

## IN THIS CHAPTER

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# Chapter 1

# Downsizing in a Nutshell

*Much of what we acquire in life isn't worth dragging into the next leg of our journey. Travel light. You will be better equipped to travel far.*

— GINA GREENLEE

Anytime you approach a new topic or task, it can seem overwhelming, especially in the case of something like downsizing, because there's not only so much you need to *know* but also so much you need to *do* and often so *little* time to do it. You need to figure out where you're going to live, how you're going to live for the next decade or two or three, and when you're going to make the transition. You need to get rid of a bunch of stuff, some of which you may be very emotionally attached to. You need a financial plan in place to be sure that your money lasts for as long as you do. You need to sell your home and buy or rent a new place. You need to keep all your loved ones posted. Downsizing gets complicated and overwhelming in a hurry.

To make downsizing less complex and burdensome, you can benefit from having a general understanding of the overall process — a conceptual framework on

which to hang all the details. In this chapter, we provide you with that framework. Think of it as the downsized version of *Downsizing For Dummies*. Here, we introduce you to the most important information and guidance you need to execute a successful downsizing mission and redirect you to chapters in the book where you can find additional coverage of each topic.

## Downsizing: Who, What, When, Where, and Why?

In a way, downsizing can be boiled down to answering five questions: *Who? What? When? Where?* and *Why?* Who's downsizing? What are you keeping and getting rid of? When are you planning to make the transition? Where are you going to live? and Why are you downsizing? Answer those five questions, and you'll have the clarity you need to move forward with conviction. If you struggle with any of those questions, maybe you're just not ready to downsize.

In this section, we provide guidance on how to answer each of these key questions.

### Who?

*Who's downsizing?* may be the most complicated of the five questions and the most difficult to answer, especially if more than one person is involved in the process. Answering this question involves identifying both the people doing the downsizing and the people being downsized. Often, these are the same people; for example, we downsized ourselves from a 7,000-square-foot home to a condo less than half that size. However, the people being downsized and those doing the downsizing can be different — for example, adult children downsizing their ailing parents from their family home to an assisted living facility. See Chapter 5 for more about getting others involved.

Answering the question of who's downsizing also may require a deeper dive into personalities and circumstances. If you're downsizing yourself or yourself and a partner, you need to explore who you are at this stage of your life, evaluate your current living situation, and consider your vision for the future. To find out whether you're a good candidate for downsizing, answer the following questions:

- » **Do I have a strong desire to stay where I am or am I willing to consider moving?** If you love where you're currently living, you may decide to downsize in place — reducing your possessions while remaining in your home. You may

also be able to convert a portion of your home into an independent living space for yourself and rent out the rest. On the other hand, if you're open to the idea of moving, why not check out your options?

- » **How long can I continue living here comfortably and safely?** Consider your finances and health and your desire to continue to maintain your current residence. Can you afford it in terms of money, time, and energy? Do you want to invest the effort in caring for a larger home than you currently need?
- » **Would downsizing help or hinder my ability to live a richer, fuller life?** Think about what you find enjoyable and fulfilling. Can you do more of it by downsizing or by staying where you are? For example, if you enjoy spending time with family but they rarely visit anymore, would you be able to spend more time with family if you moved closer to them or were freer to travel?
- » **By downsizing, what do I have to gain and lose?** Make a list of downsizing pros and cons. On one half of the page, write a list of everything that excites you about the prospect of downsizing. On the other half, write down everything that makes you reluctant to downsize or afraid of it. For example, will a smaller place mean having less yard for gardening? Will it mean having to leave friends and neighbors?
- » **Will you and your partner get along in closer quarters?** In a smaller living space, you may feel more cramped and have less privacy, which can strain a relationship. Then again, less space may encourage you to spend more time outside your home, which can enrich your relationship.

See Chapter 2 for additional guidance on deciding whether downsizing is right for you or a loved one.

The question *Who?* also applies to the people you want in your life. Some downsizers are drawn to family and old friends and colleagues, while others want to meet new people and develop fresh relationships. Some people value their solitude and would rather spend their time communing with nature or reading good books.

## What?

The question *What?* also applies to what you want out of your life. What do you value most — health, safety, security, travel, adventure, learning, relationships? What's on your bucket list? Your values, dreams, and desires serve as guideposts leading you in the direction you need to travel.

On a smaller scale, the question *What?* applies to what you're keeping and what you're getting rid of, along with the type of lifestyle and living arrangements you're considering. A house, apartment, condominium, RV, multigenerational

home, or over-55 community? Alone or with partner or a roommate or two or three?

## When?

*When?* is a key question. The best answer to this question for most people is *as soon as possible*, but we need to qualify that answer by advising you to plan carefully. Don't rush into downsizing, but don't put it off too long, because long delays can narrow your options. Some people kick the can down the road for so long that eventually they lose all control over the decision-making process. Family members or others outside the family must step in, in which case you have little to no control over the outcome.

In some cases, your decision of when to downsize is easy. It's linked to some other major life change, such as retirement, the death of a spouse, job loss, or divorce. You may suffer a reduction in income that forces your hand, and that's okay. Recognizing that you need to downsize to reduce your living expenses when you're struggling to keep up can help you steer clear of an even more devastating financial loss, such as foreclosure or bankruptcy.

## Where?

If moving is part of your downsizing plan, the question *Where?* becomes crucial, especially if part of the reason you're downsizing is to reduce your living expenses, to travel more, or to live somewhere you've always wanted to be.

To make a well-informed decision about where you want to move, consider the following factors:

- » Affordability
- » Climate
- » Surroundings
- » Proximity to family and friends
- » Cultural and social opportunities
- » Convenience
- » Safety (crime stats)
- » Job/career opportunities

See Chapter 3 for more about choosing a downsizing destination.

## Why?

Perhaps the most interesting question related to downsizing is *Why?* Here's a list of potential benefits of downsizing that may help you answer that question for yourself:

- » **Less stress.** Downsizing can alleviate a major source of stress: financial worry. It can also reduce stress in other ways; for example, living in an environment that's free of clutter can be much more relaxing and peaceful. In addition, you may find that you have more time and mental energy to commit to leisure and recreation.
- » **Less clutter.** Downsizing involves reducing your possessions and getting organized, which makes your remaining possessions easier to manage. You remove items that you no longer need from your life, which lightens your load and provides you with a greater sense of freedom.
- » **More time to focus on what matters to you.** If you're working to support a lifestyle that's not bringing you the satisfaction and fulfillment you desire, downsizing may help. When you're not trying to keep up with the Joneses, you may find that you have more time and money to spend on what you truly value, such as relationships, travel, reading, and other hobbies and interests.
- » **Improved health and fitness.** Less stress alone translates to improved health and fitness, but add to that the extra time, focus, and money you'll have to invest in meal prep and exercise, and you'll be well on your way to achieving your health and fitness goals.
- » **Enhanced creativity.** People tend to be more creative when they're relaxed and their minds aren't cluttered with never-ending to-do lists. Ridding yourself of possessions and scaling down your responsibilities gives your mind the freedom to be creative in all areas of your life — career/business, relationships, finances, spiritual development, recreation, and more.
- » **Less burden on loved ones.** Downsizing can alleviate the burden on loved ones who may worry about your health and safety and your ability to maintain a large home full of belongings. Also, by downsizing while you're still physically and mentally capable of doing it yourself, you leave your heirs with less clutter and fewer complications to deal with when you pass. This can be a huge stress reliever for you, too.



REMEMBER

While you're entertaining the question of *Why downsize?* you may also ask yourself, *Why not downsize?* What do you have to lose by downsizing, and how much does that matter to you? Some people have valid reasons to resist downsizing; for example, downsizing sometimes results in lost freedom and self-determination or having to accept the reality of your own physical or mental decline. Discussing

both the potential benefits and the drawbacks of downsizing is important for coming to terms with a major life change.

## Envisioning Your Future

Downsizing is a creative process — you're reinventing yourself. Every invention begins as a thought, or a mental image. Engage your imagination to envision your downsized future by answering the following questions:

- » How do you see yourself living for the next 5, 10, 15, or 20 years?
- » How do you look and feel physically, mentally, and emotionally?
- » Where are you living — in terms of both your geographical location and your living arrangements (for example, house, condo, apartment, RV, assisted living facility)?
- » What are you doing — traveling the world, taking a cruise, building a business, playing golf, binge-watching *Game of Thrones* (again)?
- » Who are you with — your life partner, family members, old friends, new friends, caregivers?



TIP

Create a *vision board* (collage) that reflects your future life in pictures and words. See Chapter 3 for more details about clarifying your downsizing vision.

## Navigating a Major Lifestyle Transition

Downsizing can mean anything from scaling back to choosing a completely different lifestyle. If you're merely shedding possessions and opting to live a simpler life, you can safely skip this section — you'll be living the same life on a smaller scale. However, if you're planning a major overhaul — for example, from fully employed to fully retired or from a settled life to a nomadic one — you may struggle with the transition. The ideal life you romanticized for years, and perhaps decades, may not meet your expectations. The reality can be very different from the fantasy — for better or worse. What's important is that you're prepared, mentally and emotionally, for the change.

Here are a few suggestions for establishing the right mindset for downsizing:

- » **Accept the inevitable.** If you feel that factors outside your control (for example, loss of income or declining health) are forcing you or compelling you to downsize, don't fight it — go with the flow. By accepting the inevitable and playing a more active role in the process, you'll have more control over the outcome.
- » **Acknowledge the past, accept the present, and plan for the future.** People often get stuck in the past, either because they loved that period of their lives or because something traumatic occurred that they can't get over. Take some time to acknowledge the past while realizing that it's over and then let it go. Accept your present situation for what it is instead of denying it or wishing it was different. Then, start planning for your future — the only thing you have the power to change.
- » **Acknowledge your emotions.** Whether you're eager and enthusiastic about downsizing or angry, frustrated, and afraid, recognize how you feel about the situation. If you tamp down your negative emotions instead of acknowledging them and expressing them in an appropriate way, they'll find expression in counterproductive ways. When you're open and honest about them, you can begin to deal more effectively with the source of those emotions — for example, if you're afraid because your future is uncertain, you can start planning for your future so that it's less uncertain.
- » **Research your options.** You're already researching downsizing by reading this book, but dig deeper into specific downsizing options, such as geographical locations and living arrangements. You can do a great deal of research on the internet, but you may also want to spend time visiting different relocation destinations and housing options.



REMEMBER

If you're thinking *no* to downsizing, maybe you just don't know enough to say *yes*. Seeing the life you could be living by downsizing may be all you need to change your mind and attitude toward it. If you're downsizing a reluctant parent or trying to get your life partner on board, look for ways to share what you know and enable them to sample the life they could be living.

- » **Talk to peers who've already downsized.** You can learn a great deal from people who've been through the process, including mistakes to avoid and tips for easing the transition. They may have done much of the research for you and have some excellent recommendations.
- » **Remind yourself why you're downsizing.** Losing motivation and getting discouraged, especially early in the process, is common, so keep your eyes on the prize by reminding yourself why you're doing it.

# Getting All Your Ducks in a Row

To a great extent, successful downsizing relies on careful planning. Of course, even with the perfect plan, you're likely to encounter unexpected challenges. We know a couple who planned impeccably and still had to downsize three times before they finally found the right fit. However, a well-laid plan can help you avoid many of the most serious and unpleasant surprises and recover more easily from those that are unavoidable.

In this section, we touch on the basics of downsizing planning, which we cover in greater depth in Chapter 4.

## Choosing a lifestyle and housing

Downsizing, like any project, begins with the process of setting a goal. In this case, the goal revolves around lifestyle and housing — where and how you're going to live during the next stage of your life. In the following sections, we break down this goal into three factors:

- » Lifestyle
- » Location
- » Housing

## Considering different lifestyle options

Lifestyles are difficult to pin down because of the sheer number of options and the fact that different lifestyles often overlap and intersect, but here's a short list to get you thinking about the lifestyle you envision:

- » Active versus sedentary
- » Activist (campaigning/working for political or social change)
- » Agrarian (living off the land)
- » Aquatic (swimming, fishing, water sports)
- » Communal versus independent
- » Conventional versus Bohemian (unconventional, artistic, adventurous)
- » Entrepreneurial (innovative, business-oriented)
- » Minimalist (living with very few possessions)
- » Settled versus nomadic

- » Traditional (living in small groups, hunting, gathering, herding, farming)
- » Urban/suburban



TIP

Imagine what you'll be doing most days, where you'll be doing it, and with whom. Your vision reflects your lifestyle. If you're hanging out in coffee shops, visiting museums, and dining out with friends and family members, for example, you're probably going to want to live in a more urban setting. If you're tending a garden and feeding chickens, you're leaning toward a more rural/agrarian lifestyle. If you're crisscrossing the country in an RV, you're more nomadic.

## Choosing a location

If you're planning a nomadic lifestyle or opting to downsize in place (without moving anywhere), choosing a downsizing destination is moot. Otherwise, location can be a huge factor in your downsizing decision.

Start by choosing a general location, such as a country or a state, and then narrow your choices to more specific areas. See the earlier section "Where?" for a list of factors to consider when choosing a downsizing destination.

## Exploring your housing options

Although you can downsize in place (without moving), downsizing often involves moving to a smaller place — usually one that's more affordable and easier to care for. Housing options vary considerably, as reflected in the following list:

- » Apartment
- » Assisted living facility
- » Condominium (condo for short)
- » Existing home (usually a single-level ranch-style home for downsizers)
- » Modular home (built off-site and placed on a lot)
- » Multigenerational home (moving in with your adult children)
- » New construction (single-family home or condo)
- » Retirement community (typically for people over 55 or 60)
- » RV
- » Skilled nursing facility
- » Tiny home
- » Townhouse, duplex, or triplex (two or three homes that share a wall but have separate entrances)



TIP

When your goal is affordable housing, consider not only the rent or mortgage payment but also any amenities a housing option offers, such as a pool, hot tub, walking trails, parks, fishing ponds, gym, social activities, and meal plans. These amenities can save you a considerable amount of money on travel, recreation, and entertainment.

## Establishing your timeline

When you have a downsizing goal in mind, set a deadline — the date you'd like to be downsized. Are you looking to be downsized next week, two months from now, or more like three years from now? It's never too early to start planning.

After setting a deadline, break down your goal into realistic milestones, so you have a timeline for getting everything done. You may want to set milestones for the following activities:

- » Meet with a financial advisor to evaluate my finances.
- » Meet with an attorney to plan my estate.
- » Find a new place to live.
- » Sort my belongings.
- » Organize my photos and documents.
- » Sell stuff.
- » Pack.
- » Sell my home.
- » Move into my new home.



REMEMBER

Your timeline and milestones are unique to you. For example, if you're planning a more nomadic lifestyle, your timeline may include travel plans, such as getting a passport, arranging transportation, and reserving places to stay. If you're downsizing in place, obviously, you don't need to sell your home, find a new home, pack, or move.

## Creating to-do lists

Create a to-do list for each milestone to break them down even further. For example, if you're planning a garage or estate sale, you may have the following to-do list:

- » Set dates and times.

- » Get change.
- » Get shopping bags and boxes.
- » Advertise.
- » Place street signs.
- » Organize and arrange items for sale.
- » Mark prices.

If you're preparing to meet with your financial advisor, your to-do list may be a list of information and documents your financial advisor needs, along with questions and concerns you want to discuss.

## Drafting a budget

Regardless of where and how you choose to live, it needs to be affordable, so take the following steps to draft a budget:

### 1. Total your monthly income from all sources, such as the following:

- Income from work or business
- Social security payments
- Pensions/annuities
- Investment income
- Reverse mortgage payments

### 2. Total your anticipated monthly expenses, such as the following:

- Housing (rent or mortgage, insurance, property taxes)
- Utilities (gas, electricity, water, trash, phone, television, internet)
- Groceries/meals
- Recreation/entertainment (concert tickets, sporting events, vacations, hobbies)
- Transportation (vehicle payment, insurance, fuel, maintenance and repair; public transportation; or ride-sharing services such as Uber and Lyft)
- Medical (insurance premiums and out-of-pocket costs)
- Clothing and shoes
- Personal care and miscellaneous personal expenses (toiletries, cosmetics, gym memberships, dietary supplements, home décor and furnishings, gifts, and so on)

### 3. Subtract your monthly expenses from your monthly income and hope the result is positive.

If it's negative, you need to trim your expenses and come up with other sources of income.

See Chapter 6 for more about budgeting and finances related to downsizing.

## Protecting and Leveraging Your Assets

Unless you're filthy rich, your finances are going to limit your downsizing options. Taking steps to protect and leverage your assets can help you stretch your money and have more available to leave to your heirs (if you so desire). Here are a few specific ways to protect and leverage your assets:

- » Meet with an accountant who specializes in taxes to explore tax strategies designed to help you keep more of your money.
- » Consult an attorney who specializes in estate planning and asset protection to ensure that you're properly cared for if you're ever unable to care for yourself and that your money and property is passed to your designated beneficiaries when you die in a way that holds inheritance taxes to a minimum.
- » Meet with your financial planner to discuss strategies for investing money and drawing income out of your investment accounts in ways that minimize the tax impact.
- » Consult your financial planner and accountant to discuss ways to cash out the equity in your home if you need additional money to cover expenses — for example, a traditional mortgage, reverse mortgage, or home equity line of credit.

See Part 2 for more about protecting and leveraging your assets.

## Decluttering Basics

Downsizing is all about getting rid of material possessions that are weighing you down and holding you back from living a rich, fulfilling life that's less physically, mentally, and emotionally exhausting. It's not rocket science. However, you do need a titanium backbone to eliminate items you're psychologically or emotionally attached to.



TIP

Focus more on what to keep and less on what to get rid of. If you keep only the things that are going to add value to your life, all you'll have left is a huge pile of stuff you can safely get rid of. When you're more focused on what to get rid of, you'll end up convincing yourself to keep many more items. You really need to keep your blinders on and focus exclusively on what to keep.

In Chapter 9, we encourage you to sort items into the following categories:

- » **Keep:** These are the essentials that will stay with you when you transition to your newly downsized life.
- » **Store:** This category is for items you can't part with but won't fit in your downsized living space or lifestyle.
- » **Sell:** You may be able to sell many of your possessions online or off-line (for example, in a garage sale or estate sale) to earn some extra cash to finance your new lifestyle. Be prepared, however, to have to sell most items at a deep discount.
- » **Give away:** One of the easiest ways to shed possessions is to give them away to family members, friends, and other people you know, especially if you're getting rid of items that have significant sentimental value or items you want to keep in the family.
- » **Donate:** Several nonprofit organizations, such as Goodwill, the Salvation Army, and veterans groups, accept donations of gently used household items. Some organizations may even pick up your donations for free.
- » **Toss:** Whatever's left, you can push out to the curb or toss into a dumpster for disposal. (See Chapter 14 for details.)



REMEMBER

These categories aren't etched in stone. When we downsized, we weren't interested in selling anything or paying for a self-storage unit, which eliminated two of the categories — Sell and Store. We decided what we wanted to keep, we let family members and friends take what they wanted, we donated most of our remaining belongings, and we threw the rest in the trash.



TIP

As Stephen Covey advises in his book *The 7 Habits of Highly Effective People*, “Start with the end in mind.” Imagine your downsized life and keep only the things you'll be using in that life. If you're downsizing from a 3,000-square-foot home to something more in the range of 900 square feet, for example, or driving off into the sunset in an RV, you're obviously going to need to take a small fraction of your current belongings along for the ride.

# Moving Out and Moving On

Unless you're downsizing in place, the process involves moving out of one home into another or living as a nomad, traveling from one place to the next. Whatever you decide, you can be sure of one thing: You're about to make some very big decisions. In this section, we highlight some of the major factors to consider. See Part 4 for additional details, along with guidance for navigating a successful transition, packing, and moving.

## Addressing your changing priorities

Over the years, your choice of home was probably driven, at least in part, by a growing family and accumulating wealth. You needed more space to house your family and possessions. When you're downsizing, especially if you're nearing a certain age or experiencing physical or cognitive challenges, your priorities change. Whether you're buying an existing home or building a new home from scratch, you must consider features that may not have crossed your mind in the past, such as the following:

- » Proximity to caregivers and to everything you need with convenient and affordable transportation (so you don't have to drive anywhere)
- » Single-level home (so you don't have to climb stairs)
- » Step-free entrance
- » Wider doorways (to allow access for a walker or wheelchair)
- » Patio versus a large yard (so you have less outdoor maintenance)
- » More efficient use of vertical space (because you have less square footage)
- » Lever handles (instead of knobs) on doors and cabinets
- » Nonslip flooring
- » Shower with no-step entry, grab bars, and adjustable showerhead
- » Raised or adjustable-height toilet
- » Automatic or rocker light switches
- » Hands-free faucets or faucets with lever handles
- » Lower cabinets or cabinets with pull-down shelves
- » Multilevel or adjustable countertops
- » Availability of assistance, such as meal preparation, housekeeping, and nursing

## Selling your home

Regardless of whether you're planning to buy a new home or move to a rental unit, or you have some other living arrangements in mind, you'll need to sell your existing home. As you plan to sell, remember the following key points:



REMEMBER

- » List your home with a top-selling Realtor in your area. You'll earn enough extra by listing with a top-selling Realtor to more than cover the commission.

Realtors specialize as seller's agents or buyer's agents. Choose a seller's agent — you want someone in your corner who can sell your home fast for top dollar. (Some real estate teams have both buyer's and seller's agents, enabling you to buy and sell through a single group.)

- » Follow your Realtor's recommendations to make repairs and updates to your home to bring it up to market value, but don't over-improve the property. In other words, don't invest more than you can ever hope to recoup from the sale. Buyers aren't looking for million-dollar homes in neighborhoods where most of the properties are selling for \$400,000 or less.
- » If you're expecting a profit of more than \$250,000 (or more than \$500,000 for a couple) from the sale, consult your accountant to discuss the tax implications.
- » If your area is experiencing a housing market slump, consider postponing the sale until the market recovers. However, if you don't expect the market to recover anytime soon, you may be wise to accelerate the sale. A good Realtor can help you make the best decision.
- » In a sizzling housing market, consider buying a new home before selling, so you don't end up selling with no place to move into. In a down market, you may be better off selling first, so you don't get stuck with two mortgage payments.

See Chapter 16 for more about selling a home.

## Buying a new home

When you're in the market for a smaller home, take your time to find exactly what you're looking for. Imagine that your new home will be the last home you'll ever own. Does it have the potential to serve your current and future needs?

Work closely with a Realtor (a buyer's agent) to explore your options. Develop a comprehensive list of everything you're looking for, but be open to suggestions

from your Realtor, who may bring up factors you haven't considered. Provide as much information and insight as possible, including the following:

- » Price range
- » Size (square feet)
- » Number of bedrooms and bathrooms
- » Style
- » Location
- » Amenities (pool, clubhouse, gym, social activities, and so on)
- » Whether you'll need assistance (meals, housekeeping, nursing)
- » Your current situation, including why you're downsizing
- » Whether you plan to pay cash or finance the purchase

See Chapter 15 for more about finding the right home for you and Chapter 16 for guidance on how to navigate the purchase.

## Exploring other living arrangements

When you're downsizing, owning a traditional home or condo isn't the only option. You may want to consider other living arrangements, such as the following:

- » Couch surfing — a series of brief stays with friends and family members
- » Traveling and living in a van, bus, or RV
- » Living on a boat/houseboat
- » Living in an alternative structure, such as a tiny home, treehouse, shipping container, or *yurt* (portable round tent) — don't knock it until you've explored these options
- » Living in a commune — a property shared by people with similar interests and goals
- » Sharing a home with friends or family members



TIP

Worldwide Opportunities on Organic Farms (WWOOF) makes it possible to volunteer on organic farms around the world in exchange for shelter, food, and sometimes pay. Visit [wwoof.net](http://www.wwoof.net) for more info.

# Our Downsizing Experience

When we decided to downsize, we were living in a 7,300-square-foot home with four bedrooms, four full bathrooms, two half bathrooms, and a three-car garage (see Figure 1-1). When our children were living with us, having all that room made sense.



**FIGURE 1-1:**  
The front of the  
home we  
downsized from.

We were also at a stage in our lives when we entertained frequently. Our home on Tara was a great party house. It had partially covered walkouts from the main floor and the basement, as shown in Figure 1-2, which allowed our parties to spill outdoors. We enjoyed hosting homecoming gatherings, prom parties, birthday celebrations, and relatively large holiday get-togethers.

In 2017, our daughter, Kaleigh, earned her bachelor's degree and secured a full-time teaching position. She moved out in December 2017. Our son, Kyle, graduated high school in May 2011 and started college the following fall at Albion College. After leaving for college, he spent very little time at home, and after earning his master's degree from Michigan State, he moved to Arizona.

And just like that, we were empty nesters.

Our large home, which had been the neighborhood hub of activity, was suddenly silent. Three of the four bedrooms were almost permanently vacant, and we rarely

used all but one of the bathrooms. We were heating and cooling and insuring and maintaining all that square footage. We obviously needed to downsize.



**FIGURE 1-2:**  
The back of the  
home we  
downsized from.

At the same time, we were facing a major transition in our lives — from being very involved parents to being a couple again. We needed to figure out how we were going to live the next stage of our lives together.

Fortunately, we knew what we wanted: more quality time together. And we knew what we enjoyed: shopping, dining out, movies, plays, concerts, sports events, cultural celebrations, and the great outdoors. We wanted a smaller place that either of us could manage on our own, a place with walking paths and convenient access to our doctors, our favorite stores (Trader Joe's and Whole Foods), and everything we enjoyed.

Finding the right location and the perfect lot was probably the biggest challenge for us. We spent every weekend exploring our options — driving through areas we liked around Detroit, Michigan, looking for real estate signs and developments — and eventually decided to build in a new development we discovered in Rochester Hills, north of Detroit, near Oakland University. We chose a lot and worked closely with the builder, Robertson Brothers, to build our *forever home* — the home we plan to live in for the rest of our lives (see Figure 1-3).



**FIGURE 1-3:**  
The front of the  
home we  
downsized to.

At about 3,000 square feet, our new home on Weston is less than half the square footage of our home on Tara. Following our builder's advice, we had to carefully budget that available square footage.

In close consultation with our builder, we eliminated the standard offerings and chose to convert our lower level into a gym (mostly). We decided to allocate a large chunk of the available square footage to the master bedroom, master bathroom, and gym. This didn't mean we had to scale back the living room or kitchen, however.

We added lights and electrical outlets — can't ever have too many of those. We insulated and heated our garage. One of the first things we did after closing on the property was to have our carpenters and painters complete that space. We also set aside space for our wine closet (something we enjoy) and made more effective use of vertical space, especially for storage.

Our new home has a master bedroom, a guest bedroom, three full bathrooms, a den that can be converted into a third bedroom, and a lower-level office that can be used as another bedroom (what it was originally designed for).

Even with the added storage space, we needed to shed more than half of our possessions. We spent months sorting through everything, deciding what to keep and what to get rid of. We ended up giving away most of our belongings to friends and family members, donating items to charity, and keeping only what truly added value to our lives.

Perhaps what we miss most are the walkouts at the Tara home, but we now have a small porch off the back of the Weston home that's perfect for just the two of us (see Figure 1-4).



**FIGURE 1-4:**  
A cozy back porch.



**TIP**

If you're going to build a new home, clear your calendar and focus solely on the construction — don't plan any vacations for the foreseeable future. Plan the construction as carefully as you'd plan a trip across the country or around the world. When you're done moving into your new place, you can resume your normal life and travel as much as you like.

We were fortunate in a way. We built our condo during the COVID-19 pandemic. Travel and live entertainment weren't options then, so we could devote our time and energy and ideas to making our construction project a success.

We loved our home on Tara, and we still have fond memories of the 30 years we lived there, but we don't miss it. Downsizing was a relief. As soon as we moved into our condo on Weston, we felt that a huge burden had been lifted. We're content in our forever home and eager to explore and enjoy our new surroundings and get to know our new neighbors.