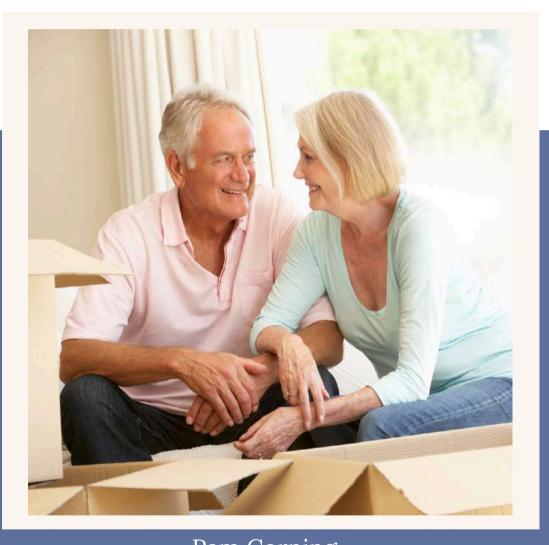


DOWNSIZING PLAYBOOK





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Welcome



Downsizing is a big decision, and the reasons for it are as unique as you are. Maybe you're ready to enjoy the savings and build your nest egg. Perhaps it's time to trade the maintenance and costs of a large home for the freedom of something smaller—or finally, the kids have moved out, and you no longer need those extra bedrooms and bathrooms.

While some may be looking for a low-maintenance condo or a cozy home near friends and family, others may be considering relocating or spending winters in a warmer climate.

Whatever your reason for downsizing, it's important to have a clear plan. In this Guide, you'll find everything you need to determine whether now is the right time—or if downsizing makes sense for you in the near future. You'll also get the tools to start the process, from evaluating your current situation and home's condition to expert insights and helpful suggestions.

Mam Corning

About Pam Corning



"I'm a wife, mother, grandmother, baby boomer, and REALTOR® who truly understands the journey of deciding if it's time to downsize."

Specializing in helping individuals aged 55+ navigate life's transitions—whether you're downsizing to a more manageable home, exploring 55+ communities, or relocating—I'm here to provide tailored solutions and exceptional service every step of the way.

This Downsizing Playbook is designed to guide you through the process, so you'll feel prepared and confident when the time comes. If you're in Plymouth County, the South Shore, or Southeastern Massachusetts, personalized expertise is here to help you through this important chapter.

An exclusive guide to over 100 55+ communities is available—reach out for your copy!

Also, don't forget to check out my YouTube channel for insights into life after 55. If you're outside my service area, I'm happy to connect you with a trusted Seniors Real Estate Specialist near you.

Call or text at [(508) 287-8319 to discuss how I can help you achieve your real estate goals with confidence and peace of mind.















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.



EMOTION

DECIDING WHETHER TO DOWNSIZE OR AGE IN PLACE

When a young family moves into a home, they rarely consider what life will be like 20 or 30 years later.

But as you age, it's important to assess whether your home will continue to meet your needs.

The choice between aging in place and downsizing isn't just about maintaining a home—it's about ensuring your living environment supports your comfort, mobility, and overall well-being.



home maintenance has become overwhelming or if your current space no longer suits your lifestyle, downsizing to a more manageable home may be the right decision. Whether that means moving to a single-level home, a 55+ community, or a residence with built-in accessibility features, the goal is to find a place that allows you to live comfortably confidently for years to come.

Emotional Agony -When Your Home No Longer Feels Right

For many, a home holds decades of memories—both joyful and painful. But as life changes, the space that once felt like a perfect fit may no longer bring the same comfort. Empty nesters, widows, widowers, divorcees, or those who have experienced a major life transition may find that their home has become a reminder of what's changed rather than a place of peace.

Your home is often the first thing you see when you wake up in the morning. If it causes more heartache than happiness, take a moment to imagine what it would feel like to live somewhere new. Would a fresh start bring relief? Would a more manageable space help you feel at ease? If so, it may be time to explore downsizing.

No matter your decision, planning ahead will ensure that your home—whether your current one or a new one—continues to support your needs, both now and in the future.



A GROWING DESIRE TO SIMPLIFY YOUR LIFE

One amazing facet of the late '90s and early 2000s boom in large housing was that many of the people who settled in large homes ended up wishing that they had purchased or built a smaller home.

In fact, a recent survey showed that a full 60 percent of people who lived in homes 2,000 square feet or larger said they hoped to downsize. Some of that is certainly due to the financial considerations 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.

MONEY

WILL DOWNSIZING BENEFIT YOUR 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.

I 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.





Financial Implications of Selling Your Home

While downsizing can save you money in the long run, it's essential to be prepared for the upfront expenses that come with selling your home and moving. Living in a smaller space often means lower mortgage payments (if any), utility costs, property taxes, and maintenance expenses. However, the transition itself can involve significant costs, such as:

- Capital Gains Taxes: If your home has significantly appreciated in value, you may
 face capital gains taxes on the sale. However, primary residence exemptions may
 apply. Consult with a tax attorney, accountant, or financial planner to understand
 your specific situation and how to maximize any tax advantages before you decide to
 sell.
- **Hiring Movers**: Moving costs can add up, especially if you're downsizing to a distant location or need professional packing services. Be sure to budget for these expenses.
- Repairs and Deferred Maintenance: If your home has deferred maintenance or needs repairs to appeal to buyers, it's crucial to prioritize wisely. Before investing in any updates, consult a real estate agent. They can advise on which repairs or upgrades are truly necessary and which may not add enough value to justify the cost. (Be sure to check the section about "Assessing Your Home: A Smart Downsizing Blueprint")

For many people, their home is the largest financial asset they own, making it critical to approach selling with a clear understanding of the financial implications. If your tax advisor, financial planner, or accountant is recommending that you consider selling, it may be time to take the next step toward downsizing.

Monthly Housing Expenses Above 30%?

When it comes to housing, the general rule is that no more than 30% of your monthly budget should go towards housing expenses. This isn't just a random number—since the National Housing Act of 1937, the U.S. government has used this standard to determine housing affordability. If a household spends more than 30% of its income on housing, it's considered financially burdened.

While 30% is a commonly referenced guideline, its relevance can vary. In high-cost areas, many people spend well over 30% on housing. For lower-income households, even 30% can leave little left for necessities like food, healthcare, and transportation. On the other hand, higher-income households may not feel the same strain from spending more than 30%.

During your working years, housing costs may fit comfortably within your budget. But in retirement, when income decreases, these same expenses can push you into the "burdened" bracket.

For seniors on a fixed income, downsizing to a smaller home with a lower mortgage payment can ease the financial pressure. If you're trying to avoid a part-time job just to make ends meet, it's worth calculating how much house you can realistically afford in retirement.

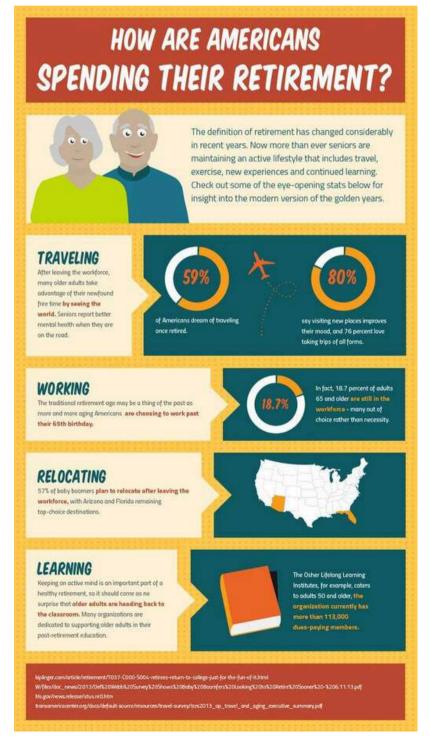




Your current monthly budget leaves little leftover cash for saving...or fun

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.



Home Equity the Key to a Comfortable Retirement?

Are you confident that you've saved enough to fund the retirement lifestyle you desire?

According to the 2024 Retirement Confidence Survey, only 28% of retirees feel "very confident" about having enough money for retirement. If you're unsure, you might be thinking about tapping into your home equity. Home equity is often a homeowner's most valuable asset but can be costly to maintain. Many retirees consider accessing this equity to cover everyday expenses.

However, using home equity carries risks, including the potential loss of your home. Financial experts recommend exploring other options before tapping into home equity..

If you've been in your home for years, you may have a lot more equity than the average homeowner.

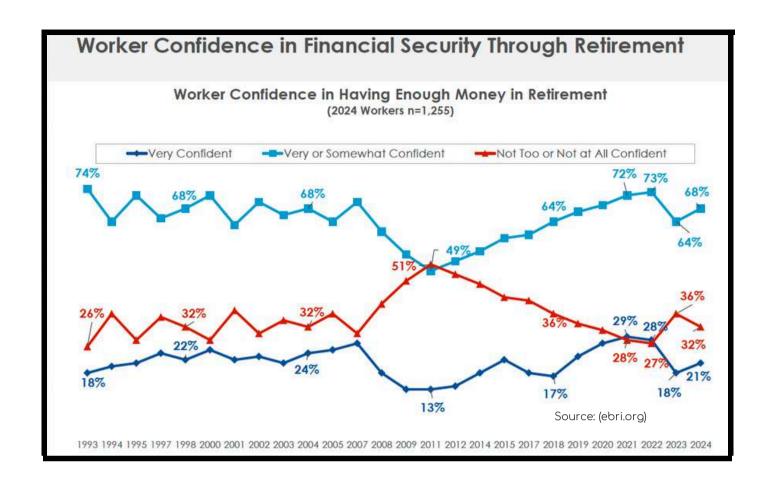
In Massachusetts, homeowners saw an average equity gain of \$61,000 in 2024. If you've lived there longer, your equity could be even higher, giving you more flexibility as you approach retirement.

Downsizing: A Smart Strategy to Increase Your Retirement Income

Selling your current home and downsizing to a smaller space can help unlock your home's equity without the hassle of maintaining a larger property. Downsizing not only provides extra cash but can also lower utility costs and reduce upkeep, helping you enjoy a more relaxed retirement.

Consulting with a real estate professional can help you find a home that fits your budget and future needs, whether you're looking for a low-maintenance property or a 55+ community.





Career No Longer Ties You to One Location?

Retirement brings the freedom to choose where you want to live, no longer tied to a specific location for work. Whether you dream of a warm climate, a vibrant city, or a peaceful rural setting, you can now settle in a place that suits your lifestyle.

Moving to an area with a lower cost of living could help stretch your retirement savings. You may find reduced housing costs, property taxes, and even healthcare expenses, allowing you to maintain your desired lifestyle with less financial strain.



MAINTENANCE

MAINTENANCE BECOMING OVERWHELMING?

If maintaining your property has become a burden, it might be time to downsize. Yard work, repairs, and upkeep should be enjoyable, not a source of stress. Struggling with these tasks can impact your physical and mental well-being.

Sentimentality Can Be Costly

Holding onto a home for sentimental reasons can have unintended financial consequences. Deferred maintenance can lead to costly repairs and a lower resale value. It's crucial to weigh the emotional attachment against the practical realities of homeownership.





HOME FEATURES NO LONGER FIT YOUR LIFESTYLE?

Remember the chaos of a full house? Now, many rooms sit empty. Unused bedrooms become storage spaces, guest bathrooms gather dust, and the once-crowded TV room is rarely used. It's time to consider if you're paying to heat, cool, and light rooms you don't need.

Physical Limitations and Aging

As you age, features like stairs, a large yard, or a steep driveway can become a burden. Weather conditions can also pose challenges. A survey by Demand Institute shows that accessibility, single-story living, and low maintenance are top priorities for baby boomers seeking a new home.

SPACE/STUFF

Empty, Unused Space?

A key sign it might be time to downsize is realizing how many rooms in your home go unused. Are there spaces you only enter to clean, like a formal dining room, living room, or even a basement?

Take a moment to evaluate how much of your home you actually use. Try counting the rooms you spend time in regularly. You might find that much of your square footage is sitting empty. Then, assess whether the spaces you do use are fully utilized.

For example, is there extra seating in your family room no one uses? Do you have cabinets holding rarely used dishes? Does your back closet still contain items from grown children? What's in your attic or basement?

Unused rooms and underutilized spaces aren't just dormant—they add to your costs. Every square foot costs money to heat, cool, clean, and maintain. Over time, that adds up, along with the stress that clutter in these spaces can cause.

Downsizing to a home that better fits your current lifestyle can eliminate these burdens. Imagine a space where every room serves a purpose, and everything you own is intentional and used regularly. Rightsizing can help you simplify, save money, and enjoy a home that truly fits your needs.





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 you 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.



What Will You Do With All Your Stuff?

When it comes to downsizing, one of the biggest challenges is figuring out what to do with your belongings. The good news? You don't have to tackle it all at once. Start by **shifting your mindset**: instead of focusing on what you want to get rid of, think about what you truly want to keep.

Ask yourself:

- Do I still use or enjoy this item?
- Does it serve a purpose in my life today?
- Would I miss it if I no longer had it?

For example, if you're keeping a home gym, office setup, or guest room furniture for visitors, those choices will impact the size and layout of your next home. Deciding what's essential will help you answer questions like how many bedrooms you actually need and whether you require a garage or extra storage.

What About Everything Else?

Once you've identified what you want to keep, it's time to find good homes for the rest of your belongings. Here are some resources and suggestions:

Ask Friends and Family First

 Start by asking those closest to you, but be realistic: chances are, they don't want everything you're ready to part with. Be selective and consider items with sentimental value or practical use.

Sell Your Items

- **Online Platforms**: Use Facebook Marketplace, Craigslist, or apps like OfferUp for quick sales.
- Consignment Shops: Perfect for furniture, clothing, and antiques.
- Garage Sales: A good option for clearing out multiple items quickly.

Donate to Charity

- Look for local donation centers like Goodwill, Salvation Army, or Habitat for Humanity ReStores.
- Specialized charities often accept furniture, clothing, or electronics.
- Check with schools, libraries, or shelters in your area.

• Hire a Professional Organizer

• Downsizing specialists can help you sort through items and recommend where to sell or donate them.

Consider an Estate Sale

• If you have a large volume of valuable items, hiring a professional estate sale company can streamline the process.

• Think About Storage Costs

• If you're considering renting a storage unit for items you're not ready to part with, factor in the costs over time. While it can be a helpful short-term solution, it's worth evaluating if those items are truly worth holding onto in the long run.

Final Thought

 Downsizing is about more than just clearing out clutter—it's about creating a space that fits your current lifestyle and priorities. By focusing on what matters most to you, you'll make thoughtful decisions about what to keep and where to let go. And remember, the less you bring with you, the easier it will be to embrace your fresh start.







ASSESSING YOUR HOME:

A SMART DOWNSIZING BLUEPRINT

DETERMINE YOUR HOME'S CONDITION

REPAIR YOUR HOME OR SELL "AS-IS"?

Deciding whether to invest in repairs or sell your home as-is can be a tough choice. The goal is to make your home safe, functional, and appealing to buyers without overspending.

In this section, let's assess your home's condition, weigh the options, and make a smart decision that aligns with your goals—whether that means updating certain areas or pricing it competitively as-is for buyers looking for a project.

1. MAJOR OVERHAUL NEEDED

Description: Your home requires a significant update and repair. Most systems (plumbing, electrical, HVAC) may be outdated or malfunctioning, and essential structures (roof, foundation, etc.) are in poor condition. The entire home likely needs extensive repairs, such as replacing old flooring, repairing walls, updating bathrooms, and possibly even rewiring.

Options:

- **Sell As Is**: If you don't want to invest in repairs, selling the home "as is" could be an option. Keep in mind that buyers for homes in this condition are typically investors or buyers prepared to take on extensive renovations.
- **Price Accordingly:** If selling "as is," price the home to reflect its current condition. Buyers may factor in the cost of renovations when making an offer.



Recommended Upgrades (if you want to improve appeal):

Critical repairs (roof, plumbing, foundation)
System Updates (HVAC, electrical)

Safety concerns: Fix any immediate safety issues to ensure the house is functional and livable.

Action: Consult with your realtor about pricing strategy and whether any small repairs (like patching holes, securing the foundation) might help boost your home's appeal without overspending.

Focus on making the home safe and functional, but avoid major renovations unless they'll significantly increase the sale price.

2. SOLID STRUCTURE, NEEDS POLISHING

Description: The house has a solid structure, but several areas need attention. You might have updated some rooms, like the kitchen or bathrooms, but key systems (HVAC, plumbing, electrical) may still be outdated, and the cosmetic condition (flooring, paint, etc.) may show wear.

Options:

- **Sell As Is:** If you're not interested in spending money on repairs, you can sell the home as-is. Just be aware that pricing will be important so buyers know you're serious about selling.
- **Price Accordingly**: Be realistic about the home's value in its current state. Homes in need of work typically attract renovation buyers who will negotiate lower prices to account for the cost of repairs.





Recommended Upgrades (if you want to improve appeal):

- System Updates: HVAC, plumbing, electrical checks and upgrades
- Cosmetic Updates: Repainting, new flooring, fresh light fixtures
- **Essential Repairs**: Fixing minor issues like cracks in walls, updating worn-out trim or doors

Action: If you choose to sell as-is, consult with a real estate professional on appropriate pricing to ensure you attract the right buyers. If you decide to make minor updates, focus on the high-impact areas that will add the most value without breaking the bank.

Why It's Important to Price "As Is" Homes Correctly

When you're selling a home that needs work, it's crucial to price it based on its current condition, not its potential. Buyers looking for homes in "Major Overhaul Needed" or "Solid Structure, Needs Polishing" categories typically expect to negotiate on price and factor in the cost of repairs.

Selling "As Is": What You Need to Know

Selling "as is" doesn't mean buyers won't ask for repairs or concessions and of course you don't have to do anything you don't want to.

Investors or buyers who are looking for a project may be attracted to homes in need of work so be prepared for them to want to negotiate. Expect lower offers, but don't be discouraged—lowball offers are common and can be negotiated. It's simply a buyer trying to secure the home at the lowest possible price, while your listing agent works to get you the best deal.

The key is to price the property right, reflecting its current condition, so buyers feel confident in their purchase, understanding the repairs and updates they'll need to handle after closing.



I

3. LOOKS GOOD, NEEDS MAINTENANCE

Description: Your home looks great at first glance, but some of the essential systems have been neglected or are aging. These homes may have outdated windows, roof issues, or older appliances that might need replacing in the near future.

Recommended Upgrades (if you want to improve appeal)

- Replace Outdated Appliances (dishwasher, stove)
- Energy-efficient Updates: New windows, weather stripping, insulation

Minor System Fixes: HVAC or plumbing maintenance

Action: Focus on fixing key issues that buyers may notice, like appliance upgrades or visible wear on the roof, but you don't need a complete overhaul.





4. FRESH POTENTIAL

Description: Your home is mechanically sound and doesn't have major repair needs. However, it may look a little dated in some areas (like old carpeting or a dated kitchen). The home may lack some of the modern finishes buyers expect, but nothing is broken or in need of urgent repair.

Recommended Upgrades:

- **Cosmetic Updates**: New paint, modern light fixtures, updated hardware (cabinet knobs, faucets)
- Interior Refresh: Adding new flooring (not rugs), updated countertops, or a backsplash in the kitchen
- **Modern Touches:** Landscaping improvements or minor updates to outdoor spaces.

Action: Consider making small, cost-effective improvements to give the house a fresh look. These upgrades should be affordable but make a significant difference in terms of appeal.

5. MOVE-IN READY

Description: Your home is fully updated and aesthetically pleasing. Everything is in great condition, from the foundation to the systems to the finishes. This property is modern, clean, and requires no additional work. It's ideal for buyers who want a turnkey property and won't need to make any repairs or upgrades after moving in.

Recommended Upgrades:

None! The house is ready to go.

Action: If your home falls into this category, you're in great shape. Focus on staging and presenting your home to highlight its best features. Make sure all maintenance is up-to-date (e.g., cleaning the gutters, checking the HVAC).

Remember, the suggestions provided here are just that—suggestions. You are the one who knows your home and your situation best, and the decision to make any changes or updates is entirely up to you.

Whether you choose to invest in repairs, updates, or simply sell "as is", it's all about what works for you and your goals. This guide is designed to give you the options, but ultimately, the choices are yours to make, based on what you feel is best for your next step

YOUR HOME, YOUR CHOICE

QUICK TIPS

- Evaluate Your Budget: Determine how much you're willing to invest in upgrades and focus on those with a high return on investment. Cosmetic improvements like painting and cleaning can often offer the best ROI without breaking the bank.
- **Prioritize Repairs**: If your home is in decent shape but needs some TLC, start with big-ticket repairs (HVAC, plumbing, roofing) before focusing on cosmetic upgrades.
- Ask for Professional Advice: Consult a Realtor for insight on which upgrades are worth making in your market to help you get the highest offer.
- Start Small & Keep It Neutral: On a budget? Focus on affordable upgrades like painting, cleaning, and landscaping. Stick to neutral colors and finishes to appeal to a wider range of buyers.
- **Know Your Market**: Some upgrades will pay off more in certain areas. Your agent can guide you on what buyers are looking for.
- **Don't Overdo It**: Enhance your home's appeal without over-investing in unnecessary changes. Focus on updates that add value without making the home feel overdone.

Downsizing Seller Playbook Action Step

- Evaluate Your Home: Walk through and consider small upgrades (new light fixtures, fresh coat of paint) that can make a big difference.
- Ask for Advice: Reach out to your agent for a professional opinion for recommendations of what is worth doing and what isn't.
- **Get an Estimate:** Wondering about the cost of upgrades? Your agent can likely connect you with trusted contractors to get estimates and determine what's worth the investment.

ESTIMATED RETURN ON INVESTMENT (ROI)

Some home improvements offer a better return on investment (ROI) than others. Let's break it down into two categories: high-impact upgrades that tend to pay off and low-impact upgrades that may not be worth your time and money.

High-Impact Upgrades (These are worth considering!)

Upgrade	Why It Pays Off	Estimated RO	
Kitchen Remodel	Modernizing the kitchen, especially the countertops and cabinets, can increase buyer appeal.	60-80%	
Bathroom Remodel	Simple upgrades, like new fixtures, flooring, and fresh paint, can make your bathroom feel brand new.	60-70%	
New Paint (Interior and Exterior)	A fresh coat of paint in neutral tones brightens up spaces and gives your home a clean, updated look.	100%+ (minimal cost)	
Curb Appeal Improvements	Landscaping, painting the front door, adding lighting, or fixing the driveway can increase first impressions.	100%+	
New Flooring	Replacing worn-out carpet or adding hardwood or laminate flooring can raise the perceived value of your home.	60-80%	
Upgraded Lighting Fixtures	New, modern light fixtures add an updated touch and improve the ambiance.	50-70%	
Energy-Efficient Appliances	Buyers love energy-saving features like new appliances or programmable thermostats.	50-60%	

Low-Impact Upgrades (Consider skipping these or saving them for your next home!)

Upgrade	Why It Might Not Pay Off	Estimated ROI	
Luxury Bathrooms (e.g., adding a Jacuzzi tub)	Often over-personalized; most buyers won't pay a premium for these features.	30-50%	
Swimming Pools	While great for lifestyle, pools often don't add enough value in colder climates and can require significant maintenance.	30-50%	
Over-the-Top Landscaping	Extensive landscaping is expensive and may not appeal to all buyers, especially those who prefer low-maintenance yards.	30-40%	
High-End Flooring (e.g., marble or exotic hardwood)	Too expensive for the typical buyer and may not add enough value for the investment.	40-50%	
Whole-House Remodels	Major remodels can easily exceed the amount they add to your home's value. These are more of a personal preference.	40-50%	

PRE-STAGING PAINTING CHOICES



RECOMMENDED PAINT COLORS

If you're looking to refresh your home, painting is a cost-effective way to add value. Warm grays and whites, like the trending "Greige" (a mix of gray and beige), can create a modern and welcoming feel. Just make sure the color complements your flooring.

For guidance, check with paint professionals or stores like Sherwin-Williams or Benjamin Moore. You can also test colors with peel-and-stick samples.

I've included some great options to get you started:

WARM NEUTRALS (GREIGE AND WARM WHITES)

These hues are versatile, making them perfect for walls, trim, and cabinets. They add warmth and sophistication without being overpowering.

• Benjamin Moore Moonshine (OC-56)

A soft, elegant greige with a light touch of green that's perfect for living rooms and kitchens.

Benjamin Moore Moonshine

Sherwin-Williams Accessible Beige (SW 7036)

A warm beige with just a hint of gray, great for creating a welcoming, neutral backdrop. <u>Sherwin-Williams Accessible Beige</u>

Benjamin Moore Revere Pewter (HC-172)

One of the most popular greige tones, known for its versatility in both warm and cool spaces.

Benjamin Moore Revere Pewter

• Sherwin-Williams Agreeable Gray (SW 7029)

A soft greige that works well in almost any space, making it one of the most popular choices for homes.

Sherwin-Williams Agreeable Gray

Benjamin Moore Edgecomb Gray (HC-173)

A light, earthy gray with warm undertones, ideal for creating a cozy, modern feel. Benjamin Moore Edgecomb Gray

• Benjamin Moore Balboa Mist (OC-27)

A light gray with just the right amount of warmth, perfect for any room in the house. <u>Benjamin Moore Balboa Mist</u>

• Benjamin Moore White Dove (OC-17)

A warm off-white that works beautifully for trim, ceilings, and cabinets. Benjamin Moore White Dove

COOL GRAYS

These shades lean towards cooler tones, perfect for a modern, crisp look.

Benjamin Moore Classic Gray (OC-23)

A light, soft gray with a clean, fresh vibe. Benjamin Moore Classic Gray

Sherwin-Williams Repose Gray (SW 7015)

A soft, neutral gray with just a hint of warmth, offering a modern touch without being too cold.

Sherwin-Williams Repose Gray

Benjamin Moore Silver Chain (1472)

A cool, understated gray with a metallic undertone, perfect for a more contemporary look.

Benjamin Moore Silver Chain

Benjamin Moore Stonington Gray (HC-170)

A soft, medium gray that brings a calm, serene feel to any space. Benjamin Moore Stonington Gray

Benjamin Moore Gray Owl (OC-52)

A light, silvery gray that's one of the most versatile neutral tones. <u>Benjamin Moore Gray Owl</u>



WHITES AND SOFT NEUTRALS

Soft whites and neutrals give a fresh, clean look while still being warm and inviting.

Benjamin Moore Chantilly Lace (OC-65)

A crisp, clean white that works beautifully for trim and ceilings. Benjamin Moore Chantilly Lace

Sherwin-Williams Alabaster (SW 7008)

A warm, creamy white that's perfect for trim or large walls. Sherwin-Williams Alabaster

Benjamin Moore Paper White (OC-55)

A soft, barely-there grayish white that adds a touch of warmth to any room. <u>Benjamin Moore Paper White</u>



A FEW PAINTING TIPS:

Professional Painter: Hiring a pro can save you time and ensure a high-quality finish. However, keep in mind that painter prices have risen in recent years. Try asking for a "paint for sale" package to save a little money.

Trim & Doors: Don't forget to freshen up old trim and doors—they can make a huge difference in the overall look of your home.

Ceilings: Ceilings can accumulate dirt and grime, so a fresh coat is always a good idea. However, if you have popcorn ceilings, removing them can be costly, so consider skipping that project if it's not a deal-breaker.

Painting Costs:

Painting costs vary widely based on the scope of work. A single room may cost a few hundred dollars, while a full interior repaint can range from a few thousand to over \$15,000, depending on your home's size, prep work, and complexity. **Be sure to choose neutral colors to appeal to more buyers.**

STAGING TIPS

THE IMPORTANCE OF STAGING

Staging isn't just about rented furniture—it's about creating a welcoming space by deep cleaning, decluttering, rearranging, adding fresh linens, and enhancing lighting. The goal is to highlight your home's best features and help buyers visualize themselves living there.

Staged homes tend to sell faster and often for a higher price. Since many buyers first see your home online, professional photos are a must to make a great first impression.

You don't have to do it alone—consider enlisting help from a senior move manager, friends, or family. And start small, tackling tasks gradually to avoid feeling overwhelmed. With the right support, staging can be an easy and rewarding process!

83%

OF REAL ESTATE AGENTS SAID STAGING MADE IT EASIER FOR A BUYER TO VISUALIZE THE PROPERTY AS A FUTURE HOME.

40%

OF BUYERS' AGENTS SAID THAT HOME STAGING HAD AN EFFECT ON MOST BUYERS' VIEW OF THE HOME.

STAGING CHECKLIST

THE GAME PLAN

Walk through every room of your home and take note of things that need to be updated or thrown out.

Be sure to declutter your space and get rid of things you no longer use or need. A yard sale or a storage unit may come in handy in this situation.

CLEANING IS ESSENTIAL

Hiring a professional cleaning company to thoroughly clean the home is important.

Have your rugs and carpets steam cleaned or replaced depending on your budget.

Make repairs to any holes or cracks in the walls.

After wall repairs, paint your outdated/faded walls with a fresh coat of neutral paint.

Remove excess furniture that can get in the way of buyers walking through the home.

Declutter your closet space so you can showcase how much room there is for storage.

Declutter the rest of your home. Store away as many excess items as possible or host a yard sale to make some money.

Be sure to lock up/hide any valuable items in your home. Like any expensive jewelry or cash.

MAKE REPAIRS

(see prior section about determining your homes condition)

Walk through each room of your home and make any repairs and updates to anything that looks damaged or outdated.

STAGING CHECKLIST

KITCHEN AND BATHROOMS:

Vacuum and mop floors. Polish wood floors so they shine.

Clean out pantry, cupboards, and the fridge. Toss out old food.

Thoroughly clean appliances and fixtures, inside and out.

Remove stains from toilets, showers, tubs, and sinks in your bathroom and kitchen.

Replace old caulking

Keep toilet seats closed for photos and before showings.

Put away all of your personal hygiene products and toiletries.

FINISHING IT UP:

Switch out any light bulbs that need to be replaced. Update old fixtures.

Add fresh flowers and plants around the home to add a subtle scent and bring in life.

Store away personal family photos.

Declutter closets and storage spaces. Buyers will want to see the insides of these for space.

Be sure to put away any children's toys or pet supplies.

Bake some cookies or light a natural smelling candle for a cozy scent.

Wipe down all surfaces, declutter, and make sure the floors are picked up.

Open up all blinds and turn on lights to brighten up the home.

THE CURB APPEAL:

Refresh the paint color of your home exterior. Including trims, doors, and shutters.

Power wash all exterior surface areas that have grime build-up.

Add a fresh coat of paint to your door, if it needs it, and place a welcome mat and live plants by the door.

Have the roof inspected for any sign of damage and life expectancy.

Sweep up the patio and sidewalks.

Maintain the lawn by keeping it mowed and weeds removed.

Don't forget to clean up any pet droppings so buyers don't step on it.

Have the downspouts and gutters cleaned of build-up.

Remove dead plants and add some fresh bright colored flowers to your landscape.

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Resources and Tips for a Successful Move

Downsizing doesn't have to be overwhelming if you're armed with the right resources and tips. Here's a guide to help you along the way:

1. START EARLY

Give yourself plenty of time to declutter, organize, and make decisions about what stays and what goes. Tackling one room or category (like clothing or books) at a time can make the process more manageable.

2. ENLIST HELP

Friends and Family: Sometimes, having a second opinion can help you make decisions faster. Plus, it's always nice to have an extra set of hands!

- **Professional Organizers**: Downsizing specialists can provide expert guidance and support tailored to your situation.
- **Moving Companies:** Look for movers that specialize in working with senior moves. They often offer packing and unpacking services, making the transition smoother

3. USE TECHNOLOGY

Apps and websites can simplify the process:

- Sortly: A home inventory app to track your belongings.
- Nextdoor: A neighborhood platform to sell or give away items.
- TaskRabbit: Hire help for heavy lifting, packing, or assembling furniture.

4. FIND THE RIGHT DONATION CENTERS

Make sure your items go to places where they'll be appreciated:

- Clothing: Consider Goodwill, Savers, local shelters, Veterans Pickup
- Furniture: Habitat for Humanity ReStores or The Salvation Army.
- **Electronics**: Check with Best Buy or local e-waste programs for recycling.
- Books: Libraries, schools, or programs like Better World Books.
- Towns: Reach out to your Town to see when they're having a recycle day

5. PLAN FOR MOVING DAY

- **Downsize Your Packing:** Label boxes with the room they'll go to in your new home. Keep a "first-night box" with essentials like toiletries, medications, and a change of clothes.
- Hire the Right Movers: Look for companies with experience in senior moves, such as Senior Move Managers or those certified by the National Association of Senior Move Managers (NASMM).
- Coordinate Utilities: Schedule utility shutoffs at your old home and setups at your new one well in advance.

6. BUDGET FOR THE TRANSITION

Be mindful of expenses associated with downsizing:

- Moving services
- Storage unit fees (if needed)
- Repairs or upgrades to your current home before selling
- Purchases for your new home (like smaller furniture or appliances)

7. EXPLORE COMMUNITY RESOURCES

If you're moving into a 55+ community, take advantage of their resources: Many new communities offer moving incentives, like upgrades or perhaps lower mortgage rates.

8. MAKE TIME FOR SELF-CARE

Downsizing is both a physical and emotional process. Take breaks, celebrate small wins, and remind yourself that you're preparing for an exciting new chapter.

9. PARTNER WITH A REAL ESTATE AGENT SPECIALIZING IN DOWNSIZING

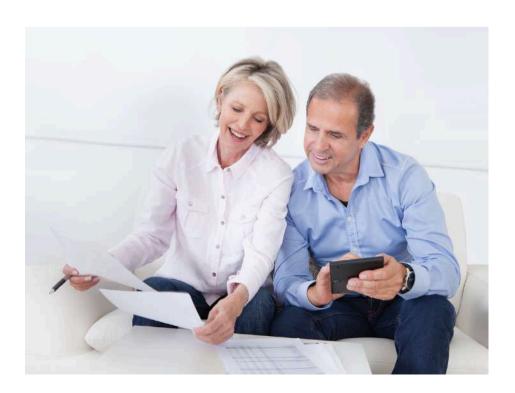
An experienced agent can help you:

Evaluate whether repairs or updates are necessary before selling your home. Connect with trusted local vendors for moving and home staging. Find the perfect home that matches your new lifestyle.

ADDITIONAL RESOURCES

National Association of Senior Move Managers (NASMM): www.nasmm.org AARP's Downsizing Tips: www.aarp.org/downsizing

MOVING CHECKLISTS AND GUIDES: MANY MOVING COMPANIES OFFER FREE PRINTABLE CHECKLISTS TO HELP YOU STAY ORGANIZED.



TIPS FOR FINDING YOUR NEW RIGHTSIZED HOME

Finding Your RightSized Home After Age 55

Finding the right home for your next chapter takes planning. Whether you're downsizing, moving to a 55+ community, or considering multigenerational living, here are key factors to help guide your decision.

As it may have been a while since you last bought or sold a home, and the process may seem a bit unfamiliar It's important to take your time, think through your options, and get the right support to make the best choice for your future.

Start with Research & Exploration

- Visit open houses to see what appeals to you.
- Determine if you prefer a smaller home in a regular neighborhood or a 55+ community.
- Do a test run—stay in a similar community or home type to see if it fits your lifestyle. If you're considering moving in with family, spend a week with them to see if the living arrangement works for everyone.
- ◆ Talk to residents Do they enjoy living there? Any challenges they've faced?
- Security Inquire about security features, if any.
- If considering a 55+ community or a condo, can you live with the rules? What type of home in a 55+ Community would you like? Mobile, modular, condo, single family, detached or attached?
- Pick an agent experienced in working with seniors and familiar with 55+ communities to guide you through the process smoothly.

Financial Planning

- Determine your budget and future expenses.
- Consult with a financial planner to assess affordability.
- Do you need to sell your current home before buying?
- Do you have savings for the deposit? (Massachusetts is a two-step deposit state.)
- Will you finance your next home or buy with cash?
- Resale Value while not the primary focus, consider the potential resale value of the property for future planning.

Community & Lifestyle Considerations

- If choosing a 55+ community, research:
- Leased land vs. resident-owned vs. homes where you own the land.
- HOA fees and what they cover.
- Amenities
- Upkeep on the Community
- Pet Policies If you have pets, check the community's pet policies (breed restrictions, weight limits, etc.)
- Review the community's rules and regulations
- Can you live with them?
- Do you want to live near friends, family, doctors, hospitals, restaurants, public transportation or shopping?
- Think about accessibility—will you need a first-floor primary suite or no stairs?
- Consider the interior size—will it fit your needs without feeling too large or too small?
- Would you consider multigenerational living with family?
- What are the financial arrangements?
- What happens if you decide to move out, can they buy you out?
- Will you have your own separate living if you want it?
- Consult with an estate planner

Know Your Why

Consider your hobbies and interests—will your new home accommodate or even enhance the activities you love?

Think about your long-term care needs—are options for assisted living or other care services something you need to factor in as you plan for the future?

This move should enhance your quality of life, not hold you back or leave you stagnant. By clarifying your priorities now, you'll ensure your next home aligns with both your current needs and future goals.

Knowing your "why" will help you make a choice that supports your ideal lifestyle for years to come.



Thank you for requesting my Guide! Please let me know if you have any questions or would like more information on how I can help you "RightSize".

If you're not in my area of Southeastern, Mass and need an agent in your area, I'd be happy to refer you to a trusted Seniors Real Estate Specialist in your area.

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