

A photograph of a classic living room. On the left, a large window looks out onto a garden. A brown sofa with patterned cushions and a white throw blanket sits in front of it. In the center, a wooden coffee table holds several stacks of books. To the right, a fireplace with a white mantel and a dark metal screen is visible. Above the mantel is a large framed painting. To the left of the fireplace is a built-in white bookshelf filled with books. On the wall to the left of the bookshelf are four small framed pictures. A lamp with a white shade sits on a small table next to the sofa. A patterned rug covers the floor. The overall atmosphere is warm and inviting.

RIGHTSIZING THOUGHTFULLY

*A Guide for Families Thinking
About What Comes Next*

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Why This Decision Feels Bigger Than It Should

Most families don't struggle with this decision because they don't know what to do.

They struggle because they know exactly what the practical steps are.

It's everything underneath those steps that's hard.

The dining room where you celebrated birthdays. The guest room that sits empty most of the year now. The front door you've walked through thousands of times without thinking about it.

Rightsizing is rarely about square footage. It's about deciding what comes next — while honoring everything that came before.

I have been through this myself. As a member of the Sandwich Generation, I've helped my own family navigate downsizing, aging in place, and care transitions, while helping my clients do the same for thirty years. I know what this decision feels like from both sides of the table. That's part of why I take it as seriously as I do.

This guide is not here to tell you it's time to sell. It's here to help you think through what you want your life to look like next, and whether your home still fits it.

That conversation does not require a decision. It just requires showing up to it.





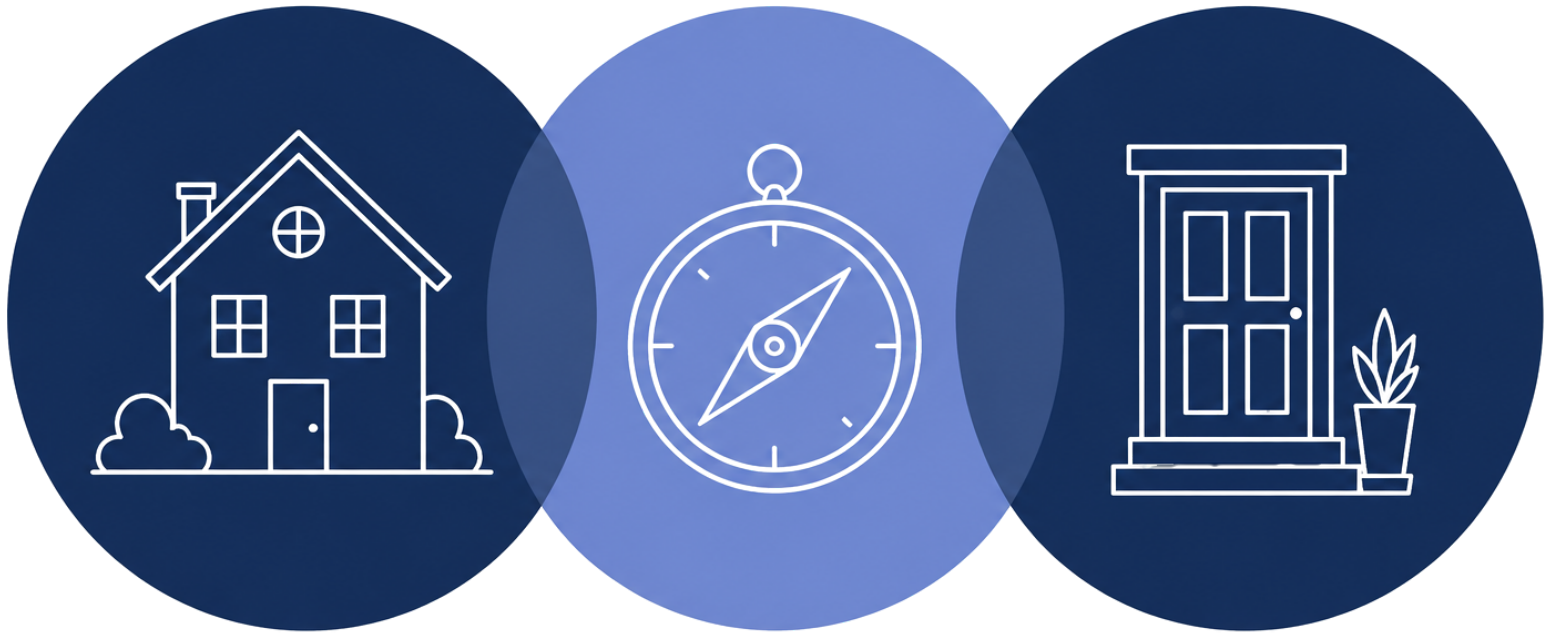
WHO IS THIS FOR

This may be useful if:

- You've thought about a move but aren't sure when — or whether — the timing is right.
- The home feels larger than the life you're living in it right now.
- You're spending more time maintaining your home than enjoying it.
- You'd like more freedom and flexibility, but aren't sure what that would actually look like.
- You're an adult child trying to help a parent think through next steps without overstepping.
- You've found yourself wondering whether staying is the best option — even if you haven't said it out loud yet.

*The conversation has started. You're just not sure what comes next.
That's exactly where this guide begins.*

THREE THINGS WORTH KNOWING FIRST



This is a life decision before it's a real estate decision.

Long before anyone looks at listings or calls a mover, there's usually a quieter question: Does this home still fit the life we're living? Everything else — timing, pricing, where to go next — becomes clearer once you've answered that honestly.

The goal isn't necessarily a smaller home. It's a better fit.

For some families, rightsizing means fewer stairs. For others, it means less maintenance, or being closer to grandchildren, healthcare, or the activities they enjoy most. Sometimes it means moving. Sometimes it means renovating. Sometimes it means renting for a season before making another purchase. And sometimes it means staying exactly where you are. The common thread isn't a destination. It's intentionality. A home should support the life you're living today, not the life you lived ten years ago.

The right advisor won't push you toward a decision.

A good real estate advisor at this stage is less a salesperson and more a thinking partner. Their job is to help you understand your options, staying, renting, moving, modifying, and to give you an honest picture of what each path looks like before any decision needs to be made.



WHAT "RIGHTSIZING" ACTUALLY MEANS

There is a version of this decision that gets made quickly, under pressure, without enough clarity. And there is a version that gets made thoughtfully. The difference between those two outcomes, financially and emotionally, can be significant.

The process starts not with the home but with a more fundamental question: what do you actually want the next chapter to look like? Do you want to be closer to family? Less to maintain? The freedom to travel without a house waiting for you? Are you trying to free up equity for what comes next? Trying to simplify? Once you know what you're optimizing for, the decision gets clearer. What kind of home, what neighborhood, whether to buy or rent again, when to move, all of it becomes easier to evaluate when you know what matters most.

For some families, renting after a sale is the right move. Not because they're uncertain, but because they want breathing room to make the next decision without carrying a home that no longer fits. A rental creates space to explore different neighborhoods, spend time near family, and let the next decision surface naturally rather than reactively. For others, the path goes directly from one purchase to the next.

Both can be the right answer. What matters is that the choice is made intentionally, on a timeline that serves your family.

THE RIGHTSIZING SPECTRUM



*There is no single right answer.
The goal is finding the fit that is right for you, on your timeline.*

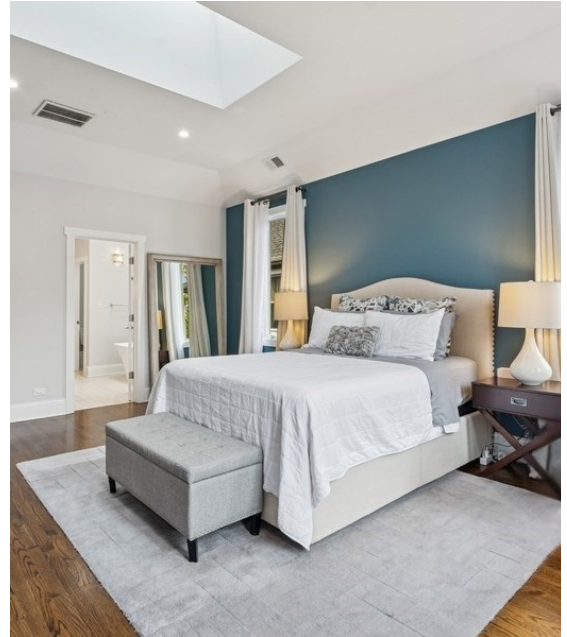
A FRAMEWORK FOR MOVING FORWARD

This isn't a checklist.

It's a sequence - each step creates the conditions for the next one.

Step 1 - Get Clear on the Why

Before you look at the home, look at the life. What does your week actually consist of right now? What would you do differently if this home were not holding you in place? Are there spaces here you are maintaining out of habit rather than use? This is a values question before it is a real estate question. What do you want your next ten years to feel like? That answer will drive every decision that follows. Most families find that once they're honest about this, the path forward becomes cleaner.



Step 2 - Look at the home honestly.

What spaces are genuinely being used? What maintenance has been deferred? What would a buyer notice, and what would they overlook? You don't need answers yet. An honest inventory is enough for now. This step often surfaces things families have been quietly aware of but haven't named out loud.

Step 3 - Define a realistic timeline.

Is this a near-term move, within the next year, or a longer-range plan? Neither is better. But they require very different approaches. A family moving in twelve months needs to start preparing now. A family with a three-year window has the flexibility to be strategic. Knowing when you're planning for changes everything about how you prepare.

Step 4 - Sort in phases, not all at once.

Start with items that are rarely used. Leave the sentimental decisions for later, when the process feels more settled. Families who try to do everything at once tend to stall. Families who work in phases tend to keep moving.

Step 5 - Build your support team before you need them.

The right people, a trusted financial or estate advisor, family members who should be part of the conversation, and a real estate advisor who understands both the market and the emotional reality of this kind of move, are much more useful early than late. The guidance most valuable to sellers comes long before the for-sale sign goes up.



WHEN A HOME SALE BECOMES PART OF THE CONVERSATION

For many families, rightsizing eventually includes selling a home they've owned for a long time. When that's the case, two things tend to matter more than anything else: preparation and timing.

Know what your home is actually worth.

A realistic picture of your home's current market value is one of the most useful things you can have early in this process. It informs your timeline, your financial planning, and every conversation that follows. This is not the number on a real estate website. It is an honest, specific assessment of your property, in your neighborhood, in the current market. That number matters more than most sellers realize when they're mapping out what comes next.

Start the conversation before you need to.

The guidance most valuable to sellers comes long before the for-sale sign goes up. Early conversations with the right advisor, before you've committed to anything, give you options. Waiting until you're ready to move gives you fewer of them.

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A SIMPLE READINESS CHECK

This isn't a score. It's just a way to see where you are.

- ☐ I've thought about rightsizing more than once in the past several months.
- ☐ The home feels larger than our current life requires.
- ☐ Maintenance — the cost or the effort — has increased noticeably.
- ☐ I have a general sense of what I'd like my life to look like in the next few years.
- ☐ A family conversation about this has happened at least once.
- ☐ I'd like to understand what my home is worth in today's market.
- ☐ I want to understand my options before making any decisions.
- ☐ I've wondered whether staying is even the right answer — but I haven't said it out loud yet.

If several of these are true, you're further along in the process than it may feel.

A single honest conversation with the right person often provides more clarity than months of thinking about it alone.

A CLOSING THOUGHT



The families I've worked with who've navigated this transition well weren't the ones who had it all figured out before we spoke.

They were the ones willing to have an honest conversation. About timing. About what they actually wanted. About what their home was worth. Before they felt completely ready.

That conversation doesn't require a decision. It just requires showing up to it.

My job isn't to tell you it's time to sell. My job is to help you understand what your options are — so you can decide what's right for your family, on your own timeline.

WHEN YOU'RE READY TO TALK

Request a Rightsizing Conversation

We'll talk about: staying · aging in place · moving · timing ·
home value · what comes next.

No pressure. No timeline. Just clarity.



I've been through this personally. As a member of the Sandwich Generation, I've walked alongside my own family through downsizing, aging in place, and care transitions. My SRES designation (Seniors Real Estate Specialist) means I've been specifically trained to guide families through these moments, including estate situations, long-held properties, and the kind of decisions where the financial and the emotional are hard to separate. For thirty years, I've helped Chicago and North Shore families navigate this with patience, honesty, and the strategic guidance these decisions deserve.

If you have questions, reach out. I'll give you the straight answer.

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THE COMPLETE SERIES

Each guide in this series is designed to be useful on its own — and more useful together. Start wherever you are.

For Sellers

- **Rightsizing Thoughtfully** (this guide) A guide for families thinking about what comes next — whether that's moving, renting, modifying, or staying.
- **Timing a Sale You Won't Regret** An honest framework for homeowners weighing one of the most personal decisions they'll make.
- **What's Worth Fixing — and What Isn't** Know exactly what to address before you list, what to leave alone, and why the difference can be worth thousands.
- **Private to Prominent** For sellers who've decided to move — and want to control when, how, and to whom their home is introduced.

For Buyers

- **What Every Chicago Buyer Should Know** The essential overview for anyone beginning their search.
- **Buying Into the Building** The Chicago condo buyer's guide — Section 22.1, HOA finances, and what to ask before you commit.
- **Who's in Your Corner?** A guide to agency, representation, and the Buyer Brokerage Agreement.
- **Making Sense of Chicago's Closing Costs** Transfer taxes, proration, and what to expect at the closing table.
- **Navigating Chicago's Property Tax System** Cook County reassessment, homestead exemptions, and the arrears system explained.