

Downsizing Your Home

A Guide for Older Adults

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Downsizing to a smaller home has become a recent trend. Older adults in particular can benefit from such a move. Smaller homes typically require less maintenance and can result in significant savings for the homeowner because of lower utility bills, property taxes, and insurance.

The downsizing process is appealing to many, but it can also be intimidating. Downsizing involves sorting, donating, and disposing of household possessions that have accumulated over the years.

Starting the Downsizing Process

First, assess your needs and wants for a new home. Identifying your housing goals will help you to find a new home that best fits your needs. Several housing options are specifically designed to meet the needs and wants of older adults. What type of space will work best for you?

Housing Options

- **Age-restricted communities.** These communities are also referred to as “active adult” communities and are designed for older adults who prefer to live around other individuals their own age. Typically, residents are over the age of 55. You will find single-family homes, townhomes, and apartments connected by sidewalks that allow for independence as well as a strong sense of community. Age-restricted communities focus on an active lifestyle for their residents and may offer clubhouses, tennis courts, and golf courses.
- **Senior apartments.** Age-restricted apartments are sometimes more affordable than age-restricted communities and are based upon the same idea. Apartments are available to residents over the age of 55. Living in age-restricted apartments offers the advantages of accessibility, transportation, recreational activities, and social services. In addition, maintenance is usually included in the cost.
- **Continuing-care retirement community.** This type of community is a hybrid community. Continuing-care communities offer independent-living apartments and homes similar to those found in retirement communities. However, they also offer assisted living and nursing-level care, which is reflected by higher upfront costs. Residents typically enter at the independent-living level and then move to assisted living or nursing-level care as they need more assistance and care.



- **Assisted living facility.** An assisted living facility allows older adults to stay independent for the longest time. Facility staff assist residents with personal care such as bathing, dressing, and medication management. Most of these facilities consist of apartment-style living and offer meals, activities, housekeeping, and transportation.
- **Long-term care/skilled nursing facilities.** Long-term care facilities provide skilled nursing care for residents who suffer from acute or terminal medical conditions. These facilities employ doctors, nurses, and nursing assistants to care for the residents.

Weighing Your Options

Use the checklist below to determine which option is best for you. Choose the features that are desirable to you. Label the options with the locations you have scouted. Under each option, place a checkmark to indicate which features are available.

Remember, a smaller home or apartment that is not part of a retirement community is also an acceptable housing option. The most important aspect of downsizing is to pick the option that is right for you.

Preparing Your Former Home and Possessions

After you identify which housing option is best for you, estimate the amount of space that you will have available in your new home. Knowing the amount of space that you will have will help you make decisions about which items to keep, and which to sell, donate, gift, or discard.

- Downsizing involves sorting through your personal items to determine which will be moving with you and which you may need to let go. Recognize that it will take a considerable amount of time—sometimes months—to sort through your personal items. Downsizing is a great opportunity to declutter and prepare for your new lifestyle.
- Downsizing can be overwhelming. Do not try to tackle the entire house in one weekend. The easiest approach is to start with the room that you use least often.
- Develop a sorting system that works for you and gather the necessary supplies (paper and pencil, boxes, packing supplies). For smaller items, consider having boxes labeled sell, donate, gift, discard, and keep. You can use those boxes to sort through items as you go through each room.

		Location 1	Location 2	Location 3
Desirable	Housing Consideration	_____	_____	_____
	I will be able to take care of the house and yard, or maintenance is not required.			
	I will be able to pay the taxes, insurance, and utilities.			
	I will be able to pay any fees associated with living in the community or neighborhood.			
	I will be close to family and friends.			
	Community services and recreational facilities are available.			
	Home care and meals are available.			
	The house includes features to aid accessibility (absence of steps, wider doorways and hallways, space for wheelchairs, bathrooms equipped with safety features, and kitchens with pull-out shelves, etc.)			
	Nursing level care will be available.			

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- If you are thinking about hosting a yard sale, price items as you go through each room. It may be tempting to price items based on your personal attachment to them, but be careful not to let this happen. Your goal is to rid yourself of these items so that you can make a profit and move into your new home without clutter. If you have large furniture, antiques, or high-dollar items, consider working with an auction company or resale shop to maximize your profits.
- Ask your adult children to remove their belongings. You may have discovered that your children have been using your home as a storage unit for childhood relics. Keep in mind that you will no longer have space for extra items and encourage your children to think carefully about which items they wish to keep.
- Find a way to hold on to memories while letting go of the “stuff.” You can honor the items that you have held onto by talking about them, taking photos, writing down memories, or recording your family sharing stories about them. Only keep those items that you treasure the most.
- Consider bequeathing items early. Identify the items that you want certain family members to have and consider which of those items you may be willing to bequeath now. You may enjoy giving these items to family members now so that you can see them enjoying what you have set aside for them.
- If you begin to feel overwhelmed, shut the door, take a break, and come back to the room later. Think about inviting a close friend or family members over to help with the process. Revisiting household items is a great time to share and pass on memories.

Preparing Your New Home

Whether you are getting ready to move cross-town or cross-country, make sure that you are well prepared before moving day arrives. The following checklist will assist you in making sure that you have completed all of the necessary planning and paperwork.

Moving Task	Necessary	Completed
Get estimates from at least three moving companies.		
Select a moving company and set a firm move date.		
Make a floor plan of your new home to decide where you will place large furniture.		
Check to make sure that all boxes are labeled to indicate in which room they should be placed in your new home.		
If you have pets, plan how they will be moved to your new home.		
If needed, establish a relationship with a new healthcare provider.		
Refill and transfer prescriptions.		
Arrange for the utilities in your old home to be transferred out of your name.		
Arrange for the utilities in your new home to be transferred to you.		
Complete the following address changes:		
- Post office		
- Bank account		
- Credit cards		
- Investment/retirement accounts		
- Medicare and Social Security		
- Driver's license and car registration		
- Voter's registration		
- Newspaper and magazine subscriptions		
- Family and friends		
- Lawyer, accountant, insurance agent, etc.		
- Other:		
- Other:		
- Other:		

References

- American Association of Retired Persons (AARP). Which Type of Housing Is Best for You? http://www.aarp.org/home-garden/housing/info-08-2009/ginzler_housing_choices.html.
- Family Caregiver Alliance. Downsizing a Home: A Checklist for Caregivers. <https://caregiver.org/downsizing-home-checklist-caregivers>.
- MoneyWise. Downsizing Your Home...How to Start the Process. <http://www2.ca.uky.edu/moneywise/newsletters.htm>.
- University of Florida: IFAS Extension. Housing as We Grow Older: Taking Stock. <http://edis.ifas.ufl.edu>.