

Stay, Modify, or Move?

Most people start with the house. Start with the life you want in five years, then ask which roof supports it.

A smaller home nearby

Keeps your doctors, your church, and your friends where they already are. Less house, same life.

Watch for: true single-level homes are scarce here, so be ready to move when one comes up.

A 55+ community

Someone else handles the lot, the roof, and the gate. Neighbors are in the same season of life.

Watch for: dues and rules vary widely. Read what is actually covered before you commit.

Closer to family

When help matters more than staying put, proximity is worth more than square footage.

Watch for: visit in the worst month, not the best one. Rent for a season before you buy.

ANSWER THESE FIRST

Could you live entirely on one level today? What does this house truly cost each month? Who shows up when something breaks?

Declutter Without Losing the Memories

EVERY ITEM LANDS IN ONE OF FOUR BOXES

Keep Fits the new floor plan	Pass on Named for a person, dated
Donate or sell Useful, just not to you	Let go Recycle, shred, discard

Work one room at a time and finish it before opening the next. Two hours a day beats a lost weekend.

WORK IN THIS ORDER

Garage, attic, and spare closets first — the decisions there are easy and the progress is visible. Kitchen and linens next. Bedrooms, photographs, and the china cabinet last, once you have your rhythm.

KEEP THE MEMORY, NOT ALWAYS THE OBJECT

Photograph the piece and write down its story. Give each person one memory box and let them fill it. Ask family early what they would genuinely use — most answers are kinder than you expect.

WHERE IT GOES LOCALLY

Habitat for Humanity ReStore and Goodwill take furniture and household goods. An estate sale earns its fee when whole rooms are staying behind. I can connect you with a senior move manager for the packing.

Sell First or Buy First?

Both orders work. The question is which risk you would rather carry.

Sell first

You know your number, you shop as a cash-strong buyer, and you carry one mortgage instead of two.

TOOLS THAT KEEP YOU IN PLACE

- A rent-back of 30 to 60 days lets you stay after closing while you find the next home.
- A furnished short-term rental, booked before you list, is the backup plan that prevents a rushed purchase.

The risk: nothing you love comes on the market during your window.

Buy first

You move once, on your schedule, into a home you chose calmly rather than one you settled for.

TOOLS THAT FREE UP THE MONEY

- Bridge financing borrows against your current equity until it sells, then pays itself off.
- A contingent offer or a buy-before-you-sell program works when the seller wants certainty more than speed.

The risk: two payments longer than planned if your sale takes time.

THE GOAL

One move, not two. We line up the timelines before either home goes on the market.

Where Should I Downsize in the Auburn Area?

WHAT MATTERS	Lake of the Pines	Downtown Auburn	Hearthstone	Deer Ridge
Single-level homes	—	—	—	—
Lot and home upkeep	—	—	—	—
Walk to shops and dining	—	—	—	—
Medical access	—	—	—	—
HOA cost and what it covers	—	—	—	—
Fire insurance outlook	—	—	—	—
55+ options	—	—	—	—
Near family, trails, and downtown	—	—	—	—

Dues, insurance quotes, and single-level inventory shift month to month. Ask me to fill this in with current figures for the neighborhoods you are weighing.

FIVE

Book a downsizing consult

We start with your timeline and your equity, then work backward to the first box you pack. No listing agreement required to have the conversation.

Lori McIntosh · 530-613-5644 · lori@lorimcintosh.com

GUIDE REAL ESTATE · DRE #02122219

LORI
MCINTOSH