

# Buy.Sell.Simply

by Matt Kapusta



How-To Edition

# Downsizing Guide & Planner

In This Edition...

Insights and Tips to Help You  
Manage this Next Important Step

# Is Downsizing **Right for YOU!**

## Four things to consider before you downsize

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Downsizing your home is a major life change, but it can also be a positive one. Moving to a space that better fits your lifestyle can free up your time and energy, and save you money on housing costs.

Before you begin, here are some things to consider when deciding if downsizing is right for you:

### **Your Lifestyle**

Do you enjoy entertaining at home? Do you have a lot of hobbies or interests that require a lot of space? Perhaps you like to travel and don't want deal with exterior maintenance. As you evaluate and reflect, try to be realistic about your needs and wants, not only for today, but for your future self.

### **Your Finances**

Downsizing can save you money on housing costs, but it's important to factor in the cost of moving and the cost of buying a new home. You'll also need to consider the ongoing cost of maintaining and caring for your new home.



### **Your Health**

If you have mobility issues or other health concerns, downsizing to a smaller home may be a good idea. A smaller home can be easier to maintain and navigate, and it may also be closer to necessary amenities and services.

### **Your Emotional Attachment**

If you've lived in your home for many years, it's natural to have an emotional attachment to it. It's important to be realistic about your ability to let go of your home and all of the memories associated with it.



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Realtor® and certified Seniors  
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# Five Tips to Get You Started

## Proper planning can help smooth the bumps

Downsizing can be challenging, but with proper planning you can make it a smooth transition and the first of many new adventures.

### 1. Assess your Needs and Wants

Establish your priorities for your new home, such as location, amount of space, and what type of amenities are important to you. This will help focus your search.

### 2. Talk to a Realtor

Downsizing is more than just buying a new home. Let a professional Realtor be your guide and partner as you navigate the process together. For the best help, be sure your Realtor is a certified ‘Seniors Real Estate Specialist’.

### 3. Make a Transition Plan

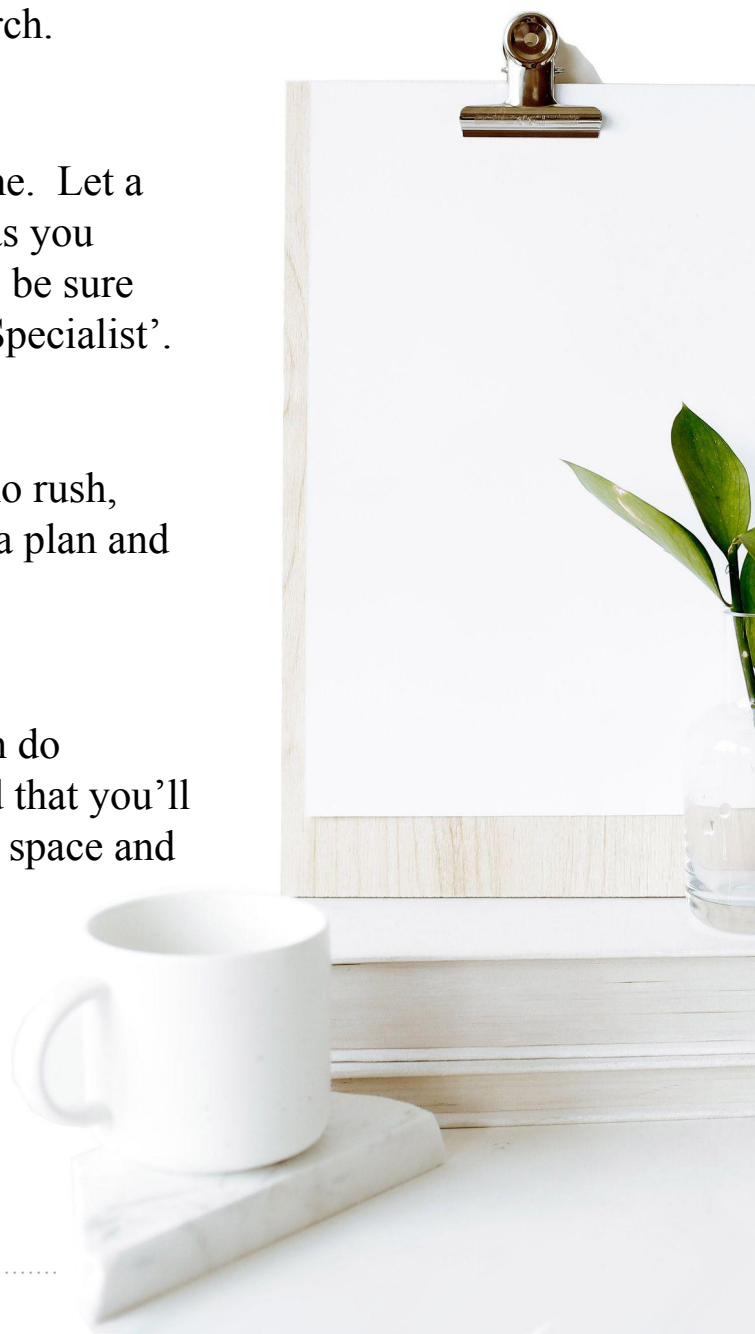
This is the “When” and the “How”. If there is no rush, then it’s best to take your time and put together a plan and timeline that you can live with.

### 4. Prepare your Home and your Belongings.

Decide what you want to keep and what you can do without. Focus on items that are meaningful and that you’ll use in your new home. Be mindful of your new space and realistic about what will fit and what you’ll use.

### 5. Make a Packing Plan.

Once you know what you're bringing with you, it's time to start packing... but don't go it alone. Hire professional movers and ask your family and friends for help.



# Assess Your **Top Priorities**

## What factors are the most important to you

Downsizing your home also means “Rightsizing” your lifestyle. Using this worksheet, prioritize those factors, preferences, and features that mean the most to you. This exercise can help provide clarity and focus as you begin your journey.

Priority	Feature / Preference
1 2 3 4 5	Proximity to Shopping, Dining, and Entertainment
1 2 3 4 5	Proximity to Family
1 2 3 4 5	Proximity to Healthcare Services
1 2 3 4 5	Single-Floor Living
1 2 3 4 5	Type of Home (55+ Community, Townhome, Single Home)
1 2 3 4 5	Community Amenities (Pool, Tennis Courts, Clubhouse)
1 2 3 4 5	Little or No Exterior Maintenance
1 2 3 4 5	Space to Entertain Family and Friends
1 2 3 4 5	Extra Space for Hobbies (Basement, Garage, Bonus Room)
1 2 3 4 5	Fully Upgraded Kitchen and Baths
1 2 3 4 5	Outdoor Living Space (Deck, Patio)
1 2 3 4 5	Backyard Space
1 2 3 4 5	Overall Lower Monthly Payment
1 2 3 4 5	Other:



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# Homes to **AVOID** when Downsizing

Downsizing your home can be a rewarding experience. Taking the time to find the right home and planning for your future needs, can increase your chances of finding a home that is a good fit for today and for years to come.



When downsizing your home, it's good to try and avoid homes with certain features or characteristics that aren't a good fit for your future needs and lifestyle. Here are a few types of homes that you may want to avoid:

**Too much space.** If you're downsizing, you probably don't need a home with a lot of extra space. Large yards or multiple unused rooms will increase heating/cooling costs, become more space to keep clean, and usually increase the cost of the home.

**Homes with high maintenance costs.** Older homes, or those with extensive landscaping, swimming pools, excessively large yards, or an outdated roof or heating/cooling system will add to your monthly costs and ongoing maintenance.

**Inconvenient or isolated locations.** Unless remote living is your goal, homes far from essential services, grocery stores, doctors' offices, and public transportation will only add complication to your daily routine.

**Accessibility concerns.** If you have mobility issues or if you are looking to age in place, you may want to avoid multi-story homes or those with excessive stairs or other accessibility challenges.

**Homes with high HOA fees or in High Tax areas.** The monthly benefit of not carrying a mortgage is quickly eroded by exorbitant taxes or excessive high HOA fees...and unlike a mortgage, these expenses never go away and only get higher.

**Homes that are difficult to sell.** If your plan is NOT to age in place, then be careful to avoid homes with challenging locations or with unique features that may make it difficult to sell later.



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# Tips for Selling a Home Without Modern Upgrades

## Small changes that make a BIG difference

Help your home sell quickly and for top dollar by trying these relatively quick and easy methods that will help your “Soon-to-be-Sold” home appear shiny and new.

### **Clean, Clean, and Clean Again**

Even if everything else is perfect, a home that isn't clean will turn away buyers and keep you from reaping all of the benefits that staging could generate for you. Even if your appliances aren't new, give them a good scrubbing to help them shine!

### **Make Necessary MINOR Repairs**

You don't need to renovate your entire home, but by making a few important repairs you'll show potential buyers that you have cared for your home. Patch large holes, touch up chipped paint, and have the carpets/floors cleaned by a professional (especially if you have pets).

### **Stage for Today**

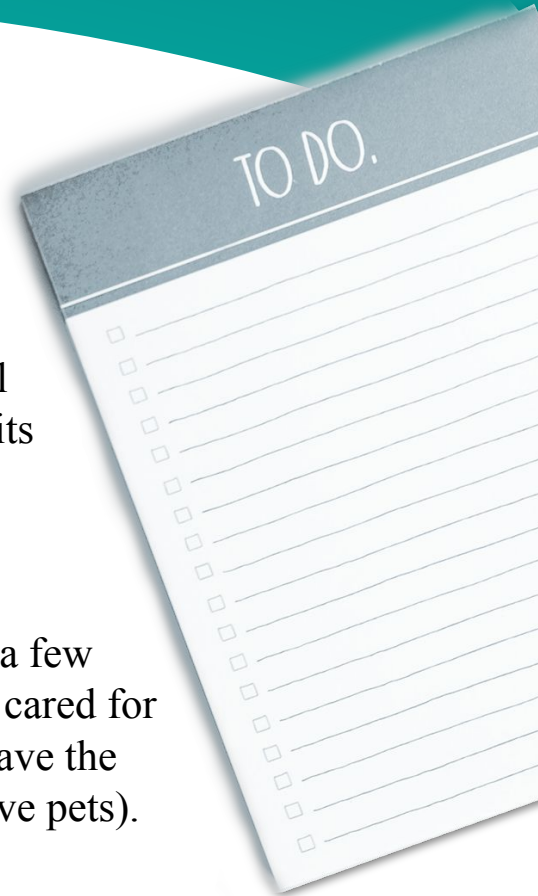
Small changes in your home can help it appeal to modern buyers. Go through your home and depersonalize and simplify the space, remove any outdated decor, and arrange your furniture and optimize your layout to create a more visually welcoming space.

### **Enhance Curb Appeal**

Make a great first impression by keeping the lawn trimmed, yank those pesky weeds, and use an assortment of seasonal flowers to make your home feel fresh and inviting.

### **Learn From the Experts**

There are many more things that can help your home sell faster and at a higher price, so be sure to employ the skill and expertise of a licensed REALTOR<sup>®</sup> to help you optimize and prepare your home to appeal to potential buyers.



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Request a free “Downsizing Consultation” at [BuySellSimply.com/downsize](https://www.BuySellSimply.com/downsize)

# Your Home **Readiness**

## Is your home ready to put on the market?

To help prepare your home for sale and to attract the most interest from potential buyers, here are some relatively simple and inexpensive things you can do to make your home “Market Ready” and to get a head start on the moving process.

<b>Complete</b>	<b>Project</b>
Y N N/A	Touch up any excessively chipped paint or trim
Y N N/A	Have carpets and floors professionally cleaned
Y N N/A	Tidy up landscaping and add a few seasonal flowers for color
Y N N/A	Reduce the number of knick-knacks and personal photos
Y N N/A	Minimize items displayed on kitchen countertops and tables
Y N N/A	Create space in closets by boxing up off-season clothes
Y N N/A	Have your home thoroughly cleaned by a professional
Y N N/A	Donate any unwanted furniture or belongings
Y N N/A	Change the filter in your HVAC system
Y N N/A	Make sure your appliances are in working order
Y N N/A	Replace any broken light or outlet switch plate covers
Y N N/A	Arrange the furniture to best showcase your space
Y N N/A	(OPTIONAL) Order a home inspection to detect hidden issues



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# Ways to Buy a New Home **WITHOUT** Selling Yours First

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Buying a new home without selling your current home first can be a tricky proposition, but if you are able to maneuver this financial hurdle you can improve your home search chances. While I detail a few options below, the most suitable option depends on your individual circumstances and long-term financial goals, so be sure to evaluate your options and seek professional tax and financial advice.



## **Cash is Always King**

If you have enough saved away to purchase your new home without financing, a 'Cash Offer' will give you a better chance of having your offer accepted. If your savings are invested, and not sitting in a bag under your bed, speak with a financial advisor to understand any potential financial or tax implications of liquidating assets.

## **Tap Your Retirement or 401(k) Plans**

Taking a withdrawal from a retirement plan can have the same benefits as using cash, however, it also comes with plenty of tax and financial implications. Before taking a withdrawal, speak with your plan administrator, financial planner, and accountant.

## **Home Equity or Private Loan**

Using a home equity or private loan COULD be a viable option to help with a down payment or to gap a cash shortage. As these types of loans typically come with limits and restrictions be sure to speak with a licensed lender to understand your options.

## **Home Sale Contingency**

This can be considered the safest option. A 'Home Sale Contingency' makes the purchase of your new home contingent upon the successful sale of your current home. You can then use the proceeds from the sale to purchase your new home. The primary downside to this method is that, in a competitive market, it can make your purchase offer less appealing to sellers. Speak with your Realtor as the impact of using this type of contingency can vary from home to home and offer to offer.

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Be sure to consult a financial professional before making any decisions



# Enhance Your Home Search

## Simplifying the home search process

### It all starts with a “Discovery Consultation”

In this get-to-know-each-other session we will focus on your vision, priorities, needs, and preferences, as well as any questions or concerns you may have about the downsizing process or real estate market in general.

### Understanding the Process

In case it's been a while since you last bought a home, I will walk you through the entire home buying process from home preparation to settlement. You will come away knowing what to expect at each step along the way. I will equip you with information and understanding that will empower you to make informed decisions as we navigate the home buying process together.



### A Smarter Home Search

Based on the input from our Discovery Session, I will build your Ideal Home Profile. This profile will be at the core of your home search and will guide me as I work to compile a personalized list of homes for you to consider. As we work through this list together, we will begin touring homes to better acquaint you with the market and further refine your Ideal Home Profile until a perfect match is found.

### Your Home Valuation

An important part of the downsizing and financing process is to understand the role your current home has in your financial planning. To help solve for this I will provide a market valuation analysis for your home so you can understand what your home could list for in today's market. This will be a helpful tool as you work through the financing aspects of the home purchase process.



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# What is Your **Perfect Home**

## Identify your preferences and must haves

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### 1. Location (list preferred towns, areas, school districts or communities)

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### 2. Type of Home/Community (circle all that would be considered)

**Home Style:** Single Home | Rancher | Townhome | Condo/Apt

**Must Haves:** 55+ | Single Story | Community Amenities (Pool/Tennis/Etc)

**Do you prefer an HOA managed community:** Y | N | Depends on Fees

### 3. Interior Preferences

**#Bedrooms:** \_\_\_\_ **#Bathrooms:** \_\_\_\_ **Basement:** No | Finished | Unfinished

**Must Haves:** First Floor Bedroom | Single Story | Garage | Central Air

**Are you willing to upgrade kitchen & baths:** No | Minor Upgrades | Yes

### 4. Outdoor Living

**Yard:** Large | Small | None | Private | Wooded | Community Managed

**Must Haves:** Pool | Patio/Deck | Driveway | Sidewalks | Street Lights | Shed

### 5. Purchase Information

**Price Range:** \$ \_\_\_\_\_ up to \$ \_\_\_\_\_

**Method of Payment:** Cash | Financing | Sale of Home | Combination

**Do you need to sell your home in order to purchase a new home:** Y | N



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# Your Downsizing **Planner**

## 6 Months Before Moving Day

- Set a goal for when you would like to be in your new home.
- Contact a Realtor to discuss the market, the process, and to help you understand the value of your current home.
- Make a “manageable” plan of viewing new homes while preparing yours for the move.

## 2 Months Before Moving Day

- Purchase and select a closing date for your new home.
- Draw a floor plan for your new home to decide what furniture to keep and what to donate.
- Donate any unwanted items.
- Get quotes from several different moving companies and book your move date.

## 3 Months Before Moving Day

- Have a short list of new homes.
- Prepare for packing and the sale of your home by ruthlessly decluttering. Donate or rehome anything you no longer need, use, or love.
- Start packing seasonal or non-essential clothes or items you don't use regularly.

## 1 Month Before Moving Day

- Pack the rest of your items and be sure to label all boxes.
- If you are moving out of the area, contact your doctor's office and request that your medical records be transferred to a new doctor in your new location.
- Prepare for move-in day:
  - Schedule cleaner
  - Pack a bag of essential items for the first few days
  - Contact utilities
  - Have cash to tip the movers



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# What is Your Home Worth? ...and why you should know

## **Know Your Home's Value**

A key factor in your next home purchase will be your 'Buying Power'. For most people, this power comes from the sale of their home. As you work through the steps and financial planning, understanding the value of your home will be critical.

## **Request a Comparable Market Analysis from your Realtor**

A 'Comparable Market Analysis' (CMA) is a report that provides an updated estimate of your home's worth based on your 'Home Profile' and similar homes that have recently sold in your area. Knowing its value will give you the insights to make informed decisions, gain a competitive edge, and ultimately achieve a successful sale. Ask your Realtor for a CMA to see YOUR home's potential value.

## **Understand the Net**

Now that you know your home's potential value, the next step is determining how much money you will receive from the sale. To determine this crucial number, ask your Realtor to run a 'Seller's Estimated Proceeds' report. This detailed report will breakdown all of the associated costs with selling your home and provide an estimate of the funds that will be available to you for the purchase of a new home.



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Request a free home valuation at [BuySellSimply.com/sell-my-home](https://www.BuySellSimply.com/sell-my-home)

# Home Valuation Profile

## Key factors impacting your home's value

Get a head start on understanding your home's value by completing your home profile below. This profile will help your Realtor determine your home's value.

	Home Factor
sq. ft.	Approximate square footage (not including basement)
1 2 3 4 5	Number of bedrooms
1 2 3 4	Number of full bathrooms
1 2 3 4	Number of half bathrooms
Y N	Have the bathrooms been upgraded in the last 10-15 years
Y N	Is there a bathroom in the primary bedroom
Y N	Has the kitchen been upgraded in the last 10-15 years
Y N	Is there a garage
Y N	Is there a basement
Y N N/A	Is the basement finished
<10 10-20 20+	Approximate age of the roof
Y N	Is there central air conditioning
<5 5-10 10+	Approximate age of heater/air conditioner
<5 5-10 10+	Approximate age of hot water heater



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# Build your Dream Team

Don't go it alone! Rely on the strength and prowess of professionals to help you along the way. Use this chart to collect referrals for some of the most important contacts you may need during your journey. Be sure to ask family, friends, and your Realtor for referrals as they can be the best source for trusted contacts.

Professional	Company/Name	Phone
Realtor*	Matthew Kapusta, eXp Realty	215-431-8412
Estate Attorney	John F. Hartzel, Esq., Hartzel & Bush	215-345-7060
Financial Planner	Con McCarthy, CMC Investment Mgmt	215-345-4329
Mortgage Broker	Sean Friedrich, Concord One Financial	215-431-6481
Home Prep/Cleanout	Hydrangeas' Estate Sales Management	732-740-3799
Moving Company		
House Cleaner		
Landscaper		
Handyman		
Plumber		
Painter		
Electrician		
Heating/AC		

\* for the best help, be sure your Realtor is a certified 'Seniors Real Estate Specialist'



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# Meet **Matthew Kapusta**

## Offering A Distinct Approach to Real Estate

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**Your Realtor and certified 'Seniors Real Estate Specialist' in PA & NJ**  
Distinctly better! The home buying and selling landscape is changing, but that doesn't mean you have to expect less, in fact, you should expect MORE!

As a certified Seniors Real Estate Specialist, I understand the unique challenges faced when trying to “Rightsize” your home and lifestyle. I also understand it takes an experienced and talented Realtor to help you navigate this next step, especially in such a challenging market... and I do it all while providing the best personalized, luxury-level services from initial consultation to final settlement!



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