



LORI
MCINTOSH

THE AUBURN DOWNSIZING ROADMAP

GUIDE 
REAL ESTATE

Forbes
GLOBAL PROPERTIES



Downsizing is more than selling a house and buying a smaller one. It involves your finances, belongings, family, future lifestyle—and often years of memories. This step-by-step roadmap will help you move forward without feeling like you have to do everything at once.

STEP

1

Define Your Next Chapter

Before looking at homes, think about how you want your everyday life to feel.

Consider:

- Do you want to stay in Auburn or explore nearby communities?
- Would you prefer a single-story home, condo, townhome, or 55+ community?
- How much maintenance do you want?
- Do you need space for pets, hobbies, guests, or grandchildren?
- How close do you want to be to medical care, shopping, trails, or family?
- Would you rather remain on acreage but move into a smaller home?

Your goal isn't simply to buy less house. It's to create a home and lifestyle that serve you better.



STEP

2

Understand Your Financial Picture

Before making decisions, determine what your current home may be worth and what you could comfortably spend on your next one.

Review:

- Your estimated sale proceeds
- Remaining mortgage or home-equity balances
- Selling and moving expenses
- The cost of preparing your home for the market
- Property taxes and homeowners insurance
- HOA fees, if applicable
- Your desired monthly housing expenses
- Whether you'll purchase with cash or financing

California homeowners may also have property-tax options when moving to another primary residence. Speak with a qualified tax professional about how current rules may apply to your situation.



STEP

3

Schedule a Downsizing Strategy Session

Meet with an experienced local real estate professional before you start making repairs, donating furniture, or searching for your next home.

During your consultation, we can discuss:

- Your home's probable market value
- Your ideal timeline
- What should—and shouldn't—be updated
- Whether to buy or sell first
- Potential temporary-housing needs
- Your next-home requirements
- Local market conditions in Auburn and surrounding communities

You don't have to be ready to list. This meeting is about creating a plan before the process becomes overwhelming.



STEP

4

Decide Whether to Sell or Buy First

There is no single right answer. The best strategy depends on your finances, risk tolerance, housing needs, and the current market.

Possible approaches include:

- Sell first and purchase after closing
- Buy first and then sell
- Make an offer contingent upon selling your current home
- Negotiate a seller rent-back
- Use temporary housing between transactions
- Explore short-term financing with your lender

The goal is to protect your finances while reducing the possibility of rushing into the wrong home.



BUY



SELL

STEP

5

Choose What Comes With You

Begin with one room, one closet, or one category—not the entire house at once.

Sort belongings into five groups:

- Keep
- Give to family or friends
- Donate
- Sell
- Recycle or discard

Start with items that carry little emotional weight, such as duplicate kitchenware, old paperwork, expired products, and clothing you no longer wear. Save photographs, heirlooms, and sentimental items until you have built some momentum.



6

Prepare the Home for Sale

You may not need a major renovation. Strategic improvements often provide a better return than expensive remodeling.

Preparation may include:

- Removing excess furniture and personal belongings
- Deep cleaning
- Completing minor repairs
- Refreshing paint where needed
- Improving lighting
- Addressing landscaping and defensible space
- Organizing garages, sheds, and storage areas
- Staging the home
- Arranging professional photography and marketing

For rural Auburn properties, buyers may also want information about wells, septic systems, irrigation water, generators, insurance, roofs, outbuildings, and wildfire preparation.



STEP

7

Begin the Search for Your Next Home

Now we turn your wish list into clear search criteria.

We'll evaluate potential homes based on factors such as:

- Single-level living
- Minimal stairs and easier accessibility
- Low-maintenance landscaping
- Insurance availability and cost
- Distance from healthcare and shopping
- HOA services and restrictions
- Room for pets, guests, or hobbies
- Overall monthly expenses
- Resale value and long-term suitability

A smaller house is only a successful downsizer if it truly works for the life you want.



STEP

8

List and Market Your Current Home

Once your home is ready, it's time to introduce it to the market.

A complete marketing strategy may include:

- Professional photography
- Video and social-media promotion
- Compelling property descriptions
- Targeted online advertising
- Direct outreach to local agents and qualified buyers
- Open houses and private showings
- Strategic follow-up and feedback
- Careful offer comparison and negotiation

The highest offer isn't always the strongest offer. Financing, contingencies, closing dates, and rent-back terms can all affect which buyer is best for your situation.



STEP

9

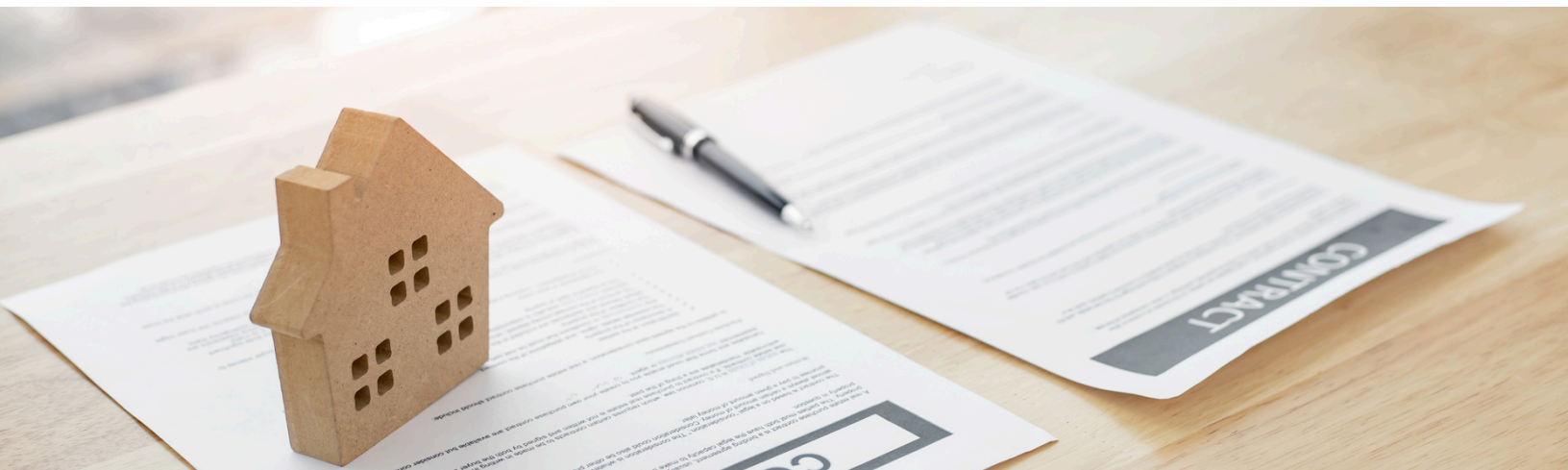
Coordinate the Two Transactions

If you are selling and purchasing at approximately the same time, careful coordination becomes essential.

Your real estate agent, lender, escrow officer, inspectors, and movers should work from one shared timeline that covers:

- Inspections
- Appraisal
- Contingency deadlines
- Loan approval
- Final packing
- Signing appointments
- Closing dates
- Possession of each property
- Moving-day logistics

This is where thoughtful planning saves an enormous amount of stress.



STEP

10

Make the Move

Schedule movers early, especially during spring and summer.

Prepare a moving-day essentials box containing:

- Medications
- Important documents
- Chargers
- Toiletries
- Basic clothing
- Pet supplies
- Snacks and water
- Bedding and towels
- Coffee supplies—because some sacrifices are simply unreasonable

Keep valuables, identification, financial documents, and medications with you rather than placing them on the moving truck.



STEP

11

Settle Into Your New Home

Unpack the spaces that support daily life first:

1. Bedroom
2. Bathroom
3. Kitchen
4. Pet area
5. Living room

Give yourself time to adjust. Downsizing can bring relief and excitement, but it can also feel emotional. You're not erasing your history—you're choosing which parts of it will travel with you.



Your Next Step

You don't have to downsize all at once, and you don't have to figure it out alone.

Schedule a complimentary Auburn Downsizing Strategy Session with Lori McIntosh.

We'll discuss your current home, your financial and lifestyle priorities, and the best sequence for your move—without pressure or obligation.

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