



RIGHTSIZING YOUR FUTURE:



**A SENIOR'S GUIDE TO DOWNSIZING,
AGING IN PLACE, OR FINDING THE
NEXT PERFECT CHAPTER.**



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IS IT TIME TO MAKE A CHANGE?

Home is more than just a place, it's where life happens. It's where love is shared, memories are made, and traditions are cherished. But as time moves forward, the home that once fit perfectly may start to feel a little less comfortable, a little less practical.

Realizing it might be time for a change isn't easy. It's emotional, and it's personal. But making this decision isn't about leaving behind the life you've built—it's about ensuring the next chapter is just as full of comfort, joy, and security.

You deserve a home that supports the way you live today and for the years ahead. By recognizing the signs and understanding your options, you can make a choice that brings peace of mind, independence, and a renewed sense of ease in everyday life.

Wherever your next chapter leads, it should feel just like home.



RECOGNIZING THE SIGNS THAT IT'S TIME TO RE-EVALUATE YOUR LIVING SITUATION

PHYSICAL AND SAFETY CHALLENGES

- **Difficulty with mobility:** Stairs, narrow hallways, or bathrooms without grab bars can make moving around your home more difficult and less safe.
- **Increased fall risk:** If you've had a fall or a close call, it could mean your home isn't as secure as it once was.
- **Household upkeep feels overwhelming:** Tasks like yard work, deep cleaning, and repairs may be becoming too much to handle alone.
- **Struggles with daily routines:** Cooking, bathing, or simply getting around your home might require more energy and effort than before.

HEALTH AND MEDICAL CONSIDERATIONS

- **Managing medical needs is becoming harder:** If keeping up with medications, doctor visits, or personal care is increasingly challenging, it might be time for a home that better supports aging needs.
- **Growing reliance on caregivers:** If family members or professional caregivers are needed more often, your current living situation might not be the most practical long-term.
- **Limited access to medical care:** If your home is far from healthcare providers or emergency services, relocating closer to medical support could provide peace of mind.



EMOTIONAL AND SOCIAL WELL-BEING

- **Feelings of loneliness or isolation:** If you live alone and social interactions are rare, moving to a community-oriented environment could bring joy and companionship.
- **Changes after the loss of a loved one:** A home once filled with activity may now feel too large, empty, or emotionally challenging to maintain.
- **Lack of community involvement:** If you find it harder to participate in social activities due to distance or transportation difficulties, a move could offer more opportunities for connection.

FINANCIAL CONSIDERATIONS

- **Cost of home maintenance:** Rising property taxes, utilities, and repair costs can make staying in your home financially burdensome.
- **Retirement income adjustments:** If you're living on a fixed income, selling a larger home to move to a more affordable place could relieve financial stress.
- **Equity and financial security:** Downsizing could free up equity in your home, allowing you to invest in your future care or enjoy more financial flexibility.



SELF-REFLECTION: IS IT TIME FOR A CHANGE?

Life evolves, and so do our needs. Take a moment to reflect on these questions to see if your current home still supports your lifestyle, well-being, and future goals:

- Can I safely and comfortably move around my home?
- Do I often feel isolated or lonely?
- Is home maintenance becoming overwhelming or financially stressful?
- Would living closer to family or a strong support system improve my daily life?
- Does my home accommodate my health and mobility needs, or would modifications be necessary?
- Am I financially comfortable staying in my home, or would downsizing provide more stability and freedom?

If you find yourself answering **"yes"** to multiple questions, it may be time to explore new possibilities that offer greater ease, connection, and security. Your next chapter should be one of comfort, joy, and peace of mind.

WHEN IT'S TIME FOR A CHANGE: UNDERSTANDING YOUR OPTIONS



As you age, you may find that your current home no longer fits your needs, whether due to mobility challenges, safety concerns, or the level of care required. Fortunately, there are several options to consider, ranging from modifying your home to relocating to a community that better supports your lifestyle.

While there may be other possibilities, the following list highlights some of the most common housing solutions based on varying levels of independence and care needs.

1. Aging in Place (Staying at Home)

- Seniors remain in their current home with possible modifications.
- Options for support:
 - Home Modifications
 - In-Home Care Services (personal care, housekeeping, meal preparation).

2. Downsizing to a Smaller Home, Condo, or Senior Apartment

- Seniors move to a smaller, more manageable home.
- Options:
 - 55+ Communities: Active adult living with amenities.
 - Senior Apartments: Age-restricted, accessible apartments for independent seniors.
 - Smaller Homes or Condos: Less maintenance but still fully independent.

3. Independent Living Communities

- Designed for independent seniors but offer social opportunities, maintenance, and amenities.
- No medical or daily assistance provided.



4. Continuing Care Retirement Communities (CCRCs)

- Offer a full range of care (independent living, assisted living, and skilled nursing).
- Seniors start in independent living and transition to higher care levels as needed.

5. Assisted Living Facilities

- For seniors needing help with daily activities but not 24/7 medical care.
- Provides personal care (bathing, dressing, medication management), meals, and social activities.

6. Memory Care Facilities

- Specialized care for seniors with Alzheimer's or dementia.
- Offers structured routines, 24/7 supervision, and cognitive therapy.

7. Skilled Nursing Facilities

- 24/7 medical care and assistance with all activities of daily living.
- For seniors with serious medical needs who require full-time supervision.

AGING-IN-PLACE HOME SAFETY CHECKLIST



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ENTRANCES & EXITS (PREVENT FALLS & IMPROVE ACCESSIBILITY)

- Install at least one no-step entry with a ramp or threshold-free access.
- Add automatic outdoor lighting that turns on at dusk or with motion.
- Use a keyless entry system (smart lock or keypad) to prevent fumbling with keys.
- Replace round doorknobs with lever-style handles for easier gripping.
- Install a video doorbell for visual and audio communication.
- Repair cracked or uneven sidewalks to prevent trips and falls.
- Widen doorways to at least 32 inches for wheelchair/walker accessibility.
- Ensure house numbers are large and well-lit for emergency responders.

LIVING AREAS (ENHANCE MOBILITY & REDUCE FALL RISKS)

- Arrange furniture with at least 3 feet of clearance for easy navigation.
- Remove or secure area rugs, loose cords, and clutter to minimize tripping hazards.
- Upgrade to brighter LED lighting, adding motion-sensor nightlights.
- Install voice-activated smart home devices (lights, thermostats, security).
- Use contrasting colors on walls and floors to improve depth perception.
- Provide comfortable and supportive seating with armrests to assist in standing.
- Ensure windows have easy-to-use locks and are well-insulated for energy efficiency.

BATHROOM (MINIMIZE FALL RISKS & IMPROVE ACCESSIBILITY)

- Install grab bars near the toilet, shower, and bathtub.
- Replace bathtubs with a walk-in shower for easier access.
- Use nonslip mats inside and outside the shower.
- Install a shower chair and handheld showerhead for comfort and stability.
- Upgrade to a comfort-height toilet (taller seat for easier standing).
- Use touch-free faucets to reduce grip strain.
- Set the water heater temperature to 120°F max to prevent burns.
- Install motion-sensor nightlights for nighttime visibility.

BEDROOM (ENHANCE COMFORT & NIGHTTIME SAFETY)

- Ensure bed height is between 20-23 inches for easier sitting/standing.
- Have an emergency call device, phone, lamp, and a fully charged flashlight within arm's reach of the bed.
- Install motion-sensor nightlights leading to the bathroom.
- Use easy-to-grip D-shaped handles for drawers and closet doors.
- Keep walkways clear of clutter to prevent falls.
- Consider bed rails for extra stability when getting in and out of bed.

KITCHEN (IMPROVE SAFETY & ACCESSIBILITY FOR COOKING)

- Swap cabinet knobs for pull handles for easier grip.
- Store frequently used items at waist height to prevent bending/reaching.
- Use pull-out shelves and rotating trays for better accessibility.
- Install a stove with front-facing controls to avoid reaching over burners.
- Add an automatic shut-off device to prevent fires.
- Improve lighting over counters and workspaces for better visibility.
- Keep a fire extinguisher easily accessible.
- Consider an induction cooktop to reduce burn risks.

STAIRS & HALLWAYS (PREVENT FALLS & IMPROVE MOBILITY)

- Install sturdy handrails on both sides of all staircases.
- Improve lighting by adding bright bulbs and motion-sensor lights.
- Use contrasting color strips on step edges for better depth perception.
- Keep stairways free of clutter at all times.
- Consider a stairlift or home elevator if stairs become too difficult.
- Add non-slip treads to hard surface stairs for added traction.

HOME SECURITY & EMERGENCY PREPAREDNESS

- Install smoke and carbon monoxide detectors on every level of the home, including inside and outside sleeping areas, and test them regularly to ensure proper functionality.
- Keep fire extinguishers in key areas (kitchen, laundry room).
- Set up a medical alert system with fall detection and emergency response.
- Keep emergency numbers visible in key areas like the phone, fridge, and bedside for quick access to family, caregivers, and medical professionals.
- Have a backup generator or battery-powered lights in case of power outages.
- Create an emergency evacuation plan and practice it with family members.

THE ULTIMATE GUIDE TO DOWNSIZING



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START EARLY & SET A PLAN

Downsizing takes time. Starting early gives you space to make thoughtful decisions rather than rushed ones. Here's how to set yourself up for success:

- Create a realistic timeline. Give yourself weeks or even months to go through your belongings.
- Work in small sections. Instead of tackling the whole house at once, focus on one area at a time.
- Set daily or weekly goals. Example: "This week, I'll go through my bedroom closet."
- Get help if needed. Family, friends, or professionals can make the process

TAKE INVENTORY & PRIORITIZE

Understanding what you own helps you decide what truly matters.

- Walk through your home and list key items. Identify essentials, sentimental items, and things you haven't used in years.
- Ask yourself: When was the last time I used this? If you haven't used it in a year, chances are you won't miss it.
- Prioritize items that serve a purpose or bring joy. Let go of anything that no longer fits your life.

DECLUTTER WITH PURPOSE

Sorting your belongings into four categories helps make downsizing manageable and stress-free:

- Keep – Items that are essential, functional, or bring happiness.
- Donate – Items in good condition that others can use.
- Sell – Valuable items you no longer need.
- Discard – Items that are broken, outdated, or no longer useful.

Tip: If you're struggling to let go of something, ask yourself: Would I buy this again today? If the answer is no, it's time to let it go.

PRESERVE THE STORIES BEHIND YOUR KEEPSAKES

Every treasured item has a story. Instead of keeping everything, focus on preserving the memories attached to them.

- Write down the history of sentimental items. Family heirlooms, jewelry, and special gifts should have their stories recorded for future generations.
- Take photos and create a memory book. This lets you preserve the memory without keeping the physical item.
- Tell your loved ones about special items now. Sharing these stories can make passing things on more meaningful.

THOUGHTFULLY DISTRIBUTE FAMILY HEIRLOOMS

Not every heirloom holds the same value for every family member. Before assuming who wants what:

- Have a conversation. Ask your family which items they would truly appreciate.
- Create a fair system. Some families take turns choosing items, while others hold a "lottery" for sentimental pieces.
- Consider making replicas. If multiple people want an item, digitize photos, copy recipes, or create memory boxes.

REPURPOSE & UPCYCLE TREASURED ITEMS

Instead of storing unused sentimental pieces, consider giving them a new life:

- Make a quilt from old T-shirts or blankets.
- Turn a vintage suitcase into a stylish storage piece.
- Frame a piece of fabric from a special garment or wedding dress.

RIGHT-SIZING FURNITURE: WHAT FITS & WHERE IT GOES

Before deciding what furniture to keep, measure your new space.

- Sketch a floor plan. This helps you visualize what will fit in your new home.
- Be realistic about what's necessary. Large china cabinets, dining sets, and bulky sofas might not fit your new space or lifestyle.
- Keep multifunctional furniture. A small dresser can double as a nightstand; an ottoman can provide storage.

REHOME LARGE ITEMS WITH PURPOSE

If a piece won't fit, consider these options:

- Sell it. Use online platforms like eBay, Craigslist, or estate sale services.
- Donate it. Organizations like Goodwill, Habitat for Humanity, and local charities welcome furniture donations.
- Check with schools or community centers. They may need desks, shelving, or other furnishings.

Tip: Some donation centers offer free pickup services for large furniture!

SEEK PROFESSIONAL HELP WHEN NEEDED

If you feel overwhelmed, a Senior Real Estate Specialist (SRES®), professional organizer, or estate sale company can help streamline the process and ensure your valuable belongings find the right home.

PRESERVE & ORGANIZE IMPORTANT DOCUMENTS & PHOTOS

Reducing paper clutter makes life simpler. Digitize:

- Legal paperwork – Wills, power of attorney, medical directives, and financial documents.
- Memorabilia – Letters, recipes, newspaper clippings.
- Family photos – Scan important photos and organize them in digital albums.

If you prefer physical albums, create a curated book of meaningful moments rather than keeping every single photo.

HONOR THE EMOTIONS OF LETTING GO

Downsizing is more than just decluttering—it's a life transition. It's okay to feel nostalgia, sadness, or even relief.

- Remind yourself that memories live in your heart, not in objects.
- Keep a few meaningful pieces instead of holding onto everything.
- Share the joy—passing items on to loved ones can create new memories.

ESSENTIAL QUESTIONS FOR EVALUATING SENIOR LIVING OPTIONS



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CARE & MEDICAL SERVICES

- What levels of care are offered (independent, assisted, memory, skilled nursing)?
- How are residents' care needs assessed and updated?
- Is nursing or caregiver staff available 24/7?
- How are medical emergencies handled?
- What is the staff-to-resident ratio?
- Can residents continue seeing their current doctors?
- Is medication management available?
- Are rehab or dementia care services provided?

COSTS & CONTRACTS

- What is included in the monthly fee?
- Are there additional fees for higher levels of care?
- Do you accept long-term care insurance, Medicaid, or VA benefits?
- What is the move-in deposit, and is it refundable?
- What happens if a resident runs out of funds or needs to move out?

STAFF & COMMUNITY CULTURE

- What qualifications and experience do staff have?
- How do staff build relationships with residents?
- How are complaints or conflicts resolved?
- How do you encourage social engagement?
- Do you conduct resident satisfaction surveys?

DINING & NUTRITION

- What meal options are available?
- Do you accommodate dietary restrictions?
- Can family members join for meals?
- How is residents' nutrition and weight monitored?

SAFETY & SECURITY

- What security measures are in place?
- How do you prevent falls?
- How are emergencies like fires or power outages managed?

ACTIVITIES & SOCIALIZATION

- What activities and outings are offered?
- How do you encourage participation?
- Is transportation available for appointments and events?
- Can residents maintain their own schedules?

LIVING SPACES & AMENITIES

- Can residents personalize their spaces?
- Do rooms have emergency call systems?
- Are pets allowed?
- What housekeeping and laundry services are provided?
- Are outdoor spaces available?

FAMILY & VISITOR POLICIES

- What are the visiting hours and policies?
- How do you keep families informed?
- Are there family support groups or meetings?

TRANSITIONS BETWEEN LEVELS OF CARE

- How do you support residents moving between care levels?
- What is the process for transitioning to higher levels of care?
- Are there additional costs when transitioning?
- How do you ensure a smooth transition with minimal stress for residents and families?

LEGAL & REGULATORY COMPLIANCE

- Is the facility licensed and accredited?
- Can I review the most recent state inspection reports?
- What are the resident rights policies?
- What is the facility's policy on grievances and dispute resolution?

DECLUTTERING & ORGANIZING FOR SENIORS: DOWNSIZING WITHOUT LOSING MEMORIES



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START SMALL & TACKLE ONE AREA AT A TIME

Downsizing can feel overwhelming, but breaking it into manageable steps makes the process easier.

- Begin with a single drawer, shelf, or closet section rather than an entire room.
- Work in short sessions—15 to 30 minutes at a time—to avoid exhaustion.
- Set realistic goals, like focusing on one category per day (books, kitchenware, clothing).

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