

YOUR NEXT CHAPTER, MADE SIMPLE

THE MINNESOTA DOWNSIZING & RETIREMENT LIVING GUIDE

Thoughtful guidance for selling,
simplifying, and choosing what
comes next

FREE GUIDE



**LESS UPKEEP.
MORE FREEDOM.**
A HOME THAT FITS YOUR LIFE.



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Brokered by Fathom Realty MN, LLC

Downsizing is about gaining the right fit

A smaller home or retirement community can mean less maintenance, more connection, easier travel, greater accessibility, or simply a fresh start. The best plan begins with what you want everyday life to feel like.

The goal is not to get rid of everything. It is to make room for the people, routines, and experiences that matter most.

Five questions to start the conversation

- What parts of the current home still work well - and what has become difficult?
- Which people, activities, services, or places should be nearby?
- How much maintenance, yard work, and snow removal feels comfortable?
- Would future accessibility or optional support provide peace of mind?
- What monthly housing cost feels sustainable after the move?

A respectful planning note

Whenever possible, keep the person moving at the center of the decisions. Family members can help gather information and handle logistics, while honoring the homeowner's pace, privacy, priorities, and choices.

For legal, tax, financial, health-care, or long-term-care decisions, consult the appropriate licensed professional.

What does the next home look like?

Names and services vary by property. Confirm exactly what is included, what costs extra, whether the setting is licensed, and how needs can be supported over time.

1 Right-size to another home

A smaller house, condominium, townhome, or one-level property can reduce upkeep while preserving full independence and homeownership.

- Stairs and accessibility
- Taxes, insurance, and maintenance

2 Explore a 55+ community

Age-qualified communities may offer private homes plus amenities or maintenance. Review association rules, fees, reserves, and services carefully.

- HOA dues and restrictions
- Amenities and resale rules

3 Consider independent living

Private apartments may include meals, activities, transportation, or housekeeping. Personal-care services are usually limited or separate.

- Meals, transportation, and activities
- Lease and service packages

4 Compare assisted living

Minnesota-licensed assisted living combines housing with available supportive services. Verify the license, care options, staffing, pricing, and contract terms.

- Care levels and added fees
- Licensing and inspection history

Compare the costs - not just the price

Selling a longtime home may unlock equity, but the most useful comparison looks at the full monthly and one-time costs of each option.

CURRENT HOME

- Mortgage or home-equity payment
- Property taxes and insurance
- Utilities
- Repairs and major replacements
- Lawn, snow, and exterior upkeep
- Accessibility modifications
- In-home services, if needed

NEXT HOME OR COMMUNITY

- Purchase price, rent, or entrance fee
- Monthly association or community fee
- Utilities and insurance
- Meals, housekeeping, or transportation
- Parking, storage, and pet fees
- Personal-care or service charges
- Moving, furnishing, and transition costs

Ask for costs in writing

Request the complete fee schedule, deposit and refund rules, annual increase history, included services, optional charges, and circumstances that may require a move. Have unfamiliar contracts reviewed before signing.

Medicare and most health insurance generally do not pay for most long-term custodial care. Ask a qualified adviser how care would be funded in your circumstances.

Retirement-community touring checklist

Visit more than once when possible. A beautiful lobby matters less than how the community works on an ordinary day.

HOME & ACCESS

- Step-free routes and elevators
- Bathroom and doorway accessibility
- Parking, storage, and guest access
- Pets and outdoor space

DAILY LIFE

- Meals and dining choices
- Activities and social spaces
- Transportation and nearby services
- Quiet time and personal privacy

SUPPORT

- Available care and response process
- Staffing and after-hours coverage
- Medication or wellness services
- What happens if needs change

CONTRACT & TRUST

- All fees and increase policies
- Deposits, refunds, and move-out terms
- License and inspection information
- Resident feedback and complaint process

A simpler home-selling plan

The goal is to protect value without taking on unnecessary projects. Start with the market, the timeline, and the energy available for the move.

1

Understand value and likely net proceeds

Request a current market analysis and estimated seller net sheet. Equity can inform the next housing budget, but it should not be guessed from online estimates alone.

2

Choose only the preparation that matters

Prioritize safety, basic repairs, cleanliness, light, and presentation. Compare the expected return before approving major renovations.

3

Build the move and sale timelines together

Work backward from community availability, possession dates, movers, estate-sale timing, family help, and the amount of overlap that feels comfortable.

4

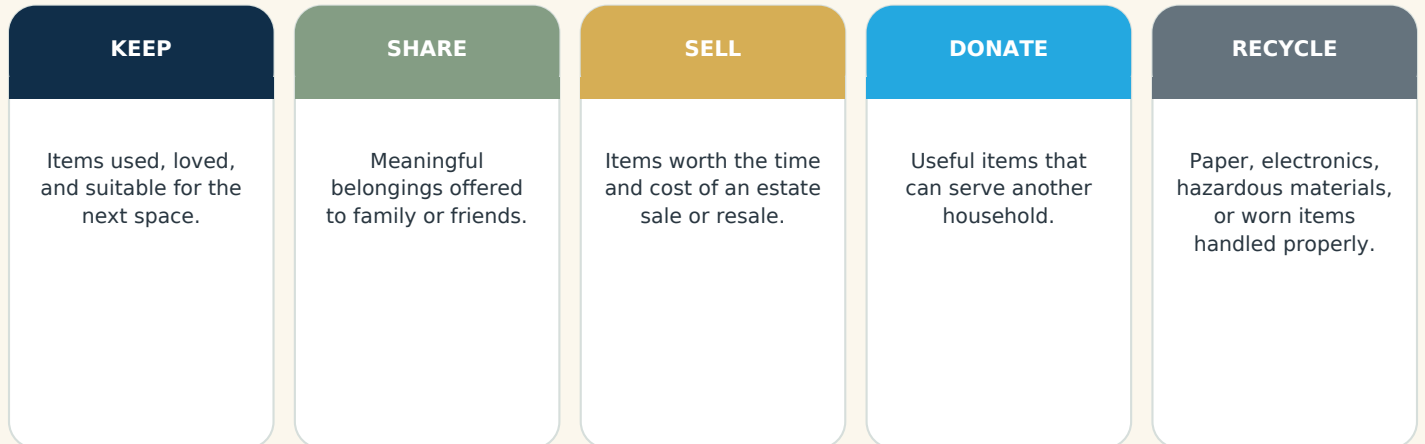
Create one trusted point of coordination

Use a written calendar and one place for decisions, documents, appointments, and updates. Keep the homeowner informed and in control.

Protect privacy and finances: verify vendors, avoid pressure, keep valuables and financial documents secure during showings, and involve a trusted contact when appropriate.

A room-by-room simplifying plan

Small, repeatable sessions are usually easier than one exhausting cleanout. Begin with low-emotion areas and save photographs and keepsakes for later.



A comfortable sequence

- Measure the new space and create a simple floor plan.
- Choose furniture before sorting every drawer and closet.
- Schedule short sessions with a clear stopping time.
- Label what is moving and where it will go in the new home.
- Pack one first-day box: medications, documents, chargers, clothing, toiletries, bedding, coffee, and pet needs.
- Arrange movers, cleaners, donations, disposal, and final key handoff.

Photograph special items and write down their stories. A memory can stay even when the object cannot.

The next step can be a conversation

Use independent resources to verify housing, services, licenses, and care options. Amy can help with the real-estate side of the transition.

Minnesota Aging Pathways

Free statewide information for older Minnesotans and caregivers: 800-333-2433 [Visit resource](#)

Minnesota Assisted Living Report Card

Search and compare licensed assisted-living communities. [Visit resource](#)

Minnesota Department of Health Provider Directory

Verify facility and provider licensure information. [Visit resource](#)

Minnesota Nursing Home Report Card

Compare long-stay nursing facilities and quality information. [Visit resource](#)

Less upkeep. More freedom. A home that fits your life.

For a thoughtful, no-pressure real-estate conversation:

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This guide provides general real-estate education and is not legal, tax, financial, health-care, or long-term-care advice. Community services, availability, contracts, costs, and licensing can change; verify details directly.