



Downsizer Readiness Checklist

Is now the right time to simplify your space and upgrade your lifestyle?

Use this checklist to assess your emotional, financial, and practical readiness for downsizing — and make your next move with confidence.

1. Emotional + Lifestyle Readiness

- Am I feeling overwhelmed by the upkeep or space in my current home?
- Is my current home no longer serving my daily needs (stairs, layout, maintenance)?
- Do I want more simplicity and freedom in my day-to-day life?
- Am I ready to let go of certain belongings or spaces tied to old memories?
- Have I discussed this change with close family or household members?

2. What to Keep, Donate, or Discard

- Have I identified what items I use weekly vs. what's stored and forgotten?
- Do I have a plan to digitize or document sentimental items (photos, letters)?
- Have I contacted donation centers or scheduled a junk removal service?
- Am I keeping only what will fit comfortably in my next space?
- Have I given myself permission to let go of “someday” items?

3. Financial Considerations

- Have I reviewed the current equity in my home and potential profit?
- Have I estimated future monthly costs (utilities, HOA, property tax)?
- Am I aware of the costs of buying/selling, moving, and possible upgrades?
- Have I spoken to a lender or financial advisor about what I can afford next?
- Do I understand how downsizing may affect my taxes, insurance, or benefits?

4. Health & Wellness Factors

- Is my current home safe and accessible for my future health needs?
- Would a single-level layout improve my daily comfort and safety?
- Do I need to be closer to family, doctors, or support networks?
- Am I thinking proactively about aging in place (walk-in showers, minimal stairs)?

5. Choosing the Right Professional Support

- Am I working with a REALTOR® who specializes in life-changing transitions?
- Does my agent have experience working with seniors and aging-in-place needs?
- Have they navigated both buyer and seller markets successfully?
- Are they connected to trusted professionals (organizers, movers, financial advisors)?
- Do they understand that this isn't just a transaction — it's a major life shift?

If you checked most of these boxes — you're likely ready to right-size your life.

Not sure where to start?

Connect with Tammy Murphy at RH2L Real Estate for expert guidance built around *life transitions*, not just listings.



Accredited Buyers Representative

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MRP Military Relocation Professional

CIPS Certified International Property Specialist

SRES Senior Real Estate Specialist



"When you love what you do, you will find joy in the challenges and hope in the opportunities. I am blessed and honored to share in your real estate adventure!"