

RIGHTSIZING THOUGHTFULLY

A guide for families thinking about what comes next

Maureen Moran

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A THOUGHT BEFORE YOU BEGIN

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.



Illustration

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.



Illustration

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.

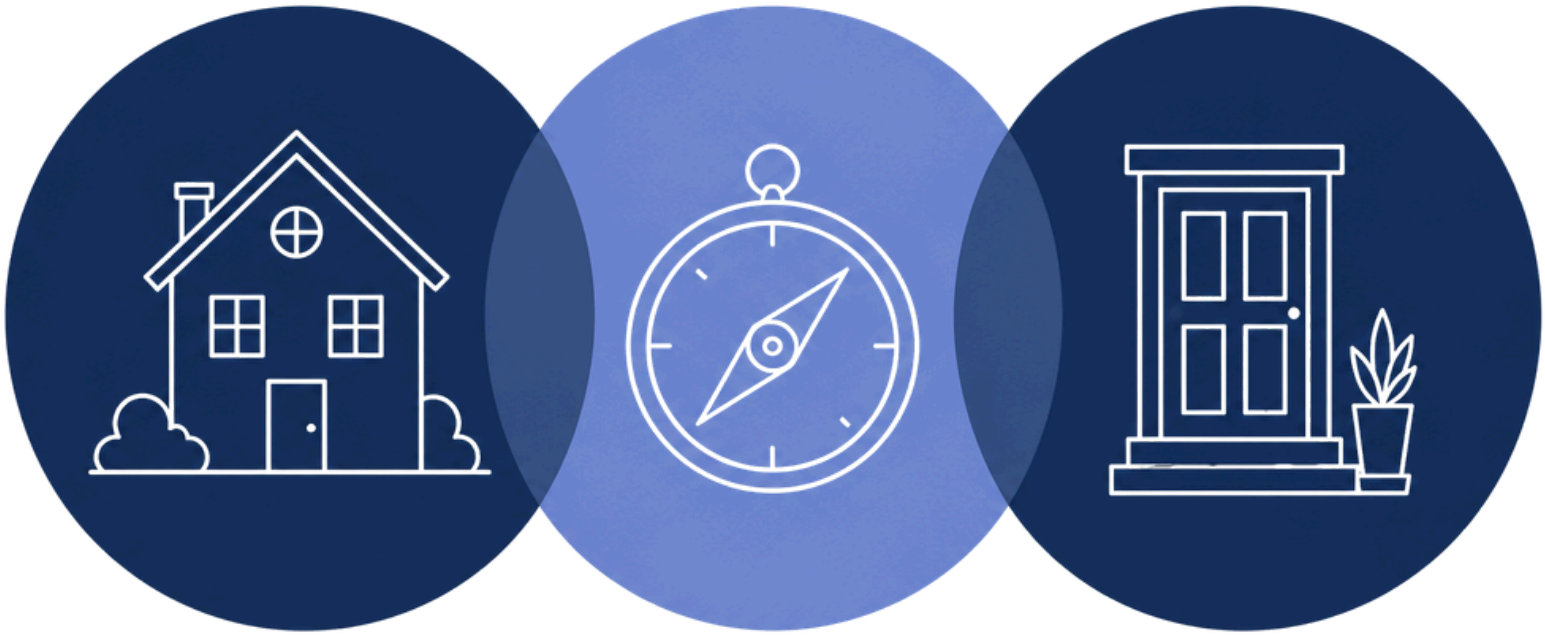
The conversation has started. You're just not sure what comes next.
That's exactly where this guide begins.

★★★★★

Maureen's professionalism, expertise, and, above all, dedication were very evident throughout the process of finding our dream home and selling our beloved, prior family home. Maureen was patient and responsive while keeping everything on track for us.

— Mary, Fontana, WI
Zillow review, 2024

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.
Rightsizing means different things to different families. For some, it means fewer stairs. For others, it means less upkeep. Some want to be closer to grandchildren, doctors, or the things they love to do.

There is more than one way to get there. You might move. You might fix up the home you have. You might rent for a while before you buy again. Or you might stay right where you are.

The goal is not a place. The goal is a home that fits your life. A home should fit the life you live 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, or changing the home you have) and to give you an honest picture of what each path looks like before any decision needs to be made.

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WHAT "RIGHTSIZING" ACTUALLY MEANS

Some families make this decision fast, under pressure, without a clear view. Others take their time and make it with care. The difference, for your money and your peace of mind, can be big.

The process doesn't start with the house. It starts with a bigger question: what do you want the next chapter of your life to look like? Do you want to be closer to family? Have less to take care of? Be free to travel without a house waiting for you? Free up money for what comes next? Keep life simple? Once you know what matters most to you, the choice gets clearer. What kind of home, what neighborhood, whether to buy or rent, and when to move all get easier to sort out.

For some families, renting after a sale is the right move. Not because they're unsure, but because they want breathing room before the next step, without holding on to a home that no longer fits. Renting gives you time to try out neighborhoods, spend time near family, and let the next choice come in its own time, not in a rush. For others, the path goes straight from one home to the next.

Both can be the right answer. What matters is that the choice is made on purpose, on a timeline that works for your family.

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THE RIGHTSIZING SPECTRUM



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

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A FRAMEWORK FOR MOVING FORWARD

This isn't a checklist.
It's a sequence — each step sets up the next one.

Step 1 – Get clear on the why.
Before you look at homes, look at your life. What does a normal week look like now? What would you do if this house did not hold you in place? Are there rooms you clean and fix just out of habit?

Think about the next ten years. How do you want them to feel? Your answer will guide every choice that comes next. This is a question about your life first. It is a real estate question second. Most families find the path gets clearer once they are honest about this.



Step 2 – Look at the home honestly.
Which rooms do you really use? What repairs have you put off? What would a buyer notice, and what would they skip past? You don't need answers yet. An honest list is enough for now. This step often brings up things families have known for a while but haven't said out loud.

Helping a parent? Start with questions, not answers. Ask what they enjoy and what feels hard. Listen first. Let them lead.

A FRAMEWORK FOR MOVING FORWARD (CONTINUED)

Step 3 – Set a realistic timeline.
Is this a move in the next year, or a plan for later on? Neither one is better. But each one needs a different plan. A family moving in twelve months should start getting ready now. A family with three years has time to plan ahead. Knowing your timing shapes how you get ready.

Step 4 – Sort in phases, not all at once.
Start with things you rarely use. Save the sentimental choices for later, when the process feels more settled.

Step 5 – Build your support team before you need them.
Bring the right people in early: a trusted financial or estate advisor, the family members who should be part of the talk, and a real estate advisor who knows both the market and how emotional this kind of move can be. They help most when you bring them in early, not late.

Families who try to do it all at once tend to get stuck. Families who work in phases tend to keep moving.



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 shapes your timeline, your money plans, and every talk that follows. This is not the number on a real estate website. It is an honest, specific look at your home, in your neighborhood, in today's market.

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.

If you live in a condo or townhome: check the association before you move. Many associations have rules about renting out a home and about selling one. Read your declaration, bylaws, and rules first, and ask your attorney. This is general information, not legal advice.

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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 would like to see what my home is worth today.
- 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.

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WHEN YOU'RE READY TO TALK

When the conversation is ready to move forward, I'm here for an honest look at what's possible. I've been through this with my own family, and I'd be glad to talk through whether to move, rent, change the home, or stay.

Let's talk about it. No timeline, no pressure.

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IF YOU OWN A HOME

Deciding what comes next
"Should I Sell Now, or Wait?" · "Rightsizing Thoughtfully"

Getting ready to sell
"What's Worth Fixing — and What Isn't"

Living in a condo building
"Running the Building You Live In"

IF YOU'RE BUYING OR MOVING HERE

How buying works
"Buying a Home in Chicago" · "Who's Really in Your Corner?" · "Buying Into the Building"

What it really costs
"Making Sense of Chicago's Closing Costs" · "Navigating the Chicago Property Tax System"

Settling in
"Moving to Chicago"

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