

# Downsizing made easy.

*Let this handy guide  
walk you through the*

**5 Easy Steps**  
to a successful move.



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# Downsizing Made Easy

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# Downsizing Made Easy

**Somewhere between** touring new homes, sorting through your possessions, choosing a new place to live, and deciding what to take and what to leave, it suddenly hits you...downsizing is a lot of work!

With a little bit of extra guidance and knowledge from those who have gone before us, the process can be vastly simplified, and that is what *Downsizing Made Easy* is all about. This guide was created with you in mind and is intended to provide you with tools to simplify the downsizing process and give you the knowledge necessary to move forward with courage and confidence.

There is a high likelihood that whomever provided you with this guide is a trusted advisor and will be right there with you on your journey. Ultimately you get to choose your experience - easy or stressful - we trust you will choose easy.

# 5 Easy Steps

*to a successful move*







**Step 1** **Create a plan that fits your lifestyle and future needs.** The first phase of creating your plan means doing some research. Consider your interests, financial situation, location of your friends and family, and how you envision living life to the fullest. Then choose a place that you think will best fit your lifestyle. Take some time with this step even if you haven't fully decided whether you intend to move.



**Step 2** **Communicate with your family and friends.** This doesn't mean asking for their permission or even their opinions. It is a good idea, however, and sometimes necessary to keep family members and friends in the loop. If later, you do need help or advice, they're at least on the same page. You can share with them your thoughts about your plan and find out if they have any questions or concerns. Interestingly, sometimes a move can be even more emotional for adult children than it is for their parents.



**Step 3** **Surround yourself with highly qualified professionals.** You will likely need the services of an estate liquidator, a mover, a REALTOR, an organizer, a move manager, home repair contractors, senior living community personnel, and others. Get to know these people and their services by taking time to interview and get references. Downsizing moves require service providers with specialized expertise and although you may have utilized such professionals before, they may not have the skills, knowledge, or perspective that you need at this point in your life.



## Step 4 **Dealing with a house full of possessions.**

Sorting through property and household belongings is often the step that trips people up and leads to dread as they anticipate moving. It can be the uncertainty of where to begin, reluctance to part with treasured possessions, or the physical work that is involved that creates the stumbling block.

The good news is, you don't have to sort through everything. Just focus on what you need and want to take with you. Let the professionals do the rest.



## Step 5 **Celebrate your new lifestyle.**

This sounds like an easy step, but the impact of this type of transition is often underestimated. During the hustle and bustle of the moving process, emotions get placed on the back burner.

Don't ignore your emotional well-being. Make sure you take stock of how you are feeling throughout the process, as well as how you might be feeling about your new lifestyle. Simply being aware and prepared can make a big difference. Open communication is key.



# Step 1

*Create a plan that fits your  
lifestyle and future needs*

## Do Your Homework

The first phase of creating your plan involves doing some research. Consider your interests, financial situation, location of your friends and family, and how you envision living life to the fullest. Then choose a place that you think will best fit your lifestyle. Take some time with this step even if you haven't fully decided whether you intend to move. Having a plan in place is an important part of the process, even if your plans continue to evolve.

## Life by Design

Living life to the fullest requires attention to your physical, emotional and mental well-being. Most people think of health in terms of physical well-being, but it is more than that. In planning for your new lifestyle, don't forget to build in the things that contribute to all areas of your optimal health including social activities, hobbies and relationships.

## Getting Started

On the following pages are some questions and forms that will help you cast your vision of your future lifestyle and your plan for addressing your future needs.





# Questions to consider before you move

## What type of *lifestyle* do I need and want - now and in the future?

1. Do I need assistance with health care or nutrition? Will I in the near future?
2. Do I need transportation? Will I in the near future?
3. Can I live independently? If so, for how long?
4. Do I want to stay close to my current home or move out of the area?
5. Is my family involved? If so, in what way?
6. Do I have friends or activities that I want to stay near?
7. What type of activities do I want to be involved in, if any?
8. Do I want apartment-style living, a senior living community, a private residence, a townhouse, a patio home, or some other type of living situation?

## Where do I stand *financially*?

1. What is my monthly income? Will it change and if so, what will it be in the future?
2. How much do I have in savings and investments?
3. How much equity will I receive from the sale of my home?
4. How much will I earn from an estate sale?
5. What are my monthly annual expenses?
6. Will my family be contributing to my moving and or living expenses? If so, how much?
7. What types of benefits do I have that will offset my housing expense?

## What do I need to do to *prepare* for a move?

1. Which items do I want to keep and take with me, give to family or friends, liquidate or store?
2. Who will assist me with the details of the move? List any professionals, family and friends.
3. What date or time of year would I prefer to make the move?
4. What will I need to do to prepare my house for sale?
5. What have I learned from other people who have been through this that I should consider?
6. Will I need to consult with my physician regarding my health care needs as I move?

# Housing needs checklist

## ask yourself these questions

1. Do I need a ground floor location? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
2. Do I need special accommodations for accessibility? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
3. Do I need assistance with any daily living activities such as bathing, dressing, medications, toileting? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
4. Do I need at least some meals provided? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
5. Do I need a place for my car? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
6. Do I need a place that will accept pets? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
7. Do I need maintenance and housekeeping to be provided? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
8. Do I need a place that offers social activities? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
9. Do I need a yard, patio or porch? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
10. Do I need to be close to my current neighbourhood? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
11. Do I need to own? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
12. Do I need to rent? Yes \_\_\_\_ No \_\_\_\_ Maybe \_\_\_\_
13. If buying, how much can I afford for monthly house payments? \$ \_\_\_\_\_
14. If renting, how much can I afford for monthly rental payments? \$ \_\_\_\_\_
15. What other factors are important to me as I consider making a move?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## Your Senior Living Options

As of 2013, Canada had one of the highest average life expectancies for men and women in the world. With more Canadians living past 80, and an aging population that's expected to quadruple by 2051, the number of senior housing options has grown dramatically. Downsizing seniors have more housing options today than ever before. Here's a quick guide to the most commonly available senior living options.

### COACH HOMES

New to Ottawa, coach homes are small, detached units built on existing residential lots. They may be converted sheds or garages, or they may be purpose-built. Essentially, they are external apartments with a permanent foundation.



Coach houses are an innovative housing option aiming to diversify the makeup of neighbourhoods. These small homes are especially appealing for homeowners who wish to stay in their same neighbourhood - in fact at their same address - without all the responsibilities and costs that come with living in a large home on a large lot.

If you are looking to downsize, you can rent out your main house and live a cozy life in a coach house built to your exact specifications. Or your adult children could occupy your main house while you live in a brand new fully outfitted coach house in the backyard.

### Other Names for Coach Homes

Garden Suites  
Granny Flats  
Carriage Houses  
Laneway Houses  
Fonzie Suites

### Coach Homes Rules & Restrictions

**In urban areas:** One storey and a footprint no greater than 40 per cent the size of the main house, 40 per cent the size of the yard, or 800 square metres, whichever is smallest.

**In rural areas::** two storeys (above a garage) and a footprint that is no greater than 40 per cent the size of the main house, 40 per cent the size of the yard, or 95 square metres, whichever is smallest.

Rooftop patios are not allowed.

There are other required setbacks from the property line to try to protect neighbours' privacy.

The water and sewer services would have to come from the main house to prohibit the coach houses from being severed from the main.

A home could have an apartment within, or a coach house in the yard, but not both.

## CONTINUING CARE RETIREMENT COMMUNITIES (CCRC)

Continuing Care Retirement Communities , (often referred to as Life Care Communities), are residential campuses that provide seniors with the full spectrum of lifestyle and health care options, from independent living, to assisted living to skilled nursing care, and often include memory care, all on one campus. CCRC contract types vary with some providing all-inclusive Life Care and guarantees of health care services to residents and others providing health care and other services *a la carte* or on a fee for service.

## INDEPENDENT RETIREMENT LIVING

Independent living communities are designed for healthy, active seniors who do not need assistance with activities of daily living such as grooming, personal care and eating. Independent living for seniors can range from luxury communities that offer gourmet dining and golf courses to age restricted apartment or condominium complexes for older adults. These communities are typically private pay and offer optional services such as housekeeping, meals and laundry.

### Other Names for Independent Retirement Living

- 55+ Communities
- Active Adult Communities
- Adult Lifestyle Communities
- Life-lease Communities
- Retirement Communities
- Retirement Homes
- Senior Apartments
- Seniors Housing

### Independent Retirement Living Features

Typical independent living features include:

- Apartment-style one to two bedroom units in a community setting
- Convenient location to retail shops and recreational activities
- Community features like gardens, pools, golf courses, hair salons and fitness centers
- Options for housekeeping, meals, laundry and transportation

### Cost of Independent Retirement Living

Independent living retirement homes are mostly private pay. Costs vary greatly depending on the location, community and amenity options.

## ASSISTED LIVING

Assisted living communities provide supportive housing and care to seniors who need some assistance with daily tasks, but who do not require the skilled care provided at a long-term care home. Assisted living is a viable option for adults who are mostly independent, but who require some assistance with day-to-day living, or anticipate needing assistance in the near future.

Assisted living communities come in all shapes and sizes. They can be towering apartment buildings in urban centers, sprawling complexes in the suburbs or more intimate communities catering to a relatively small number of residents, and can be found in most Canadian cities. Residents live in private one-to-two-bedroom apartments, studios or "bachelors units." Meal-service is included, so kitchenettes are more typical in assisted living units than full kitchens.



## Other Names for Assisted Living

Congregate care  
Independent supportive living  
Retirement care  
Supportive Housing

## Typical assisted living features and services include:

Access to visiting or on-staff health care professionals such as occupational therapists, physical therapists, nurses and physicians  
Assistance with bathing, dressing, grooming, eating and mobility  
Health and exercise programs  
Housekeeping and laundry  
Meal service  
Medication management  
Social and recreational activities  
Transportation to appointments and events

## Cost of Assisted Living

Assisted living can be subsidized or paid through private pay. Costs will range depending on location of the community, amenity options, and if medical or health services are needed.

## Assisted living costs are dependent on a number of factors

Level of luxury  
Location  
Services required  
Size of apartment  
Type of residence

Assisted living communities often charge a flat rate that covers many basic services, with additional fees for special services. Other communities will charge a fee for each service on an "a la carte" basis, allowing residents to pay only for services they use. In addition to these charges, entrance fees and deposits may also be required. With so much variation in pricing structures, it's important to ask the communities you're touring about costs.

## RESIDENTIAL CARE HOMES

Residential care homes are traditional private homes that have been adapted to provide assisted care services for a smaller group of residents, usually no more than 15. These homes offer a more intimate, home-like community feeling, and offer both short-term and long-term care

## **Other Names for Residential Care Homes**

Abbeyfield Style Assisted Living  
Adult Family Home  
Adult Foster Care home  
Family Care Homes  
Care Homes  
Group Home  
Personal Care Home

## **Residential Care Home Services**

Residential care homes offer a level of care that varies widely from home to home, but in general, live-in caretakers prepare meals and provide assistance with activities of daily living. Some residential care homes employ, or are operated by, nurses, and can offer care comparable to that in a nursing home, often filling the gap between independent living and nursing homes. There are also residential care homes that specialize in memory care.

### **Typical residential care home services include:**

Comfortable private or semi-private rooms  
Daily home-cooked meals  
Housekeeping and laundry service  
Medication management  
Social programs and activities  
Transportation to appointments and events

## **Cost of Residential Care Homes**

Living in a residential care home can be more affordable than assisted living care, dependent on the situation. However, costs can vary depending on the geographical location of the residential care home, as well as the types of services needed.

## **SKILLED NURSING COMMUNITY**

Skilled nursing communities are known by older generations as “rest homes” or “nursing homes”. You may also hear them referred to as long-term care communities. Residents of these communities are typically unable to live independently and need more medical assistance than assisted living communities provide. You may see these communities abbreviated with “SNF” which stands for Skilled Nursing Facility.

## **ALZHEIMER'S CARE / DEMENTIA CARE**

Seniors with dementia or Alzheimer's disease require special care typically referred to as memory care. This treatment is usually provided in a secure area of an assisted living community or nursing home, most often on a dedicated floor or in a designated wing. The secure aspect of memory care communities is intended to prevent residents from wandering off and becoming lost, which is a common and dangerous symptom of Alzheimer's disease and dementia. The security usually takes the form of alarmed exit doors rather than locked exit doors.

Residents usually live in apartments, private or semi-private rooms. They participate in structured activities conducted by staff members specifically trained to care for those with Alzheimer's disease and dementia.

## **Other Names for Alzheimer's Care / Dementia Care**

Alzheimer's Care

Alzheimer's Special Care Unit

Memory Care

## **Alzheimer's Care / Dementia Care Services**

Dementia care offers round-the-clock care, along with activities and health management for residents.

Typical dementia care services include:

Comfortable private, or semi-private rooms

Three daily meals

Housekeeping and laundry service

Medication management

Exercise and physical therapy programs

Social programs and activities

24-hour staffing and personal assistance

## **Cost of Dementia Care**

Memory care requires a higher level of care, a higher caregiver to resident ratio and all staff must have additional training in dementia care to ensure the safety of all the residents. Costs vary widely by community.

Additionally, where your costs fall within that range will depend on the following factors:

Geographic location of the facility

Level of care needed

Room size and level of privacy

## **GOVERNMENT SUBSIDIZED OPTIONS**

### **Supportive Housing**

Supportive housing is essentially the lightest form of assisted living, and often subsidized by the government. Tenants generally pay a fixed portion of their annual income to cover the rent and have access to assistance from on-site staff on an as-needed basis. While there are similarities between supportive housing and assisted living, generally speaking, supportive housing residents need light assistance a few times a week, rather than moderate daily assistance.

### **Long-Term Care Homes**

In addition to medical care, long-term care homes provide residents with a range of services, including:

Comfortable private, or semi-private rooms

Three nutritious meals per day

Housekeeping and laundry service

Exercise and physical therapy programs

Social programs and activities

24-hour staffing and personal assistance

Medication management

Pain management and hospice



## PLANNED ADULT COMMUNITIES

Planned Adult Communities are characterized by clusters of apartments and condominiums or single family homes built around a core of services and amenities.

Residents can own their property and must abide by the covenants, codes and restrictions administered by a governing body. The governing entity deals with the policies of provisions of the association of homeowners. In some parts of the country, such communities are promoted as recreational and are located on golf courses and lakes.

## CONDOS, TOWNHOMES & DUPLEXES

If a person prefers living in a multi-generational environment as opposed to an exclusively senior community, but still desires maintenance-free living, the option to downsize to a condominium, a town home, cottage or duplex, is an attractive alternative to adult community living. Moving from a large home with a spacious yard to a duplex with a smaller outdoor space might be the perfect transition for someone who is still able to care for a household but who no longer has the stamina or desire to maintain a high-maintenance home and yard.

With some private housekeeping assistance and lawn care service provided, many empty nesters find that such a transition is less stressful than an immediate move to a senior living community. Though such an alternative is not specifically considered a “senior” community option, it is one that could certainly be considered if one is in good physical condition and prefers the diversity of multi-generational neighbors.



## Tips for Touring Skilled Nursing Communities

1. Visit the community on different days and at various times, including mealtimes. Take note of staff morale, resident activities and nursing staff levels.
2. Talk to members of the nursing staff about how long they have worked there.
3. Ask the nursing community administrators about staff-to-resident levels.
4. Obtain a copy of the most recent state survey to learn whether the community has been cited for deficiencies.
5. Ask if they have a plan of care for each resident, and if it is revised continually. Ask to see a sample copy of such plans.
6. Contact the local ombudsman organization and ask about specific long-term care communities in the area.



# Questions for Senior Living Community Tours

1. What floor plans are available and at what locations within the community?
2. Are pets allowed? If so, is there an additional fee?
3. How many meals are included in the rental price?
4. How are meals served and at what time? Ask to see a menu and dine with residents a few times if possible.
5. Is covered parking available? If so, what is the cost?
6. Ask about options for additional care if unexpected medical needs emerge.
7. How often does the rent increase and by what percentage?
8. Is there a guest apartment available for family members to rent? If so, what is the cost?
9. What is the policy for changing apartments once we have moved into the community?
10. What utilities are included in the monthly rent?
11. Is there an entrance fee or is it month-to-month only?
12. Will the community make cosmetic changes to the apartment I choose?
13. What appliances are included?
14. Where is the laundry facility? Is there a fee to do my own laundry?
15. How many staff members are on duty?
16. Is there an emergency response system in the community?
17. Is there a resident council that is active in making decisions about activities and meals?
18. What is the policy on serving alcohol in the common areas of the community?
19. Are electric scooters allowed in the building?
20. Who manages the community and how active are community or property managers in day-to-day operations?

## Be sure to note:

1. What is the level of functioning of the current residents? Do they appear to be at a different level of functioning than you at this time? Take notice of your feelings about this.
2. How are meals served? Is it diner or buffet style? Is the wait staff courteous and tidy?
3. Take notice of the attitude and appearance of the staff and residents. Do they seem enthusiastic and content?
4. Is the community well kept or are there obvious signs of deferred maintenance?
5. Are there activity boards posted? Do they include things that may interest you?
6. What is the traffic like to and from the community?
7. If the community is licensed, be sure to check on its state inspection results.
8. Does the community smell good and appear clean and tidy both inside and out?
9. Did the staff members answer your questions knowledgeably and thoroughly?

## Notes:

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# Moving Timetable

☐ Move date is scheduled for:

Day of Week', DayMonth', Year

☐ REALTOR :

Company:

Phone Number:Email:

☐ Move Manager:

Company:

Phone Number:Email:

☐ Estate saleAuctiondate is scheduled for:

Day of Week', DayMonth', Year

Contact person:

Phone number:

☐ Moving company:

Phone number:

Contact person:

Email:

☐ Local post office contacted to notify of upcoming move. Change-of-address forms submitted.

Date submitted:

Effective date:

☐ Companies notified to stop or transfer service.

	Date Submitted	Effective Date
<input type="checkbox"/> Telephone .....		
<input type="checkbox"/> Water Garbage.....		
<input type="checkbox"/> Gas .....		
<input type="checkbox"/> Electric .....		
<input type="checkbox"/> Cable TV Internet .....		
<input type="checkbox"/> Newspaper Delivery .....		
<input type="checkbox"/> Security System .....		
<input type="checkbox"/> Other ( ) .....		

☐ Valuables are stored packed in a safe place for the move.

They are located:

☐ Last Box is packed and is located:

# Comparison Charts

*Senior Living Communities and  
Neighborhoods*



# Senior Living Community Comparison

Name			
Location			
Type			
Contact Person			
Contact Phone/ Email			
Standard Services			
Optional Services			
Amenities			
Meals and Food Choices			
Cost (per month): Studio 1 Bed 2 Bed Cottage			
Entrance Fee? Yes / No How much?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Refundable? Yes / No How much?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pets Allowed? (limitations/ comments)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Smoking	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What I like			
What I don't like			

# Neighborhood Comparison

Residential Homes, Condos, Townhomes, Cottages, Duplexes

Name			
Location			
Address			
Builder			
Home Sizes			
Price Range			
Price Range			
Price/Sq. Ft.			
Association Dues			
Fees Include			
Age Restrictions			
Maintenance Fee?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount?
Amenities			
Accessibility			
Gated Entry	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Activities Nearby			
Pets Allowed? (limitations/ comments)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What I like			
What I don't like			



# Step 2

*Communicate with your  
family and friends*

# The Family Meeting

As you begin to contemplate a move, a family meeting can be a great way to involve adult children, grandchildren, and family friends in the process. Bringing key people in your life together to discuss your plans can be one way to help everyone deal with the emotional challenges involved in a move from a long-established home.

## Why have a family meeting?

Bringing family members and close friends together to help plan for a move is a useful strategy. The benefits of a family meeting include:

- Informing key people about your relocation plans
- Generating ideas and sharing emotions
- Bolstering support during the move for a caregiver or someone with an illness
- Inviting participation in moving tasks
- Reminiscing about memories from the home or the items within it
- Distribution of household items and family heirlooms
- Completion of necessary legal documentation (power of attorney, signatures on deed, etc.)

## Agenda items to include in a family meeting:

- Plans related to an upcoming move (when and where)
- Reasons for the move
- Feelings about the move - both yours and those of family members
- Participation of family members during the downsizing process
- Distribution of family heirlooms and sentimental items
- Concerns that you or family members may have about the move
- Reminiscing about fun and memorable times in the family home
- Completion of (or sharing location of) legal documents

For families who may be scattered around the country, it is a good idea to plan for a meeting during a holiday or special event, when distant family members will be in town. If it is not possible to have everyone together at one time, try having two meetings and then share information via e-mail or written notes.

Unfortunately, not all families get along well enough to have a productive and amicable family meeting. Under such circumstances, it may be beneficial to have a family mediator or a trusted and respected family friend lead the meeting.

For those who prefer to not have a family meeting, or who feel they would prefer conveying their decisions in writing, a sample letter is provided on the following page as another possible way for you to communicate your wishes to family members and or close friends.

# Sample Letter

Date \_\_\_\_\_

Dear Family & Friends,

We would like to make everyone aware that we are considering a move. After doing some research, we have identified some particular communities we believe suit our needs. These communities are listed below in order of our preference:

**#1 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

**#2 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

**#3 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

Our plans are to make this move in the next \_\_\_\_\_ months/years, and although we are not in need of help with this move right now, we just wanted to keep you informed of the plans we are making. In the unlikely event that our health declines unexpectedly, resulting in the inability to meet the criteria for living in one or more of the above locations, we have chosen some alternative locations listed below:

**#4 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

**#5 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

**#6 Community:** \_\_\_\_\_

Address: \_\_\_\_\_

Floor plan / Apt. Size: \_\_\_\_\_

cont.....



In order to simplify things for our family, friends, and others involved, we have also made note of some trusted professionals with whom we have consulted regarding a potential move.

Please contact the people below first in the event it becomes necessary for you to handle any of the details of the move on our behalf.

Move Manager:	Phone:
REALTOR :	Phone:
Content or Estate Liquidator:	Phone:
Mover:	Phone:
Home Repair Contractor:	Phone:
Stager:	Phone:
Home Health:	Phone:
Accountant:	Phone:
Attorney:	Phone:
Financial Advisor:	Phone:
Physician:	Phone:
Care Manager Home Help:	Phone:

**Other Important Contacts:**

Name Function:	Phone:
Name Function:	Phone:
Name Function:	Phone:

We have also made a list of items (see attached) we would like to see distributed to specific people and organizations. Anything not listed is either to be transported to our new location, or to be sold by a professional estate liquidator.

A copy of this letter has been sent to all interested parties in an effort to simplify the process and lighten the load for those who may be called upon to help us in the event of an unexpected move or change in plans. We are handling the details on our own at the current time, and we appreciate your support. As things progress, or change, we will keep you posted.

All our love,

cc:

## Disbursement List

[illegible]



# Step 3

*Surround yourself with  
qualified professionals*

## Working with professionals

Working with experienced, reliable professionals throughout the entire downsizing process is the surest way to ensure a smooth transition. We have also provided tips for helping you interview key people in the downsizing process. If you have already chosen a REALTOR who specializes in downsizing moves, he or she has likely already assembled a qualified team and can assist you with the referral process and or handle the communications between service providers.

- REALTOR
- Move Manager
- Mover
- Contents or Estate Liquidator
- Personal Organizer
- Mortgage Lender
- Home Repair Contractor
- Pest Control Specialist
- House Cleaning Services
- Interior Decorator
- Home Inspector
- Attorney
- Financial Planner
- Insurance Agent
- Physician(s)
- Senior Living Community Staff

## Considerations when hiring professionals

Interview a minimum of two to three people companies in each field when possible.

This is not the time when cheaper is better. Make your selections based on service, delivery, reputation, references, and whether or not they can meet your needs. You most often get what you pay for.

Fees should be in line with local norms. Highly inflated fees should be questioned and should be justified by the services offered and or degree of experience in specialized downsizing moves.

Ask for references. When talking to those references, ask, “Would you use their services again, and if so, what would you have them do differently?” Pass your findings along to the service provider.

## Tips for hiring estate liquidators:

1. Read the contract before signing.
2. In order to avoid a conflict of interest, it may be better to choose an estate liquidator who is not also an antique dealer.
3. Be aware of what is covered by the percentage (fee) they charge.
4. Find out if there is an antique appraiser on staff.
5. Is advertising, cleanup, storage, travel time, sales permit, and trash disposal included in the fee?
6. Will they consign items of increased value that don't sell at the estate sale?
7. What length of time will they require to set up for the sale?
8. Will they offer a private pre-sale for family and close friends if requested?
9. Can they arrange for shipment of items out of province? If so, what is the process?
10. Do they clean up after the sale? To what degree?
11. How well do they advertise, and what advertising sources do they use?
12. How do they staff the sale (number of staff and security)?

## Tips for hiring movers and questions to ask:

1. What does the insurance cover: replacement value or by-the-pound? How much additional insurance is provided for valuables?
2. Is there a minimum hourly rate? (Most movers have a 2-4 hour minimum.)
3. How many people will be loading and unloading? Are they uniformed staff or contract labor?
4. Are they insured and bonded?
5. Obtain references for local and national movers, whichever is appropriate.
6. Do they offer packing and unpacking services? If so, what are the charges?
7. When does the billing time begin and end? (Many movers bill portal to portal.)
8. How long have they been in business? Do they specialize in senior living downsizing moves?

## Tips for hiring REALTORS:

1. Inquire about experience and training in dealing with downsizing moves. These are very different from traditional moves and require knowledge of the detailed timelines and additional steps involved.
2. What is their level of familiarity with your style and location of home?
3. Do they have support staff and or someone available to answer calls when needed.
4. Regular follow-up with you and your team is important. What are their follow-up policies?
5. Inquire and ask for a written estimate of fees and an estimate of expenses for your sale and purchase.
6. Observe the level of attentiveness and time taken to address your questions and concerns.
7. How much experience do they have? This should be based on number of sales and even more so, on their sales skills for the current market conditions.
8. Be sure to obtain references and call them for information.
9. Make certain you choose a REALTOR who sells real estate as their full-time career. A person with a second job or who sells on the side will not be able to serve your needs as effectively.
10. Technology is a reality in today's real estate world. Whether or not you use email or the Internet, make sure your REALTOR does.



## Tips for hiring home repair contractors:

1. A license is often required to work on plumbing, electricity, or heating and air conditioning. Be sure to ask for the contractor's license number.
2. Ask for – and then check – customer references.
3. Be cautious if a repair person calls you directly without a recommendation from someone you trust.
4. Get 2 or 3 bids for repairs up front. Make sure the bids are detailed and easy to read and to understand. Ask the contractor about any questionable items and compare the bids for discrepancies. Cheaper is not always better. Make certain the bid is realistic.
5. Arrange to pay for services upon completion of the work. Do not pay in advance.
6. If you're not sure of repair recommendations, ask for a second opinion or call a trusted friend or professional for backup.
7. It's best to hire contractors based on a referral from someone satisfied with the services they received.

## Tips for hiring a move manager:

A move manager can assist you in locating and hiring service professionals and in negotiating the best possible deal for you. Some REALTORS also provide move management services.

Should you decide to hire your own move manager, be sure to ask the following questions:

1. How many moves have they guided?
2. Do they work for an established, reputable company, or do they handle transitions on the side?
3. What is their recent experience and knowledge in dealing specifically with downsizing moves?
4. What is their network of providers? Do they have reputable contacts in the areas you need?
5. What credentials does the move manager you'll be working with have?
6. Do they communicate well with you?
7. As always, get a complete list of references and call them. You may want to ask for references from not only the client they served, but also the community where they helped the client to move. Be sure to ask them what they liked about the process and what they didn't. This will help you to determine if the person/company can meet your specific needs.



# Step 4

*Dealing with a house full  
of possessions*

# Sorting 101: To keep . . . or not to keep

Sorting through household items and a lifetime of memories can be one of the most time-consuming and emotionally difficult tasks associated with any move. Consider hiring a professional move manager who will provide personalized, objective assistance in helping you organize and sort your belongings, then help you decide what to keep and what to discard, what to give away to family members and friends, what to sell, and what to donate to charity. The objectivity of hired professionals is often preferred over assistance from family who may have emotional attachments to items or difficulty with the idea of your move. If you choose to go it alone or have a trusted family member or friend help you out, here are some tips to make the process a bit easier.

**Consider sorting your belongings into the following categories:**

- **Necessities** — furniture, toiletries, eating utensils, clothing, etc.
- **Family heirlooms** — jewelry, furniture, china, etc., that others will inherit.
- **Sentimental items or keepsakes** — gifts, photos, souvenirs, etc.
- **Disposables** — no sentimental value and not necessary for new location.
- **Charitable contributions** — unwanted musical instruments, craft supplies, books, etc.
- **Trash** — if having a content or estate sale, let the professionals decide what is trash.
- **Valuables** - items that you wish to sell.

## Beginning the “thinning process”

1. Focus begins with the first 3 categories — necessities, family heirlooms, and sentimental items — because these will either be packed and moved to your new location or passed along to family or friends.

**TIP** ➡ Use two different colors of Post-It® notes to classify the items that will go with you and those that will go to family members. Turn your house into a Post-It note rainbow prior to the move!

2. Items classified as family heirlooms can be passed along to appropriate parties or stored in a safe location for later distribution. It is best to have family come and pick up their items prior to entering into an estate sale contract.

**TIP** ➡ In the event items cannot be removed in advance, be sure to clearly mark them “Not for sale — family will pick up.” If you are planning to hold an estate sale, you should specifically exclude these items in the written estate sale contract.

3. Sentimental items should be sorted, prioritized, and then packed for the move, packed for storage, or given to other family members who might appreciate having them.

**TIP** ➡ Some items should NOT be stored unless climate/ temperature-controlled areas are used.

4. Disposable items are those items neither you nor other family members will need or appreciate. These items will go into the estate sale or auction.



No need to organize, sort, or clean these items during your move. The liquidators will take care of emptying cabinets, drawers, garages, storage buildings, attics, etc. Many prefer that you not try to help them with this task.

5. Donations and charitable contributions are items that can be used (or resold) by a charity of your choice. Call early to confirm a pick-up date and time for your donations, and have them ready to go!



Some estate sale companies will also handle this task on your behalf after the sale. It applies to items that do not sell and for which you have given them permission to donate to your chosen charity. Be sure to get a receipt for tax purposes, or arrange to have the estate sales company do it for you.

6. There are very few things that will be considered purely trash. Aside from old butter dishes, most items can be sold in the estate sale.

## Turn those unwanted items into cash

Once you've divided your household items into the various categories, it's time to turn disposable items, namely those things neither you nor your family want or need, into cash. An estate sale or estate auction, when organized by an established, professional company, is an efficient and hassle-free method for liquidating your belongings. Once the sale has been completed, you can use the proceeds to offset moving expenses, to invest in a new residence, to add to your savings, or to donate to a charitable cause.

## Contents Sales, Estate Sales & Estate Auctions

Often when decluttering and getting rid of unwanted household items prior to a move, people will arrange to sell these items through consignment stores and have a junk removal company take anything that is not deemed valuable enough to sell. However, as downsizing becomes more prevalent among the baby boomer generation, hiring companies to assist in disposing of household goods and furnishings through Contents or Estate Sales, Estate Auctions and On-line Auctions is becoming more commonplace.

**What do these companies do for me?** Estate sale companies evaluate and set up your items to sell, price them accordingly, monitor the sales and the flow of traffic, and provide security and extra personnel to deter theft during the sale. They will arrange for appropriate permits and advertise your sale in advance, to ensure a high flow of traffic.

**What goes and what stays?** Estate sale companies will ask you to leave everything you want sold in the estate sale *exactly where it is*, allowing you to focus on packing and removing just the items you want and need — no sorting, organizing or arranging items you no longer want. For instance, simply leave that 45-piece set of china in the cabinet and the estate sale company will clean it and ensure it's attractively displayed. Lastly, estate sale companies also recommend that you not discard any items — allow them to be the judge of what should be thrown away, taking the guesswork out of the equation for you.

**How are my belongings priced?** Estate sale companies are experienced in pricing items based on current market value. Although to you, your great grandmother's old and tarnished teapot may appear worthless, an expert will be able to recognize its real market value. These companies' personnel are often trained in antiques and appraisals — their expertise in pricing your belongings at appropriate market value will help you maximize the results of your sale or auction.

**Why not just have a garage or yard sale?** If you hold a garage or yard sale, you'll be responsible for organizing, cleaning, pricing everything for sale, as well as disposing of items remaining after the sale. An estate sale company will handle all those details for you, disposing of what didn't sell (providing you either a tax-deductible receipt from charity, or the proceeds from the buy-out), and ensuring your home is clean after the sale.

**What if I want a specific amount for some items?** You can request the estate sale company set a reserve on any item. If it does not sell for the minimum amount you set, you can keep it instead of selling it for less.

**What do estate sale companies charge?** Estate sale companies generally charge 30% to 35% commission on the sale's gross proceeds. Additional fees may be charged for transferring some items off-site for sale. When evaluating the fee, remember that these companies are experts in pricing and selling belongings at market value, and buyers at estate sales arrive with different expectations than shoppers at garage sales, usually anticipated to be bargain bazaars. Even with the commission charged, an estate sale will almost always net more than a garage sale you hold on your own (and you won't have to do as much work!).

**What are estate “auctions”?** Estate auctions, which can be held on-site or off-site, work a little differently, although generally the cost is the same.

On-site auctions are similar to estate sales, except items are not priced in advance. Instead, items are placed strategically and auctioned in an order pre-determined by the auctioneer. When liquidating a large estate, it is more practical and efficient to have an estate sale or an on-site estate auction.

Off-site sales can be advantageous when the sale is not extensive and items can be easily transported to the auction house. The auctioneer will come to your home to evaluate your belongings, and then arrange for your items to be boxed and transported to their site. You will most likely need to gather together the items for auction. Your auction will be scheduled and the date advertised, just like an estate sale.

**What do estate auction companies charge?** Estate auctions typically charge between 25% and 35% of the gross proceeds, comparable to estate sale fees. There is normally a transportation fee for removing items from your home, depending on the location and amount of items transported.

**What is right for me - sale or auction?** Time is the biggest deciding factor. If you are planning on staying in your home right up to closing, there will probably not be enough time for an estate sale, which can take from a week to a month to prepare for and hold. If you can move out of your home (including packing and taking the belongings you want, and leaving the rest) a few weeks before the new owners take possession, an estate sale is viable. Your timeframe will help you determine whether an estate sale or auction makes sense for you.

**Will I really get market value for my “stuff”?** There is a big difference between market value and resale value. Often we expect the price we *paid* for an item to determine its re-sale value, while in fact, most items depreciate in value, with the exception of some antiques and collectibles.

Your 20-year-old refrigerator may not bring \$20, if it sells at all. Your old sleeper sofa might yield an end-of-year tax deduction if donated to charity. The old pot you've been using in your garden for years, could sell for \$50. This illustrates why using professional and reputable estate sale companies or auctioneers to value and sell your belongings, rather than doing it on your own, will generally maximize the proceeds resulting from the sale.



# Step 5

*Celebrating your new lifestyle*



## Adjusting to a New Lifestyle

**Be aware of your feelings.** Don't be surprised if it takes some time to get accustomed to a new routine, household surroundings, and people. It's important to note that even those who have prepared for retirement for many years, and who executed their plan exactly as they had intended, sometimes have difficulties adjusting to a new way of life. This change can be even more pronounced for those who have to make a move under less than favorable circumstances related to illness, death of a spouse or caregiver, or financial constraints.

**Whether you're moving as a result of a well-executed plan** or due to unexpected circumstances, time for adjustment is expected and necessary. Though everyone differs, there are three factors that have been shown to correlate positively with a successful adjustment to a new lifestyle: level of optimism, support network, and level of activity. People who maintain a positive outlook, who reach out to their peers and family for support, and who continue to be active in social, religious, and physical activities are much more likely to experience a shorter and more pleasurable adjustment period than those who are pessimistic, who retreat inwardly, and who discontinue their regular activities.

**Natural changes in the brain's ability** to deal with stress may make it advisable to see a doctor for evaluation and possible treatment. Health issues may manifest not only physically, but psychologically and emotionally as well. Listen to your body's signals and take action accordingly. Remember that there is no magic length of time for normal adjustment - each person is unique and handles stress in his or her own way and timeframe.

**It can be difficult to admit** you might need help dealing with your emotions, but just as you may seek help for maintaining normal blood pressure, insulin, or cholesterol, sometimes your emotions can benefit from a regular check-up. If you find that you are not dealing with things as you would like or expect — either before, during, or after a move - you have a variety of options. You could visit with your doctor about your physical and emotional symptoms, seek out a trusted friend or family member, or hire a professional life coach who is trained to help people move forward, especially during or after stressful events.



## Ideas to make adjusting a little easier

**Reach out to family, friends and others to share your experience.** A key factor in any life change is having a supportive network of people. Identify and keep close contact with those people in your life whom you trust and in whom you can confide. Share with them the joy or sadness you may be experiencing. For many, the moving process begins many months before the actual move. This is the time to begin processing and dealing with the many emotions that are felt in response to the upcoming lifestyle change.

**Stay active or get active.** If you are fortunate enough to have been involved in a pleasurable hobby, social club, or church, don't quit just because you have made a change in your residence. When moving locally, make prior arrangements to let friends know you will continue to be involved and, if needed, recruit help with transportation. If you have moved to a new city or away from your old stomping grounds, it is absolutely necessary that you become involved as soon as you get settled. Once the last box is unpacked and you have found a place for your toothbrush, find a new church, a local dance group, a travel club or seek out new activities and become involved in your new community.

**Keep in touch with family and friends.** Hang on to your address book and drop a note or email to family and friends from time to time. It is recommended that you take at least an hour a week to maintain contact with the people you care about. This will not only be good for you, it will also be good for them. *Our rule of thumb is that, for every person you lose contact with due to a move, death, or other circumstance, you must meet one new person.*

**Focus on physical activity and good nutrition.** It is a scientific fact that physical exercise (done correctly) reduces stress, increases strength, reduces risk for falls, improves mood and sleep, and is positively correlated to healthy lifestyles. Many senior living communities offer a physical fitness program or transportation to a local fitness center. Make it a point to exercise regularly and visit with your physician about the best program to suit your personal fitness goals. Just as physical activity is important, proper nutrition is what gives us the energy needed to think clearly, heal ourselves, strengthen our bones and muscles, and maintain a positive mental health. You may not feel hungry, but your body needs nourishment, so eat something healthy even if it is a small snack 5 to 6 times throughout the day.

**Educate or get educated!** Whether you are a retired college professor or you never completed high school, you can always be an educator to those in your community. Consider the fact that the more you stimulate your brain and use that particular muscle, the more likely you will be to ward off mental decline and mental illness. One way of doing this is to get involved in the school system, Sunday school, or a local Boys and Girls Club. Okay, not interested in being surrounded by kids? Another way to keep your brain simulated is to go back to school yourself. Enroll in a college course, take an art class, or take up golf or the guitar! Many universities have programs for seniors where classes are offered at no charge. Or, for the really ambitious, how about an advanced degree? Why not?



**Explore available resources.** If you are finding that you just can't seem to get yourself motivated, you may just lack clarity about what it is you want from this new chapter of your life. That is a very common experience as you make major life changes. This certainly does not mean you are depressed or have a problem! Consider reaching out to a professional life coach or someone who can help you sort through your feelings, your thoughts, and your dreams about what you desire your life to look like.

**It all comes back to the familiar saying, “Use it or lose it!”** After a move, especially one that was unexpected, it may be easier to stop being active and let others do things on your behalf. That is great to some degree, because the whole idea behind downsizing was to simplify life, right? Well, let others do the tasks that you don't enjoy doing, and you stay busy doing all the things you enjoy but didn't have time for previously. Be aware that you may have lost sight of some of those favorite activities you once enjoyed, because your “old” life was revolving around the things you HAD to do versus the things you really WANTED to do.

**Take some time to explore your new lifestyle and learn to have fun again.**



# Questions

## *Most frequently asked*

**Q How long do people usually “think about it” before moving?**

**A** Some take longer than others, but our experience has been that people take a minimum of 6-12 months to make an emotional move. The emotional move takes place in one’s mind. Once that emotional move has been made, a physical move can often occur within 30-45 days or even sooner.

**Q What if my kids live out of province and I need help moving?**

**A** Hiring a move manager – also known as a moving coordinator – is the ideal solution for people in this situation. If you are unable to find a professional moving coordinator near you, it may be helpful to call on a professional care manager or organizer. Explain what you need, and they will likely assist you for an hourly rate. Your REALTOR who specializes in senior moves can also be an asset in this area.

**Q Where do I start with sorting my possessions?**

**A** Sorting can seem overwhelming at first glance, so we recommend you begin with one room, closet or dresser. Keep in mind that you are only looking for items that you may be taking with you. If you open a cupboard or closet and say, I don’t want any of that, then leave it alone and move on. A common misconception is that every nook and cranny needs to be gone through. Often, estate sale companies will allow you to take a last minute scan of items you may have overlooked during the move while they are setting up for the sale. As you sort, segregate items to be moved with you from those to be sold, by leaving the ones to be sold right where they are! Use sticky notes to label furniture, closets, cabinets, and other areas, sell, move, donate, family to take, etc. See more tips in Step 4 of this workbook.

**Q Doesn’t a house show better with furniture?**

**A** This is a common question asked by people who are trying to decide whether they should move before or after their house sells. Every real estate professional will have an opinion on this matter. Regardless of how the house looks, furnished or unfurnished, there are other more important factors. Safety and convenience are primary considerations and good reasons to go ahead and move prior to placing your home on the market. Time and stress also factor into the decision. When the home sells, there might be as few as three weeks to as many as 3 months to make your move and liquidate the remaining personal property. Trying to manage all the details in a short time frame can be overwhelming, thus moving prior to the sale is preferable.



### **Q What do REALTORS® charge?**

**A** REALTORS typically charge a commission which is based on a percentage of the home's sales price. Each associate negotiates a fee based on the services offered and the property being sold. Discount brokers may charge less and leave the showing and contract negotiations to the homeowner. Specialized brokers may charge more and include added-value services like downsizing assistance or moving expenses in their fee structure.

### **Q What do estate sale companies charge for their services?**

**A** Estate sale companies vary in their fees. Many base their fee on the projected gross sales expected to be collected. For instance, if a car is included in the sale, they may reduce their fee percentage due to the increased proceeds anticipated by selling the car. It may also depend on whether the sale is held on-site (in your home) or if they are required to move your items to another location to sell. The typical fee percentage ranges from 25% to 35%, with more experienced and upscale liquidators often charging more.

### **Q What if I don't have enough stuff for an estate sale?**

**A** If an estate sale company determines that you have valuable items to sell, but there is insufficient quantity to warrant an individual estate sale, then they may choose to bring in items from another estate to increase the pool of potential buyers, or to take your things to another site. Another option is, they might wish to take particular items to their gallery for consignment, or ask you to allow them to market your valuables via the Internet. If the remaining items are not antiques or collectibles, it is sometimes more beneficial to allow an auction company to take them to their auction house for a sale, or to offer the item to a dealer for a modest buy-out amount.

### **Q Why should I use a REALTOR with experience working with downsizing and senior living community moves?**

**A** These professionals have a unique understanding of the challenges of a move from a long-time home as well as the professional resources and vendors to assist with the many details involved in such a move. In addition to the technical details of the transaction, specialists have a full appreciation for the emotional nature of this type of move, and they will take the time necessary to help seniors and their families work through the emotional aspects vs. rushing on to the next sale.

### **Q What if the real estate agent recommends I move before selling, but I need the equity from my home for moving expenses?**

**A** Many homeowners use the equity in their home to pay for their next house, for a Senior living community entrance fee, and/or for moving expenses. If their move needs to be scheduled prior to closing the sale of their home, temporary financing can be an option. Banks, credit unions, or mortgage lenders can provide loans which allow use of equity in a current home to finance the move to another home or senior living community. Once the home is sold, proceeds from the sale are applied to pay off the loan. Since many senior living communities will work with prospective residents when circumstances result in this type of delayed asset transfer, a mortgage loan should be reserved as a last resort for temporary financing.

**Q My house will likely need to have some repairs and/or improvements made before it is sold. Where should I start? (Or, What can I do to ensure I get the most money from the sale of my existing home?)**

**A** Sometimes, it's advantageous to make needed repairs and home improvements before placing a home on the market. There are multiple issues to consider when making appropriate decisions about what needs to be done and when to do it, and an experienced REALTOR is one of the best resources to guide your decisions. An "as-is" sale is somewhat misleading, since there are often repairs or replacements needed before a sale can be closed, to satisfy requirements of mortgage lenders, appraisers, or home inspectors, and to comply with local building codes. Repairs identified during a home inspection can be arranged for you by your REALTOR or dedicated move manager, and often the expenses involved can be deducted from the home sale proceeds at closing.

**Q How many senior living communities should I visit before I make a decision?**

**A** To make sure you are choosing from the best available communities, do your homework! While some cities have a number of senior living options, others are limited to fewer choices. If you are fortunate to have located several options, visit those that appear to fit your preferences. Use the survey and checklists in this guide and go comparison-shopping. Visit your top choices more than once, at different times of the day, and remember to review the tips prepared for you here in the guide.

**Q Why should I hire a REALTOR who specializes in working with seniors instead of my friend from church, my past REALTOR, my daughter's best friend, or my neighbour?**

**A** This particular move - a downsizing move - is likely unlike any other move you have made in the past. In fact, depending on market and economic circumstances (whether it's a buyer's or seller's market), it is more critical now than ever that you choose a trained REALTOR possessing high-level sales experience, superior knowledge, and excellent negotiation skills that the average REALTOR may not possess. Remember, your downsizing move involves a rather extensive set of unique components, requiring highly specialized professionals to assist you in several dissimilar areas. You will require the best negotiator and people manager available if you want your transition to be as trouble free as possible.

# *Downsizing made easy.*

Simplifying your life  
should leave you

*overjoyed,*

not  
overwhelmed.

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