

*The Best  
of  
the Rest*

**SELLING YOUR HOME**



**Doug and Judy Robinson**



This e-book is part of a series and contains expanded advice, wisdom  
and experiences from the book:

**The Best of the Rest:  
Downsizing for Boomers and Seniors  
(2010)**

All e-books in the series:

*Downsizing: Lots of Choices*

*The Five Steps of Downsizing*

*Aging in Place*

*Choosing a Retirement Residence or a Nursing Home*

*Multi-Generational Households*

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**All publications by Doug and Judy Robinson**

Downsizingforboomersandseniors.com  
downsizingforboomersandseniors@gmail.com

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*Selling Your Home*  
is dedicated  
to our children, Mike, Sue, Andrew  
and their families,  
including ten wonderful grandchildren.

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## *Introduction*

THE PURPOSE OF THIS BOOK is to help you consider your options, organize your thoughts and ask questions before making any decisions or commitments about downsizing. Our goal is to provide you with information that can help you make your own more informed decisions. Whatever the choice, your goal is to have the best quality of life possible.

Please note that we are not providing legal advice. Given that laws vary from region to region concerning tax matters, real estate practices, elder care, estate organization and settlement, we strongly recommend that you consult the appropriate professional resource to advise you on your own situation, where applicable.

## *Selling Your Home:*

### *I've Finally Decided to Sell My Home But Where Do I Start?*

LIKE MOST PEOPLE, SENIORS don't like change! Senior citizens are already losing their health, friends, partners, pets, neighbors, eyesight, driver's license... As a result, they want to stay "in control."

Doug and I are in our seventies. Yes, we are senior citizens! Doug still plays ice hockey with some "old timers" twice a week. We are determined to "stay in control" of our lives for as long as possible, just as so many other people we know are.

Since 1996, our business, Senior Moves, has helped downsize over 3000 seniors and assisted over 140 realtors in preparing homes for sale. It keeps us busy, involved, and in control.

It is different working with a senior, especially if there is a health issue or if some form of dementia is part of the equation. Some of the seniors we've worked with have lived in their homes for thirty, forty, even sixty years. In fact, two of our clients lived in their own homes for over eighty years.

Most of our clients needed to move. For some, their financial situation had changed and they could no longer afford to stay in their home and pay ever-increasing taxes or for needed services. For others, their health had deteriorated

and the move was necessary to get the care, meals, supervision of medication, etc. Some moved to be near family. Although they "knew" it was necessary to move, they didn't really want to and they definitely wanted to hang on to some control.

**Most people want to get the best possible price when selling their home,** but that is not always the case. Some seniors, thinking of the neighbors they are leaving behind, prefer to have a "nice family" buy their home and purposely chose a lower offer. Others have sold or given their home to a family member. Each of our children would have bought our family home when we sold it, but at the time, they were unable to afford it.

We recently worked with an only child who was quite disappointed that his mother had listed the family home, only to have it sell within ten hours before she had a chance to tell him. He had grown up in the house and had considered retiring and buying it if and when it ever came up for sale. Unfortunately, he lived out of town and had never discussed his intentions with his mom. He mentioned his disappointment to us but didn't feel he could tell her.

One of our children has told us that if we are ever considering selling, he'd like to buy our farm property.

An only daughter we met had parents who wanted her to "take over" the family farm as it had been in the family for generations. She wasn't interested and walked a "fine line" to help her parents decide to sell the farm.

## **SHOULD I USE A REAL ESTATE AGENT?**

When selling your home, there are some things you can't change. The location (good or bad), style and size of the house are fixed. There are, however, many things you can repair or improve to ensure you get the best price possible.

We believe that paying for a good, reputable real estate agent is worth every penny.

Consider the following:

- Real estate agents usually know the market and what to do to help sell a home.
- Do you know how to price the home? If you price it too high, you will attract the wrong buyers with higher expectations. Also "drive-bys", initially attracted to your home because of road appeal, may quickly lose interest. (Many people drive by a home to check out the area before they make an appointment to see it.)
- If it is priced too low, you can lose money. A real estate agent can guide you.
- They usually have a wide network of other agents and prospective clients who could be interested in your home.
- They can help you see what could be done to help sell your home for the maximum price.
- What will advertising cost? Real estate agents market homes many ways.
- Do you want to "show" your own home? It is hard to be impartial about things that you feel are important, yet might not matter to a prospective buyer. Will you take it personally if they criticize your home?
- If you want an Open House, they have the connections and expertise to make it happen.
- Do you need a home inspector so you'll know which items to fix or how to adjust your price if needed?
- Can you deal with building inspection issues and possible re-negotiations?
- Do you need a termite inspector (which can depend on the climate where you live)? Your agent can recommend a reputable professional.
- Some real estate agents pay for a building inspection before the house is listed, especially when it concerns older homes. This can result in "unconditional" offers.
- How will you know you have a "qualified" buyer with approved financing? Agents usually pre-qualify their buyers.
- Buyers are uncomfortable when the seller is present. Your agent looks after all showings. They will get accurate feedback, not just polite feedback.
- Are you concerned about safety? A woman should never be alone in a house with a stranger.

- During showings, visitors are accompanied by a real estate agent who knows who they are.
- Many places have disclosure documents. Because of people with dementia and executors selling homes which they have never lived in, some lawyers recommend NOT FILLING IN A DISCLOSURE DOCUMENT. Check with your lawyer.
- Can you handle legal contracts or disputes with buyers?
- Do you have a lawyer who can check out the contract? What is the cost?
- Running offers can be time-consuming. Real estate agents are used to doing this. They are skilled negotiators and they know the protocol for handling multiple offers. We have seen homes sell for more than the asking price, especially if more than one buyer is involved. One home had 13 offers. The agent looked at the best price, best terms, best possession date and even best family to help the senior make decisions.
- A real estate agent negotiates on your behalf. There are many things that could be important to you such as the closing date, special light fixtures you wish to keep. (If it's a light fixture, remove and replace it before the home is listed.)
- They guide you with all the necessary paperwork. One client sold his own home and gave the new people permission to begin renovations before the closing date. They started and then THEY DID NOT BUY THE HOUSE! It was a mess. A real estate agent would be careful to put things in writing.
- They follow a code of ethics that protects you.
- They can keep you informed, in your comfort zone and protect your interests!

## **TIPS FOR REAL ESTATE AGENTS OR ADULT CHILDREN**

**Many seniors refuse to have their lives disrupted by changes before they move, and others will not consider paying for a staging service.** Removing most items from a senior's home in order to list and sell can be very disturbing for a lot of seniors. They want to know where their TV remote is. If it was on a table to the right side of their chair, that is where they expect to find it!

They don't want to be told what to do. They want to be treated with dignity and respect and yes, they want to be able to make decisions.

**So how to proceed?** We usually sit and listen for a bit with the seniors we serve, and then ask if we can walk around their home. Some people accompany us and some don't. They are assured that nothing will be touched or moved. We are just getting an idea of what should be done and what the cost could be.

We usually talk about the "selling benefits" of the home. We address only the things that apply specifically to their home.

- Location
- On the water
- Quiet street
- Privacy
- Large lot
- Near transportation, shopping, park, school etc.
- Well-maintained
- New roof
- New furnace or air-conditioning unit
- Excellent windows
- Updated kitchen
- Updated bathroom(s)
- Hardwood floors (possibly hidden beneath that worn and dated wall-to-wall carpet)
- Ample cupboard space
- Large lot
- Fireplace
- Home theater
- Great for entertaining
- Outside hot tub
- Interior hot tub
- Swimming pool
- Great landscaping

- Beautiful garden
- Mature trees
- Attached garage or double garage
- Gated community
- A home suitable for a handicapped person. (We have seen many homes with a personal elevator from the garage up into the house or from one level to another.)
- A screened-in room
- Great "out buildings"
- Other

### **Who might be the prospective buyer for your house?**

- People looking for a "starter" home
- Families wishing to be close to desirable schools
- A senior or senior couple because it is a bungalow with a stepless entry and a laundry room on the main floor
- A blended family with room for all the children to have "space" and their own bedrooms
- A multi-generational family that could use a "granny suite"
- A home that is suitable for entertaining
- A home that is energy efficient
- Someone who plans to have a home office
- A home for university students
- An investor who can see fixing up the home and selling or renting it
- Someone who wants it just for the lot and plans to build their "dream home" or something else on it
- Someone looking for a large country property

Identifying potential buyers can really help when preparing a home for sale. Would an extra bedroom be a nursery, a TV room, an office? Just moving a few things can make a big difference in how the home will show. You want people to see it as their own home, fulfilling their own needs.

We designed a home with a thirty-foot kitchen but no dining room; we framed in a doorway leading into the hall so a dining room could easily be sectioned off. When we later sold, that is exactly what the new buyers did. They wanted a formal dining room.

## **GOOD PICTURES ARE VERY IMPORTANT!**

Over 90% of people will look online before they make an appointment to see a home. We have seen homes sell from the Internet on the condition of a building inspection! People in other cities and even other countries might want a specific home in a specific area and when it comes up, they buy quickly. Often they are working elsewhere and plan to return to their home town. Sometimes they want a condo where their child can live while they attend university. Others are looking for an investment.

GOOD PICTURES ARE VERY IMPORTANT! Often when we are working with seniors we say, "We are getting your home picture-ready."

**Think first about the exterior of the home, as this will be the first thing people will see either online or as they drive by.**

Frequently, owners actually know what could be done to entice more people to make an appointment to see the house.

Some seniors' homes are neat and tidy and "picture perfect." Sadly, most are neglected. The seniors may have been ill and no longer have the agility, stamina, finances or skill to maintain their homes and are often too proud to ask for help.

Some homes are quite run-down yet solid, and are sold as a "fixer-upper" to an investor or perhaps a first-time buyer. These homes will be bought and then, little by little, the new owners do what they can as time and cash flow allow.

**REMEMBER: First impressions are important! (One lady we worked with loved the little improvements so much she confessed to having some second thoughts about selling.)**

## DRIVE-BY APPEAL

How does your home measure up?

- Are there overgrown trees or shrubs obscuring most or part of the house from "drive-bys?"
- Does it look tidy and well cared for?
- Does the front door and/or the garage door need a fresh coat of paint?
- Is the grass cut?
- Are the flower beds well cared for?
- Does the driveway need sealing or sweeping?
- Are there missing shingles?
- Are there black mildew marks on the house that need to be removed?
- Is the house number visible?
- Is any paint peeling?
- Is the mailbox worn? (Remove or replace it.)
- Do any windows need repairs or upgrading?
- Is there a broken gutter?
- Are all spider webs removed?
- Are the exterior lights working? Are they dated? Are they bright enough?
- Other considerations

## CLUTTER

**Something you can do that costs nothing but your time is to remove clutter.** Since you're moving anyway, why not start the packing process early? At the same time, get all of those "treasures" out of sight that you can temporarily do without. Label each box carefully so you can find things easily later.

**"Buyers" usually spend six minutes in a home.** If they are busy looking at all your "treasures," they aren't noticing all the features of your home. Wouldn't you prefer that they spend time looking at the numerous unique qualities of your home?

**Use various-sized baskets to sort and arrange items.** Put papers from a desk in a rectangular basket. If an important paper or bill is needed, that's where it

can be found. It may take a minute to locate it, but it really does help tidy things up faster.

Put medications in a smaller basket that will fit easily in a cupboard when people are coming to see the house.

Put shampoo, deodorants, toothpaste, and similar items in a basket that can quickly be put in a cupboard when needed.

We have done many presentations on downsizing and selling a home. People often say they don't plan to move and sell their homes, but they are still interested in knowing what they can do ahead of time for when they eventually decide to sell.

We always recommend that people begin by disposing of unwanted items. Start in a basement, attic or garage where you placed items that were broken or dated long ago. Set a small goal, such as one drawer or one shelf, for de-cluttering that week. Always give yourself a deadline in which to get the task done.

Identify the items you no longer want with a colored, removable dot, or sort them into appropriately marked boxes. When you have enough items to either donate to a charity or put out with the garbage, ask a friend or hire a local teenager to help carry them out. You can also call a junk removal service. Only the items that are appropriately marked should be removed.

Remember: Most people do not want to move but if something happened and a move suddenly became necessary, you would be somewhat prepared. You have been in control and made the decisions on *your* terms because you planned ahead!

## **WINDOW COVERINGS**

Some seniors can have as many as three different window coverings on one window. Many real estate agents ask us to remove most dated window coverings to give the home a more modern brighter look. Some agents ask that sheers be washed and left. Blinds are usually cleaned and left. For privacy or security, we often leave draperies.

## **WALL TO WALL CARPET**

If hardwood is under the carpet, many real estate agents would probably ask that the carpet be removed. Others may prefer to leave it because the "unknown" can be better than what is found when the carpet is pulled up, especially if it reveals deteriorated old parquet flooring, paint-marked hardwood, stains from incontinent pets or water marks from carpet cleaning. In these instances, realtors usually pull up a corner of the carpet so that buyers can have a look at what is underneath. We've run into instances where it has taken us days to remove the old underlay that had bonded to the flooring over many years.

## **ART**

Ask your real estate agent or stager if any of the art should be removed or hung in a different location in the house. We usually box nude or potentially offensive pictures so that no one is offended.

## **KNICK KNACKS**

The majority of seniors have lots of "treasures." They can be shells, trophies, drawings or crafts from grandchildren.

Our questions are, "Do you want prospective buyers looking at these items and admiring the pictures of your grandchildren, or do you want them looking at your hardwood floors, fireplace, large windows or new bathroom?" Keep in mind those six minutes that prospective buyers devote to looking at a home, and put distractions away.

## **THINGS TO ADDRESS INSIDE THE HOUSE**

**If you have a limited budget, spend your money on getting the home professionally cleaned.** Your real estate agent can probably recommend someone. If you or your family members plan to do the cleaning, ask your real estate agent for a checklist of things that need to be done.

More improvements for you to consider:

- Remove all wallpaper if possible (neutral color is important).

- Give a fresh coat of paint to high-wear areas such as doors, door frames and around windows.
- Patch and paint any wall chips.
- Paint rooms that have undesirable colors in neutral tones if your realtor feels it is important.
- Paint ceilings that are stained. If you fixed a water leak but stains remain, people will wonder if there's still a problem.
- Remove old carpets if there is hardwood beneath them. Refinish if necessary. Hardwood can add value to your home.
- Make sure all appliances are in working condition.
- Make sure the water heater, air conditioning unit, and furnace are working properly.
- Repair loose handrails.
- Repair all inoperative electrical outlets or light switches.
- Make sure all smoke detectors and security systems are in working condition.
- Remove cat litter, pet bedding, etc. (One client had several dogs and found a temporary home for them.)
- Eliminate all odors, e.g. smoke, dog, cat, bird etc. A fresh clean smell always leaves a good impression. Use air fresheners or vanilla candles sparingly.
- Give the house a good cleaning. If you are hiring someone to do it, make a specific list of the things you want done.
- Remove all spider webs, ant traps, mouse traps and traces of mice. (One home we worked in had eight activated mouse traps on the kitchen counter!)
- Wash the windows.
- Other ideas

## **ENTRANCE**

### **Picture the new owner greeting guests in the front hall.**

- Is it welcoming?
- Remove old scatter mats.
- Remove items hanging on hooks.

- Does the entrance look fresh or is a touch-up needed?
- Is the light fixture working? Is the bulb bright enough?
- Is it overcrowded with furniture?
- Is there clutter in the area (including your shoes)?
- Does the closet look overcrowded with the door open? If so, remove out-of-season clothing. Tidy the items on the shelf and on the floor. Use baskets to hold mittens, scarves, etc.
- Other ideas

## LIVING ROOM

- Remove clutter and personal photos. Depersonalizing a home is meant to help prospective buyers picture the house as *their* home with their belongings in it. As mentioned earlier, you can box and label items to move to your new home.
- Accentuate whatever is the major selling feature of the living room (a large window, a fireplace, hardwood flooring, a cozy feeling, an area that's great for entertaining, a bookcase, a piano).
- Paint walls a neutral color.
- Many senior citizens have rooms crowded with furniture that belonged to their parents or grandparents. Removing one or two chairs and a table or two can make the area seem more spacious.
- Rearrange the furniture. Although the furniture arrangement may have worked for you, rearranging furniture can enhance the appearance of a room. If there is a television in the room, most seniors have their chair in a position that works for them to watch it. Try and work around this. We usually stand in the doorway and see what catches our eye. Is it esthetically pleasing? The real estate agent or stager may have some excellent suggestions.
- Make sure windows, floors, walls and furniture are clean. (One client had a budget of \$300 to prepare the house for sale. The widow loved reading her newspapers and there were dark finger marks all over the walls from the newsprint. We spent the money on cleaning the house so it looked "cared for." It sold the first day for \$30,000 above list.)
- Remove dust from lampshades and picture frames. If needed, replace some lampshades.

- Clean the fireplace if needed.
- Other ideas

## **DINING ROOM**

- Remove any furniture that makes the room look overcrowded.
- Remove personal items such as photos and clutter.
- If there is a china cabinet, remove some items if it looks crowded. Expensive items can be an invitation to theft.
- If the table is worn or stained, put a clean plain tablecloth on it. Many real estate agents remove table leaves to allow the smallest table arrangement with only four chairs.
- Put away items of great value (e.g. sterling silver, crystal).
- Set the table or put fresh flowers or candles on it.
- Other ideas

## **KITCHEN**

The kitchen is a very important room when it comes to selling your home. You can't change the size or shape of the room but you can make it show well. If the kitchen looks really worn, are there things you might do to upgrade it, such as a fresh coat of paint, new cabinets, new flooring, new cabinet handles.

Speak with your real estate agent to see what would be a good investment.

Buyers need to see lots of counter space so they can visualize how they will use it. Try to have the counters as empty as possible.

### **More suggestions:**

- Take magnets off the fridge. Put them in a baggie so they are ready to move to your next home.
- Remove unused items from the cupboards (box and label the things you want to keep.) Now put many of the things that have been on the counters in an accessible spot in the cupboards. Leave a convenient spot to put your basket of medications.

- Use the highest wattage light bulbs allowable to make the room as bright as possible.
- Make sure the appliances are clean and working well.
- Check vents and exhaust fans. Clean or replace if necessary.
- Clean the sink and polish the faucets. If the faucets are old or dripping, fix or replace them.
- Wash the floor, countertops and the fronts of cupboards.
- Make sure the table, if there is one, looks clean, neat and tidy. Remove or drop the leaf to make the room seem larger.
- Put a tablecloth on the table if it is worn.
- Remove garbage regularly to eliminate odors.
- Make sure there are no strong odors coming from the fridge or sink.
- Other ideas

## **BATHROOM(S)**

**Again, this is an area that can help sell a house.** You can't easily change the size but you do need to make it look the best possible.

- Clean everything including the bathroom window. Make sure there is no mold or mildew. Remove wallpaper and give the room a fresh coat of neutral paint.
- Invest in new towels. The majority of people we see have old, worn towels. For twenty dollars, towels can really help the appearance of a bathroom.
- Clean or replace the shower curtain if necessary. If there are glass shower doors, make sure they are clean of buildup.
- Make sure your Jacuzzi tub, if you have one, is working properly.
- Caulk or grout tub/shower if necessary.
- Replace or fix faucets if old or dripping.
- Replace mirror if damaged.
- Keep counters as empty as possible.
- Clean the light fixtures. Use the brightest light bulbs allowable.
- Make sure the exhaust fan is working and quiet. New ones cost little and are easily installed.
- Organize cabinets so they look tidy and uncrowded.

- Remove garbage.
- Put out a fresh bar of soap and a guest hand towel on the counter.
- As mentioned earlier, a vanilla candle or a mild deodorizer can make the room smell fresher (strong deodorizers can be a turnoff).
- Other ideas

## **BEDROOMS**

- Remove excess furniture to make the rooms look as spacious as possible.
- Arrange furniture to give a good first impression.
- Remove any clutter.
- Remove personal items, especially expensive jewelry.
- Make the bed look attractive even if you need to purchase new bedding.
- Dust and polish the furniture and clean the mirrors.
- Organize the closets to make them look spacious and tidy. Put out-of-season clothing away, if necessary.
- Install shelving to accommodate overflowing items.
- Other ideas

## **Sorting clothes:**

- Has your lifestyle changed?
- Do you still have a need for "work clothes"?
- Discard any clothes that are worn, dirty or ripped.
- Keep the clothes that make you feel good about yourself (the colors and styles you like).
- Keep the clothes that fit. It's okay to keep a smaller or larger size, but be realistic that some things may never fit again.
- Keep clothes that are easy maintenance and only a few that need dry cleaning.
- Discard clothes that are hard to put on or wear, such as shoes.

Consignment stores take relatively new, clean, seasonal clothes. Most shops prefer that you book an appointment when delivering clothes. Leave the clothes on hangers and transport them in a clean garment bag. Use clear or colored bags for

clothing that can be donated to charities. Use garbage bags for things you will discard.

## **Book shelves**

We suggest that you remove and sell or donate any books that you no longer want. Put the books into smaller boxes that are easier to manage. Many schools, banks, charities, etc. are happy to accept your donations.

Now tidy up the shelves.

## **LAUNDRY AREA**

- Make sure appliances are working and clean.
- If you have cupboards, make sure they aren't overfilled.
- Discard cleaning products and other items you no longer use.
- Don't leave products that show you have had a problem with plugged drains, mice, ants. It might make people wonder if you still have problems.
- Make the area look tidy and bright.
- Put laundry away.
- Other ideas

## **BASEMENT**

When people are thinking of moving, we often suggest that they start in the basement. Frequently it contains many broken or outdated items. We see hundreds of plastic margarine containers, scores of empty product boxes (in the event something needed to be returned), damaged light fixtures, even broken broom handles in many basements.

We also see fabulous antiques like pine blanket boxes and Limoges china. Photograph these items and email them to family members or antique dealers to see what they might take. Most of our seniors tell their children that we (or a charity or junk removal company) are coming in two weeks to remove items from the basement, and it's necessary to make sure they get what they still want. Giving an actual deadline is a wise move. One son who lived in Egypt actually came home before the deadline!

As previously mentioned, when it comes to removal, perhaps a local teenager can work with you. Put out items with your trash if you can. If not, make a trip to landfill or call a business that will remove junk for a fee. Get a quote before they begin and discuss their terms.

**TIP:** If there is a usable basement window, a lot of smaller items can exit quickly, eliminating many trips up the stairs!

### **MORE SUGGESTIONS:**

- Use a dehumidifier if the basement is damp or musty. You can also rent machines that will help get rid of smells.
- Remove old carpet.
- Clean the floor. Paint it if needed.
- Clean the windows and remove worn or dirty curtains.
- Remove all spider webs.
- Remove all droppings left by mice, if necessary.
- Remove old furniture that will never be used.
- If there is a cold storage or root cellar, get rid of empty containers and outdated food.

### **DECK OR PATIO**

- Sweep and tidy this area.
- Make sure patio furniture is clean.
- Put some flowers or a plant on the table.

### **GARAGE AND SHEDS**

- Make sure the garage door opener is working so that it opens and closes smoothly.
- Get rid of items that won't be moving with you. (Sometimes first-time buyers are happy to have a lawnmower, hoses, garden tools or garbage pails if they are clean and in good condition.)
- Sweep or hose down the garage to eliminate dirt and dust.
- Replace light bulbs if necessary.

- Remove or replace dirty or torn curtains. Wash the window(s).
- Get rid of all spider webs.
- Make the garage look spacious and tidy so a buyer can visualize using it.
- Other ideas

Frequently, homes with furniture show better than homes that are empty. Some homes need so much work they are sold "as is." We saw a house that needed shingles, paint, new windows, an updated kitchen, a new bathroom, furnace, and back porch. Some may even be a "tear-down" and sell for land value only. One beautiful waterfront property sold for 1.1 million dollars and yet it was torn down. They wanted the land!

Most properties will sell when priced properly in reasonable economic times. Discuss options with your realtor.

## **SOMETHING TO THINK ABOUT**

We worked with a lady who was listing her house in August and planned to move in October. She lived very close to a large university. We told her that she would need to make some decisions before the "For Sale" sign went up that day:

- What is your bottom line? How much are you willing to take for the sale of your house?
- What closing date could you accept? We mentioned that she was close to a university and a new buyer might want it in the next two or three weeks. Could she move that quickly?
- What extras was she willing to include in the sale, such as furniture, tools in the workshop, lawn mower, patio furniture?
- Were there items she wanted to sell separately?

## **NOW THE REST OF THE STORY....**

She had an offer that day but because she had made all of her decisions beforehand, she was ready. The house sold to a father who wanted accommodations for his university-aged child. She thought she would have ninety

days to move but was able to meet a closing date in 30 days. A win-win situation for everyone!

## **WARNING TO FAMILIES AND SENIORS**

Once the "For Sale" sign goes up, beware of opportunists looking to get things for nothing or pay as little as possible. At times, people suddenly become "friendly" and ask what is going to happen to the car or other things you can't bring with you. We've heard stories of seemingly "nice" people coming to the door and paying \$200 for all the family silver. We suggest that seniors give a standard reply: "Our lawyer is looking after everything."

So thinking of selling your home?

**Do your homework!**

**Plan ahead!**

**Be prepared!**



DOUG AND JUDY ROBINSON retired from teaching in 1992. At that time, they downsized. As the owners and managers of Senior Moves, they have been downsizing seniors since 1996. Over the years, they have been sharing their expertise on radio talk shows, national and local television, and through many live seminars near and far.

They have three children and ten wonderful grandchildren.

Visit their website at  
*[downsizingforboomersandseniors.com](http://downsizingforboomersandseniors.com)*.