HOME STRATEGY CONSULTANT

The Downsizer's Playbook

How to plan, prepare, and sell your home when it's time for the next chapter.

INSIDE THIS PLAYBOOK

- Why downsizing is harder than it looks — and what to do about it
- How to figure out where you actually want to go next
- A room-by-room decluttering plan that won't overwhelm you
- When to get expert eyes on your home (earlier than you think)
- How to handle repairs without paying out of pocket
- Pricing strategy so you protect your equity from day one

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BEFORE YOU START

Why downsizing is different from a regular sale

Most sellers are simply moving. Downsizers are transitioning. There is a difference, and it matters. A regular seller is motivated by a bigger space or a better location. A downsizer is navigating decades of memories, a lifetime of accumulated belongings, and a meaningful shift in how they see themselves and where they want to live.

This playbook addresses both sides of that transition — the emotional weight and the practical strategy. You cannot execute the strategy well without acknowledging the emotional side first. And you cannot get top dollar for your home without a solid plan.

01 The emotional weight of leaving a long-term home is real. Starting to acknowledge it early makes the logistics much easier.

02 Decisions you make 1–2 years out will have more impact on your final number than anything you do in the last 30 days.

How to use this playbook

Work through each section in order. The timeline on the next page gives you the big picture. Each topic section breaks it into action steps with checkboxes. If your move is still a couple of years out, start with the emotional and destination sections. If you are closer to listing, prioritize prep, repairs, and pricing.

THE BIG PICTURE

Your downsizing timeline

This is not a rigid schedule. Use it as a map to understand which decisions belong at which stage. The earlier you start, the more options you have — and the less pressure you will feel at the end.

2+ Years Out *Start imagining. Nothing is urgent.*

- Let yourself imagine what the change looks like
- Note what you love most about your current home
- Start slow decluttering — easy items only
- Begin watching what sells in your target area

12–18 Months Out *Research where you want to go.*

- Research destination options (not just 55+ communities)
- Visit homes in person before you are ready to sell
- Schedule a strategy session with Kim
- Continue room-by-room decluttering

6–12 Months Out *Declutter + get a stager walkthrough.*

- Get a stager walkthrough — know what to do and skip
- Complete the bulk of decluttering
- Build your repair list and prioritize it
- Keep up with regular maintenance

3–6 Months Out *Prep, repair, finish the list.*

- Execute repairs (Curbio available — no upfront cost)
- Paint, deep clean, curb appeal prep
- Begin the pricing conversation with Kim
- Prepare emotionally — the finish line is close

Go Time *Price right. List with a plan.*

- Professional photos and final staging
- Price right from day one
- Coordinate showings around your life
- Trust the process — you have done the work

SECTION ONE

The emotional side

WHY IT MATTERS

Downsizers face something most sellers don't: the weight of a home that holds 20 or 30 years of life. That weight is real, and ignoring it doesn't make the process faster. Acknowledging it does. The sellers who start emotionally prepared finish with fewer regrets, less stress, and a cleaner process.

- [ ] **Give yourself permission to feel the weight of this decision**

  Selling a long-term family home is not the same as any other move. It is okay for it to feel significant.

- [ ] **Separate the memories from the structure**

The memories go with you. The house is just the building that held them.

- [ ] **Acknowledge the identity shift**

  For many people, a long-term home is part of who they are. Leaving it is a transition, not a loss.

- [ ] **Have honest conversations with your partner or family before decisions are made**

  Disagreements about timing, destination, or what to keep are the most common source of delay. Get aligned early.

- [ ] **Write down what you love most about your current home — then ask if your next home needs to have that**

  Some answers will surprise you. Others will make your search a lot clearer.

- [ ] **Talk to someone who has already downsized**

  Their hindsight is one of the most valuable things you can access right now.

- [ ] **Understand what you are gaining, not just what you are leaving**

  Less maintenance. More flexibility. More cash. A home that fits the life you are actually living now.

- [ ] **Do not let the emotional weight stall the practical decisions**

The two can move at the same time. You do not have to feel ready before you can start planning.

SECTION TWO

Where do you want to go?

WHY IT MATTERS

Most people assume "downsizing" means a 55+ community. It does not. Depending on what matters to you — lawn maintenance, community amenities, pet policies, proximity to family — the right fit could be a ranch home in an HOA, a townhouse, a patio home, or a smaller single-family home in a great neighborhood. Know what you want before you decide what category to shop.

- [ ] **Write down your top three priorities before you start searching**

Location, maintenance level, community feel, proximity to family or medical — get clear on this first.

- [ ] **Consider ranch homes in HOAs — lawn care is often included**

  This is one of the best options for people who want independence without the exterior work.

- [ ] **Do not limit yourself to 55+ communities unless the amenities match what you actually want**

  A pool and clubhouse are great if you will use them. An HOA fee for amenities you will not use is just extra cost.

- [ ] **Consider townhomes and patio homes for minimal upkeep inside and out**

  Many offer the right balance of space, privacy, and low maintenance.

- [ ] **Visit homes in person before you are ready to sell**

  Going early removes the pressure and gives you accurate expectations before any timeline is set.

- [ ] **If you are coming from a two-story home, plan to visit any ranch at least twice**

  A ranch always feels smaller on first visit than it actually is. The feeling usually fades on a second walkthrough. Do not rule one out after one showing.

- [ ] **Check HOA fees, rules, and what is actually covered before you fall in love with a community**

Pet limits, rental restrictions, and what maintenance is included vary widely from one HOA to the next.

- [ ] **Know what inventory looks like in your target area before you list**

  This lets you time your sale without panic-buying or getting stuck between two closings.

- [ ] **Talk to Kim about what is available in your target area right now**

  Knowing the market on both sides of your move is part of a coordinated strategy, not an afterthought.

SECTION THREE

Declutter: room by room

WHY IT MATTERS

Decades of living in a home means decades of accumulation. The goal is not to do it all at once. Small, consistent sessions build more momentum than one overwhelming weekend. Start with the easy stuff. Save sentimental items for last. Done beats perfect every time.

- [ ] **Start with one room — the easiest one you can think of**

  Momentum matters more than order. A quick win early makes the next session easier.

- [ ] **Use four categories for every item: Keep, Donate, Trash, Sell**

  If you hesitate, put it in Donate. Hesitation is not the same as needing it.

- [ ] **Begin with easy items in every session — expired food, duplicate tools, old medications, worn linens**

  These decisions are simple and fast. Starting here every session builds immediate forward motion.

- [ ] **Set a 10-minute timer and begin**

  You do not need a full day. Ten focused minutes beats a two-hour session you keep postponing.

- [ ] **Save sentimental items for last**

  Do not let difficult decisions about keepsakes stop you from clearing the straightforward stuff.

- [ ] **Photograph items before letting go if it helps**

  A photo captures the memory. The physical object does not have to travel with you to honor what it meant.

- [ ] **Create a Legacy Box for items that belong to specific family members**

  Label it now so decisions are made before the move, not scrambled during it.

- [ ] **Donate before you trash — many organizations will pick up at your door**

  Goodwill, Salvation Army, Habitat for Humanity ReStore, and local veterans organizations often offer scheduled pickup. No hauling required.

- [ ] **Large furniture you are not taking? Sell or donate it now while you have time**

  Marketplace, estate sales, or donation pickup are all easier when there is no deadline pressure.

- [ ] **Reduce closets to roughly half full before any staging begins**

  Buyers judge storage by the space left over, not by what already fits. A half-empty closet reads as generous.

SECTION FOUR

Get expert eyes early

WHY IT MATTERS

One of the most expensive mistakes a downsizer can make is spending money on the wrong updates. Knowing what to do is only half of it — knowing what to skip is equally valuable. A professional walkthrough a year or two before you list costs nothing compared to what it can save.

- [ ] **Schedule a walkthrough with Kim even if your home is not close to ready**

  Agents look past the mess. What we are evaluating is structure, layout, and where your money will actually return.

- [ ] **Ask what a buyer in your price range will notice first**

  This is different in every price point and neighborhood. National advice does not substitute for local data.

- [ ] **Get a stager assessment before spending anything on updates**

  I have access to staging professionals who will walk through your home and tell you exactly what to do and what to leave alone. Do not write checks before you have that list.

- [ ] **Ask specifically what NOT to update**

  Most sellers over-improve. A $15,000 update that adds $8,000 in value is a loss. You need real numbers before you spend.

- [ ] **Maintain the home well in the years leading up to listing**

  Deferred maintenance is one of the biggest negotiating levers a buyer has. A well-maintained home signals care — and care translates to a stronger offer.

- [ ] **Keep a running list of repairs and maintenance completed**

  Buyers and their inspectors notice. Documentation of what you have taken care of builds buyer confidence.

- [ ] **Do not skip regular HVAC service, gutter cleaning, and pest control**

  These low-cost items prevent high-cost problems and show up clearly during a buyer's inspection.

- [ ] **Take exterior photos when the yard looks its best**

Spring and summer curb appeal photos can be used later even if you end up listing in fall or winter.

SECTION FIVE

Prep your home to sell

WHY IT MATTERS

To get the most money out of your home, buyers need to see it as move-in ready. Neutral colors, completed repairs, and clean, well-maintained spaces remove every reason a buyer has to negotiate down — or walk away entirely.

For many sellers, this is where the process stalls. The physical work of repairs can feel like too much. And coming up with cash upfront — when you need those sale proceeds to fund your next move — creates real stress. That is exactly what Kim had in mind when she started offering Curbio to her clients.

NO UPFRONT COST. PAY AT CLOSING.

Curbio repair financing

Curbio lets you complete pre-listing repairs and improvements now — using your home's equity — and pay everything back at closing. No out-of-pocket cost. No monthly payments. The work gets done, your home shows better, and the repayment comes directly from your sale proceeds.

- Flooring, paint, landscaping, and staging — all covered
- Repairs flagged during a pre-listing inspection
- No payments until the home sells
- Replace worn, stained, or dated flooring instead of offering a buyer credit — a credit invites more negotiation; a finished floor removes the conversation before it starts

- [ ] **Fix sticky doors, leaky faucets, and running toilets**
  Buyers read plumbing issues as a sign of deferred maintenance throughout the house.

- [ ] **Tighten or replace loose cabinet and door hardware**

- [ ] **Patch nail holes, touch up paint, re-caulk tubs and showers**

- [ ] **Test smoke and carbon monoxide detectors — replace as needed**

SECTION FIVE, CONTINUED

Paint, clean & curb appeal

Paint

- [ ] **Repaint any wall in a bold, dark, or dated color to a neutral tone**

  A buyer looking at a bright accent wall sees a project and mentally subtracts repainting cost from the offer.

- [ ] **Touch up scuffs, chips, and marks on walls and trim throughout the home**

- [ ] **Use one consistent neutral through connected spaces**

  One flowing color makes a home feel larger and more finished.

- [ ] **Repaint ceilings that are stained, yellowed, or an outdated tint**

Clean

- [ ] **Hire a professional deep cleaning service or set aside a full day to do it yourself**

  A professional catches the baseboards, vents, and grout lines you walk past every day.

- [ ] **Have carpets professionally cleaned**

- [ ] **Wash all windows inside and out**

  Clean windows change how much natural light a room appears to have.

- [ ] **Scrub grout and re-seal caulking in bathrooms**

  Discolored grout is one of the first things buyers point out on a showing.

- [ ] **Clear cobwebs from ceiling corners, light fixtures, and eaves**

Curb appeal

- [ ] **Power wash the siding, porch, patio, and driveway**

  Dirt reads as deferred maintenance even when nothing is actually wrong.

- [ ] **Mow, edge, and fertilize the lawn — add fresh mulch to flower beds**

Fresh mulch creates high contrast in photos and makes a yard look cared for immediately.

- [ ] **Paint or refresh the front door and trim if they are faded or chipped**

  The front door is the first and last thing a buyer sees before making an offer.

- [ ] **Add potted plants or seasonal flowers near the entry**

- [ ] **Replace a dated or broken doorbell — clean house numbers and mailbox**

PRICING STRATEGY

Your price is set by what a buyer believes

Setting your price too high is one of the most expensive mistakes a seller can make — and it rarely costs just the amount you went over. Buyers filter homes by price range before they ever click on a listing. Price your home above where it should be and you don't just look ambitious. You disappear completely from every buyer searching below that number.

The first two weeks a home is on the market bring its highest traffic and strongest offers. That window is where pricing right pays off, and where pricing wrong burns your best opportunity quietly.

When a price cut becomes necessary, it does not just adjust the number. It signals hesitation. Buyers who arrive after a price reduction tend to negotiate harder, not softer. Your final sale price is set by what a buyer believes your home is worth — not what you hope it is worth.

Appraised value

The number a licensed appraiser assigns, used by lenders to confirm the buyer's loan. Based on square footage, age, condition, and recent comparable sales nearby.

Market value

What a buyer is actually willing to pay, shaped by your home's specific features, buyer demand, how it shows, and the competition it's up against at the same moment.

THE TAKEAWAY

A pricing strategy needs both numbers before you list. Pricing from only one of them is pricing by guess — and a guess that misses can mean months on the market and real money left behind. This is the conversation we have before your home ever goes live.

- [ ] **Price based on what the market supports, not what you need to net**

  These are often two different numbers. Knowing both before you list is what protects your equity.

- [ ] **The first two weeks on market are your most powerful window**

  The right price during that window attracts serious buyers. The wrong price burns it quietly.

- [ ] **A price reduction signals hesitation — buyers negotiate harder after one**

  The cost of overpricing is not just the amount you reduce. It is the momentum and leverage you lose.

- [ ] **Ask Kim for a net sheet before you list**

  A net sheet shows exactly what you will walk away with — after commissions, closing costs, and payoff. Know your number before you commit to one.

YOUR NEXT STEP

Know what matters for your move

This playbook covers what applies to almost every downsizer. Which items matter most for your specific home, your specific market, and your specific next chapter depends on a conversation — not a checklist.

If you want a walkthrough that tells you exactly what to prioritize and what to leave alone — or you want to talk through destination options, repair financing, or your pricing strategy — reach out. We will build the plan together.

READY TO BUILD YOUR PLAN

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