FOR LONGTIME HOMEOWNERS AND THE ADULT CHILDREN HELPING THEM

Where Do We Start

A calm, practical first look at moving on from a home you have loved for decades.

THE SHORT VERSION

You do not have to be ready to sell to start. Learn what your home is really worth, learn the four ways a move can be sequenced so you are never stranded, and take the first room. None of it commits you to anything.

Separate two decisions

Deciding you might move is not the same as putting your home on the market.

You can sit in the first decision for as long as you want. Most people we work with begin a year or more before anything is listed. Keep the two apart and most of the pressure disappears, because thinking about a move costs you nothing and commits you to nothing.

The one-room method

The whole home is overwhelming. One room is not.

Take the easiest room and sort what is in it into four groups: keep, pass on to family, donate or sell, and unsure. The unsure pile is the one that matters. How big it is tells you more about your readiness than any date on a calendar. You are not packing to move. You are running a small, low-stakes test of how this feels.

Learn what your home is worth, the right way

An instant online estimate blends every home nearby and hides more than it shows.

A real range comes from recent sales of homes genuinely like yours, matched by type (condo, townhome, or single family) and by neighborhood, then adjusted for condition. Ask for that instead. Knowing the number turns the decision from abstract to concrete, and seeing it commits you to nothing.

Four ways to sequence the move

You will not get caught between two homes unless you choose to be.

Approach	How it works	Fits you if	The tradeoff
Sell first, then buy	Close on your home, then buy the next	You want certainty on your proceeds first	You may need a short rental or a rent-back to bridge timing
Buy first, then sell			You hold two homes for a stretch, which costs more

	Buy the next home before selling, often with financing that bridges the gap	You have found the place and can carry both briefly	
Buy and sell together	Make the purchase depend on your sale closing	You want to move only once	A contingent offer is weaker in a competitive spot
Sell, then stay a while	Sell, then remain in the home for an agreed period after closing	You need time to find or prepare the next place	Must be negotiated into the sale, and is not always available

Which one fits depends on your finances and your nerves as much as the math. That is a conversation, and the right lender is part of it.

A short list for this stage

- [ ] Keep “might move” and “listing now” as two separate decisions
- [ ] Run the one-room method on the easiest room
- [ ] Ask us for a real value range, matched by type and neighborhood
- [ ] Pick the sequencing approach that fits your nerves, not only your math
- [ ] Talk it through when, and only when, you are ready

> There is no clock on this. When you want to think it through with someone who does this every day and will not rush you, we are here.
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