



# Am I ready to Downsize?

FROM CONSIDERING YOUR OPTIONS, TO TAKING YOUR FIRST STEPS TO DOWNSIZE, THIS GUIDE IS HERE TO HELP!

*Jocelyn*  
REAL ESTATE TEAM



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# ABOUT Me

## Jocelyn Dunham

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**Hi! I'm Jocelyn! With over 25 years of experience in real estate and a broker's license since 2019, I've built my career around helping clients find the perfect home to fit their lifestyle and family needs. Over the years, I've developed a deep expertise in helping clients transition into the next phase of life—especially when it comes to downsizing. I offer proven strategies and personalized tools to make the process smooth, stress-free, and even enjoyable.**

**In addition to residential real estate, I've managed multi-million dollar investment portfolios for real estate investors, and have closed over \$500 million in residential, multi-family, and commercial sales. During the 2008 market crash, I became a go-to expert for REO and short sales, helping clients navigate one of the toughest markets in history. My dedication and results have earned me numerous top producer awards, and I've consistently ranked in the top 2% of real estate professionals nationwide—and in the top 1% in San Diego for multiple consecutive years. I'm passionate about real estate, but more than that, I love helping people move forward confidently into their next chapter.**



## Let's Connect

858-349-9663

JOCELYN@JOCELYNREALESTATETEAM.COM

JOCELYNREALESTATETEAM.COM

# OUR Team

Always ready to make your home sale and/or home purchase as easy as possible, our team is here to help you! We strive to make every client's needs our first priority and we are so excited to get to know you!

## **AIMEE GILLIATT | ASSOCIATE BROKER**

Aimee takes the time to get to know all the people she works with and consistently exceeds expectations by providing timely information and real time advice. As a former small business owner and hospitality manager, she cares about the people she does business with and is always available with an honest opinion and the latest market facts.



## **STACEY PETERSON | CUSTOMER SERVICE SPECIALIST**

Communication and transparency is an integral part of a successful business relationship. We are committed to providing a seamless, stress-free experience when you buy or sell your home

## **TRANSACTION COORDINATORS**

Real estate transactions are an intricate and complicated process. Between mortgage loans, inspections and disclosures, there are a lot of moving parts to consider. With keen attention to detail and unparalleled organizational skills, the TC is an integral part of achieving a smooth buying or selling experience from beginning to end.



A photograph of a senior couple, a man with a white beard and a woman with short white hair, smiling and dancing together in a living room. A large, modern pendant light hangs above them. The image has a soft, warm glow.

QUESTIONS & BENEFITS

Am I ready to  
Downsize?

# 6 Questions To Ask

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Deciding to downsize is a personal decision, and there's no one-size-fits-all answer. Instead of just looking at numbers and square footage...

Ask yourself these **6 key questions** to see if you're ready to downsize:

## **01. Do I feel overwhelmed by home maintenance?**

If keeping up with cleaning, repairs, and yard work feels like a burden—or you're paying others to do it—it might be time to simplify. Imagine the relief of a home that fits your current needs, without the extra work.

## **02. Am I using all the space I have?**

Think about how many rooms you actually use. Are there bedrooms sitting empty? A dining room that hasn't hosted a meal in years? If certain spaces feel more like storage than living areas, you might be holding onto square footage that no longer serves you.

## **03. Would I rather spend my money (and time) differently?**

A bigger home often means higher costs—property taxes, utilities, upkeep. Downsizing can free up money for things that matter more, like traveling, hobbies, or simply enjoying retirement without financial worry.

## **04. Does my current home support the lifestyle I want?**

Maybe you'd love to be closer to family, live in a walkable community, or move somewhere with less upkeep (like a condo or active adult community). If your home no longer fits your ideal lifestyle, it might be time for a change.

## **05. Is my home still comfortable for me physically?**

If stairs are becoming a challenge, or you worry about navigating your home as you age, a single-level or more accessible home could provide peace of mind for the future.

## **06. Would letting go of "stuff" feel like a relief or a loss?**

Downsizing means decluttering. Does the idea of letting go of furniture, extra storage, or years of collected items feel freeing? Or does it feel overwhelming? If you're ready to simplify, that's a strong sign you're ready for a smaller space.

# 6 Benefits of *Downsizing*

## ① Lower Utility Bills

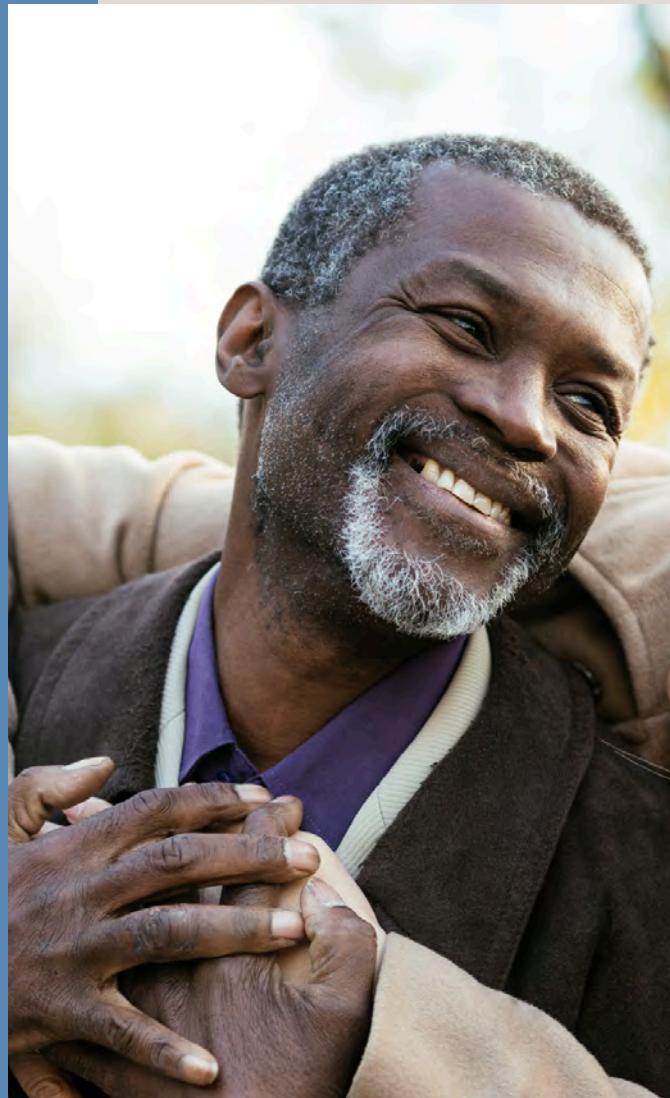
Less square footage means lower utility bills. Nearly half of a home's energy usage goes toward heating and cooling. You can use the same amount of water and lighting, keep your home at a comfortable temperature, and still save money on your monthly power bill.

## ② Increased Cash Flow

Lower utility bills translate to more cash to spend on other things. You can redirect that money into a rainy day fund, pay down your mortgage, travel the world, or bankroll a new business venture.

## ③ Fewer Maintenance Costs

Think of all the time and money you spend each year on home maintenance, from cleaning to repairs. Nearly every line item in this category costs less in a smaller house. If you move into an apartment or condo, some home maintenance costs disappear altogether.





## ✓ Reduced Clutter

Moving into a smaller home forces you to scale back on clutter, making it easier to stay organized. Use the transition to declutter and explore a minimalist lifestyle, keeping only the things that you truly need and love.

## ✓ Less Cleaning

Less stuff and a smaller space means less cleaning. Almost every household chore will be easier and less time-consuming in your new home. You will have fewer square feet to vacuum and mop, smaller surfaces to dust, and less to tidy. Downsizing will save you time and effort if you handle your own cleaning, or save money if you hire a cleaning service.

## ✓ Less Financial Stress

Although you will have less physical space in your new home, downsizing will give you more breathing room financially. The lower physical and financial toll can help reduce your stress levels—which can have several health benefits. You may see positive changes in your mood, weight, sleep, focus, and relationships. You might also experience fewer headaches and stomachaches, less muscle tension, and a stronger immune system.



SECURING YOUR LEGACY

# Estate Planning (while downsizing)

# Securing Your Legacy

## (while downsizing)

### 01. Why Estate Planning Matters When Downsizing

As you simplify your living space, it's a great time to organize your financial & legal affairs. Estate planning ensures that your assets are distributed according to your wishes.

### 02. Essential Estate Planning Documents

- **WILL:** A will outlines how your assets will be distributed after you pass away. If you don't have one, the state will decide for you, which may not align with your wishes.
- **LIVING TRUST:** A trust helps avoid probate, allowing assets to be transferred to heirs more quickly and privately.
- **POWER OF ATTORNEY:** A durable power of attorney designates someone to manage your finances if you're unable to do so.
- **BENEFICIARY DESIGNATIONS:** Many accounts, such as life insurance and retirement funds, allow you to name beneficiaries. Ensure these are up to date.

### 03. When reducing possessions, consider estate planning goals:

- **Identify Valuable Assets:** Take inventory of high-value items (real estate, jewelry, collectibles) and decide how to distribute.
- **Gift or Donate:** Consider giving sentimental items to loved ones now, rather than leaving them in your estate. Charitable donations can also provide tax benefits.
- **Simplify Financial Accounts:** Consolidate multiple bank or investment accounts.
- **Review Digital Assets:** Update access to online accounts, social media, and important documents.

### 04. Avoiding Common Estate Planning Mistakes

- **Not Updating Your Plan:** Review your estate plan every few years or after major life events (downsizing, retirement, family changes).
- **Overlooking Joint Ownership Options:** Adding a joint owner to an account or property may help avoid probate, but it needs to be done carefully to prevent unintended consequences.
- **Ignoring Tax Implications:** Consult an estate planner to understand how taxes might affect your heirs and explore strategies like gifting and trusts.

### 05. Working with Professionals

Estate planning can be complex, so consulting an attorney or financial advisor ensures that your plan is legally sound and aligned with your downsizing goals.

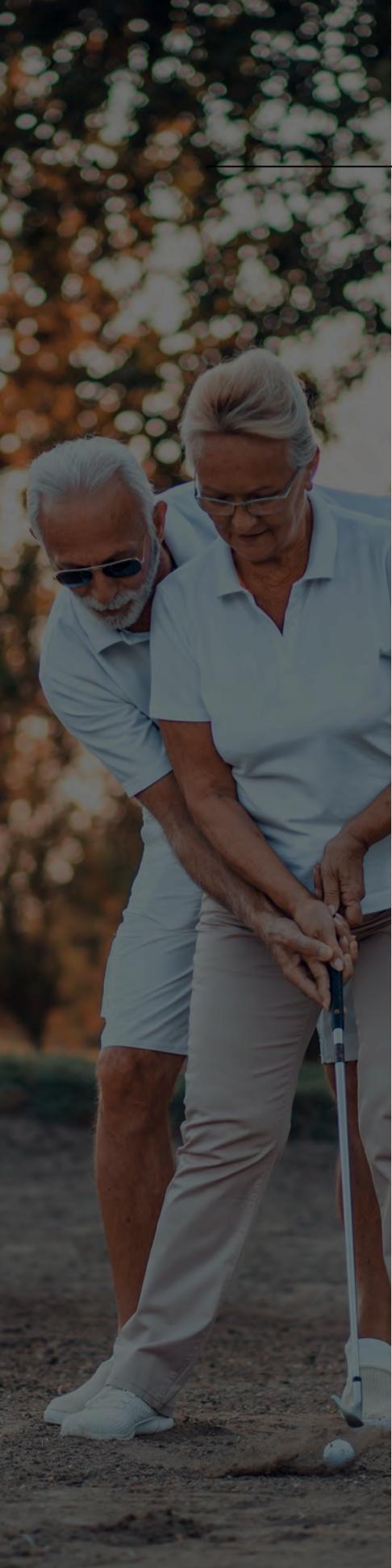
## Estate Planning Checklist

- **Update** your will and trust
- **Designate** power of attorney and healthcare proxy
- **Ensure** beneficiary designations are correct
- **Consolidate** and simplify assets
- **Organize** important documents in one accessible place



HOW TO PLAN FOR A DOWNSIZE

# Next Steps for Downsizing



# Top Tips to *Prepare*

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Planning for a downsize can take extra time and energy. However, the effort will pay off on moving day and in the following weeks as you settle into your new home. Here are some tips to *help you plan downsizing* to a smaller home:

## 01. Prepare Your Budget

If keeping up with cleaning, repairs, and yard work feels like a burden—or you’re paying others to do it—it might be time to simplify. Imagine the relief of a home that fits your current needs, without the extra work.

## 02. Account for All Moving Costs

In addition to creating a monthly or annual budget, you should create a comprehensive moving budget that includes all of your one-time moving costs. To estimate these, you must first decide how you will move. Ask yourself these questions:

- Will you hire a full-service moving company or go the DIY route? **Research local moving companies to get quotes.**
- Will you handle all of the packing and unpacking or pay professional movers to help?
- Approximate packing supplies that might be used.

## 03. Declutter & Start Downsizing Early

- Focus on clearing out storage areas first (garage, attic, basement)
- If it hasn't been used in a year, consider letting it go
- Donate items to charity, sell valuable pieces online, host a garage sale

## 04. Depersonalize & Stage the Home

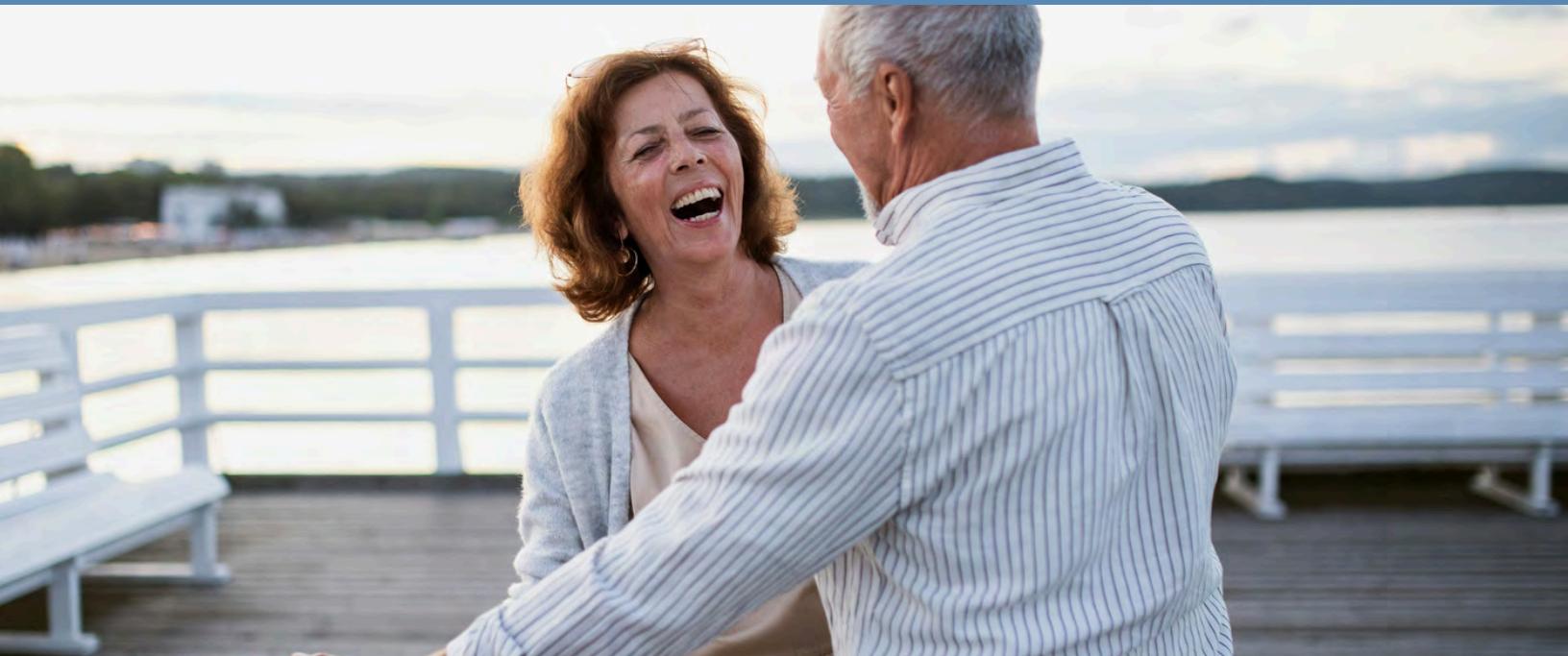
- Remove personal items like family photos and excessive decorations
- Simplify furniture arrangements to make rooms feel spacious
- Add neutral, inviting touches—light, airy curtains, fresh flowers, or throw pillows

## 05. Tackle Minor Repairs & Updates

- Patch up holes, fix leaky faucets, and replace burned-out light bulbs
- A fresh coat of neutral-colored paint can make rooms feel new & bright
- If appliances or fixtures are outdated, consider low-cost upgrades (new cabinet handles, updated light fixtures)

## 06 Boost Curb Appeal

- Keep the lawn mowed and landscaping tidy
- Add a fresh coat of paint to the front door
- Place a simple welcome mat or potted plants by the entrance





## 07. Deep Clean Everything

- Shampoo carpets, wipe down baseboards, and clean windows
- Eliminate pet odors or lingering smells with air purifiers or natural scents
- Pay special attention to kitchens and bathrooms—they should sparkle

## 07. Get a Pre-Listing Home Inspection (Optional)

Consider having an inspection before listing to catch and fix any major issues before buyers find them. This can help avoid last-minute surprises and make negotiations smoother.

## 08. Price It Right & Work With Me!

- **Downsizing isn't one-size-fits-all**—everyone's journey is different. That's why I take the time to create a customized plan tailored specifically to your unique needs and timeline.
- **Whether you need help** coordinating contractors, organizing checklists, packing, moving, landscaping, cleaning, de-cluttering, managing estate sales, **or simply a bit of emotional support** along the way—we've got you covered.
- **With trusted resources** and a **compassionate, hands-on approach**, we'll make the transition smoother, more manageable, and a lot less overwhelming. Whatever support you need, **I'm here to guide you every step of the way**.



# Pre-List To-Do List

## KITCHEN

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## LIVING ROOM

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## YARD

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## BATHROOMS

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## BEDROOMS

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## BASEMENT

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# Successful Sales



## 4135 SUNNYHILL, CARLSBAD

\$2,400,000

- Sold the home in just a few days on the market - at top dollar.
- Guided the client through a seamless downsizing transition into an assisted living community
- Provided full-service support including organizing, staging, managing an estate sale and more!



## 1817 HUMMOCK LANE, ENCINITAS

\$1,520,000

- Sold the home in just 2 days with multiple offers, securing top value
- Assisted the client in downsizing and transitioning smoothly into an assisted living facility
- Provided personalized service, meeting in person to avoid electronic signing



## 16750 COYOTE BUSH #21, SAN DIEGO

\$1,099,000

- Staged the home to highlight its best feature
- Sold within days at full list price
- Coordinated the transition into a single-level home
- Strategically aligned both closings

# Client Reviews

Jocelyn was my realtor she was very helpful knowledgeable and helped me sell my home. I would highly recommend her to other people looking for a new home or wanting to sell.

*Cindy V.*

Jocelyn was everything we could hope for -- and needed -- in a real estate agent. We were moving from Colorado and didn't know anything about the different communities. Once Jocelyn understood our wants and needs, she steered us in the right direction from beginning to end, and beyond the close. She has an "I got a person for that" list a mile long, which was and is extremely useful for us. She was quick to answer all questions and concerns during the entire stressful process of buying a home, and her calm and professional demeanor was constantly reassuring. We highly recommend Jocelyn!

*Dave R.*

My parents recently relocated to an assisted living facility and we needed to sell their home of 40 years. Jocelyn was nothing short of amazing from start to finish. She priced the house just right and it sold in one day for more than the asking price. She was right on top of every negotiation and we took every bit of her advice which was always spot on. She went above and beyond having to make several trips for signings, etc. since my parents no longer drive. I highly recommend Jocelyn to anyone needing a realtor. 5 stars and then some! Thanks again Jocelyn for making a difficult move so much easier.

*Carolyn P.*

Jocelyn was recommended to help with the sale of my current home. She was understanding, knowledgeable, and connected with my adult children to make my sale smooth and without stress as I completed documents and dealt with other businesses connected with the sale of property, I am looking forward to the next phase of my life.

*Linda*



## Let's stay in touch

I'm so excited to work with you! Your goals and needs are my top priority! I'm always here to answer any questions you may have so reach out anytime!

*Jocelyn Dunham | Broker*

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