
150

CONCERNS OF DOWNSIZERS

WHAT'S REALLY ON THE TABLE — AND WHY IT MATTERS

A COMPANION REFERENCE
TO THE FIO™ WORKSHOP

WELDON HOBBS | TRANSITION STRATEGIST | ASKWELDONHOBBS.COM

*“Good decisions start with **good information.**”*

You're not just selling a house. You're deciding what you want the next chapter to accomplish, and what it's going to take to get there.

Your spouse isn't ready. And you keep finding reasons to delay that conversation.

Everyone in your family has an opinion about your home. None of them are paying the mortgage.

You know it makes sense on paper. Your heart hasn't caught up yet.

If any of these stopped you,
you're in the right place.

This document walks through 150 concerns downsizers carry into the process — and what actually matters about each one. Check the ones already on your mind. Bring the ones that keep you up at night.

**“Good decisions start with good
information. *Let's plan with purpose*[™]
and figure it out[™].”**

HOW THIS CONNECTS TO THE COMPLEXITY METER IN YOUR WORKSHOP WORKBOOK

The Tier system in this document and the Complexity Meter in the FIO™ Workshop Workbook are two views of the same reality.

Tier 1 concerns map to a Complexity Meter score of 0–1: solid path, execute and move.

Tier 2 concerns are what a score of 2–3 looks like in the room — structured guidance and a vetted professional will get you there.

Tier 3 concerns are what a score of 4–5 signals: the full stack is required, and trying to navigate it alone is where the expensive mistakes happen.

If you circled Tier 3 concerns in this document, expect to see question marks and blank lines in those same areas of your workbook. That is your Complexity Meter score telling you the same thing this Tier system already told you: you need coordinated expert guidance, not just a checklist.

How to Read *the Tiers*

TIER 01

Framework + Vetted Professional

The framework gives you what you need. You're the quarterback and you can call this play. The vetted professional still improves the outcome. They just don't need to be coordinated. They need to be connected.

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play.

TIER 01

Framework + Workshop-Level Guidance + Vetted Professional

The framework identifies it. Working through it well takes structured guidance — a workshop environment where you move through the decision with others navigating the same transition. For some, the complexity calls for something more. In-Depth Expert Guidance is there when you need it.

What to do: Work through this in a structured setting. The workshop is built for this level of complexity. Some situations also need expert guidance layered on.

TIER 03

Full Stack

The framework names it and tells you exactly who you need in the room. These concerns get everything in Tier 2 — the structured workshop, the vetted professional — plus dedicated 1:1 In-Depth Expert Guidance layered on top. The complexity here requires the full stack.

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

What's Inside

Financial (30)

Emotional (26)

Logistical (26)

Market & Housing (26)

Relational & Family (21)

Professional & Process (21)

How to Use *This Document*

This is not a reading exercise. It is a diagnostic tool.

Four steps. This takes about 20 minutes.

01

Skim each section and check any concern that feels familiar. Do not overthink it. If it registers, check it.

02

Go back and circle the 5 to 10 that feel most urgent. These are the ones to bring to every professional conversation you have.

03

Note the Tier level of each concern you circled. Tier tells you what kind of help you need, not just that you need it.

04

Use your count to decide your next step: Tier 1 concerns = use the tools. Tier 2 = the workshop works through these. Tier 3 = you need coordinated expert guidance.

Which of these sounds like you?

"We know it makes sense. We just can't seem to pull the trigger."

Decision paralysis despite clear logic. The emotional weight is running the show. Focus on the Emotional and Relational sections first.

"We have good equity. We just don't know what to do with it."

Equity-rich, decision-stuck. The Financial and Professional sections carry the most weight for you.

"Something changed and we have to move faster than we planned."

Compressed timeline. Health, family, or circumstance is driving urgency. The Logistical and Relational sections, and any Tier 3 concerns, are your priority.

"I've been researching for months and I'm more confused than when I started."

Information overload. Too many options, not enough clarity. Work the Tier system and count your concerns. That number tells you what you actually need.

01

Financial Concerns

Money is always part of the story in a downsize. The financial risks are rarely where people expect them.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

Underestimating closing costs on both ends

Why it matters: You pay to sell and you pay to buy. Between commissions, title, escrow, and lender fees, you can lose 8 to 10 percent of the transaction before you move a single box.

Moving and storage costs eating the profit

Why it matters: A long-distance move plus a few months of storage can run \$15,000 to \$25,000. That's money most people don't budget until they're already committed.

New place costs more after HOA and fees

Why it matters: HOA fees, special assessments, and monthly maintenance can add \$400 to \$1,200 a month to the true cost of the new place. That changes the entire financial equation.

Not understanding the difference between gross and net proceeds

Why it matters: The number your agent quotes is not the number that hits your bank account. Sellers routinely overestimate what they'll walk away with by \$30,000 to \$50,000 or more.

Not factoring in temporary housing costs

Why it matters: Hotels, short-term rentals, or staying with family for weeks or months adds up fast and rarely gets budgeted. This is a known cost that most transition plans leave out.

Underestimating home prep costs before listing

Why it matters: Paint, repairs, staging, deep cleaning, and landscaping can run \$10,000 to \$30,000 before you ever put a sign in the yard. Knowing this upfront changes your net proceeds calculation.

Misjudging home value due to emotional attachment

Why it matters: Overpricing by 10 to 15 percent doesn't just delay the sale. It stigmatizes the property, forces price reductions, and ultimately nets less than accurate pricing from the start.

Not checking your HELOC balance before listing

Why it matters: A home equity line of credit balance doesn't disappear at the closing table. It comes out of your proceeds. Many sellers are surprised by the net because they forgot an outstanding balance existed.

Not having a post-sale financial plan built before the listing goes live

Why it matters: Most sellers mentally spend the proceeds before they have a real number. Without a post-sale financial plan built before the listing, money gets allocated reactively instead of strategically. The plan has to come before the sign.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Selling equity at the wrong time

Why it matters: Timing the sale by six months in either direction can mean tens of thousands of dollars — money that should be funding the next chapter.

Unexpected capital gains tax hit

Why it matters: If you've lived in your home more than two years you get an exclusion, but anything above \$250,000 single or \$500,000 married is taxable income. Most people don't know what's above the line until it's too late to plan around it.

Losing a low mortgage rate

Why it matters: If you locked in at 3 percent and the market is now at 7, that difference is not just monthly. It's hundreds of thousands of dollars over the life of the loan.

Pension or Social Security timing

Why it matters: Taking Social Security too early or triggering a pension clause in the transition year can permanently reduce lifetime income. This is a one-time decision with no do-overs.

Sale pushes into a higher tax bracket

Why it matters: A large gain hitting your taxes in a single year can trigger higher rates on other income including Social Security benefits and investment dividends. The right plan spreads the impact.

Carrying two mortgages during the gap

Why it matters: If the sell and the buy don't close simultaneously, you could carry both payments for weeks or months. Without a plan, that gap creates real financial stress at the worst possible time.

Timing the sale relative to required minimum distributions

Why it matters: Adding significant income from a home sale in the same year as an RMD can push you into a bracket you weren't planning for. The order of operations matters more than most people realize.

Stepped-up cost basis implications on inherited property

Why it matters: If part of what you're selling was inherited, the tax treatment is different. Missing this means paying capital gains tax you legally don't owe.

Not having liquidity during escrow

Why it matters: Escrow can take 30 to 60 days and your proceeds are tied up the entire time. If the new purchase requires funds before the close, you need a bridge — and not having one planned is a cash flow crisis.

Inflation eroding fixed income projections post-move

Why it matters: A budget that works today at fixed income levels may not work in five years at 3 to 4 percent annual inflation. The move needs to account for the long horizon, not just year one.

Not exploring a reverse mortgage as an alternative to selling

Why it matters: For equity-rich, cash-poor downsizers, a reverse mortgage line of credit can fund the next chapter without requiring a sale at all. Most people don't know this option exists until the window to use it strategically has already closed.

Not understanding the installment sale as a tax strategy

Why it matters: If you have substantial equity and don't need a lump sum, an installment sale spreads your tax liability across years and can keep you out of a higher bracket. Most sellers never hear about this option because their agent isn't a tax professional.

Underestimating the ongoing monthly cost inside a continuing care community

Why it matters: Monthly fees in a continuing care community run \$2,500 to \$5,400 on top of the entry fee. That is \$30,000 to \$65,000 a year in fees alone. When this isn't budgeted correctly from the start, savings deplete faster than anyone planned for.

Triggering retirement account distributions in the same year as the sale

Why it matters: A large retirement account distribution in the same year as a home sale can stack income in ways that hit Medicare premiums, Social Security taxation, and capital gains rates all at once. The sequence of distributions matters as much as the amounts.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

Medicaid eligibility impacted by sale proceeds

Why it matters: If you're within five years of needing Medicaid-covered long-term care, the sale proceeds can disqualify you. The look-back period is real and the penalties are severe.

Failing to update beneficiary designations after the move

Why it matters: Your beneficiary designations don't automatically update when your life changes. An outdated designation on a retirement account overrides your will and cannot be undone after you're gone.

Medicare premium surcharge from the sale

Why it matters: If your income jumps significantly in the sale year, IRMAA can add \$2,000 to \$10,000 in Medicare premiums the following year. This is one of the least-talked-about costs of downsizing.

Committing home sale proceeds to a CCRC entry fee without attorney review

Why it matters: Continuing care retirement community entry fees run from \$160,000 to \$600,000. Some CCRCs refund the entry fee only when a new resident buys in. In a slow market, families can wait years for a refund they were counting on. This contract needs an attorney before a dollar is committed.

Not understanding Medicaid estate recovery after death

Why it matters: Medicaid eligibility is only half the story. After a Medicaid recipient dies, the state files a claim against the estate to recover payments made during the person's lifetime. The home you thought would pass to your children may have a state lien against it.

Community property state implications on the timing of the sale

Why it matters: In Arizona, California, Texas, and other community property states, both spouses receive a stepped-up cost basis when one dies. Selling before a terminally ill spouse passes can cost hundreds of thousands in avoidable capital gains tax.

Transferring property to a child before the sale without understanding gift tax consequences

Why it matters: Adding a child to the title or gifting a share of the property before selling triggers gift tax reporting and can affect both the child's basis and the parent's capital gains exclusion. Done at the wrong time, this creates a tax problem that was meant to be a solution.

IF THIS SECTION HIT HOME

Use the tools

Run your numbers before you list.

Bring it to the workshop

The workshop walks through how to sequence financial decisions correctly.

Book a call

Multiple Tier 2–3 financial concerns = book a strategy call before you meet with an agent.

02

Emotional Concerns

The emotional weight of a downsize shows up in financial decisions. People who don't acknowledge it end up making the money choices from the wrong place.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

Fear the new space will feel like settling

Why it matters: This fear keeps people from seeing the new space clearly. The right framework helps you define what you actually want — not just what you're leaving behind.

Mourning the neighborhood and community

Why it matters: The neighbors, the routines, the coffee shop, the walking path — these connections are real. Losing them without a plan to rebuild means social isolation, which is one of the most serious health risks for older adults.

Comparing their downsizing to neighbors or peers

Why it matters: Someone else's timeline, price, or destination has nothing to do with yours. Comparison is one of the fastest ways to make a good decision feel like a bad one.

Watching the home sell to strangers

Why it matters: Seeing people walk through your home, critique it, and offer less than it's worth is an emotionally exposing experience most people underestimate. Having someone in your corner who understands that changes the whole dynamic.

Second-guessing the decision after it's made

Why it matters: What if we'd waited six months? What if we'd chosen differently? These questions surface after every major decision. A decision made with a framework is one you can stand behind when the second-guessing starts.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Downsizing feels like failure or aging

Why it matters: When the decision feels like giving up, people delay, settle, or make reactive choices. Naming this upfront is what makes it possible to move through it instead of getting stuck in it.

Grief over leaving a memory-filled home

Why it matters: This is real loss and it deserves to be treated that way. People who don't give themselves permission to grieve often find it catches up with them after the move — when it's harder to process.

Guilt over getting rid of belongings

Why it matters: Guilt slows the process and leads to poor decisions — keeping things out of obligation that create clutter and cost in the new space. Clarity about what to keep needs to come before the move, not during it.

Identity tied to the size or status of the home

Why it matters: If the home has become part of who you are, downsizing can feel like a loss of self. This is one of the most underestimated barriers to a smooth transition.

Family pressure against the decision

Why it matters: When the people you love disagree, even the right decision feels uncertain. The frame has to be clear enough to hold under pressure.

Anxiety over losing independence

Why it matters: Moving closer to family or into a community can feel like trading independence for safety. Without a clear conversation about what independence means to you, this fear runs the decision instead of the plan.

Decision paralysis from too many options

Why it matters: More options don't produce better decisions. They produce paralysis. Without a framework to eliminate the noise, people spend months researching and never move — and that delay has its own price tag.

Feeling like they're erasing the family's history

Why it matters: This is different from grief. It's about legacy — what the home meant to the people who grew up in it. It needs to be addressed before the decision, not discovered after the close.

Fear of making the wrong decision and not being able to undo it

Why it matters: This fear is not irrational. Some downsizing decisions are difficult or expensive to reverse. A framework that surfaces the real stakes before the decision is the best protection against regret.

Grief arriving in waves

Why it matters: People expect grief to be linear. It isn't. Feeling fine one week and overwhelmed the next is normal. Without that context, people mistake the wave for a signal that they made the wrong decision.

Loss of routine and structure tied to the home

Why it matters: The garden, the workshop, the morning walk — these aren't just habits. They're identity. A new space without a plan for them leaves a gap that compounds over time.

Feeling invisible to professionals who don't understand the emotional weight

Why it matters: When the people you're working with treat the transaction as purely financial, you stop sharing the real concerns. That's when mistakes happen — because the full picture is never on the table.

Fear that cognitive decline is narrowing the window to make this decision themselves

Why it matters: Some people know they're in a window. Moving while they still can make the decision — before it gets made for them — carries a weight that most transition conversations don't acknowledge.

Relief and guilt arriving at the same time

Why it matters: When a difficult living situation finally resolves, people often feel relieved and immediately guilty about feeling relieved. That combination is disorienting and can delay the next steps.

The move feeling like an admission that life is contracting

Why it matters: Downsizing isn't just a housing decision. For many people it's a statement about where they are in life. When that statement feels like surrender rather than a choice, the decision gets avoided long past the point of logic.

Nostalgia distorting the financial decision

Why it matters: The love for a home can make a fair offer feel insulting and a strong market feel like a betrayal. When nostalgia is running the financial conversation, you need someone who can hold both the feeling and the fact at the same time.

Feeling like no one in the professional process actually cares what happens next

Why it matters: When the people you're working with treat the transaction as a number and not a life, people shut down. They stop asking questions, stop flagging concerns, and end up signing things they don't fully understand.

The emotional exhaustion of making dozens of decisions at the same time

Why it matters: Choosing a listing price, evaluating offers, picking a new community, deciding what to keep, navigating family opinions — all of it arrives at once. Decision fatigue is real. A framework that sequences the decisions is the only antidote.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

Spouse not emotionally ready

Why it matters: Two people need to be in agreement before the transaction begins. A spouse who goes along reluctantly is not the same as one who is genuinely on board — and the difference shows up in every decision that follows.

Feeling rushed by health or circumstance

Why it matters: Decisions made under pressure without a framework are the ones people regret. Even in a compressed timeline, the right steps can run faster — but they cannot be skipped without cost.

One partner emotionally withdrawing and leaving the other to carry the entire decision

Why it matters: When one partner checks out emotionally, the other carries the full weight of the transition. That asymmetry creates resentment, errors, and a move that one person owns and the other barely remembers making.

IF THIS SECTION HIT HOME

Use the tools

The Life Stage Self-Assessment in your bonus packet helps you name where you are.

Bring it to the workshop

The workshop is built for people at this exact point — where the emotional weight is slowing the decision.

Book a call

If you checked concerns in Relational & Family alongside these, that is the conversation for virtual office hours.

03

Logistical Concerns

The practical side of a downsizer is more complex than most people plan for. These are the operational realities that derail even well-intentioned transitions.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

Furniture does not fit the new space

Why it matters: Buying new furniture after a move adds cost at exactly the moment cash flow is most stretched. A floor plan review before the move saves money and prevents regret.

Finding a reputable estate sale company

Why it matters: The wrong company takes a larger commission, undervalues items, or disappears with your timeline. The right company is vetted, accountable, and adds real money back into the transition.

Storage unit costs becoming a long-term drain

Why it matters: A storage unit rented temporarily becomes a permanent monthly expense running \$150 to \$400 a month for years. The items inside are almost never retrieved.

Pet restrictions in the new community

Why it matters: This seems small until you've signed a contract and discovered your dog doesn't meet the weight limit. Vet this before you fall in love with the property.

Technology and utility setup at the new place

Why it matters: Internet coverage, cell signal, and utility transfer timelines are all solvable — but only if you check them before move-in day, not after.

Not knowing how to price items for an estate sale

Why it matters: Sentimental value and market value are not the same. Overpricing delays the sale. Underpricing leaves real money on the table. A professional appraiser pays for themselves.

Address changes across dozens of accounts

Why it matters: Banking, insurance, subscriptions, medical providers, the IRS, Social Security — the list is longer than anyone expects. Missing one costs time, money, or access at a moment you can't afford it.

No plan for a vehicle the new community won't accommodate

Why it matters: An RV, a boat, a second car — communities often don't have space for them. Selling or storing these before the move is a decision most people delay until the contract is already signed.

No recovery time built in after the physical move

Why it matters: The physical and emotional toll of a major move often lands harder than expected, especially for people in their 60s and 70s. A move with no recovery buffer leaves people exhausted at the moment they need the most energy.

Digital accounts and passwords with no paper trail

Why it matters: Banking, investment accounts, utilities, subscriptions — much of life now exists only in digital form. A move without a digital account audit creates gaps that can cost money and access at the worst possible time.

The paperwork trail of a lifetime with no organization system

Why it matters: Birth certificates, marriage certificates, military records, insurance policies, financial account documents — most people have no idea where these are until someone urgently needs them. A downsize is the forcing function to get organized.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Not knowing what to do with decades of accumulated stuff

Why it matters: The volume of accumulated belongings is one of the most underestimated obstacles in any downsize. It takes longer, costs more, and carries more emotional weight than most people expect.

Deciding what to sell, donate, or trash

Why it matters: People either hold onto everything and pay to store it, or give things away in a panic and regret it later. A process for this decision before it becomes urgent is the difference between clarity and chaos.

Physical exhaustion of the move itself

Why it matters: Underestimating the physical toll leads to shortcuts — rushed decisions, items damaged, and recovery time that wasn't planned for. This is real for people in their 60s and 70s in a way it wasn't at 40.

Managing a move while working or caregiving

Why it matters: When you're already stretched, adding a move creates risk across everything. Something gives — usually the job, the caregiving, or the move quality. A realistic timeline prevents the collapse.

Accessibility needs not planned for in the new space

Why it matters: Buying without thinking five to ten years forward on mobility and accessibility means potentially moving again — at a time when moving is even harder.

Managing contractors for repairs while still living in the home

Why it matters: Pre-listing repairs create disruption, cost, and timeline pressure all at once. Without a sequenced plan, the repairs delay the listing and the listing delays the close.

Coordinating timing with a shifting move-in date

Why it matters: Builders delay. Sellers change terms. When the move-in date shifts and the sell date doesn't, you need a contingency plan before it becomes a crisis.

Items with sentimental value but no market value

Why it matters: These are the hardest decisions in the move. A process for them — one that doesn't rely on the moment — prevents the guilt spiral and the clutter carry-forward.

Managing the logistics of a long-distance move

Why it matters: Interstate moves involve different regulations, pricing structures, and far less accountability than local moves. Vetting the right carrier before committing can save thousands and prevent loss.

A home that needs significant repairs before it can sell

Why it matters: Deferred maintenance becomes a negotiation problem. Buyers will find it and use it. Knowing what you're dealing with before listing gives you control over the narrative and the cost.

Decluttering with health or mobility limitations

Why it matters: When the physical work of sorting and packing exceeds what one person can manage, the move gets delayed or delegated poorly. Planning for help before it's needed is a timeline requirement, not a luxury.

A home that has not been updated in 20 or 30 years

Why it matters: Buyers in today's market expect move-in condition. A home that hasn't been touched since 1995 is going to get discounted significantly or sit on the market. Understanding what that discount looks like before listing changes the negotiation posture.

A home that doubled as a business or studio

Why it matters: When the home has a home office, workshop, or studio function, the move isn't just a housing transition. It's a business transition too. Both need a plan before the listing goes live.

Not having a plan for healthcare continuity during the move

Why it matters: Transferring medical records, finding new providers, maintaining prescription access, and notifying specialists — this gets treated as an afterthought in almost every transition plan. For someone managing a chronic condition, a gap in healthcare continuity is a health risk.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

No plan for when one partner can no longer drive

Why it matters: Driving cessation changes everything about where you live. When the location was chosen assuming two drivers and one can no longer drive safely, the home that seemed perfect can become isolating overnight.

IF THIS SECTION HIT HOME

Use the tools

The Housing Options Matrix in your bonus packet helps eliminate options that don't fit.

Bring it to the workshop

The workshop sequences the logistical decisions so nothing gets missed.

Book a call

If you have a compressed timeline or mobility considerations, book a call before the timeline decides for you.

04

Market and Housing Concerns

The real estate market does not care about your timeline or your feelings. These are the realities that require a strategy, not just a hope.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

HOA rules more restrictive than expected

Why it matters: HOA rules govern everything from parking to renovations to pets to rentals. Discovering a rule that conflicts with how you live after the contract is signed is expensive to undo.

Underestimating how long the sale will take

Why it matters: Most sellers think their home will move fast. When it doesn't, carrying costs mount and the pressure to accept a lower offer builds. A realistic timeline changes the financial plan before you need it to.

Getting market advice from a friend who sold 10 years ago

Why it matters: The market, the tax laws, and the process are all different from what they were a decade ago. Well-meaning advice from someone who isn't current is one of the most common sources of expensive mistakes.

Not visiting the community in different seasons before committing

Why it matters: A community that feels perfect in October can feel very different in August or February. Weather, traffic, seasonal population shifts — all of these affect daily life in ways you can only know by being there at different times.

Assuming the new community will be easy to plug into socially

Why it matters: The right home in the wrong community can be just as isolating as staying somewhere that no longer fits. Building genuine connection in a new place takes longer than most people expect.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Low inventory in the target market

Why it matters: You cannot buy what isn't available. Knowing the inventory picture before you sell prevents you from being displaced with no destination.

Bidding wars on smaller homes

Why it matters: The properties most downsizers want — smaller, single-level, low maintenance — are exactly what a lot of other buyers want too. Competing without a strategy costs money and time.

Seller's market makes negotiating repairs hard

Why it matters: When sellers hold all the leverage, inspection findings become your problem to solve, not theirs. Knowing this going in changes how you budget and what you negotiate for.

Seasonal timing decisions

Why it matters: Listing in winter versus spring can mean a 10 to 20 percent difference in buyer pool and final price depending on the market. Timing the sale isn't just about when you're ready. It's about when the market is ready.

Rental option does not pencil out

Why it matters: Renting your current home instead of selling sounds like the safe choice — until you account for property management, maintenance reserves, vacancy, and the tax implications. The math usually looks different from the fantasy.

Moving into a 55-plus community without reading the fine print

Why it matters: Age-restricted communities come with real benefits and real constraints. Resale restrictions, guest policies, and community rules need to be read before you fall in love with the amenities.

New construction as an option not fully understood

Why it matters: New construction offers customization and warranty protection but comes with builder timelines, upgrade costs, and contract terms that are very different from resale. Most buyers don't know what they're agreeing to.

Buying into a community with a weak resale market

Why it matters: Where you buy now is where you may need to sell in five to ten years — potentially under pressure. A community with limited demand makes that exit harder and cheaper than you planned for.

Overpaying because of emotional urgency

Why it matters: When you're emotionally done with the process, you overpay to make it stop. A framework that separates the decision from the emotion is the only protection against this.

Not understanding who the agent actually represents

Why it matters: In most states, unless you've signed a buyer representation agreement, the agent showing you homes may be legally representing the seller. This is not a detail. It changes every conversation.

Choosing the wrong neighborhood for the next chapter

Why it matters: Location is the one thing you cannot change after the close. Walkability, healthcare proximity, community culture — these matter more at 65 than they did at 40.

Long-term cost of a condo versus single family in retirement

Why it matters: Condos shift maintenance responsibility to the HOA but add monthly fees that never go away. Single family homes give control but come with unpredictable repair costs. The right choice depends on your financial picture.

Moving to a state with a different tax structure without understanding the full picture

Why it matters: No income tax sounds like a win — until you see the property tax rates, sales taxes, and estate tax rules. The total tax picture in a new state can look very different from the headline number.

Assuming the new location will have the same healthcare access

Why it matters: Access to specialists, hospital quality, and healthcare system strength varies significantly by market. For people who rely on specific medical relationships, a move that disrupts those is a cost that doesn't show up on a closing statement.

Not knowing what questions to ask before signing a 55-plus community contract

Why it matters: Guest restrictions, lease termination clauses, resale rules, and community governance structures all affect daily life in ways that don't show up in a brochure. The time to find out is before the contract, not after.

Buying into a market with rising property taxes

Why it matters: A home that pencils out at today's tax rate may not work when property taxes rise. Some states have no cap on reassessment. Understanding the tax trajectory of a new location is part of the affordability calculation.

Not realizing the sell market and the buy market can move in opposite directions simultaneously

Why it matters: A seller's market in your current city and a seller's market in your destination city means you win twice on the sale and lose twice on the buy. Understanding both markets simultaneously is not something most agents think through unless you ask them to.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

Sell first or buy first

Why it matters: This is the highest-stakes timing decision in any downsize. Get it wrong and you're either displaced or carrying two payments. There's no universal answer — only the right answer for your specific market and financial situation.

Fear: sell and then cannot find the right place

Why it matters: This fear is rational. Inventory is tight in most markets. Without a plan for the gap — bridge financing, temporary housing, or a contingency offer — the fear runs the decision instead of the strategy.

Geographic relocation adding layers of complexity

Why it matters: Different state tax treatment, new professional networks to build, and a real estate market you don't know — relocation multiplies every other variable on this list.

Not understanding the full financial commitment structure of a continuing care community

Why it matters: The entry fee, the monthly fees, the healthcare add-ons, the involuntary transfer policies, and the refund terms — every one of these has major financial implications. Most buyers don't ask the right questions before signing.

IF THIS SECTION HIT HOME

Use the tools

The Housing Options Matrix shows the full field side by side.

Bring it to the workshop

The workshop addresses sell-first vs. buy-first timing and the geography problem directly.

Book a call

Multiple Tier 3 market concerns = the decisions need to be sequenced by someone who knows both markets.

05

Relational and Family Concerns

The people in your life have opinions, feelings, and sometimes their own agendas when it comes to your home. These dynamics need to be on the table before the transaction begins.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

Family giving opinions on what the home is worth

Why it matters: Everyone has a number in their head. Most of those numbers are emotional. A comparative market analysis from a professional is the only number that matters in the transaction.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Adult children wanting items, and conflict following

Why it matters: This is one of the most common and most avoidable sources of family tension in a downsize. A process for it before the conversation starts keeps the relationship intact.

Grandkids school proximity driving the call

Why it matters: Grandchildren are a legitimate factor. But when proximity to grandkids overrides financial, health, or personal wellbeing considerations, the decision serves someone else's life instead of yours.

Deciding between being closer to kids versus where you actually want to live

Why it matters: This is one of the most emotionally charged decisions in any downsize. It deserves a direct conversation — not a default that happens because the market pressure got high enough.

Siblings in different states with different levels of involvement creating conflict

Why it matters: The sibling who lives nearby often carries more of the burden and has more information. The siblings who live far away often have more opinions. That asymmetry creates conflict at the exact moment alignment is most needed.

A parent who wants to help adult children financially from the proceeds before securing their own future

Why it matters: The instinct to provide for children is powerful and expensive. Giving away proceeds before your own financial security is locked in is a sequence problem. Life first means your runway is secured before generosity kicks in.

Not knowing which family conversations to have, in what order, with whom

Why it matters: Telling everyone at once creates chaos. Telling no one creates resentment. Knowing which conversations to have, in what order, with which people — that's a skill most families don't have and most advisors don't address.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

Adult children opposing the decision entirely

Why it matters: Adult children sometimes confuse their feelings about their childhood home with their parent's best interest. A clear frame — life first, then wealth, then real estate — gives you something to stand on when the pushback comes.

Whose name goes on the new property

Why it matters: Adding a child to the title, putting the home in a trust, or holding it jointly — each has different tax, legal, and estate implications. This decision needs an attorney before it needs a real estate agent.

Estate planning not done before the sale

Why it matters: A home sale is often the largest financial transaction in a person's life. Doing it without an updated will, trust, and power of attorney in place creates risk that no amount of good intentions can undo.

Aging parent complicating the entire move

Why it matters: When one partner's parent needs care, the entire transition — timing, location, financial planning — reorganizes around that need. This is multiple life events arriving at once and it requires a team, not a checklist.

Adult children expecting to inherit the home and feeling blindsided by the sale

Why it matters: Assumptions about inheritance are rarely spoken and almost never aligned with reality. A conversation before the listing appointment prevents a family fracture at the closing table.

Navigating a move during a significant health event for one partner

Why it matters: When one person is managing a recovery or diagnosis alongside a major financial transition, the cognitive and emotional load can overwhelm even a solid plan. This is when the right team matters most.

Partners with fundamentally different visions for the next chapter

Why it matters: The same move can mean completely different things to two people in the same marriage. Aligning the vision before the transaction begins is not optional. It's the foundation of every other decision.

A co-executor sibling who disagrees on timeline

Why it matters: Co-executor conflicts slow estate settlement, increase legal costs, and can force decisions under duress. Getting ahead of this with clear documentation is always less expensive than resolving it after the fact.

Not knowing whether a family member acting on their behalf actually has legal authority

Why it matters: An adult child managing a parent's affairs may have no legal authority to do so. When a transaction needs a signature and the authority isn't documented, the deal can fall apart — or be challenged after it closes.

A family member with financial motivations that don't align with the parent's best interest

Why it matters: Adult children sometimes accelerate or delay a sale based on their own inheritance expectations, not the parent's wellbeing. It happens more often than anyone wants to admit.

Not having the end-of-life conversation before making the housing decision

Why it matters: A housing decision made without a conversation about what happens if one partner dies or needs significant care is a decision made on incomplete information. The hardest conversation is also the most important one.

A parent being pressured into a decision that benefits the family more than them

Why it matters: A parent who moves because it's convenient for the family — not because it's right for them — will carry resentment into the new situation and every decision that follows.

No plan for what happens to the new property if the surviving partner dies shortly after the move

Why it matters: If one partner passes away within months of a major move, the surviving partner or the estate faces a second major transaction under the worst possible circumstances. This conversation before the first move prevents a second crisis.

IF THIS SECTION HIT HOME

Use the tools

The Family Conversation Guide in your bonus packet provides structure for the conversations you are avoiding.

Bring it to the workshop

The workshop helps couples and families get aligned before the transaction begins.

Book a call

If multiple family members have opinions and no one is aligned, that is a call — not a worksheet.

06

Professional and Process Concerns

The people you work with during a downsize either protect you or expose you. Most people don't know the difference until it's too late.

Tier 1 — Framework + Vetted Professional

What to do: Use the FIO™ framework and connect with a vetted professional. You can call this play. The professional improves the outcome — they just need to be connected, not coordinated.

Choosing a home based on photos without understanding total cost of ownership

Why it matters: A beautiful listing at the right price can still be the wrong financial decision when you factor in the age of systems, deferred maintenance, and utility costs. The monthly payment is only one number on a longer list.

Thinking the hard part is finding the right place

Why it matters: Finding the place is the middle of the story. Knowing what you're solving for, sequencing the financial decisions correctly, and having the right people around you — that's the beginning. Most people skip the beginning and wonder why the middle is so hard.

Not knowing what a Senior Real Estate Specialist designation actually covers

Why it matters: A designation signals training, not expertise. Knowing what to ask — and what the credential does and doesn't cover — is how you tell the difference between someone who completed a course and someone who has genuinely walked clients through the hardest transitions.

Not getting a second opinion before committing to a major financial decision

Why it matters: The first professional you talk to is not always the right one. Getting a second opinion on the financial structure of a major transition is not disloyalty. It's due diligence. And it almost always surfaces something the first conversation missed.

Tier 2 — Framework + Workshop-Level Guidance + Vetted Professional

What to do: Work through this in a structured setting. The workshop is built for exactly this level of complexity. Some situations in this tier also need expert guidance layered on — you will know when you get there.

Not knowing what questions to ask at the listing appointment

Why it matters: The listing appointment is where you evaluate your agent — not the other way around. Walking in without the right questions means you'll be evaluated instead of doing the evaluating.

Signing a listing agreement without understanding the terms

Why it matters: A listing agreement locks you into a commission structure, a timeline, and an agent for months. Understanding what you're signing before you sign it is the minimum level of protection.

Being steered toward a timeline that serves the professional, not you

Why it matters: An agent's income depends on the close. That's not wrong. But it means their urgency and your urgency are not always the same. Knowing the difference is how you stay in the driver's seat.

Not having a timeline mapped before the first professional call

Why it matters: Walking into a listing appointment without a clear timeline hands control of your schedule to someone whose incentives are not aligned with your pace. Your timeline sets the terms.

Not building in a margin for the unexpected

Why it matters: Every transition has a surprise. The question is not whether something will cost more or take longer than planned. It's whether you've built the margin to absorb it without making a reactive decision.

Not knowing what elder financial exploitation looks like or how to recognize it

Why it matters: Downsizers are disproportionately targeted — by contractors who overcharge, by professionals who steer decisions for their own benefit, and by family members who use access as opportunity. Knowing the signs is the first line of defense.

Working with an agent who is more focused on their next transaction than your current one

Why it matters: An agent with a full pipeline has limited bandwidth for the client who needs more time, more patience, and more hand-holding. Knowing how much attention you're actually going to get before you sign the listing agreement is information you're entitled to ask for.

Tier 3 — Full Stack — Framework + Workshop + Expert Guidance + Vetted Professional

What to do: Do not navigate this alone. This requires a coordinated team — CPA, attorney, financial advisor, and a Transition Strategist running the huddle. The cost of a mistake here is too high to figure out as you go.

Not knowing who to trust for guidance

Why it matters: The internet gives you information. A vetted professional gives you judgment. The difference in a six-figure transaction is not theoretical.

Getting conflicting advice from professionals

Why it matters: Your CPA optimizes for taxes. Your agent optimizes for the transaction. Your financial planner optimizes for the portfolio. Nobody is optimizing for your life. That's the gap a Transition Strategist fills.

Being handed a generic process with no personal fit

Why it matters: A process designed for the average downsizer will be wrong for you in at least three ways. The stakes are too high for average.

Working with an agent who doesn't understand retirement finances

Why it matters: An agent who doesn't understand how the sale affects your Social Security, your Medicare premiums, or your estate plan is not equipped to advise you on the most important transaction of your retirement.

Tax professional and real estate professional not coordinating

Why it matters: The tax implications of the sale and the transaction itself are not separate conversations. When the professionals aren't talking to each other, the gap between their advice is where the expensive mistakes live.

Not knowing there's a better option than doing this alone

Why it matters: Most people who white-knuckle a downsize don't reach out because they don't know a Transition Strategist exists — someone who puts life first, coordinates the team, and walks alongside them through all of it.

Not having a single point of contact who understands the full picture

Why it matters: When you're managing a CPA, an attorney, an agent, a lender, and a financial planner simultaneously, the coordination cost falls entirely on you. Without someone running the huddle, important context gets lost and the client pays for every gap.

Professionals not coordinating their advice and leaving gaps between their lanes

Why it matters: Your CPA hands off where your real estate agent picks up. But the handoff is never clean. The space between professional lanes is where expensive mistakes live, and nobody is paid to close that gap except a Transition Strategist.

Not understanding the difference between a durable power of attorney and a standard power of attorney

Why it matters: A standard power of attorney ends if the grantor becomes incapacitated. A durable power of attorney survives incapacity. If your documents don't specify "durable," the person you designated loses their authority at the exact moment you need them most.

Assuming that having a will means the estate is fully protected

Why it matters: A will governs what happens after death. It does not protect assets during life, it does not avoid probate, and it does not cover incapacity. Most people think they're covered when they're actually exposed on two out of three fronts.

IF THIS SECTION HIT HOME

Use the tools

The Downsizer Dream Team document in your bonus packet helps you evaluate who you have and who you need.

Bring it to the workshop

The workshop teaches you what questions to ask the professionals already in your life.

Book a call

If you don't have confidence in your current team, that is the first conversation to have.

Your Downsizing *Complexity Score*

Count the concerns you checked. This tells you what level of support your situation actually requires.

TIER 1	TIER 2	TIER 3
I checked ____ Tier 1 concerns	I checked ____ Tier 2 concerns	I checked ____ Tier 3 concerns

What your count tells you:

0–5 Tier 2 or 3 concerns

You are likely in solid shape with the right tools. Run the Net Proceeds Worksheet, review the Housing Options Matrix, and execute your next step. The workshop is a strong complement but not urgent.

6–12 Tier 2 or 3 concerns

The workshop is built for your situation. You have real complexity across multiple dimensions. Working through FIGURE with others navigating the same transition will surface what a checklist cannot.

12+ Tier 2 or 3 concerns — or any Tier 3 concerns

Your situation requires coordinated guidance. You need a Transition Strategist running the huddle between your CPA, your financial advisor, and your real estate professional. None of them are optimizing for your full picture. Someone needs to be.

Why this document exists.

Every professional in your transition optimizes for their lane. Your CPA optimizes for taxes. Your agent optimizes for the transaction. Your financial planner optimizes for the portfolio. Nobody is optimizing for your life.

That is the gap a Transition Strategist fills. This document is how we start solving that.

“Good decisions start with good information. *Let’s plan with purpose*TM and figure it outTM.”

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