

SMART DOWNSIZING^{IN} WHATCOM COUNTY

SIMPLIFY LIFE. UNLOCK EQUITY. BUILD LEGACY.

By Andi Dyer
Managing Broker & REALTOR® | REMAX Whatcom County

FREE DOWNLOAD

**Schedule Your Consultation &
Get Your Personalized Strategy**

AD **ANDI DYER**
REAL ESTATE

A GUIDED LOOK INSIDE

This comprehensive guide is designed to empower you with local data, financial strategies, and practical timelines so you can make your transition with absolute confidence and peace of mind.



Welcome to Your Next Chapter



Proof of Expert Local Guidance



Less House, More Life: The Core Benefits



The Downsizing Roadmap & The 4-Bin Method



Unlocking Your Equity: The Math of Freedom



Thinking Beyond the Sale, Advanced Strategies



Your Legacy Your Way



Real Success Stories From Your Neighbors



Finding Your Next Place in Whatcom County



Worksheets: Your Personalized Strategy



Your Next Steps & Trusted Resources

Did You Know?

Over 40% of homes sold in Whatcom County last year were owned by sellers over age 55.

WELCOME TO YOUR NEXT CHAPTER

Your home has been good to you. It's where birthdays were celebrated, snowstorms were weathered...but maybe the upkeep feels heavier than it once did...**Downsizing isn't about losing space. It's about gaining freedom.** Freedom to travel more, rest easier, spend weekends with people you love instead of yard tools.



I'm Andi Dyer, a lifelong Bellingham resident and Managing Broker with REMAX Whatcom County. For more than 15 years, I've guided neighbors through life's biggest transitions by helping them unlock equity, reduce stress, and create financial legacies for their families. Some take a year to prepare. Others are ready in a month. Both are the right choice. My role is to walk alongside you **at your pace.**

**"CRAFT YOUR FINANCIAL LEGACY
WITH EXPERT GUIDANCE."**



LESS HOUSE, MORE LIFE: THE CORE BENEFITS

Imagine trading icy driveways and weekend chores for morning walks on Taylor Dock, just minutes from your new “right-sized” home. Downsizing is about choosing **life over maintenance**.

LIFESTYLE BENEFITS



More time for travel



Safer, single-level living



Walkable, social communities



Reduced mental burden and upkeep

FINANCIAL BENEFITS



Free up \$200K - \$400K in equity



Lower taxes and utilities



Avoid costly deferred repairs



Reduce monthly housing costs dramatically

Wondering what your own numbers look like?
I'll run a no-obligation snapshot for you.

We believe in whole-life planning. Lean on these seasoned partners we've vetted over the years:

Estate Planning: Jamia Burns Law (360) 739-6379 (360) 739-6379

Financial Planning: Shannon Day, Edward Jones (360) 323-9853

Contact me for my trusted local list of professionals who can help, from organizers, painters, and cleaners, to contractors, landscapers, and more. Reach out, I'll connect you.

PROOF OF EXPERT LOCAL GUIDANCE

The Whatcom County market is unique. Working with an expert who understands the needs of downsizers ensures you achieve a faster, more profitable, and less stressful sale.



A quicker sale means less disruption as you focus on moving forward.



You walk away with more equity to invest or enjoy your new lifestyle.



Choosing an advisor trusted of your peers offers peace of mind.

"Andi helped us transition...her patience and guidance made the process so much easier."

— Marcia, Cordata

"Andi understood exactly what we needed at this stage of life—her expertise and calm approach turned what felt overwhelming into an exciting new beginning."

— Gary & Susan, Barkley

THE DOWNSIZING ROADMAP

1
MONTHS

6 Months Out

Research options, meet with Andi for a Strategy Session.

3
MONTHS

3 Months Out

Prep home, order pre-inspection, schedule vendors.

1
MONTHS

1 Month Out

List home, start packing.

**MOVE
WEEK**

Closing

Closing day, key handoff, and celebration!

SIMPLE SORTING: THE 4-BIN METHOD

KEEP

Items you love or use daily



SELL

Valuable items for online or in an estate sale



DONATE

Gently used items to those in need



TRASH

Broken, worn, or low-value items



I'll personally connect you with trusted local partners. Whether it's organizations supporting domestic violence survivors, groups helping people prepare for job interviews with professional attire, or resale shops funding vital community services. This way your donations make a meaningful impact right here in Whatcom County.

THINKING BEYOND THE SALE



REVERSE 1031 EXCHANGE

Buy before you sell, secure the right property, and defer taxes. This advanced option isn't for everyone, but for the right client, it's game-changing.



RISK MANAGEMENT

Downsizing frees equity, but it's wise to keep 6–12 months of expenses in reserves before reinvesting to safeguard your new lifestyle.



ADU'S

Washington laws make them easier, but costs are often high. For most downsizers, other investments, or simplified living make more sense. Still, it's worth knowing the option exists.

YOUR LEGACY, YOUR WAY

LEGACY PLANNING CHECKLIST

- ✓ Update your will and trust
- ✓ Add TOD (Transfer on Death) on deeds where appropriate
- ✓ Review beneficiary designations
- ✓ Meet with a local estate attorney
- ✓ Consider charitable giving

“Some of my most meaningful work is helping clients align their real estate with their values and their family’s future. If you’re wondering whether advanced strategies could work for you, let’s chat through it.”

REAL SUCCESS STORIES FROM YOUR NEIGHBORS



"We traded cleaning gutters for strolling along Boulevard. Downsizing gave us back our time and peace of mind."

FROM BIG YARD TO BIG OPPORTUNITIES

Jim and Carol loved their Sudden Valley home, but the driveway became icy, and maintenance never ended. After 28 years, they sold for \$700,000 and bought a \$425,000 condo in Barkley Village.

- Net proceeds: **\$501,000**
- Condo purchase: **\$433,500** with closing
- Cash leftover: **~\$67,500**
- Monthly costs: **\$3,200 → \$1,050**

RESULTS:

- **TWO EUROPEAN TRIPS + \$50,000 SET ASIDE FOR GRANDCHILDREN'S COLLEGE**



"Our condo simplified life. The rental secures our future."

DOWNSIZING WITH A SMART INVESTMENT TWIST

Mark and Susan loved their Geneva home but wanted freedom. They sold for \$850,000, bought a \$600,000 Barkley condo, and used part of their proceeds to buy a small Lynden duplex.

RESULTS:

- **Rental nets ~\$2,200/month after expenses**
- **Condo simplified their daily life**
- **Duplex provides steady income**

FINDING YOUR NEXT PLACE IN WHATCOM COUNTY

From low-maintenance condos to resort-style communities, Whatcom County offers choices that fit every lifestyle:



Village at Cordata in Bellingham

WalkResort-style amenities with low-maintenance living.



Bryce Park in Lynden

Easy-care homes near Lynden shops and golf.



Correll Commons in Ferndale

Quality finishes with full exterior maintenance.



Birch Bay Retirement Park

Relaxed 55+ living with community support.

I've compiled a complete list of Whatcom's 55+ communities. Download it free with the QR code on Page 11!

DOES YOUR HOME STILL FIT YOUR LIFE?

- TOO MANY STAIRS?**
- YARD OVERWHELMING?**
- ROOMS UNUSED?**
- TRAVEL PLANS DELAYED?**
- WISH FOR MORE WALKABILITY?**

If you said "Yes" to 3 or more, it may be time to explore what's possible.

UNLOCKING YOUR EQUITY

THE MATH OF FREEDOM

SOLD: SUDDEN VALLEY HOME — \$700,000

BOUGHT: BARKLEY VILLAGE CONDO (CASH) — \$425,000

YOUR EQUITY AT WORK	
Sale Price	\$700,000
Mortgage Payoff	-\$150,000
Estimated Selling Costs	-See Below*
NET PROCEEDS	\$503,000
New Condo Purchase	-\$425,000
CASH LEFT OVER	\$78,000
MONTHLY HOUSING COSTS	
Before	\$3,200/mo
After	\$1,100/mo
Monthly Savings	\$2,100/mo
ANNUAL SAVINGS	\$25,200/year

Want me to run a personalized equity estimate? I'll prepare one for free, even if you're just curious.



Legal Jargon required by the Attorney's ☺ *This example is for educational purposes only and should not be relied upon as a substitute for a full net proceeds estimate. Please request a personalized closing cost breakdown from a local title company, attorney, or real estate professional for YOUR situation.

RESULT: More freedom, less upkeep, and cash for travel, investments, or family goals.

WORKSHEETS: YOUR PERSONALIZED STRATEGY

Use these worksheets to move thinking to planning.
Your answers here will guide our first
Downsizing Strategy session.

PRIORITY	POTENTIAL SOLUTION	YOUR NOTES

YOUR NOTES		
NET PROCEEDS		
CASH LEFT OVER		

FREE RESOURCES, INCLUDING:



SCAN HERE

- 55+ Housing
- Seller's Guide
- Staging Guide
- Vendor List

Be the first to know about our newest listings! Our newsletter is helpful, never annoying. Local, never boring. Exclusive, never spammy. Just expert real estate tips, fun giveaways, and the best of Whatcom County.

THIS ISN'T JUST A MOVE, IT'S A MILESTONE

You've made it through the guide—now it's time to move from someday to strategy.

Whether you're ready to list or just curious what's possible, I'm here to walk alongside you. I've helped hundreds of Whatcom County clients navigate this transition with less stress, more clarity, and real peace of mind.

From trusted local vendors to personalized planning, you don't have to figure it all out alone.

Let's make this next chapter your best yet.

Managing Broker,
REMAX Whatcom
County



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**SCHEDULE YOUR FREE
DOWNSIZING STRATEGY SESSION**