

We'll manage the details through closing and make sure the transition is smooth. And we're here after the move too. Questions about your new home? Need a referral for a service provider? We're a phone call away.

QUESTIONS CLIENTS ASK US

HOW DO YOU GET PAID?

In most transactions, the seller pays the real estate commission. As your agent, we represent your interests whether you're selling, buying, or both. We'll explain exactly how compensation works in your specific situation during our initial consultation.

CAN YOU HELP ME IF I'M NOT READY TO MOVE FOR A YEAR OR MORE?

Absolutely. Many of our clients start working with us long before they're ready to list. We can help you plan, prepare, and sort so that when the time comes, you're ready. There's no cost for this guidance.

WHAT IF I NEED TO SELL BEFORE I FIND A NEW HOME?

We have several strategies for this, including rent-back agreements, temporary housing options, and bridge financing. We'll find a solution that keeps you from feeling rushed or homeless.

WHAT IF I FIND A NEW HOME BEFORE MY CURRENT HOME SELLS?

This happens too. We'll discuss options including contingent offers, bridge loans, or delayed closings. Every situation is different, and we'll figure out what works best for yours.

DO YOU WORK WITH CLIENTS MOVING OUT OF THE AREA?

Yes. If you're relocating to a different city or state, we have a network of trusted agents across the country who share our approach. We'll connect you with someone who will take care of you in your new location.

We've covered the practical side of downsizing. The timelines, the checklists, the financial considerations, the resources. But there's one more thing to address before we wrap up. The emotional side.

Because this journey isn't just about square footage and spreadsheets. It's about closing one chapter and opening another. And that deserves its own conversation.

FEARS ABOUT AGING IN PLACE

When a young family moves into a home, they often aren't thinking about what it will be like in 20 or 30 years. But as you age, you may have to make tough realizations about how your body will hold up to the demands of your current home.

We're not talking about maintenance and upkeep (though those points are important) we're talking about whether the baths and showers have grab bars, how often you need to climb the stairs, and whether the doorways are large enough to allow for wheelchair or walker access. The aging in place movement helps seniors and disabled members of the community stay in their homes, and is perfect for those who'd rather downsize to an accessible home than go into an assisted living facility.

Emotional Agony

Sadly, for some people, the home they live in is a constant reminder of something they've lost. Empty nesters, widows or widowers, divorcees, even people who've lost a job may find that it's time to scale down and move on.

Your home is literally the first thing you see when you wake up in the morning. If it causes more heartache than pleasure, take a moment to consider what it would be like to live someplace new. If that thought lifts a weight from your shoulders, then it's likely time for you to downsize.

A GROWING DESIRE TO SIMPLIFY YOUR LIFE

One of the most interesting trends we're seeing today is a shift in how homeowners define their "ideal" home. Many who once prioritized larger homes are now finding that the extra space no longer aligns with their current lifestyle.

In fact, for homeowners living in homes over 2,000 square feet, there is a growing preference for spaces that are more intentional—homes that offer comfort, efficiency, and ease of maintenance rather than simply more square footage.

Some of that is certainly due to the financial considerations we discussed already, but some of it may also be driven by a more thoughtful mindset. Typified by the tiny house movement, some people seek to downsize in order to strip away unneeded complications and focus on what matters most.

PREPARING YOUR HEART

The Emotional Side of Letting Go

We've talked about timelines and checklists and financial worksheets. But downsizing isn't just a logistical project. It's an emotional one.

You're not just selling a house. You're closing a chapter. The home where you raised your children. The kitchen where you hosted holidays. The backyard where grandchildren played. The bedroom where you said goodbye to your spouse.
These walls hold memories. Leaving them can feel like leaving the memories behind.

It's okay to grieve. It's okay to feel conflicted. It's okay to cry while packing boxes and still know you're making the right decision.
What's not okay is letting those feelings paralyze you into inaction when your head is telling you it's time to move.

Here's how to prepare emotionally for the transition ahead.

Acknowledge What You're Feeling

Most people experience a mix of emotions when downsizing. Sometimes all in the same day.

- Grief for the life you lived in this home and the people who shared it with you.
- Fear of the unknown. Will you like your new place? Will you make the right choice? What if you regret it?
- Guilt about letting go of items that were gifts or belonged to people you loved.
- Overwhelm at the sheer magnitude of decisions in front of you.
- Relief at the thought of less maintenance, less stuff, less responsibility.
- Excitement about a fresh start and a home that fits your current life.

These feelings aren't contradictions. They coexist. You can feel sad about leaving and excited about arriving at the same time.

Name what you're feeling. Say it out loud or write it down. Emotions lose some of their power when you drag them into the light.

Separate The Memories From The Objects

This is the hardest lesson of downsizing: the memory doesn't live in the object.

Your grandmother's china doesn't contain your grandmother. The photographs of your children don't contain your children. Your late husband's favorite chair doesn't contain your late husband.

The memories live in you. They go where you go. They don't require storage space. You can honor someone's memory without keeping every item they touched. You can cherish a season of life without preserving every artifact from it.

Letting go of the object is not letting go of the memory. Read that sentence again if you need to.

Give Yourself Permission

Permission to keep something just because you love it, even if it's not practical.
Permission to let go of something everyone expects you to keep.
Permission to change your mind.
Permission to ask for help.
Permission to do this imperfectly.
Permission to feel whatever you feel without judgment.

You don't need anyone else's approval to make the choices that are right for you.

RITUALS HELP

Human beings process change through ritual. We have ceremonies for births, weddings, graduations, andfunerals. But we rarely ritualize leaving a home, even though it's one of life's major transitions.

Consider creating your own ritual to mark the moment.

Walk through the house one final time. Visit each room. Remember what happened there. Say thank you to the space for what it held.

Take photographs. Not for real estate listings but for yourself. Document the home as you lived in it. The worn spot on the couch. The height marks on the doorframe. The view from your favorite window.

Write a letter. To the house. To your former self. To the next owners. You don't have to send it. The writing is for you.

Host a farewell gathering. Invite the people who shared this home with you. Tell stories. Laugh. Cry. Let the house hold one more memory before you go.

Plant something at your new home. Bring a cutting from a plant in your current garden. Transplant a small piece of your old life into your new one.

These rituals won't eliminate the sadness, but they honor it. They give you a way to mark the ending so you can move into the beginning.

Talk to people who understand

Downsizing can feel isolating. Your friends who haven't been through it don't fully understand. Your children may be supportive but also have their own complicated feelings about the family home.
Seek out people who've been where you are.

Friends who've already downsized and can share what the experience was really like.
Support groups for seniors in transition, often offered through community centers or religious organizations.

A therapist or counselor if you're struggling with grief, anxiety, or depression during the process
.
Your real estate agent, if they specialize in this work and understand the emotional weight of it.
You don't have to process this alone.

EXPECT AN ADJUSTMENT PERIOD

The first weeks in your new home may feel disorienting. You'll reach for a light switch that isn't there. You'll forget where you put things. You'll wake up confused about where you are.
This is normal. It doesn't mean you made a mistake.

Give yourself six months before you judge the decision. It takes time to settle in, to learn the rhythms of a new space, to make it feel like yours.

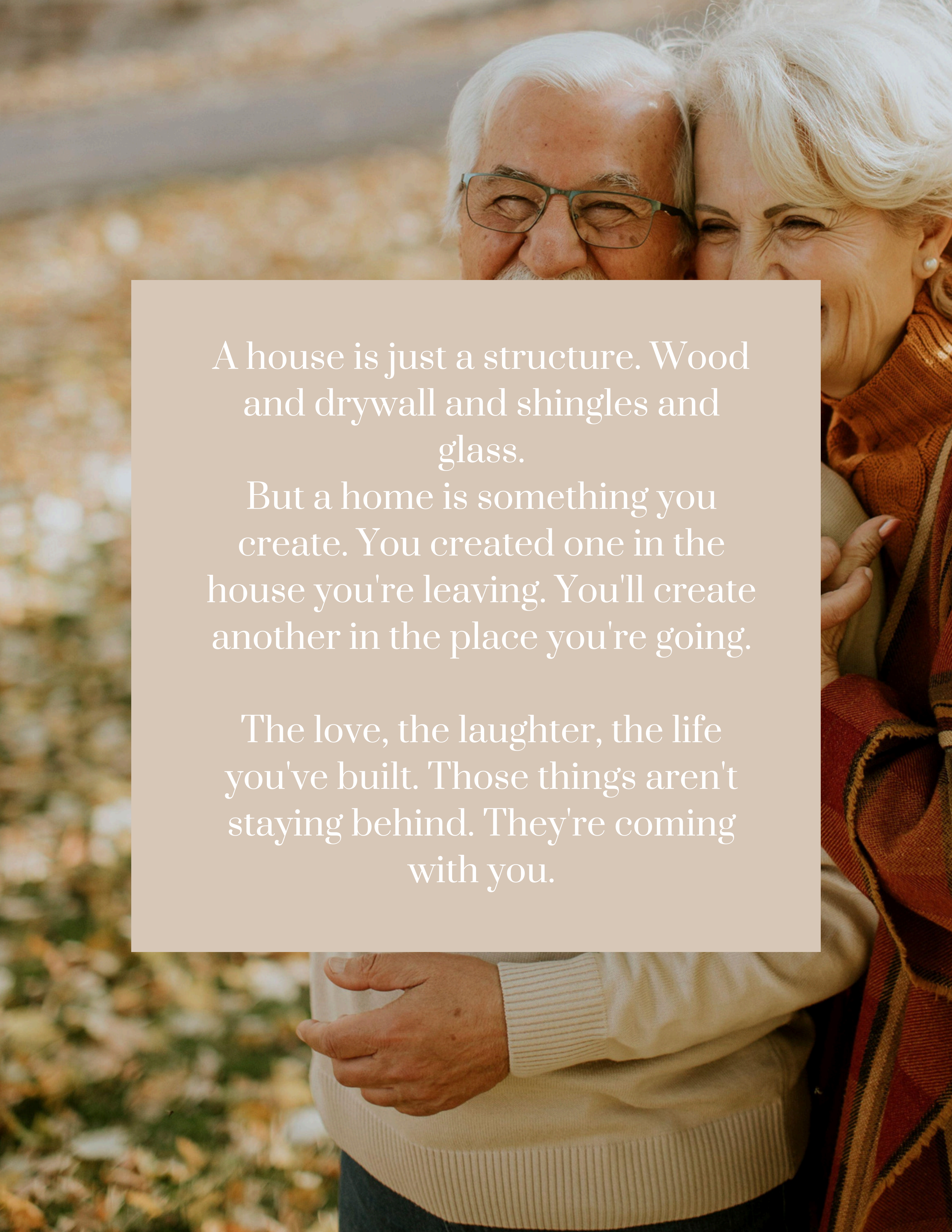
Most people who downsize report feeling lighter, freer, and happier once they've adjusted. But the adjustment is real. Expect it. Be patient with yourself through it.

Focus on what you're moving toward

It's easy to fixate on what you're leaving behind. The loss is tangible. The gain is still abstract. Flip the focus when you can.

What will you do with the time you're no longer spending on yard work and home maintenance?
What will you do with the money you're saving on housing costs?
What relationships will be easier to nurture when you're living closer to people you love?
What adventures are waiting for you in this next chapter?
What does freedom look like for you?

You're not just closing a door. You're opening one.



A house is just a structure. Wood and drywall and shingles and glass.
But a home is something you create. You created one in the house you're leaving. You'll create another in the place you're going.

The love, the laughter, the life you've built. Those things aren't staying behind. They're coming with you.

THANK YOU FOR BEING HERE!

You don't have to have everything figured out. You just have to be willing to explore.

Maybe you're ready to move in six months. Maybe you're two years away and just starting to think about it. Maybe you picked up this guide because someone suggested it and you're not sure how you feel about any of this yet.
Wherever you are in the process, we're here.

Call us, email us, or reach out however feels most comfortable. We'll set up a time to talk through your situation and answer any questions you have. No pressure. No obligation. No sales pitch. Just a conversation about what's possible for you.

This is a big decision. You deserve a guide who understands that.

Lisa Ledet & Stella Del Bianco

504-289-7363 Lisa | 504-913-6072 Stella
NextChapterHomesLA@gmail.com
NextChapterHomesLA.com

Keller Williams Realty 455-0100
3500 N. Causeway Blvd, Suite 350
Metairie, LA 70002

LOCAL RESOURCES

Junk Removal Services

Metairie Junk Removal
Metairie, LA
504-420-7498

Junk King Jefferson Parish
671 Rosa Avenue, Suite 211
Metairie, LA 70005
504-285-9177

1-800-GOT-JUNK?
1-888-904-3053

Senior Living Centers

Nouveau Marc by Barclay House
1101 Sunset Blvd
Kenner, LA 70065
504-474-7591

Sunrise Living
3732 W. Esplanade Avenue S.
Metairie, LA 70002
504-575-0138 | 877-447-1053

The Laurel Senior Living
1101 Aline Street
New Orleans, LA 70115
504-350-2244

Audubon Care Homes
504-259-0312

Ville St . Marie
4112 Jefferson Highway
New Orleans, LA 70121
504-834-3164

Nursing Homes

Chateau De Notre Dame Community Care
2832 Burdette Street
New Orleans, LA 70125
504-866-2741

JoEllen Smith Living Center
4501 General Meyer Avenue
New Orleans, LA 70131
504-361-7923

Jefferson Healthcare
2200 Jefferson Hwy Jefferson, LA 70121
504-837-3144

Movers

Atmosphere Movers
Mandeville, LA
985-626-7600

All My Sons Moving
New Orleans, LA
225-263-4321

Two Men and a Truck
3030 Lausat Street
New Orleans, LA
504-474-9162

Estate & Elder Law Attorneys

Scott Law Group – Estate Counsel
1321 Ochsner Blvd, Suite 100
Covington, LA 70433
504-784-7451

Legacy Estate & Elder Law of Louisiana, LLC
3956 Government Street
Baton Rouge, LA 70806
225-399-8929

Bowes, Petkovich & Palmer, LLC
2550 Belle Chasse Highway, Suite 200
Gretna, LA 70053
504-369-8961

Chehardy Sherman Williams
1 Galleria Blvd, Suite 1100
Metairie, LA 70001
504-833-5600

Handyman & Repairs

Dream Walls, LLC
504-881-6262

Mr FixIt
3220 7th Street, Suite 101
Metairie, LA 70002 504-
504-233-6806

One Man and a Tool Box
5015 River Road
Harahan, LA.
504-420-9300

Ace Handyman Servies
2713 Athena Parkway #200
Metairie, LA 70002
504-882-1987

LOCAL RESOURCES

Estate Sales

A & O Estate Sales
504-390-1833

EstateSales.net – Carrie Candebat
985-788-0848

Big Easy Estate Sales – Johnathon Wells
504-470-8438

Estate Sale Planning – Mary
504-583-1243

Mortgage Lenders

Marc Gervais
New American Funding
300 Codifer Blvd
Metairie, LA 70005
504-301-6656

John Teague
Eustis Mortgage
3500 N. Causeway Blvd., Ste350
Metairie, LA 70002
504-430-7443

Laine Buquoi
First Horizon Bank
2900 Ridgelake Dr., 4th Floor
Metairie, LA. 70002
504-310-0614

House Cleaning

Radiance Cleaners -Rhena Nava
504-400-4895

504 Clean Dat
504-732-0007

COIT Cleaning & Restoration
504-218-7713

Home Warranty Companies

Choice Home Warranty
Tina Felder
504487-5061

Armadillo Home Warranty
Lydia Hodges
985-774-1111

Old Republic Home Warranty
Melissa Wall
225-241-2088