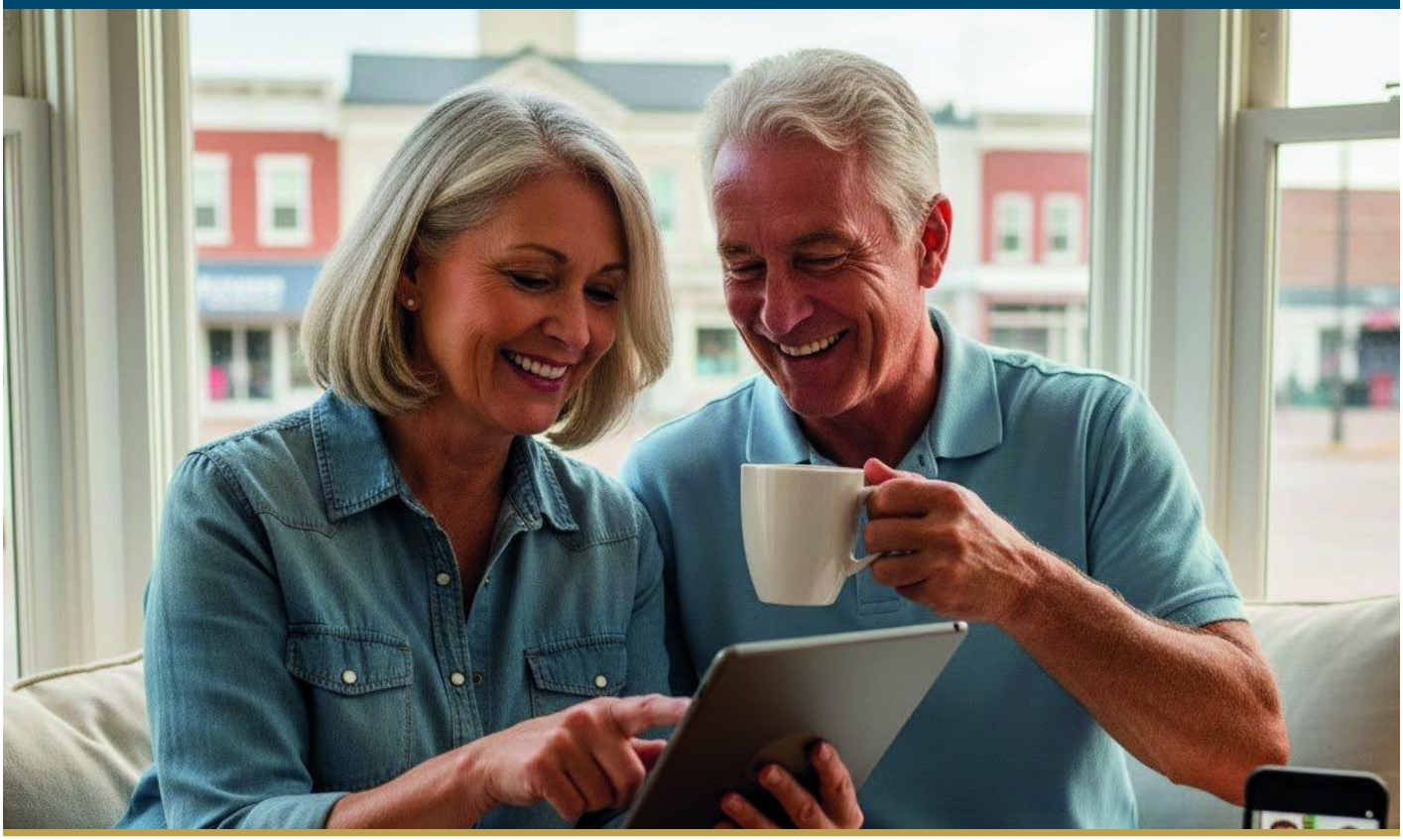
DOWNSIZE

WITHOUT REGRETS

A practical and emotional guide to right-sizing your home in West Georgia



CYNOSURE VENTURES, LLC

GUIDING EVERY MOVE

Patti Loveless, Broker
Cynosure Ventures, LLC

About This Guide

Downsize Without Regrets is published by Cynosure Ventures, LLC for homeowners who are weighing a move to a smaller or simpler home. The worksheets are made to be filled in. Type into the fields before printing, or print the pages and write on them by hand.

This guide offers general information. It is not legal, tax or financial advice. Tax rules, exemptions and loan programs change, so confirm the details of your situation with a CPA, financial advisor or attorney before you act.

Edition: November 2026

Patti Loveless, Broker
Cynosure Ventures, LLC | Guiding Every Move
Cell: 678-910-5217 (call or text)
patti@cynosurerealtygroup.com
www.CynosureRealtyGroup.com
1051 Lemon Rd, Temple, GA 30179

© 2026 Cynosure Ventures, LLC. You may print this guide for personal use and share it with family members.

WELCOME

Your Next Chapter Starts Here



People downsize for many reasons. Some want to free up money and cut monthly bills. Some want an adventure, a new town or a home closer to the grandchildren. Others simply notice that the children are grown and the extra bedrooms now hold boxes and dust.

Whatever the reason, a move this size goes better when you start with honest questions instead of listings. This guide walks through those questions in order: whether the timing is right, what the numbers say, how to sort a lifetime of belongings, what to look for in the next home, and how to handle the feelings that come with leaving.

Patti Loveless, Broker with Cynosure Ventures, LLC, put this guide together after years of helping West Georgia homeowners through this exact decision. Her approach is simple: go at the client's pace, lay out the facts plainly, and bring in the right help at the right time.

Inside This Guide

- **Self-assessment:** 20 statements that show how ready you are.
- **Money worksheets:** your true monthly housing cost and the cost of staying put.
- **A timeline:** what to do 18 months out, 12 months out and in the final weeks.
- **The sorting system:** a method for deciding what stays and what goes.
- **Home checklists:** how to judge whether the next house will still work in ten years.
- **The emotional side:** practical ways to say goodbye to a home you love.

Contents

1. Is It Time? Signs You Are Ready to Downsize 4
2. The Money Side of Downsizing 8
3. Where Do You Stand? A Self-Assessment 14
4. The Downsizing Timeline 17
5. The Sorting System 20
6. Finding Your Right-Sized Home 24
7. Your Local Resources 31
8. The Emotional Side of Letting Go 34
9. Working With Patti Loveless 37

Pages with fill-in fields: the Housing Cost Worksheet, The Real Cost of Staying, the Self-Assessment, Needs vs. Wants, the Home Evaluation Checklist and Your Local Resources.

PART 1

Is It Time?

Signs you are ready to downsize



Rooms You Only Enter to Clean

Unused space is one of the clearest signs. Count the rooms you use more than twice a week: the bedroom, the kitchen, one bathroom, a favorite chair in the den. A formal dining room, a living room no one sits in, a finished basement and two or three guest rooms still get heated, cooled, insured, taxed and cleaned.

Then look closely at the rooms you do use. Is there seating in the family room no one has sat in for a year? A kitchen cabinet opened only at Thanksgiving? A hall closet full of coats from children who moved out a decade ago? An attic you have not opened since the last move? Space like this costs money and adds to the mental load of running the house.

What Will You Do With All Your Things?

Start with what you want to keep, not what you want to get rid of. A home office, a sewing room, a woodshop, a guest room for regular visitors: each of these sets a minimum for the next home. Once you know what you truly use, the question of how many bedrooms you need answers itself. If you plan to rent storage for the overflow, add that monthly fee to your budget, because it adds up quickly.

A Smaller House or a Condo?

A smaller detached house keeps your privacy and some yard, but the yard still needs mowing. A condo or townhome usually costs less and needs less upkeep, but homeowners' association (HOA) fees can eat into the savings. Read the association's rules before you commit. Some limit the number of pets, the color of your front door, parking for guests or whether you can rent the unit later.

Is the Floor Plan Practical?

When every square foot counts, layout matters more than size. A well-planned 1,400-square-foot home can live larger than a choppy 1,900-square-foot one. Do not rule out a house based on the listed square footage alone. Walk it and picture your actual furniture in each room.

Maintenance Has Become a Burden



Every home needs upkeep. The warning sign is when the physical work or the cost of it starts to drain you. Mowing in a Georgia July, cleaning gutters after a storm, pressure washing the deck and climbing a ladder to change smoke detector batteries all get harder with time.

Putting repairs off does not make them go away. A worn roof or an aging air conditioner tends to become an expensive emergency, and deferred maintenance usually has to be fixed before a house will sell for top dollar. Meanwhile, a larger home keeps costing more in taxes and insurance every year it is kept.

Memories make this hard. The patio where you heard about your first grandchild, the doorframe marked with everyone's height, the driveway where the kids played basketball: these keep many people in a house longer than is good for their health or their budget.

The House No Longer Fits Your Life

A house that once had a line outside every bathroom may now be used in four rooms: the primary bedroom and bath, the kitchen and the den. The rest gets heated, cooled and dusted for no one.

Features that never mattered before can become real obstacles. Stairs, a steep driveway, a tub you have to step over, narrow doorways and a laundry room in the basement are easy to ignore at 55 and hard to ignore at 75. Many buyers in this stage of life put a single-level layout, low maintenance and accessibility features at the top of their list.

Thinking Ahead About Aging in Place

Accessibility here means specifics: grab bars in the shower, how many times a day you climb stairs, whether a walker or wheelchair would fit through the doorways. Moving now to a home that already has these features can mean staying independent far longer, instead of facing a rushed move to assisted living after a fall.

When the House Holds Hard Memories

For some people, home has become a reminder of a loss: a spouse who passed, a divorce, children who moved away, a job that ended. If the first thing you see each morning brings more sadness than comfort, imagine waking up somewhere new. If that thought brings relief, pay attention to it.

A Wish for a Simpler Life

Some people are not pushed by money or health at all. They simply want fewer things to manage, fewer rooms to keep up and more time for what they enjoy.

Less Physical Work

A smaller home and yard mean fewer chores every week.

A Safer Home

Moving from two stories to one removes stairs, one of the biggest fall hazards.

Fewer Decisions

Owning less makes everyday life simpler to run.

PART 2

The Money Side

What downsizing can do for your budget and your retirement



A smaller, less expensive home can free up money for travel, savings, an emergency fund, paying off debt or helping a grandchild with college. It can also lower costs in several ways at once: the mortgage or tax bill, insurance, utilities and maintenance.

The 30% Benchmark

The U.S. Department of Housing and Urban Development (HUD) considers a household "cost burdened" when it spends more than 30% of its income on housing. The federal rent cap behind this rule started at 25% and was raised to 30% in 1981. Today it is the standard most lenders, planners and housing researchers use.

For homeowners, housing costs include the mortgage, property taxes, insurance, HOA fees and utilities. A budget that fit easily while you were working can cross the 30% line after retirement, when income becomes fixed and the house keeps getting more expensive to own.

It is a common problem. Harvard's Joint Center for Housing Studies reported in its *State of the Nation's Housing 2025* that 34% of households headed by someone 65 or older, about 12.4 million, were cost burdened in 2023. More than half of those spent over 50% of their income on housing.

Retirement Confidence Is Slipping

The 2026 Retirement Confidence Survey from the Employee Benefit Research Institute (EBRI) and Greenwald Research found that 73% of retirees feel confident they will have enough money to live comfortably, down five points from 2025. Two in five retirees in that survey said their retirement spending has been higher than they expected. Housing costs were among the pressures respondents named.

For many homeowners, the equity in their house is their largest asset. Selling a larger home and buying a smaller one for less can turn part of that equity into savings or income. Home equity spent on everyday bills will eventually run out, so how that money is invested or protected matters as much as the move itself.

Why Older Adults Move

Most people would rather stay put. AARP's 2024 Home and Community Preferences Survey found that 75% of adults 50 and older want to remain in their current home as they age. The same survey found that 44% of them expect to move at some point anyway.

Money is the main reason. Among those who expect to move, 71% pointed to the cost of their rent or mortgage, 60% wanted to lower housing and maintenance costs, and 55% named high property taxes.

Once a career no longer decides where you live, the choices widen. Towns with lower property taxes, lower insurance and a lower cost of living are all on the table. Moving does not always mean getting smaller, either. In a lower-cost area, it is sometimes possible to keep the same space and still lower monthly costs.

Expect Upfront Costs

Downsizing usually saves money over time, but the move itself has costs: repairs and preparation to sell the current home, closing costs on both sides, movers, possible storage, and updates to the new home. Budget for these before you decide. They are one-time costs, while the savings repeat every month.

Taxes and Georgia Exemptions

Under federal law, a single filer can usually exclude up to $250,000 of profit on the sale of a primary home ($500,000 for married couples filing jointly) if the home was owned and lived in for at least two of the last five years (IRS Topic 701).

In Georgia, the homestead exemption must be filed with the county tax office by April 1 of the year it should take effect, and many counties offer added exemptions for homeowners 62, 65 or older. Exemptions do not move with you automatically, so file again after buying the new home. Your county tax assessor's office can confirm what you qualify for.

> **Important:** Patti Loveless is not a CPA or tax advisor, and nothing in this guide is tax advice. Consult a CPA about all tax matters, including the home-sale exclusion, capital gains and property tax exemptions.

Questions to Bring to Your Financial Advisor or CPA

- How will selling my home affect my taxes this year?
- Does any part of my gain exceed the home-sale exclusion?
- Where should I put the equity from this sale, and how much should stay easy to reach?
- Does downsizing fit my overall retirement income plan?
- What are the financial risks of staying in this house for the next ten years?
- Are there tax exemptions, programs or benefits I should be using?

WORKSHEET

Your Housing Cost Worksheet

Most people underestimate what their home really costs each month. Fill in your current home, then an estimate for the kind of home you are considering.

Monthly cost	Current home	New home (estimate)
Mortgage or rent	$	$
Property taxes (monthly)	$	$
Homeowners insurance	$	$
HOA fees	$	$
Utilities (power, gas, water, trash)	$	$
Lawn care	$	$
Cleaning service	$	$
Pest control	$	$
Home maintenance (monthly average)	$	$
Other	$	$
Total	**$**	**$**

Monthly savings: $ _____ **Annual savings: $** _____

Monthly household income: $ _____ **Current home as % of income:** _____ **%**

If your current housing costs are above 30% of your income, downsizing may improve your financial stability.

WORKSHEET

The Real Cost of Staying

Sometimes the case for downsizing is not what you will save by moving. It is what you will spend if you stay. Estimate the costs you are likely to face over the next ten years in your current home.

Likely cost in the next 10 years	Estimate
Roof replacement	$ _____
HVAC replacement	$ _____
Water heater replacement	$ _____
Exterior painting	$ _____
Appliance replacements	$ _____
Plumbing or electrical updates	$ _____
Accessibility changes (grab bars, ramp, stair lift)	$ _____
Paying for work you can no longer do yourself	$ _____
Ten years of property taxes and insurance increases	$ _____
Total estimated 10-year cost	**$** _____

Now compare that total with the one-time costs of moving (commissions, closing costs, movers and updates to the new home) and with the monthly savings from the previous page.

One-time cost to move: $ _____ **10 years of monthly savings: $** _____

Notes

PART 3

Where Do You Stand?

Some days a move feels obvious. Other days it does not. Rate each statement from 1 to 5 to get a clearer picture.

1 Strongly disagree **2** Disagree **3** Neutral **4** Agree **5** Strongly agree

Your Home

☐ I have rooms in my house that I rarely or never use.

☐ Cleaning, yard work and repairs have become a burden.

☐ My home has features that are getting physically hard for me (stairs, a large yard, a steep driveway).

☐ I worry about handling major repairs in the coming years.

☐ My home no longer fits the way I live now.

Your Finances

☐ My housing costs (mortgage, taxes, insurance, utilities, upkeep) feel like a stretch each month.

☐ I would benefit from using the equity in my home.

☐ I worry about paying for surprise repairs on a fixed income.

☐ Lower housing costs would free up money for things I care about more.

☐ My financial advisor has suggested I look at my housing situation.

Your Life

- [ ] My family and friends are no longer centered around where I live.
- [ ] I spend a lot of time traveling or away from home.
- [ ] I am ready for a simpler, easier-to-manage home.
- [ ] I want to be closer to family, health care or amenities that matter to me.
- [ ] Moving somewhere new feels more exciting than frightening.

Your Belongings

- [ ] I feel overwhelmed by how much I own.
- [ ] I have furniture, clothing or other things I no longer use.
- [ ] I would feel lighter if I owned fewer things.
- [ ] I am ready to let go of things that no longer fit my life.
- [ ] I can tell what I want to keep and what I am ready to release.

Total score (20 to 100): _____

What Your Score Means

20–45

Not Yet Ready

Your home still works for your life, and that is fine. Take the assessment again in a year or two, or sooner if something changes.

46–70

Starting to Consider

You are noticing friction between your home and your life, but nothing feels urgent. This is the time to start sorting, research your options and gather information so you are ready when the time feels right.

71–85

Ready to Explore

Several factors point toward a change, and you have probably been thinking about it for a while. Have serious conversations with your financial advisor and a real estate broker who works with downsizing clients.

86–100

Ready to Move

You have done the mental work. Your home no longer fits, and you are ready for a change. The next step is building your team and setting a timeline.

PART 4

The Downsizing Timeline

A step-by-step plan for the months before your move



Downsizing is a series of smaller steps spread over time, not one big decision. Rushing leads to stress, regret and costly mistakes. A steady pace leads to clear choices.

18 to 12 months before the move GATHER INFORMATION

No big decisions yet.

- For a few weeks, notice which rooms you actually use and which ones you avoid.
- Visit neighborhoods and communities that interest you at different times of day. Talk to people who live there and get a feel for prices.
- Talk with your financial advisor about how a move fits your retirement plan and what the sale means for your taxes.

12 to 9 months BEGIN SORTING

- Start sorting one room at a time, beginning with the easiest spaces such as guest rooms and storage areas.
- Interview real estate brokers or agents who work with downsizing clients. Ask about their experience with situations like yours.
- Get a market analysis of your current home so you know where you stand financially.

9 to 6 months BUILD MOMENTUM

- Start removing items: hold an estate sale, donate, and give meaningful pieces to family members who want them.
- Finalize your must-have list. How many bedrooms do you need? What accessibility features matter now, or will in five years?
- Tour homes in your target areas to learn what is realistic, even though you are not ready to buy.

6 to 3 months TAKE ACTION

- Prepare your home for sale and list it when your broker advises, based on the local market.
- Search for your new home in earnest. With your list set and your belongings already reduced, the choices get clearer.
- Hire a senior move manager or professional organizer if you need help with the remaining sorting and packing.

3 to 1 months THE FINAL STRETCH

- Close on the sale and the purchase, with the timing coordinated so you always have a place to live.
- Finish packing. By now, everything in a box should be something you chose to keep.
- Set up utilities, change your address and confirm the movers.

Moving week

Move, unpack with intention, and give yourself time to adjust.

A Note on Timing

This timeline assumes you can plan ahead. Not everyone can. A health change, money pressure or a family need can speed things up. The same steps still apply, but they happen faster and take more help. Even if a move is years away, starting to sort now will make every later step easier.

PART 5

The Sorting System

A method for deciding what stays and what goes



Sorting a lifetime of belongings is the part most people dread, and it keeps many from starting at all. No one sorts a whole house in a weekend, and making hundreds of emotional decisions in one sitting leads to burnout. A simple system breaks the job into pieces you can finish.

The Four-Box Method

Label four boxes or bins. Work through one space at a time and put every item into one of them. There is no "maybe" pile and no "deal with it later" pile.

Keep and Move

It comes with you. You use it regularly, it does a job, or it holds meaning that cannot be replaced.

Sell or Donate

It has value but no longer serves you. Someone else can use it.

Gift to Family

A family member would treasure it, such as the chair your daughter always loved. Ask before you assume. Family should not inherit things they do not want.

Discard

It is broken, worn out or useless to anyone. Throw it away or recycle it, with no guilt.

Go Room by Room, Easiest First

Start where there are few emotional decisions and quick wins build momentum. Save the hardest spaces for last, when you have more practice. A suggested order:

1. Guest bedrooms and bathrooms

2. Garage, attic, basement and storage areas
3. Home office or spare rooms
4. Kitchen and dining room
5. Living areas
6. Your bedroom and primary bathroom
7. Sentimental items, photos and keepsakes

The One-Year Rule

If you have not used something in the past year, you probably do not need it. That covers clothing, kitchen gadgets, tools and hobby supplies. Holiday decorations, formal wear and emergency supplies are reasonable exceptions. The bread maker that has waited six years for its first loaf is not.

The Replacement Test

When you are unsure, ask: if I let this go and needed it later, could I replace it? If the answer is yes, let it go. Heirlooms, original photographs and one-of-a-kind pieces may be worth keeping. Almost everything else can be bought again.

Sentimental Items

- **Photograph it.** A digital album keeps the memory without the object.
- **Keep one.** One place setting of grandmother's china can stand for the whole set.
- **Repurpose it.** A wedding dress can become pillow covers, and old shirts can become a quilt.
- **Set limits.** For example, one box of keepsakes per decade.
- **Allow for regret.** You may later miss something you gave away. That is normal and survivable.

Work in Short Sessions

Sort for about 90 minutes, then stop. Decision fatigue is real, and choices get worse the longer you push. Some people do a little every day, while others prefer one longer session a week. Pick a rhythm, put it on the calendar and protect it. Steady effort beats marathon weekends.

When to Bring in Help

Professional organizers and senior move managers do this work every day and bring an objective eye, speed and patience. If you feel stuck, outside help can be the difference between progress and paralysis. Family can help too, but choose people who will support your decisions, not argue over every item or pressure you to keep things you do not want.

PART 6

Finding Your Right-Sized Home

Choosing a home that fits your life now and ten years from now



Downsizing does not mean settling. It means choosing on purpose. The next home should fit your life as it is now and as it is likely to be in the coming years, with less wasted space.

Needs vs. Wants

Needs are non-negotiable: without them, the home will not work. Wants are nice to have, but you could live without them or find a workaround. Be strict. The longer the needs list, the harder the search and the higher the price. Most people find their true needs list is shorter than they expected.

My needs	My wants

The Essential Questions

How many people will live here full time? That sets the baseline for bedrooms and bathrooms. Two people rarely need four bedrooms.

How often do overnight guests come, and how many? If grandchildren visit twice a year, a sleeper sofa or flex room may serve better than a dedicated guest room. If family stays often, a guest room matters more.

Do you work from home? A desk in a bedroom corner works for occasional use. Daily remote work needs a real office.

What mobility needs might you have? Think five to ten years ahead. Stairs that feel fine today may not at 75.

What activities need their own space? Crafting, woodworking, exercise or music. Name them and plan for them.

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

CHECKLIST

Home Evaluation Checklist

Take this checklist on every tour. Check what each home has and write notes. After several showings, compare your pages to see which home fits best. Print one copy per home.

Property address: _____

Accessibility and Aging in Place

- ☐ Single-story layout, or primary bedroom on the main floor
- ☐ Step-free entry
- ☐ Doorways at least 32 inches wide for a walker or wheelchair
- ☐ Full bathroom on the main floor
- ☐ Walk-in shower, or a tub that can be converted
- ☐ Wall blocking for future grab bars
- ☐ Lever door handles
- ☐ Good lighting at stairs and entries
- ☐ Low-maintenance flooring with no high-pile carpet
- ☐ Attached garage with interior entry

Notes

Maintenance and Upkeep

- ☐ Yard is manageable, or the HOA handles landscaping
- ☐ Low-maintenance exterior (brick, vinyl, fiber cement)
- ☐ Roof age and condition are acceptable
- ☐ HVAC age and condition are acceptable
- ☐ Windows are efficient and in good repair
- ☐ No major repairs needed right away

Notes

Space and Layout

- [ ] Total size feels right, neither too big nor cramped
- [ ] Rooms fit your essential furniture
- [ ] Open or defined rooms, whichever you prefer
- [ ] Enough closet and storage space for what you are keeping
- [ ] Kitchen works for the way you cook
- [ ] Laundry on the main floor
- [ ] Room for guests, if that matters to you
- [ ] A flexible space that can change as needs change

Notes

Location and Lifestyle

- [ ] Close to family and friends
- [ ] Reasonable drive to doctors and hospitals
- [ ] Groceries and daily needs nearby
- [ ] Near church, clubs or activities you enjoy
- [ ] Walkable neighborhood
- [ ] Area feels safe
- [ ] Airport within reach, if you travel often

Notes

Financial Fit

- ☐ Price is within budget
- ☐ Property taxes are reasonable, after any exemptions
- ☐ HOA fees are acceptable and stable
- ☐ Utility costs are manageable
- ☐ Insurance quote is reasonable
- ☐ No expensive updates needed right away

Notes

Community and HOA (for condos, 55+ and planned communities)

- ☐ HOA rules fit your lifestyle
- ☐ Pet policy works for you
- ☐ Guest policy is acceptable
- ☐ Rental rules allow what you might need later
- ☐ HOA has healthy reserves and no history of large special assessments
- ☐ Amenities you will actually use
- ☐ Noise level and privacy are acceptable

Notes

The Five-Year Test

For every home you seriously consider, ask whether it will still work in five years, and in ten. A home that is perfect today but forces another move in three years is not the right home. Ask yourself:

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

These are not pleasant questions, but answering them now prevents painful decisions later.

Proceed With Caution

- Deferred maintenance, which can hide bigger problems
- High HOA fees with few amenities
- An HOA with low reserves or past special assessments
- A declining neighborhood
- Long drives to health care or family

Fixable if the Price Is Right

- Paint, flooring and light fixtures
- A dated kitchen or bathrooms
- Landscaping
- Minor accessibility changes

Feelings vs. Facts

You will walk into a home and feel something. That feeling matters, but it should not overrule practical sense. The home that photographs beautifully may have stairs you will regret in three years. The one that felt plain at first may be the one that fits your life. A good broker helps you weigh both.

PART 7

Your Local Resources

Keep the professionals you are considering in one place. Write in names as you collect referrals from friends, your financial advisor and your broker. Patti Loveless can suggest local professionals in each category on request.

Senior Move Managers

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Estate Sale Companies

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Professional Organizers

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Donation Pickup Services

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Moving Companies Experienced With Older Adults

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Storage Facilities

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Financial Advisors

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

Elder Law Attorneys

Name / company _____

Phone _____ Website or email _____

Notes _____

Name / company _____

Phone _____ Website or email _____

Notes _____

PART 8

The Emotional Side of Letting Go

Preparing your heart as well as your house



You are not only selling a house. This may be where you raised your children, hosted every holiday, watched grandchildren play in the yard or said goodbye to a spouse. Leaving can feel like leaving those moments behind.

It is normal to grieve, to feel torn and to cry while packing, even when you know the move is right. The goal is not to stop feeling those things. It is to keep them from freezing you in place when your head says it is time.

Name What You Feel

Most people feel several of these in the same day:

- **Grief** for the life you lived in this home.
- **Fear** of the unknown. Will you like the new place? What if you regret it?
- **Guilt** about parting with gifts or things that belonged to people you loved.
- **Overwhelm** at the number of decisions ahead.
- **Relief** at the thought of less upkeep and fewer things.
- **Excitement** about a fresh start in a home that fits.

These can all be true at once. Say them out loud or write them down. Feelings lose some of their grip once they are named.

The Memory Is Not in the Object

This is the hardest lesson of downsizing. Your memories live in you, and they go wherever you go. Grandmother's china is not grandmother. A late husband's favorite chair is not him. You can honor a person or a season of life without keeping everything connected to it. Letting go of an object is not letting go of the memory.

Give Yourself Permission

- To keep something simply because you love it, even if it is not practical.
- To let go of something everyone expects you to keep.
- To change your mind.
- To ask for help.
- To do this imperfectly.
- To feel whatever you feel without judging it.

You do not need anyone's approval to make the choices that are right for you.

Mark the Goodbye

People mark births, weddings, graduations and funerals with rituals, but rarely the end of life in a home. A small ritual can help:

- **A final walk-through.** Visit each room, remember what happened there and say thank you.
- **Personal photographs.** Not listing photos, but the worn spot on the couch, the height marks on the doorframe and the view from your favorite window.
- **A letter.** Write to the house, to your younger self or to the next owners. You do not have to send it.
- **A farewell gathering.** Invite the people who shared the house with you and tell the stories one more time.
- **Something planted.** Take a cutting from your garden and plant it at the new home.

Talk to People Who Understand

Downsizing can feel lonely. Friends who have not done it may not understand, and grown children may have complicated feelings about the family home too. Reach out to friends who have already downsized, support groups for older adults in transition (often through community centers or churches), a counselor if grief or anxiety becomes heavy, and a broker who understands the emotional side of the process.

Expect an Adjustment Period

The first weeks can be disorienting. You reach for a light switch that is not there, cannot find the can opener or wake up unsure where you are. This does not mean you made a mistake. Give yourself about six months before judging the decision. Many people say they feel lighter and freer once they settle in, but the adjustment is real.

When you catch yourself focusing on what you left, turn toward what you gained. What will you do with the hours no longer spent on yard work? Where will the money saved on housing go? Which relationships are easier now that you live closer? What does your freedom look like?

PART 9

Working With Patti Loveless

Why a downsizing move calls for a different kind of guidance



Selling a home you have lived in for decades and buying something smaller is a different job from helping a young family buy a first house. The emotions, the logistics and the stakes are all different.

Clients often feel excited about the next chapter one day and unsure the next. Patti Loveless treats both as normal. She also knows the practical problems are real: selling and buying at the same time, avoiding two mortgages or a gap with nowhere to live, and sorting decades of belongings while making major financial decisions.

What Sets Her Approach Apart

Downsizing Is a Focus, Not a Side Line

Patti has built her business to serve people through this transition, along with the network of local professionals who support it.

Your Pace, Not Hers

Some clients are ready in six months. Others need two years. Patti does not rush the process. The timeline belongs to the client.

Coordinating the Moving Parts

Buying and selling at once is stressful. Patti uses tools such as rent-back agreements, bridge financing and flexible closing dates to keep the timing workable, and explains the trade-offs of each.

The Whole Picture

The decision is about the next ten or twenty years, not just price per square foot. Patti helps clients weigh accessibility, distance to health care, the feel of a community and long-term livability, and she raises the questions people may not think to ask.

How the Process Works

1 First Conversation

A no-pressure talk about your situation, goals, concerns and timeline, and whether now is the right time.

2 Home Evaluation

A walk-through of your current home to discuss its value, which updates are worth making and what local buyers want.

3 Planning

A timeline built around you, whether you need twelve months to prepare or want to move quickly.

4 Selling Your Home

Professional photography, staging advice, marketing, showings and negotiation, with regular updates that do not overwhelm you.

5 Finding the Next Home

Homes matched to your criteria, tours with a second set of eyes, negotiation on your behalf and closing dates lined up with your sale.

6 Closing and Beyond

Patti handles the details through closing and stays available afterward for questions or referrals.

Questions Clients Ask

How is Patti paid?

Compensation is earned when the sale or purchase closes, and it is agreed upon in writing before any work on your behalf begins. Patti explains exactly how it works for your situation at the first meeting.

My move is a year or more away. When should I call?

Sooner is better. An early conversation shows roughly what your home could sell for, which repairs and updates are worth doing before listing and which to skip, and how the local market tends to move through the year. With that information, you can sort, save and schedule work on your own timeline instead of rushing in the final months.

What if I need to sell before I find a new home?

Options include a rent-back agreement that lets you stay after closing, temporary housing and bridge financing. The goal is that you never feel rushed or without a place to live.

What if I find a home before mine sells?

It happens. Options include a contingent offer, a bridge loan or a delayed closing. Patti will lay out what fits your situation.

Can she help if I am moving out of the area?

Yes. Patti can list and sell your West Georgia home and refer you to a trusted agent in your new area.

Thank You for Reading

You do not need to have everything figured out. You only need to be willing to start. Maybe you plan to move in six months. Maybe it is two years away, or someone handed you this guide and you are not sure how you feel yet.

Wherever you are, Patti Loveless is glad to talk it through. Call, text or email to set up a conversation about your situation and your questions. There is no pressure and no obligation.

A house is wood, drywall, shingles and glass. A home is what you build inside it. You built one in the house you are leaving, and you will build another in the next one. The love and laughter come with you.



Patti Loveless, Broker
Cynosure Ventures, LLC | Guiding Every Move
Cell: 678-910-5217 (call or text)
patti@cynosurerealtygroup.com
www.CynosureRealtyGroup.com
1051 Lemon Rd, Temple, GA 30179

Sources: U.S. Department of Housing and Urban Development, cost burden definition; EBRI and Greenwald Research, 2026 Retirement Confidence Survey; AARP, 2024 Home and Community Preferences Survey; Joint Center for Housing Studies of Harvard University, *State of the Nation's Housing 2025*; Internal Revenue Service, Topic 701, Sale of Your Home; Georgia Department of Revenue, homestead exemption guidance.