**subject: is it time for you to downsize with distinction?**

In decades past, the downsizing of one’s residence was often viewed as a negative event. This is no longer the case. Many homeowners are choosing to opt out of a large home in a traditional neighborhood and instead are embracing the chance to have a new adventure by purchasing a smaller property, offering the opportunity to escape the maintenance of their current home and enlarge their lifestyle. Downsizing to a sexy high rise apartment in an eclectic urban chic location is hardly what downsizing in your parents’ or grandparents’ day used to be. In fact, many downsizers are able to sell their home and purchase a smaller home in their current location to be near family as well as a vacation home or second home in a new and exciting destination! This enlarges not only their own lifestyle but also that of the entire family.

**As you begin this process you will want to examine:**

* Are you looking to lower your monthly obligations and maintenance?
* What will the capital gain tax ramifications be?
* What will it cost to purchase your next home?
* Moving costs, staging and repairs on your current home.
* The timeline needed to make it all happen.
* How to accomplish all of this with minimal stress?

And perhaps the biggest question of all… “Do I buy first or sell first?”

To make a decision that is right for you, it might be best to discuss all of the options with a professional real estate agent, talk to a lender if financing will be needed, and consult with your CPA or tax attorney.

Because this is a big move it can be emotionally taxing and to make it less stressful you may want to begin the de-cluttering and staging of your present home well in advance. If you feel repairs or upgrades are needed, the advice of a professional real estate agent will once again be helpful. A professional real estate agent knows exactly what should be done to a property to help maximize its value and will help you avoid potentially spending money unnecessarily. Most real estate agents can provide you with referrals to stagers and other services that you may need as you give your home a tune up.

By thinking about these things, it can help you (and possibly me) to better understand what is most important when you rent or buy your next home. **Contact me for your complimentary Downsizing with Distinction consultation.**

Warmly,

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