

IS IT TIME TO
~~DOWN~~SIZE?
Right



THIS GUIDE IS BROUGHT
TO YOU BY:

Jeff Duneste

A SENIOR'S GUIDE TO THE BEST NEXT STEP

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PLANNER

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Downsizing

The word can bring negative feelings and thoughts of "loss" or "going without." So, instead, let's rephrase it as "RIGHTsizing," creating your next space right for you, not going without but adding to your life in terms of simplicity, safety, and satisfaction.

Throughout the next few pages, let's explore the idea of rightsizing. Specifically, why should you think about it, when is it the right time, and where should your rightsizing adventure take you? We'll cover motivation, tips and tricks, and how to age in place safely, regardless of where you choose to live.



Warm Regards,

Jeff Duneste

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(248) 939-9393

"The best way to predict the future is to create it."

~ Abraham Lincoln

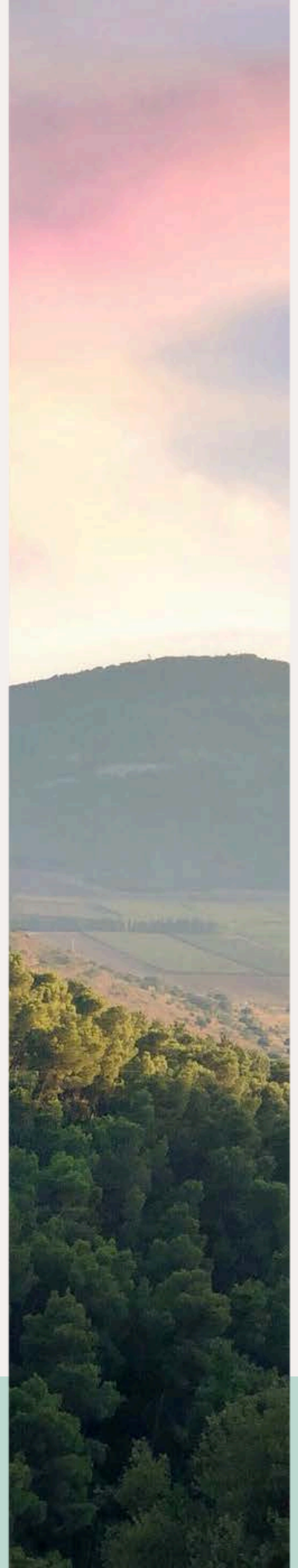


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WHY SHOULD I RIGHTSIZE

If you're like most adults, you've probably already thought, "What will I do with all of this _____ one day?" That blank might be 'land' or 'stuff' or 'space' depending on your circumstance, but we've all had the idea that at some point in time, we won't need everything we needed before. Is your voice echoing through a house that only sees a crowd at Thanksgiving or Christmas? Would you love to go on a month-long cruise but couldn't leave the yard maintenance that long? Maybe you're seeing money spent on large mortgage (or high utility) bills, and you'd prefer that money be spent on retirement needs. Let's dive into the 'upsides' of downsizing.

The Upsides of Downsizing

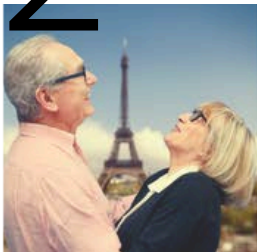
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Simplify

One reason seniors (or anyone of any age) may want to rightsize is to simplify! Many homeowners agree that living in a larger home leads to greater stress and upkeep as life goes on. Cleaning, maintenance, furnishing, outdoor chores, and the cost to manage all of this can lead to a home that feels stressful. Downsizing your home can be the first step to a more minimalistic and streamlined life. Afterward, you might be surprised how reducing your daily chores and maintenance will free up your time for leisure activities, spending time with your family, getting more rest, and viewing your home with a sense of peace rather than apprehension.

2



Have Adventures

You may not have considered it before, but your house requires much work when you leave town. From ensuring security systems, doors, windows, and exterior lighting are properly monitored to keeping your yard maintained, traveling can often be a burden when you have a large home. If you decide to downsize, traveling can be less of a hassle when you want to leave your home for extended amounts of time, especially if you downsize to an apartment, condominium, or senior community.

3



Stay Connected

For many seniors, rightsizing can also be a way to stay connected with their communities. As people age, they may find their homes more isolated and less connected to the people and places they love. Downsizing to a smaller home, apartment, or senior community (closer to family and/or amenities) can help you stay closer to family and friends and remain active and involved.

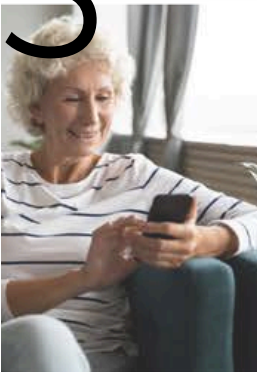
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Live Independently

Downsizing can also ensure seniors can live independently for as long as possible. Moving to a right-sized home or apartment (with aging-in-place safety features) can reduce your risk of falls and other accidents that are more common in larger homes. Moving into a home with modern safety and accessibility designs may allow additional years of independent living and provide comfort for family members concerned about loved ones living alone.

5

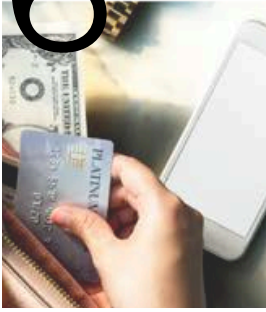


Write Your Next Chapter

Whether you are an empty-nester who has older children who have moved out or someone who has suffered from the loss of a spouse or partner, rightsizing your home can be the start of a new chapter in life. Rightsizing can represent a way to get re-energized and excited about new beginnings and opportunities. Moving into a senior community, condo, or apartment complex can provide a chance for new friendships, activities with other solo-agers, and ways to honor your past while making plans for your future.

6

Financial Freedom



A big reason seniors start thinking about downsizing is to reduce expenses. Homes are expensive to maintain, including utilities, lawn care, mortgages, etc. As large "nests" become more empty, it may be time to assess whether spending the money on a big home is still worth it. Also, as hiring help for tasks such as landscaping or

home repairs becomes necessary, it may make more financial sense to move to a place where those expenses are included. According to the U.S. government's standard for housing affordability, 30% of your monthly budget should be spent on housing expenses. Any household paying above 30% of their income on housing is considered financially burdened. While still working full-time, your housing costs may fit comfortably within your budget. But the simple act of retiring can unexpectedly push some retirees into the "burdened" bracket.

Reverse Mortgages

If you're like most retirees, home equity (the value of your house, less any mortgage) is your largest store of wealth. If you're in a financial bind and your home equity is sufficient, a reverse mortgage could provide timely options. Also known as a Home Equity Conversion Mortgage, it can fund home renovations, medical expenses, or even purchasing a new home. When considering a reverse mortgage, it is highly recommended that you research and speak to a few companies that regularly provide this product and can safely walk you through the process. A senior real estate specialist should be able to provide a list of reputable companies to work with.

Try it out first

Do a test run if you're unsure how you'll do in a smaller space (or in a tiny home, resort, apartment, etc.). Use Airbnb or Vrbo to rent a space similar to what you're considering for at least a week. During that time, note what works (especially what doesn't) so you can make an educated decision before a permanent move.



WHEN DO WE MAKE THE MOVE?

Should I stay or should I go now?

Should I stay or should I go now?

If I go there will be trouble

And if I stay it will be double

So come on and let me know...

Should I stay or should I go?

The Clash (*Combat Rock*, 1982)

It's unlikely that Mick Jones was referring to a senior move in this song...but the questions fit. When IS the right time to make a move? Experts agree that deciding when it is still voluntary (i.e., not a crisis move) is the best idea. And it's never too early to start discussing your options and laying out the groundwork for future plans.

Many factors determine when it's time to make a change to your current living situation or move to a new one. If you find yourself answering "yes" to most of these questions...it's probably time to make a move:

- Has a medical emergency or major illness changed your mobility or ability to care for yourself or your home?
- Has there been a loss of a loved one or caretaker and you are unable (or would prefer not to) live alone?
- Are you ready for fewer responsibilities (home maintenance, yard work, cooking/cleaning)?
- Would you like to live closer to family and/or be in a community with easy access to social connections, activities, & group travel?
- Have you always dreamed of retiring to the beach or a golf community and want to get there in plenty of time to enjoy all it has to offer?



Make a Plan

WHERE ARE YOU GOING?

Have you identified your ideal location or community?

PRICING

What price range will be ideal? Do you prefer to purchase, rent, or lease?

TIMEFRAME

Do you need to sell your current home first? Ideal move-in date?

NEEDS / WANTS

What are your must haves (or must-not-haves)?

CONCERNS

What concerns need to be addressed before making further decisions?



WHERE WILL I GO?

When planning for retirement, one of the primary decisions every retiree has to make is where to live.

There are many questions to be asked and answered:

- Will you stay in your current home or move?
- Do you want to live in the same community?
- Will you move to be closer to family and friends?
- Would you be more comfortable with a different style of home?
- How much space will you require?
- Are you aiming to lower your taxes, maintenance, and long-term affordability?
- Will you have access to quality medical care?

Let's explore the main factors for making the right choice about rightsizing.

Studies show that the most important factors contributing to successful aging include:

- **Sense of purpose and contribution**
- **Good health**
- **Regular physical activity**
- **As much independence as possible**
- **Adequate nutrition**
- **Availability of informal & formal support**



The decision to make a senior move may occur at different times for different seniors or different reasons. Varying wants and needs determine three common "levels" of moves. Depending on when your first move is made, if you find yourself (or loved ones) advancing along the continuum of the wants/needs scale, there may be cause for additional moves as well.

Level 1

Lifestyle & Amenities

WANTS / NEEDS:

- Proximity to friends, family, and grandchildren
- Simplified home maintenance
- Accessibility to social networks and hobbies
- Desirable climate
- Quality hospitals and healthcare services nearby
- No immediate major healthcare needs

HOUSING OPTIONS:

- Active adult community
- Resort community
- Age-restricted neighborhood
- Cooperative or co-housing community
- Single-family home, apartment, or condo with a small yard
- Newer construction with practical amenities and/or universal design features

Level 2

Anticipated Healthcare Needs

WANTS / NEEDS:

- Convenience of health and/or personal care assistance
- Planning for future healthcare needs
- Early phase of cognitive decline (self or spouse)
- Long-term financial considerations and planning
- Freedom from property/home maintenance responsibilities
- Desire to avoid placing burden on family or offspring

HOUSING OPTIONS:

- Continuing Care Retirement Community (CCRC)
- Independent living community
- Maintenance-free neighborhood or apartment complex
- In-law apartment or suite in multigenerational home
- Current residence renovated to include accessibility features

Level 3

Immediate Need or Crisis

WANTS / NEEDS:

- Physical or cognitive issues requiring 24-hour care
- Distant family or insufficient support system
- Accessibility to hospitals and specialists
- Transportation needs
- Fear of falling or other medical crises
- Inability to self-manage activities of daily living
- Social engagement and nutritional support needed
- Family members unable or unwilling to provide adequate home-based care

HOUSING OPTIONS:

- Assisted living community
- Long-term care / healthcare community
- Memory care community
- Residential board and care home
- Private residence with 24-hour in-home care support

A Quick Comparison

DOWNSIZED HOUSE

- Privacy
- Equity (if owned)
- Full independence
- Pets allowed
- Outdoor living space

CONDO / TOWNHOUSE

PROS

- Semi-Private
- Equity (if owned)
- Full independence
- Pets allowed (usually)
- Less maintenance

SENIOR COMMUNITY

- Varying levels of independence
- Staff observation of health/safety needs
- Meal service
- Social interaction & planned activities

CONS

- Maintenance
- Utility costs
- Less social interaction
- No observations for health/safety
- No meal service

- Downstairs units can be noisy and upstairs units will have stairs
- HOA/community rules may be strict
- No observations for health/safety
- No meal service

- Less privacy
- Initial application fees may be expensive
- No equity or ownership
- Pets may not be allowed
- No private yard

THINGS TO CONSIDER

- Home healthcare may assist with interim needs
- Research home healthcare, grocery delivery services, & housekeeping providers for assistance as needed

- Consider choosing a unit that does not have stairs or neighbors above
- Consider a grocery delivery service, a landscaping team, and housekeeping to assist with daily chores

- There are many different senior community models that fit a variety of needs and budgets. Visit as many as possible to find the right fit.

Senior Living Communities

You're in for a surprise if you haven't toured a senior community lately. Though the traditional "nursing home" option still exists, you'll be blown away by the newer senior communities and all they offer. Senior living options have evolved over the decades and now offer a variety of alternatives.

Doing advanced research and learning more about available local senior living community options will lessen the likelihood of having to make a hasty or ill-informed decision in the future. You can start your search online or by talking to friends/family, but the best way to learn about a community is to arrange an in-person tour. Ask many questions, request a 'trial stay' if possible, and visit at various times to truly get a feel for what being a resident would feel like.

Senior Living Options

Independent Living: Providing older adults who can effectively and safely care for themselves with various services such as dining options, transportation services, and health and wellness programs, providing comfort, convenience, and socialization to fit their lifestyle.

Assisted Living: Providing residents with customized assistance for activities of daily living, such as maintaining personal hygiene, dressing, and eating, with strong consideration given to protecting independence, dignity, and quality of life.

Continuing Care Retirement Community (also known as a Life Plan Community): Providing several levels of care and living options, most often including independent living, assisted living, and nursing care.

Memory Care: Providing specialized care for individuals experiencing various levels of cognitive decline.

Multi-Generational Homes

A multigenerational home is a household made up of three or more generations living together under one roof. Already common in some cultures & countries, multigenerational living is on the rise in the U.S., with over 26% of adults currently living in multigenerational homes. This is an excellent way for young families to save money on childcare and housing costs while caring for aging parents. It can be a wonderful way to share life with your family, help each other with needs, and create strong familial bonds. But it isn't always an effortless transition. Ensure everyone involved has many honest conversations about expectations before moving day!

Benefits of living in a multigenerational home:

- Enhanced relationships
- More convenient and higher quality care for children or adults
- Improved financial situation
- Improved mental and physical health for household members
- The ability for a family member to pursue education or training

Drawbacks of living in a multigenerational home:

- Less privacy
- Increased tendency for family conflicts
- Caregiver burnout

Tips for living in a multigenerational household:

- Create separate spaces as well as shared spaces
- Respect each other's time, space, and rules
- Communicate early (and often) about expectations and feelings
- Create opportunities for caregivers to recharge
- Incorporate intergenerational activities to boost bonding
- Be transparent about finances and shared expenses



AGING IN PLACE

How can I live safely!

A recent poll showed that more than half of people over 60 have no plans to live anywhere except at home. If that sounds like you, you may be familiar with the phrase "aging in place." That means that you'll plan to adapt your current home (or even move into a new home but still live in a private residence) to meet your changing needs. To ensure as much success as possible with aging in place, you'll need to make sure that your home can be adapted to meet changing accessibility and safety needs, including (but not limited to) few/no stairs, wide doorways, maneuverability around kitchen and living areas for a walker/wheelchair, updated smoke/fire/emergency alarms, etc. You may also want to start planning for future home healthcare needs, transportation assistance, and joining a nearby senior center for social connections and activities.

Four Things to Consider for Aging in Place

Remodel or Move?

Aging in place doesn't necessarily mean living in the same house you've lived in for years. Sometimes, it makes more sense to continue living alone...but in a different home. If your current home is older and in need of major maintenance or has accessibility barriers (stairs, small doorways, lack of space to maneuver a walker or wheelchair, extra unused space, etc.), it may be in your best interest to consider purchasing or renting a newer home that has been built with current "universal design" standards that you may find helpful as your needs progress.

A real estate agent specializing in senior moves can help connect you to a professional contractor to assess your current home and introduce you to new options to help you make this decision.

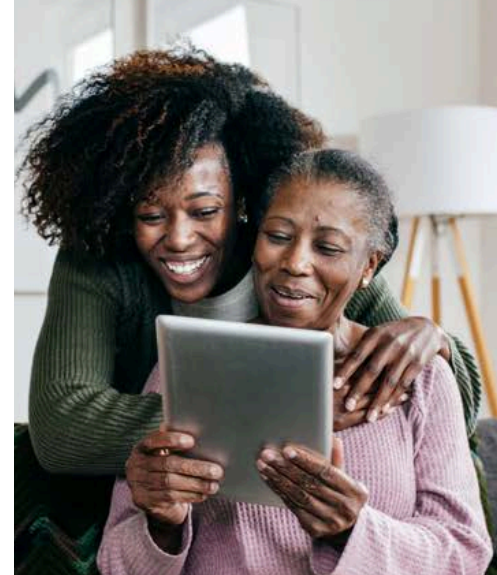
Safety Assessment

Whether you're staying in your current home, moving to a newer home, or moving in with family, it's very important to assess your environment for safety. Accidents or falls at home account for the main reason seniors need emergency or rehabilitative care. And while not all accidents can be prevented, a Home Safety Checklist can decrease your risk and bring peace of mind to yourself and your loved ones. Comprehensive checklists can be found online (see below), or ask your senior real estate specialist for a copy. Enlist a family member or friend (or a professional contractor) to go room-by-room in your home and address any safety issues.

The AARP Home Fit Guide is a free publication featuring smart ways to make a home comfortable, safe and a great fit for older adults — and people of all ages. Download a free digital copy (or order a free printed copy) from www.AARP.org by searching "Home Fit Guide" in the top menu.

Technology

For many families, the idea of a loved one being at home without support can be scary. What if there's a fall, accident, fire, or a power/phone outage? Thankfully, technology advances have provided many ways to overcome these challenges. There are a variety of monitoring systems and security devices that can be incorporated into both the interior and exterior



of homes. Such additions make it easier to monitor and interact with family from a distance while allowing seniors to continue to live privately and without needing someone to physically 'check in' as regularly. Some companies even provide 'virtual home health' support via cameras and audio equipment that can assist with tracking movement, medication schedules, health emergencies, and more. Wearable pendants, smartphones, and notebooks can be equipped with GPS tracking to monitor the location of seniors who are still driving or enjoy traveling or walking/hiking outdoors.

Community Support

Most communities offer various senior services. These services can range from transportation support to meal delivery, including medication assistance and/or daily care. Hiring these services can extend a senior's ability to stay at home longer and not require a move to an assisted living community. Medical insurance varies on coverage for these services, so it's recommended to find out early what is available. You can look for information on home health services, senior errand services, companion sitters, and more at your local senior center, your area's council on aging, or search for a 'senior care coordinator' online. Aside from senior-specific care, you can also sign up for delivery services for groceries, prescriptions, and more to reduce your driving time or lessen tasks you would need family and friends to complete.



DOWNSIZING TIPS

How To get Started

So you've decided to rightsize, whether for a move to a new house or senior community or just because you're tired of tripping over hockey sticks that haven't seen ice in a few decades. Downsizing doesn't have to be a negative thing. Even if it may not be your first choice of how to spend a few weekends, the result will give you more freedom and efficiency, save money, reduce accidents, and increase happiness by knowing that some of your neglected treasures have new, happy homes.

Ten Tips for Cutting Back the Clutter

1 - Hire Help

If even the idea of getting started is too much, hire someone else to do it! Call a few professional organizers or senior move managers and find one that is the best fit for you. The investment of their expertise will pay for itself throughout the process.



You'll still have an active role in deciding what goes or stays, but a professional who knows how to keep the process moving smoothly and efficiently can be worth their weight in gold. If you still want to handle it all yourself, at least consider hiring help to handle heavy boxes or move items up and down stairs or the attic.

2 - Think About Your Next Move

If you are downsizing because of a move, look at the new floor plan, closets, and storage areas. If it doesn't fit, you can't take it! If you were attracted to a particular house or apartment because of how open and organized the model was, keep that in mind as you plan for larger pieces. If someone else has taken over hosting the family holiday gatherings, is it necessary to have a dining table that seats 12? Even if your new space can accommodate what you currently own, one of the fun things about moving is discovering new styles and updating older furniture.

3 - Plan for Your Future Self

Hobbies and lifestyles change over time. If you haven't used these things in the past year, it's time to sell or donate:

- Sports equipment - especially if it's something that can be easily replaced (tennis racket) if you decide to play again later.
- Exercise equipment - older equipment may not be equipped with necessary safety features, and many senior centers have fully stocked (and free) gyms to use.
- Hobby supplies: Senior centers, schools, and even libraries would be thrilled to have fabric, paints, sewing materials, old cameras, telescopes, musical instruments, etc.
- Home maintenance equipment (tools, mowers, etc.): If you've used a lawn service for years already (or will soon), keep a few tools for small jobs and discard the rest.

4 - Go Digital

Books, old papers, drawings, school work, cookbooks, and recipes can all be precious and instantly evoke memories & experiences. But they can also be heavy and take up so much space. Consider hiring someone (a savvy teen) or using your smartphone to take photos of as much paper as possible and only keep the truly treasured pieces. Once photos have been taken or items scanned, you can easily create albums (online or printed if you must) to keep your items in mind but with a fraction of the storage space. Books can be hard to part with, but keep only a small percentage of your favorites or the most valuable and pass the rest to a library or younger booklover for safekeeping. A digital reader can keep your favorite authors at hand and allow for easier reading with larger font and brightness options.

5 - Start with the Easy Stuff

Do yourself a favor and gain momentum by starting with the "easy" stuff. That might mean a guest room or bathroom, unused holiday decorations, or the portion of your attic that stores your children's grade-school belongings. Start making the calls and setting a 'claim by' date for their stuff. Schedule a day when the family is home for the holidays and let them know that their keepsakes are now theirs to keep. Consider only keeping a few sentimental items you're saving for special occasions (birth of a grandchild, college graduation, etc.). Take photos of items you want to "see" again occasionally.

6 - Shred Some Paper

Consult with a tax attorney or your financial advisor (or Google "what to keep"), but there's a big chance you have a large amount of paper you can toss or securely shred. What to do with what's left? Aside from a few original documents that are best kept as paper, scan the rest to a secure digital file on your computer or to a dedicated storage device. Tip: Once you have your most important paperwork organized, tell your power of attorney or a trusted friend where these are stored in case they are needed during an emergency.

7 - Don't Tackle it All at Once

Starting early and going room-by-room, or even a closet or a drawer at a time, can keep the process from feeling overwhelming. Starting 'fresh' a few times can also help avoid decision fatigue and keep you focused on the goal. If you have 15 minutes to sort through a drawer, do it--don't worry that you don't have time to tackle the whole kitchen. Designate an area in the garage or an unused bedroom to keep ongoing donate/sell/toss boxes for quick cleanouts, or if you come across an item you know immediately can go.

8 - Establish Criteria

Do you love it? Do you need it? Do you use it? Use the OHIO method: Only Handle It Once for areas with many items (closets, kitchens, collectibles, jewelry). Hold it up, ask yourself those first three questions, and immediately sort into Keep / Donate / Sell / Toss boxes.

9 - Acknowledge Emotions

Downsizing can come with a lot of emotions, including sadness and guilt. Allow yourself (and your loved ones) to acknowledge how the process or an item makes you feel. Remember why you're downsizing, focus on the positive outcomes, and know you'll still have the memories and sentiments even after the objects are gone. As you take photos of items or pass them along to loved ones, write down or share some of the stories and memories they represent. You'll have a record for yourself later and create new memories and sentimental attachments for younger generations.

10 - Celebrate Success

Celebrate along the way each cleared room, each excited person or organization you donated to, or the travel money you earned by selling something valuable. Take pride in your newly organized spaces and enjoy the relief and calmness you created. You did it!



RESOURCES

Staging

TPG Staging
StagingDetroit.com
810-422-3701

Contractor

Twin Pines Contracting
Jordan.passino3@gmail.com
810-923-5992

Electrician

JW Shaw Electric
JWShawElectric.com
248-432-0600

Landscaping

Blackstone Landscape
BlackstoneLandscaping.com
248-939-3600

Moving Company

Professional Movers
ProfessionalMovers.com
248-926-9999

House Cleaning

Tidy Abodes
TidyAbodes@gmail.com
734-335-1688

Handyman

Style Source
StyleSourceDecorating.com
248-444-9418

Plumber

Lenox Plumbing
LenoxPlumbing.com
734-294-0959

Roofing

Kroll Construction
CallKroll.com
888-269-5713

Carpet Cleaning

Arizona Quick Dry
ArizonaQuickDry.com
734-462-1535

Window Cleaner

Visibly Clean
VisiblyClean2005@gmail.com
248-444-0877

Painter

T.A Painting
TApainting02@gmail.com
248-437-5069

Appliance Repair

Big George's
Big-Georges.com
866-751-6900

HVAC

Oakley Heating & Cooling
OakleyHeating.com
248-662-3030

Scan for Over 80 Other Contractors

Duneske.com/PreferredProfessionals



SCAN ME

LOCAL SENIOR LIVING COMMUNITIES

Fox Run (Novi)

EricksonSeniorLiving.com/Fox-Run

248-301-0969

Rose Senior Living (Novi)

ProvidencePark.RoseSeniorLiving.com

248-697-2640

Waltonwood Twelve Oaks (Novi)

WaltonWood.com

248-697-2640

Abbey Park at Mill River (New Hudson)

AbbeyPark.com

248-437-6550

Willow Pines (Northville)

RLCommunities.com

248-468-1019

Independence Village (Plymouth)

StoryPoint.com

248-468-1019

Addington Place (Northville)

SeniorLifeStyle.com

248-305-9600

Oakmont (Northville)

OakmontCommunities.com

947-600-9436

Cedarbrook (Northville)

CedarbrookOfNorthville.com

734-749-9521

Story Point (Novi)

StoryPoint.com

248-697-2640

Pomeroy (Northville)

PomeroyLiving.com

248-697-2640

**Contact Us For Additional
Senior Communities in
Metro Detroit**





EXPERIENCE THE POWER OF PLUS

WITH YOUR SENIORS REAL ESTATE SPECIALIST® (SRES®)

Whether you are 50+ or 80+, a Realtor with their SRES designation is your key to a home with the power of Plus. You deserve a place designed for your priorities and needs, such as the perfect location near family, precisely “rightsizing” the location, a redesigned residence for safe accessibility, or comfortably settling into senior housing. An SRES® will help you navigate the complex real estate market unique to seniors and guide you to your ultimate destination — a home with the power of plus.

BUYING

You can buy confidently when an SRES® works hard for you and gives you a distinct advantage when buying a home. They’ll assess your specific requirements and leverage their connections with home inspectors, movers, attorneys, and financial experts who have worked extensively with seniors. With the skill and support of an SRES®, you will have the purchasing power of plus.



SELLING

SRES® agents know you have many memories and emotions attached to your home, and leaving it can be bittersweet. You can rely on an SRES® to assist with pricing considerations, staging and showing the home, and negotiating the financial demands. The power of plus makes your home a valuable property.





ADAPTING YOUR HOME

As you experience limitations in your abilities, your SRES® can guide you in redesigning your home. You may need a certified aging-in-place Specialist (CAPS) who can evaluate your residence and suggest accessibility and technology improvements, all custom-designed for you with direction from your SRES®. The power of plus results in peace of mind for you and those who care about you.



SENIOR HOUSING AND ASSISTED LIVING

Life can present obstacles to independent living. The power of Plus assures you that your SRES® has the experience to counsel you on the wide range of alternatives in senior living. You can rely on your SRES® to help you make informed choices that lead to a residence that provides the right care in a place you can call home.

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Best Regards,

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