

ARE YOU THINKING ABOUT DOWNSIZING?

Dear Homeowner,

You are nearing retirement age and may be thinking of downsizing, but the thought of selling your home and moving to a smaller space overwhelms you. If so, you're not alone! Making the decision to move to a smaller space is extremely difficult for many older adults. If you've lived in your home for several decades, then leaving it may feel like an enormous loss. If your children have moved on, it may feel like your house is all you have left. You may think that your house is keeping you connected to those happy memories of years past, **BUT, none of that matters if your home no longer works for you.**

Here is a checklist that might help you decide if it's time to move on. Give careful consideration to the following questions:



Your Home: Once you retire do you still want to keep up with basic household maintenance, repairs and yard work or, would you rather spend your time relaxing and traveling?



Your Neighborhood: Do you feel safe? Can you get to places like the bank and supermarket easily? Do you feel isolated?

Your Own Physical Limitations: Are your memory and vision still good? Is your kitchen easy to navigate? Can you reach cupboards easily without posing a safety hazard? Has driving become difficult? Do you have to use a dangerously narrow or steep staircase to reach a bedroom, laundry room or a bathroom?

Cost: A downsize move to a patio home or a retirement community could certainly be a good one and might not be as expensive as you thought.



Reverse Mortgages: Are you concerned about retirement income, cost of living, etc. With the uncertainty of our social security system, reverse mortgages can be a way to financial security in your golden years by creating additional income or eliminating mortgage debt.

FROM OVERWHELMING! *To* Manageable

Very often the need to make a downsize move appears obvious to everyone but to the senior who has to make that move. You **MUST** be emotionally ready!

- Talk to people who you may know that have made the move. Ask them if they're happy with their decision.
- Perhaps those who have traveled this road before you can provide advice to help you through the process.

I know that your home is one of the most valuable assets that you possess and the selection of a real estate professional is a critical decision. I can help you sell your old home and direct you to a good new home that fits your needs. I would love the opportunity to meet with you and discuss your options.

Please feel free to call me for a no obligation analysis of your situation, the value of your current home, availability of other options that may fit your needs, how a reverse mortgage can improve your life or any other questions you may have.



Sincerely,

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