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Is your home still sweet?

A Lowcountry Homeowner's Guide to
Staying, Modifying, Right-Sizing, or Moving

Is your home still sweet?

This guide is for people on Hilton Head Island and in Bluffton who have loved their home for years and have started wondering what comes next. It is also for the sons and daughters who help from a distance.
Sometimes the right answer is to sell. Sometimes it is to renovate, simplify, or stay right where you are. This guide walks through all four paths so you can decide on your terms and your timeline.
Plan now. Decide later.
Let's start with what fits your life.

Schedule a complimentary, confidential planning conversation:
Call (843) 290-5828 or visit
larryclarke.seniortransitionssimplified.com

How to use this guide:

Start with the self-assessment below. It takes about 10 minutes.
Read the path that fits your answers first. You don't need to read every section.
Use the checklists and worksheet. Write on them as you go.
Share it with your family. These decisions work better when everyone is on the same page.

Is your home still right for you?

There's no wrong answer. The right one fits your lifestyle and situation.
Check the statements that are true today, and answer for both of you if you live as a couple.

- □ We use most of the rooms in our home on a regular basis.
- □ Stairs, steps, and entryways are easy for us to manage.
- □ The bathrooms we use every day are safe and comfortable.
- □ Yard work, cleaning, and repairs are manageable, or we have reliable help.
- □ Insurance, POA dues, taxes, and upkeep fit comfortably in our budget.
- □ We could still get to doctors, groceries, and friends if driving became an obstacle.
- □ We have a hurricane evacuation plan and a place to go.
- □ Family or trusted friends are close enough to help if we need them.
- □ We feel connected to neighbors and our community.
- □ We expect our home to work well for us for the next 5 to 10 years.

Statements checked	What it may suggest
8 to 10	Staying is likely working well. Read “Stay” and keep the checklists handy.
5 to 7	Your home may work longer with some changes. Start with “Modify,” then look at “Right-Size.”
4 or fewer	It may be time to explore “Right-Size” or “Move.” Starting early gives you more choices.

This is a starting point, not a verdict.
It is meant to start a conversation, at home and with family.

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Path 1:
Stay

Explore whether your current home still supports the way you want to live.
For many people, staying is the right choice.
If staying put is the best choice, let's make a plan to support your current situation. The goal is to make sure it remains a good choice, not just an easy one.

The real cost of staying in the Lowcountry

A paid-off home is not a free home.
Fill in what each item costs you per year.

Annual cost	What to review	Last year ($)	This year ($)
Homeowners insurance	Wind and hurricane coverage, deductibles		
Flood insurance	Flood zone and elevation certificate		
POA or HOA dues	Regular dues and special assessments		
Property taxes	Homestead exemption and legal residence status		
Maintenance and repairs	Roof, HVAC, decks, docks, pools, painting		
Yard, pool, and cleaning help	Services you pay for now or may need later		
Utilities	Power, water, internet		
Total			

If these costs are rising faster than your income, it doesn't mean you need to move.
It means it is worth planning ahead.

Honest questions to ask.

- Can we manage the stairs, yard, and upkeep for the next 5 to 10 years?
- If one of us needed help, where would that help come from?
- If driving became harder, how would we get to doctors, the grocery store, and church?
- Are we comfortable with our hurricane plan, including evacuating and returning?
- Would we feel isolated here if friends nearby move away?

The everyday skills that make staying work.

Staying independent depends on more than the house.
It depends on managing daily life comfortably or having reliable help for the parts that become more difficult.

Running the household:
Driving or arranging rides, paying bills, shopping and cooking, cleaning and minor repairs, using the phone and computer, and keeping medications on schedule.

Personal care:
Getting in and out of bed and chairs, walking and using stairs, bathing, dressing, and preparing simple meals.

If any of these are becoming harder for you or a parent, talk with your doctor or a local senior advocate.
Help at home can often make it possible to stay longer.

If staying is the right decision.

Review your insurance and POA costs once a year.
Keep a list of trusted contractors and service providers.
Make small safety changes now, before they are needed.
Know what your home is worth, even with no plans to sell. It helps with insurance, estate planning, and future decisions.
Plan ahead for the future.

Path 2:
Modify

Consider practical changes that could make your home easier and safer to enjoy.
A home doesn't always need a major renovation to work for years longer. Many of the most useful changes are simple and relatively inexpensive.

Simple changes that make a real difference.



Bathroom:
A shower chair or bench, a handheld showerhead, slip-resistant strips instead of mats, lever-style faucets, and shatterproof shower doors.



Bedroom:
A motion-sensor night light and a lamp or switch within reach of the bed.



Furniture:
Chairs with armrests, a lift chair, and cords kept out of walkways.



Floors:
Non-slip backing on rugs, or remove them. Short-pile carpet works better with a walker.



Kitchen:
Everyday items within easy reach and slide-out drawers in base cabinets.



Lighting:
Brighter halls, stairs, and closets, switches at both ends of rooms, and voice-activated lighting.

Room-by-room checklist.

Walk through your home with this list.
Anything you can't check is something to consider.

Outside and entry

□ At least one entrance without steps, or a step that can be ramped
□ Main bedroom and full bath on the first floor
□ Raised homes: a realistic option for an elevator or lift
□ Decks, docks, and walkways in good repair with railings
□ Outdoor lighting from the car to the door

Throughout the home

□ Lever-style door handles and faucets
□ Rugs have non-slip backing
□ Walkways clear of clutter and cords
□ Thermostat is easy to read
□ Bright lighting, switches at both ends of rooms and halls
□ Handrails on all staircases, inside and out
□ Doorways at least 36 inches wide
□ Door thresholds level with the floor
□ Turning space for a walker or wheelchair
□ Working smoke and carbon monoxide detectors

Kitchen

□ Stove controls easy to reach
□ Fire extinguisher handy
□ Roll-out trays or Lazy Susans in base cabinets
□ Under-cabinet lighting
□ Stove alerts you if a burner is left on
□ Comfortable sink and counter height

Bedroom

□ Mattress top 20 to 23 inches from the floor
□ Lamp or light switch near the bed
□ Lighted closets
□ Night light on the path to the bathroom
□ Room for a walker or wheelchair around the bed
□ Phone within reach of the bed

Bathroom

□ Grab bars near the toilet, tub, and shower
□ Toilet seat 17 to 19 inches high
□ Anti-slip surface in the tub and shower
□ Handheld showerhead
□ Curbless shower or walk-in tub
□ Light directly above the bathing area
□ Shower chair or bench
□ Non-shattering shower enclosure

Path 3:
Right-Size

Look at a home with the space and upkeep that suit your next chapter.
For some people, that is smaller. For others, it is one level, less yard, a lock-and-leave villa, or a community with more activities. For many families, the right next step isn't leaving the Lowcountry.
It's finding the right home within it.

Right-sizing options here at home.

- Villas and condominiums on Hilton Head, often with exterior maintenance handled by the regime.
- Single-level homes in established island and Bluffton communities.
- A smaller home in the same community, so you keep your neighbors, club, and routines.
- Age-restricted (55+) and active adult communities, most of them in the Bluffton area.

Active adult communities: pros and cons.

Worth considering	Worth weighing
Less maintenance, often covered by dues	Homes are usually smaller, so you'll need to sort belongings
Pools, fitness, golf, and trails	Age rules may limit family members living with you
Built-in social life and activities	No on-site medical or assisted living care
Gated entries or on-site security	Designed for people who are independent day to day
Neighbors at a similar stage of life	The resale market can be narrower because of age limits

Rent or buy?

	Renting	Buying
Upfront cost	No large investment	Purchase price and closing costs
Monthly costs	Predictable during the lease, but rent can rise	Taxes, insurance, dues, and maintenance
Flexibility	Easier to move if needs change	Less flexible if you need to move
Control	Limited changes to the home	Freedom to renovate and personalize
Stability	Depends on the landlord and lease	Owner-run POA and longer-term neighbors
Value	No equity	Value can rise or fall with the market

Questions to ask before choosing a community.

Location and getting around
How close are doctors, the hospital, shopping, and church? Will we keep driving, or is transportation available? How close will we be to family?

Cost
What are the dues, transfer or capital contribution fees, and special assessments? How have dues changed over five years? What will our total monthly cost be compared with today?

Rules and flexibility
Are pets allowed? How long can family visit? Can we rent the home out later?

Management and finances
How is the community managed, and do residents have a voice? Are reserves healthy? Are large projects coming up?

Lifestyle and fit
Are there activities we would enjoy? Can we talk with residents? Is a trial stay or short-term rental available?

People who right-size often tell me they wish they had done it sooner. Less maintenance means more time for what you enjoy. It is also a chance to pass along family pieces while you can see them enjoyed.

Path 4:
Move

Plan for a new location or living arrangement with your timing and priorities in mind. For some people, the next home is a retirement community, including island communities such as The Cypress and Tide Point. For others, it is a home closer to children and grandchildren. Either way, the move is smoother when it is planned, not forced by a sudden change in health.

Understanding senior living options.

Option	What it offers	Best suited for
Active adult (55+) community	Independent living with amenities and activities	People who are fully independent
Independent living	Apartments or cottages with dining, housekeeping, activities, and transportation	People who want less upkeep and more social life
Continuing care retirement community (CCRC)	Independent living, assisted living, and nursing care on one campus	People who want to plan once for future care needs
Assisted living	Private living space with help for daily activities	People who need help with bathing, dressing, or medications
Residential care home	A smaller assisted living setting, often 20 residents or fewer	People who prefer a smaller, homelike setting
Memory care	Secure care for people living with dementia	People who can no longer live safely on their own
Nursing home	24-hour nursing and personal care	People with ongoing medical needs

Moving closer to family.

- Is your family settled where they live, or could a job change move them again?
- Will you build your own friendships and routines there, or depend mostly on family?
- What will housing cost there compared with here?
- Will you need new doctors, and how will you find them?

Questions to ask about a CCRC.

What is the entrance fee?
How much is refundable if we leave or pass away?

What type of contract is offered?
Some cover future care at a set monthly cost, while others charge as care is needed.

How have monthly fees risen over the last five years?

What health requirements must we meet to move in?
Most require you to enter while living independently.

How financially stable is the community?
Ask for recent financial statements.



The health requirement matters. Waiting too long can mean losing the option altogether.

If you are on a waiting list

When a residence becomes available, you may have only weeks to decide and a few months to move. Being ready ahead of time takes much of the pressure off.

- Know what your home is worth today.
- Ask how much notice you will get and how long you can hold a residence.
- Understand when the entrance fee is due and whether you need your home sale to pay it.
- Start sorting belongings, one room at a time.
- Measure the new floor plan and decide what furniture will fit.
- Talk with your financial advisor about bridge options if you need to buy before you sell.

None of this commits you to listing.
It means that when the call comes, you are ready.

What Your Home May Bring

Many people I talk with bought their home decades ago and haven't had it valued since. Knowing your number doesn't commit you to anything. It makes every other decision in this guide easier.

Request a complimentary Comparative Market Analysis

Online estimates can't see your renovations, your view, or how your street compares with the next one. I'll prepare a Comparative Market Analysis based on recent sales in your community, adjusted for your home's condition, location, views, and features.
You'll receive a realistic value range and an honest view of what, if anything, is worth doing before a sale. There is no obligation, and it is useful even if you plan to stay.
To request your analysis, call (843) 290-5828 or email larry.clarke@evrealestate.com.

Which repairs are worth it

“Do we really need to renovate before we sell?"
Usually, no.
Some updates help a sale. Many are money you will never see again.

Worth doing	Often optional	Usually leave alone
Roof, HVAC, plumbing, or electrical problems an inspector will find	Fresh neutral paint in key rooms	Full kitchen remodels
Wood rot, leaks, and termite or moisture damage	New light fixtures and hardware	Full bathroom remodels
Safety items such as railings, steps, and smoke detectors	Refinishing worn floors	Major layout changes
Deep cleaning, decluttering, and yard cleanup	Minor landscaping updates	Projects that won't finish before listing

Every home is different.
We can decide together, at your pace and within your budget.

Years of belongings

“What would we do with all our furniture?" is often the reason people put this off.
I understand. I sorted through my mother's things myself.
Done slowly, starting early and one room at a time, it is far less overwhelming.

Ten ways to make sorting easier.

Start early
Give yourself at least two to three months before any move, and more if you can.

Start with the easy spaces
Attics, garages, and closets build momentum.

Schedule regular sessions
A few hours each week beats one exhausting weekend.

Start with "less"
Less used, less valuable, less emotional.enjoyed.

Ask "Would I miss it?"
If it disappeared tomorrow, would you replace it?

Use the one-year rule
If you haven't used it in a year, it may not need to make the move.

Return what isn't yours
Set a date for children to pick up what they left with you.

Use your new floor plan
Measure the rooms and decide which pieces will fit.

Pass things along now
Give heirlooms while you can see them

Ask for help
Family, friends, or a professional organizer make this much easier.

What to do with what isn't going with you.

Option	Best for	Keep in mind
Family and friends	Heirlooms and items with meaning	Offer first, and set a pickup deadline
Estate sale company	Furniture, art, collections, quality household items	Usually paid by commission on what sells
Consignment	Better furniture, art, and jewelry	Payment comes only when items sell
Charitable donation	Usable furniture and household goods	Some charities pick up; ask about tax receipts
Junk removal	What is left at the end	Priced by volume, with extra fees for some items
Self-storage	Items you truly can't decide on yet	Fees often exceed the value of what is stored

Before listing: five areas to focus on.

Paper
Keep, shred, or recycle. Shred anything with personal information.

Extra furniture
Fewer pieces make rooms look larger. Keep your best pieces.

Personal items
Pack away most photos and collections so buyers can picture themselves in the home.

Kitchen
Clear the counters and tidy the cabinets and pantry.

Closets
Buyers open them. Half-full closets suggest plenty of storage.

Paint, chemicals, pool supplies, batteries, and expired medications shouldn't go in the trash or down the drain. Check with Beaufort County about collection days and drop-off sites.

Timing the two moves

Sell too early and you may have nowhere to go. Wait too long and you may carry two homes. I build the sale plan around your next home, so the steps are mapped out before you need them.

Three ways to sequence it

Approach	Works well when	Watch for
Sell first, then move	You have a place to go, such as a community residence or family	You may need a short-term rental or a delayed closing
Buy or reserve first, then sell	You have the funds or a bridge plan for both	Carrying two homes for a period of time
Coordinate both closings	Your next home has a firm date	Less room for delays on either side

A rent-back or delayed closing can sometimes let you stay in your home after the sale. It depends on the buyer and should be negotiated up front.

A typical planning timeline

12 months or more out
Learn your home's value, talk with family, meet your financial advisor, and get on waiting lists if a community interests you.

6 to 12 months out
Start sorting belongings, handle the repairs worth doing, and line up your helpers.

3 to 6 months out
Confirm your next home and its timing. Prepare the home for photography and listing.

Listing to closing
Marketing, showings, and negotiation, typically 2 to 3 months.

Moving month
Move managers, movers, estate sale, and final cleanout.

Many people move faster or slower than this. The point is to make decisions early, while you have choices.

Making decisions as a family

These decisions affect everyone you love. A shared plan helps each person feel heard, at a pace that works for the whole family.

When one of you isn't ready.

I often meet couples where one feels ready and the other says, "We're doing fine." Neither of you is wrong. A plan is not a decision to move.
It is a way to understand your options together so neither of you feels pressured I am happy to sit down with you both and go at the pace of whoever needs more time.

For adult children helping from a distance

Many families I work with have children in other states. With your parents' permission, I am glad to include you by phone or video and keep you updated.

Ask what is behind the conversation
When a parent brings up moving, something may have changed that they haven't mentioned.

Expect stops and starts
A parent may say yes, then feel overwhelmed and pause. That is normal.

Let them stay in charge
The more decisions your parents make themselves, the happier they will be in their next home.

Look at the paperwork
If the deed and documents are "in a box," open the box.

Remember the move doesn't end at closing
New doctors, routines, and getting around all take time.

When siblings are selling a parent's home

Agree on who decides
Settle who has legal authority and how the rest of the family will be included.

Put agreements in writing
Price, repairs, timing, and how proceeds will be divided.

Focus on shared goals
A fair price, a well-handled sale, and everyone being heard.

Take a break if needed
If tempers run high, step back and set a time to return.

I work for whoever has the authority to sell, and I am glad to share updates with the whole family so everyone hears the same information at the same time.

The money questions

I am not a tax advisor, attorney,
or financial planner. These are the questions I
encourage every family to bring to theirs.

Questions for your CPA or tax advisor

- We have owned our home a long time. How much of our gain would be taxable after the home sale exclusion?
- If one of us has passed away, how does that change the exclusion and our cost basis?
- Would it make more sense for our heirs to inherit the home rather than for us to sell it?
- Are we receiving the South Carolina homestead exemption and legal residence rate? Would we keep them on our next home?
- How would a sale affect our income taxes, Medicare premiums, or other benefits this year?

Questions for your financial advisor

- Can we afford to stay, including rising insurance, dues, and future help at home?
- What would our monthly budget look like in each of the four paths?
- If we buy before we sell, how would we bridge the gap?
- Should we consider a reverse mortgage to help us stay? What are the trade-offs?
- How should we plan for possible long-term care costs?



Bring recent bank and investment statements, tax returns, insurance policies, and a rough list of monthly expenses. Be honest about your goals and your worries.

Financing a new home in retirement

Retirement income counts
Social Security, pensions, and retirement withdrawals can qualify you, with clear documentation.

Keep a cushion
A large down payment from retirement savings can leave you short on emergency funds.

Compare loan terms
A local lender can walk through options that fit retirement timelines.

Think about your estate
Consider how a new mortgage affects what you plan to leave your family.

Paying for care

Federal estimates suggest someone turning 65 has about a 70% chance of needing some type of long-term care services, and most of that help is provided at home. (Source: U.S. Administration for Community Living, acl.gov) People usually pay for care through savings, long-term care insurance, and often by selling the family home. Costs vary widely. For current South Carolina figures, see the CareScout Cost of Care Survey, and ask any community for its current fee schedule.



Your planning team.

You don't have to find every helper yourself. I can connect you with trusted local professionals when you need them. We will agree up front on how much I coordinate, and outside services are billed separately. I don't accept referral fees from the professionals I recommend. I don't provide moving, construction, care, legal, tax, or financial services myself.

Professional	How they help
Financial advisor	Budget, retirement income, and paying for care
CPA or tax advisor	Capital gains, basis, and tax timing
Elder law or estate attorney	Wills, powers of attorney, trusts, and Medicaid planning
Mortgage lender	Bridge loans, purchase financing, reverse mortgages
Senior move manager	Planning, packing, and setting up the new home
Estate sale company	Selling furniture and household items
Aging-in-place contractor	Grab bars, showers, ramps, and lifts
Handyman and repair services	Pre-listing repairs
Professional organizer	Sorting and decluttering
Insurance agent	Reviewing wind, flood, and homeowners coverage

Trusted online resources.

- AARP: information for older adults, including the HomeFit Guide.
- Eldercare Locator: local support services, including your Area Agency on Aging.
- National Council on Aging: tools for benefits, health, and financial security.
- HomeMods.org: practical information on home modifications.
- National Association of Senior and Specialty Move Managers: find a certified move manager.
- LeadingAge: senior housing and care options.
- U.S. Department of Veterans Affairs: benefits for veterans and surviving spouses.

Your starter plan

Put your thinking on paper. There are no right answers, and nothing here commits you to anything.

Thoughts.

The path that feels right today

◯ Stay ◯ Modify ◯ Right-Size ◯ Move ◯ Not sure yet

Our ideal timing

◯ Within 1 year ◯ 1 to 3 years ◯ 3 to 5 years ◯ Not sure yet

What we love most about our home

_____

What is getting harder

_____

What matters most in our next chapter

_____

Family we want included in the conversation

_____

First Steps.

□ Complete the self-assessment together.

□ Walk through the room-by-room checklist.

□ Fill in this year's costs in the cost of staying table.

□ Find out what our home is worth today.

□ Schedule a meeting with our financial advisor or CPA.

□ Talk with our children about our thinking.

□ Visit one or two communities, even if we are not ready.

□ Start sorting one closet, room, or garage.

□ Locate the deed, survey, wills, powers of attorney, and insurance policies.

A little about me



Larry Clarke, SRES®

Real Estate Advisor

I have advised homeowners on Hilton Head Island and in Bluffton for 20 years, and I have lived on Hilton Head Island for more than 20 years. I hold the Seniors Real Estate Specialist (SRES®) designation, which means I have completed specialized training in the real estate needs of homeowners 55 and older.

I work with Engel & Völkers and The Lowcountry Group, so when the time comes to sell, your home receives professional photography, video, and marketing. Until then, I am happy to be a resource, with useful information and no pressure.

What families say



"His calm demeanor, compassion, and deep knowledge of the Hilton Head market made a potentially stressful time smooth and manageable. He is not just a realtor—he is a true partner and friend during life's big transitions."
— Stephanie Lacey

"Larry goes above and beyond as an agent. From contract to closing, he guided me through the entire process hand in hand. I became a widow and decided to return to Atlanta, where my family is. He arranged and actually physically prepared and staged my home to go on the market."
— Betty Smith, Islander since 1987

Your next chapter starts with a conversation.

You don’t have to be ready to sell your home to begin planning. Whether you’re considering staying, making changes, right-sizing, or moving, I’d welcome the opportunity to sit down with you, listen to your priorities, and help you understand your options. Together, we can develop a plan that fits your home, lifestyle, and timeline.

Call (843) 290-5828 or visit larryclarke.seniortransitionssimplified.com to schedule your complimentary planning conversation.

No pressure. No obligation. Just honest guidance.

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