CHARLOTTE WELLS
REAL ESTATE

Time to Downsize?

The Next Chapter, On Your Terms.

Your step-by-step guide to downsizing your home & upgrading your life.

Finding The Right-Sized Home. Working With Me & The Process.

FINDING YOUR RIGHT-SIZED HOME

A Framework for Evaluating Your Next Property

Downsizing doesn't mean settling. It means being intentional. Your next home should fit your life as it is now and as it will be in the coming years. The goal is to find a home that works harder for you with less wasted space.

Before you start touring properties, get clear on what you actually need versus what you're used to having.

NEEDS VS. WANTS

Needs are non-negotiable. Without these features, the home won't work for your life.

Wants are preferences. They'd be nice to have, but you can live without them or find workarounds.

Be ruthless about this distinction. The longer your "needs" list, the harder your search becomes and the more you'll pay. Most people discover that their true needs list is shorter than they expected.

THE ESSENTIAL QUESTIONS

Before evaluating any property, answer these questions:

How many people will live in this home full-time?
This determines your baseline bedroom and bathroom count. Two people don't need four bedrooms. Be honest.

How often do you have overnight guests, and how many?
If your grandchildren visit twice a year, you might not need a dedicated guest room. A sleeper sofa or convertible space might serve you better. If you host family regularly, a guest room matters more.

Do you work from home or need dedicated office space?
A desk in the corner of a bedroom works for occasional use. Daily remote work requires a more intentional setup.

What are your current or anticipated mobility considerations?
Think five to ten years ahead. Stairs that feel fine today may not feel fine at 75. Plan for the future, not just the present.

What activities do you do at home that require dedicated space?
Consider hobbies, exercise, crafting, woodworking, or other activities. If you need space for something specific, name it and account for it.

How much outdoor space do you actually use?
A large yard you never sit in is just maintenance. A small patio you use daily adds value to your life.

What activities or amenities do you want nearby?
Proximity to family, friends, favorite workout facility, church, restaurants, airport, golf courses, shopping, medical providers, etc., can make or break your enjoyment of your new home.

HOME EVALUATION CHECKLIST

Use this checklist when touring properties. Rate each category and take notes. When you've seen several homes, compare your ratings to see which property best fits your needs.

ACCESSIBILITY & AGING IN PLACE

- ☐ Single-story layout or primary bedroom on main floor
- ☐ Step-free entry (no stairs to front door)
- ☐ Doorways wide enough for wheelchair or walker (32 inches minimum)
- ☐ Bathroom on main floor
- ☐ Walk-in shower or ability to convert tub to walk-in
- ☐ Grab bar potential in bathrooms (blocking in walls)
- ☐ Lever-style door handles (easier than knobs)
- ☐ Good lighting throughout, especially stairs and entries
- ☐ Low-maintenance flooring (no high-pile carpet to trip on)
- ☐ Garage attached to home with interior entry

Notes:

MAINTENANCE & UPKEEP

- ☐ Yard size is manageable (or HOA handles landscaping)
- ☐ Exterior materials are low-maintenance (brick, vinyl, etc.)
- ☐ Roof age and condition
- ☐ HVAC age and condition
- ☐ Windows are efficient and in good repair
- ☐ No major repairs or updates needed immediately
- ☐ HOA handles exterior maintenance (if applicable)

Notes:

SPACE & LAYOUT

- ☐ Total square footage feels right (not too big, not cramped)
- ☐ Room sizes accommodate your essential furniture
- ☐ Open floor plan or defined rooms (whichever you prefer)
- ☐ Adequate closet and storage space for your reduced belongings
- ☐ Kitchen layout is functional for how you cook
- ☐ Laundry location is convenient (main floor preferred)
- ☐ Room for guests if that's a priority
- ☐ Flexible space that can adapt as needs change

Notes:

LOCATION & LIFESTYLE

- ☐ Proximity to family and friends
- ☐ Distance to healthcare facilities and doctors
- ☐ Access to grocery stores and daily necessities
- ☐ Proximity to activities you enjoy (church, clubs, recreation)
- ☐ Walkability of neighborhood
- ☐ Safety and security of area
- ☐ Access to public transportation (if needed)
- ☐ Airport proximity (if you travel frequently)

Notes:

FINANCIAL FIT

- ☐ Purchase price within budget
- ☐ Property taxes are reasonable
- ☐ HOA fees are acceptable and stable
- ☐ Utility costs are manageable
- ☐ Insurance costs are reasonable
- ☐ No expensive updates required immediately

Notes:

COMMUNITY & LIFESTYLE

(FOR CONDOS, 55+ COMMUNITIES, OR PLANNED DEVELOPMENTS)

- ☐ HOA rules align with your lifestyle
- ☐ Pet policies work for your situation
- ☐ Guest policies are acceptable
- ☐ Rental restrictions (if you might rent it out later)
- ☐ Financial health of the HOA
- ☐ Amenities you'll actually use
- ☐ Community vibe and neighbors
- ☐ Noise levels and privacy

Notes:

The Five-Year Test

For every home you seriously consider, ask yourself: Will this home still work for me in five years? What about ten?

You're not just buying for today. You're buying for the next chapter of your life. A home that works perfectly now but will require another move in three years isn't the right home.

Consider:

- If your mobility declined, could you still live here safely?
- If your spouse passed away, would you want to stay here alone?
- If your health changed, is this home close to the care you might need?
- If your income decreased, could you still afford this home comfortably?

These aren't pleasant questions. But answering them now prevents painful decisions later.

Red Flags to Watch For

Some issues are fixable. Others are signs to walk away.

PROCEED WITH CAUTION:

- Deferred maintenance (suggests hidden problems)
- High HOA fees with few amenities
- HOA with low reserves or history of special assessments
- Neighborhood in decline
- Long distance from healthcare or family

FIXABLE IF THE PRICE IS RIGHT:

- Cosmetic updates (paint, flooring, fixtures)
- Dated kitchen or bathrooms
- Landscaping improvements
- Minor accessibility modifications

A Note on Emotional Decisions

You'll walk into a home and feel something. That feeling matters, but it shouldn't override logic. The home that photographs beautifully might have stairs you'll regret in three years. The home that feels underwhelming at first might be the one that actually fits your life.

Trust your agent to help you balance emotion with practicality. That's what we're here for.

Why Work With Me & The Process

WHY WORK WITH A DOWNSIZING SPECIALIST

This Isn't Just Another Real Estate Transaction

Selling a home you've lived in for decades and buying something smaller is not the same as helping a young family find their first house. The emotional weight, logistics, and stakes are different. A downsizing specialist understands this.

I've walked this path with my clients and friends. I know that some days you'll feel excited about your next chapter, and other days you'll wonder if you're making a terrible mistake. Both feelings are normal and valid.

I also know that the practical challenges are real: coordinating the sale of your current home with the purchase of your new one, timing the move so you're not without housing or paying two mortgages, and navigating the emotional work of sorting through decades of belongings while making major financial decisions.

You need an agent who gets it—someone who won't rush you and who understands that this process may take more time and patience. Someone who has systems and resources in place to support you through every phase. That's what I offer.

WHAT MAKES ME DIFFERENT

I SPECIALIZE IN THIS TRANSITION
Downsizing clients aren't a small part of my business. They're a focus. I've built my practice around helping people navigate this specific life change, which means I've seen a lot of different scenarios, solved many problems, and built relationships with the professionals who can help.

I MOVE AT YOUR PACE
Some clients are ready to move in six months. Others need two years to feel prepared. I don't push. I guide. Your timeline is your timeline, and I'll support whatever pace makes sense for your situation.

I COORDINATE THE COMPLEXITY
Selling and buying simultaneously is stressful. I've developed systems to manage the timing so you're not left scrambling. From bridge financing and rent-back agreements to flexible closing dates, I know the options and will find the right solution for you.

I SEE THE WHOLE PICTURE
This isn't just about square footage and price per square foot. It's about your next ten or twenty years. I help you think through accessibility, proximity to what's important to you, community fit, and long-term livability. I ask the questions you might not think to ask yourself.

MY PROCESS

HERE'S WHAT WORKING WITH ME LOOKS LIKE:

INITIAL CONSULTATION

We start with a conversation. No pressure, no obligation. I want to understand your situation, your goals, your concerns, and your timeline. I'll answer your questions and help you think through whether now is the right time to move forward.

HOME EVALUATION

When you're ready, we'll walk through your current home together. I'll discuss its value in today's market, what updates (if any) would increase that value, and what buyers in your area are looking for. You'll leave with a clear picture of your financial starting point.

PLANNING PHASE

We'll build a customized timeline based on your needs. If you need twelve months to sort and prepare, we'll map that out. If you're ready to move faster, we'll create a plan that supports that pace. Either way, you'll know exactly what to expect and when.

SELLING YOUR HOME

When it's time to list, I handle everything. Professional photography, staging recommendations, marketing, showings, negotiations. I'll keep you informed without overwhelming you and protect your interests at every step.

FINDING YOUR NEW HOME

Using the criteria we've developed together, I'll identify properties that fit your life. I'll tour them with you, point out things you might miss, and help you evaluate each option against your needs. When you find the right one, I'll negotiate on your behalf and coordinate the timing with your sale.

CLOSING AND BEYOND

I'll manage the details through closing and make sure the transition is smooth. And I'm here after the move too. Questions about your new home? Need a referral for a service provider? I'm just a phone call away.

QUESTIONS CLIENTS ASK ME

HOW DO YOU GET PAID?
Real estate compensation is negotiable and varies by transaction. Most of the time, the compensation is paid by the seller. However, depending on the circumstances, compensation may be paid by the buyer or through another arrangement negotiated as part of the transaction. Before we begin working together, I'll explain my compensation and any available options clearly so you understand what may apply to your specific situation. As your agent, I represent your interests whether you're selling, buying, or both.

CAN YOU HELP ME IF I'M NOT READY TO MOVE FOR A YEAR OR MORE?

Absolutely. I'm happy to begin helping you plan well before you're ready to list, with no obligation to move forward.

WHAT IF I NEED TO SELL BEFORE I FIND A NEW HOME?
I have a few strategies for this, including rent-back agreements, temporary housing options, and bridge financing. I'll find a solution that keeps you from feeling rushed or homeless.

WHAT IF I FIND A NEW HOME BEFORE MY CURRENT HOME SELLS?
This happens too. I'll discuss options, including contingent offers, bridge loans, or delayed closings. Every situation is different, and we'll work together to figure out what works best for yours.

DO YOU WORK WITH CLIENTS MOVING OUT OF THE AREA?
Yes. If you're relocating to a different city or state, I have access to a network of trusted agents across the country. I'll search and interview agents on your behalf and connect you with someone who will take care of you in your new location.

Let’s Connect

You don't need to have everything figured out. You just have to be willing to explore.

Maybe you're ready to move in six months. Maybe you're two years away and just starting to think about it. Maybe you picked up this guide because someone suggested it and you're not sure how you feel about any of this yet. Wherever you are in the process, I’m here.

Call, email, or reach out in whatever way feels most comfortable. We'll set up a time to talk through your situation and answer any questions you have. No pressure. No obligation. No sales pitch. Just a conversation about what's possible for you.

This is a big decision. You deserve a guide who understands that.

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