The Downsizing Roadmap

Selling your home after 55 without losing your mind (or your favorite recliner)

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Welcome, friend

If you've raised a family, a few dogs and a mountain of holiday decorations in your house, you're allowed to want less of it. This guide walks you through downsizing one calm step at a time.

I'm Jacquie Bird, a Realtor® with Envision Realty and a Seniors Real Estate Specialist® (SRES). I help homeowners in St. Charles, Warren and Lincoln counties sell the big house and land somewhere that fits the next chapter.

This guide is for you if:

- The stairs have started to feel personal
- You spend more weekends on yard work than on fun
- The kids moved out years ago, but their stuff didn't
- You want to be closer to family, or just closer to the lake
- You're curious what your home is worth, even if you're not moving tomorrow

Are you ready? The 2-minute check

Check every line that sounds like you. Five or more checks means it's worth a no-pressure conversation.

- [ ] We have bedrooms nobody has slept in for a year
- [ ] Climbing stairs, mowing or shoveling is getting harder
- [ ] Our house costs more to heat, insure and repair than we'd like
- [ ] We'd rather spend money on travel or grandkids than on a new roof
- [ ] We want a single-level home, or less maintenance
- [ ] We'd like to live closer to family, doctors or shopping
- [ ] We have a lot of equity and wonder what it could do for us
- [ ] A life change (retirement, loss of a spouse, health) has us rethinking things
- [ ] We've said "someday we should move" more than twice this year

Your roadmap, from "someday" to moving day

Most downsizers do best starting 6 to 12 months out. Rushing is when people overpay, underprice or keep the wrong couch.

1. **6 to 12 months out: get clear**
    - Talk it through with your spouse, and with your kids if you want their input
    - Get a free home value estimate so you know your numbers
    - Start a wish list for the next place: one level? smaller yard? near family?
2. **4 to 6 months out: sort and plan**
    - Start decluttering one room at a time (see below)
    - Meet with your financial advisor or CPA about the sale
    - Get pre-approved if you'll buy, or start touring options
3. **2 to 4 months out: get market-ready**
    - Handle small repairs and touch-ups; skip big remodels
    - Decide: buy first, sell first, or a rent-back after closing
    - Professional photos, video and listing prep
4. **List and sell (often 30 to 60 days to close)**
    - Showings, offers and negotiation
    - Inspection, appraisal and final walk-through
5. **Moving day**
    - Book movers or a senior move manager early
    - Pack an "open first" box: meds, chargers, coffee maker, dog treats

The money questions

Knowing your numbers first turns "can we afford to move?" into a plan. Bring these questions to our consult and to your financial pros.

- **What is my home worth today?** I'll prepare a free comparative market analysis (CMA) based on recent sales near you.
- **How much equity will I walk away with?** Sale price minus your mortgage payoff and selling costs.
- **What will selling cost?** Typical costs include commission, title and closing fees, prorated property taxes and any repairs.

- **Will I owe tax on the gain?** Many homeowners can exclude a large part of the profit on a primary home they've lived in for 2 of the last 5 years. Ask your CPA how it applies to you.
- **Should I buy with cash or keep a mortgage?** This depends on your retirement income and goals, so talk to your financial advisor.
- **What will the next place cost each month?** Include HOA dues, taxes, insurance and utilities, not just the price.

I'm a Realtor®, not a tax or financial advisor. Please confirm tax and investment questions with a licensed professional.

Decluttering without the drama

Forty years of memories won't sort themselves in a weekend, and that's fine. Work one small space at a time, and start where feelings run lowest: the garage, the linen closet, the junk drawer.

Give everything one of four labels:

- **Keep:** you use it, love it, and it fits the new space
- **Gift:** family heirlooms you'd like to hand down now, while you can see them enjoyed
- **Sell:** furniture, collectibles and tools (estate sales, consignment, online marketplaces)
- **Donate or toss:** everything else

Tips that save arguments:

- Measure the new space before deciding on big furniture
- Ask the kids what they want, give a deadline, and mean it
- Photograph keepsakes you can't keep; the memory stays even when the item goes
- Hire help if it's overwhelming. Senior move managers and estate sale companies do this every day, and I can refer you.

Where to next?

The best next home is the one that fits how you want to live for the next 10 to 20 years. Here are the common choices around St. Charles County and nearby.

Option	Great for	Watch for
Smaller single-family home	Keeping a yard, garage and privacy	Still some upkeep; check for stairs
Villa or maintenance-free community	No mowing or shoveling, one-level living	Monthly HOA dues and community rules
Condo	Lock-and-leave travel, lowest upkeep	HOA fees, parking and pet rules
55+ community	Neighbors in the same stage, built-in social life	Resale limits and age rules
Lake or rural getaway (Innsbrook, Warren County)	Quiet, nature and room for the dog	Drive time to doctors and family
Near the kids or grandkids	Being part of everyday family life	Their plans can change, so pick a place you'd like anyway

7 mistakes downsizers make (so you don't have to)

1. **Waiting for a crisis.** Moving on your timeline beats moving on a health scare's timeline.
2. **Pricing from memory or Zillow.** Your home's value depends on recent sales next door, not what a neighbor got in 2021.
3. **Over-renovating before selling.** New kitchens rarely pay for themselves. Fresh paint and small fixes usually do.
4. **Buying before knowing your equity.** Know your numbers before you fall in love with a villa.
5. **Moving everything.** Paying movers to haul furniture that won't fit is the most expensive way to declutter.
6. **Forgetting monthly costs.** HOA dues and insurance can surprise you.
7. **Going it alone.** A good team (agent, lender, CPA, move manager) makes this far less stressful.

Let's talk, no pressure

Book a free downsizing consult and I'll bring you a home value report, a custom timeline, and an honest opinion on what to fix (and what to skip).

Why work with me:

- **SRES® designation:** special training in helping homeowners 55+ sell, buy and move
- **Backed by my broker at Envision Realty,** who works alongside me on contracts, inspections and negotiation
- **Marketing that sells:** professional photos, video and a strong online presence for your listing
- **Patience built in:** I'll go at your pace, and I'll bring referrals for movers, estate sales and more

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Cooper, my chocolate lab, approves of every client. He's not picky.