

YOUR GUIDE TO RIGHT-SIZING



WHETHER YOU'RE DOWNSIZING,
RELOCATING, OR SIMPLIFYING—THIS
GUIDE IS FOR YOU.

Welcome *my friend*



There are all kinds of reasons people choose to right-size or simplify their living situation. You might be looking to free up equity and grow your nest egg.

Maybe you're craving a fresh start—like a sleek condo in the city or a cozy home closer to family. Or maybe the kids have launched, and the extra bedrooms and stairs just don't serve your lifestyle anymore.

Whatever your reason, this is more than a move—it's a thoughtful decision about how you want to live next. Taking time to consider what matters most can help ensure your next home truly supports your goals. That's why we created this helpful guide to bring clarity before moving forward.

Sandy & Tim

Meet our team

Sandy



**SANDY
JONES**

Sandy Jones is a Real Estate Broker Associate with eXp Realty, known for her local insight and dedication to buyers and sellers in Colorado's mountain communities.

Tim



**TIM
JONES**

Tim Jones is a Real Estate Broker Associate with eXp Realty, combining sales and marketing expertise with a sharp eye for Colorado's foothills and west Denver Metro markets.

Jones Team Colorado



**JONES
TEAM
COLORADO**

Jones Team Colorado is a husband-and-wife duo with eXp Realty, delivering expert guidance and personal service across the Denver Metro and foothills.

Real Stories from Clients Who've Made the Move

“

Tim and Sandy helped us transition from our longtime family home into a 55+ community with so much grace. They made every step easy to understand and never pressured us. – Phoebe & Dan

“

Tim and Sandy made the process so easy, thoughtful, and pressure-free. We had lived in our home for over 30 years, and the idea of moving was overwhelming. But they truly understood what we were going through and guided us every step of the way. We never felt rushed—just supported. – Jeannette

“

Our parents relocated for retirement, and Tim & Sandy handled virtual showings and video walk-throughs until they found the perfect place—sight unseen! They still love it. – Amanda

“

Tim and Sandy were so attentive when we needed to find a more manageable home for my mother. They handled every step remotely and made a stressful timeline feel easy. – Vickie

RIGHT-SIZE RIGHT

SIMPLIFY WITHOUT SACRIFICING
WHAT MATTERS

Enjoy More, Maintain Less

A smaller home often means less yardwork, fewer repairs, and less upkeep—freeing up your time and energy for what really matters.



Less Stairs, Fewer Risks

Moving from a 2-story to a single-level home can significantly reduce fall risks and daily strain—without sacrificing comfort or style.

Clean Spaces, Clear Mind

Letting go of extra belongings helps simplify your routine, reduce daily decisions, and create a calmer, more intentional living space.





EMOTION

THIS ISN'T ABOUT LETTING GO. IT'S ABOUT STEPPING FORWARD.

For many of our clients, moving from a longtime home is deeply emotional.

The memories, the milestones—it's more than just a house. But the next chapter doesn't erase the past—it builds on it.

Whether you're simplifying life, moving closer to grandkids, or just ready for less upkeep, right-sizing is about creating the freedom to live fully, without all the extra "stuff."

When you're ready, we're here to guide you—at your pace, on your terms.



Sandy & Tim

WHEN YOUR HOME NO LONGER FITS YOUR LIFE

Most of us don't choose a home thinking about what life will look like 30 years down the road. But as life changes even a beloved home can become less comfortable—or even unsafe.

We're not just talking about maintenance and chores. We're talking about things like climbing stairs every day, narrow doorways that make mobility harder, or bathrooms that lack safety features like grab bars or walk-in access. These challenges are real—and more common than you might think. That's why many people choose to right-size into a home that supports aging in place—without needing to move into assisted living. It's not giving up. It's taking charge of your independence.

When a House Becomes a Heaviness

Sometimes, the home you're in carries emotional weight. Maybe it reminds you of loved ones who've passed, kids who've moved out, or a life chapter that's come to an end. Divorce, retirement, loss—these changes shift the way home feels, even if nothing's changed physically.

If walking through your front door brings more heaviness than comfort, it might be time to imagine a fresh start. If that idea brings relief—or even hope—that's worth paying attention to.



One amazing facet of the late '90s and early 2000s boom in large housing was that many of the people who settled in large homes ended up wishing that they had purchased or built a smaller home.



A GROWING DESIRE TO SIMPLIFY YOUR LIFE

In fact, a 2017 survey showed that a full 60 percent of people who lived in homes 2,000 square feet or larger said they hoped to downsize.

For some, that's about finances. But for many, it reflects a shift in function—toward simplicity, flexibility, and living with greater intention..

Whether inspired by the tiny home movement or just tired of maintaining unused rooms, more people are choosing to right-size their lives—focusing on what truly matters and letting go of what no longer serves them.



MONEY

“HOW WILL RIGHT-SIZING BENEFIT MY RETIREMENT?”

This is a very
important question -
worth asking early.

Whether you're retired, approaching retirement, or simply planning ahead, your housing choices play a big role in your financial future.

Living on a fixed income can make unexpected home repairs, rising taxes, or maintenance costs more stressful. That's why it's wise to talk with your financial advisor and Realtor® about how your home fits into your retirement plan.

Right-sizing often reduces expenses—but not always—so it's important to align your goals, budget, and lifestyle before making a move.



While right-sizing can save money long-term, it's important to plan for the upfront costs of moving.



What are the financial implications of selling my home?

A smaller home often means lower mortgage payments, utility bills, property taxes, and maintenance. But don't overlook the initial expenses—repairs, moving costs, and possibly buying before you sell.

If your tax advisor, accountant, or financial planner is suggesting it's time to review your housing situation, that's a sign worth listening to.

Everyone's tax picture is different, but a common theme we hear is: your home plays a central role in your financial future.

After all, for most people, their home is their largest investment. Making the most of it takes careful planning—and good guidance.

How Much House Can You Afford in Retirement?

A good guideline is to keep housing expenses below 30% of your income—a standard set by the U.S. government all the way back in 1937. Households that exceed this threshold are considered “cost burdened,” meaning housing is taking up too much of their monthly budget.

While you’re working, your income often supports that comfortably. But in retirement, a shift to fixed income—combined with rising taxes, insurance, and maintenance—can quietly tip the scales. And many don’t notice until they start to feel financial stress.

If you’re stretching your dollars each month, dipping into savings, or worrying about how to keep up, you’re not alone. These are common signs that it’s time to reassess what’s sustainable—and what’s not.

A Merrill Lynch survey found that 64% of downsizing retirees chose to move specifically to lower their housing costs. For many, it’s not just about saving money—it’s about regaining control, peace of mind, and freedom in retirement.

Right-sizing can be a powerful way to protect your financial future—without giving up the lifestyle you’ve earned.





Your current monthly budget leaves little leftover cash for saving...or fun

How do you plan to spend your days once you retire?

Maybe you dream of traveling the world, diving into a creative passion, or going back to school just for the joy of learning. Whatever your vision for the future, chances are it'll take more than time—it'll take money.

If housing expenses are already limiting your lifestyle while you're still working, imagine how much tighter things could feel in retirement. Freeing up those monthly costs now could be the key to unlocking the retirement you've imagined—not just getting by, but truly living.

HOW ARE AMERICANS SPENDING THEIR RETIREMENT?



The definition of retirement has changed considerably in recent years. Now more than ever seniors are maintaining an active lifestyle that includes travel, exercise, new experiences and continued learning. Check out some of the eye-opening stats below for insight into the modern version of the golden years.

TRAVELING

After leaving the workforce, many older adults take advantage of their newfound free time **by seeing the world**. Seniors report better mental health when they are on the road.



of Americans dream of traveling once retired.



say visiting new places improves their mood, and 76 percent love taking trips of all forms.

WORKING

The traditional retirement age may be a thing of the past as more and more aging Americans **are choosing to work past their 65th birthday**.



In fact, 18.7 percent of adults 65 and older **are still in the workforce** - many out of choice rather than necessity.

RELOCATING

57% of baby boomers **plan to relocate after leaving the workforce**, with Arizona and Florida remaining top-choice destinations.



LEARNING

Keeping an active mind is an important part of a healthy retirement, so it should come as no surprise that **older adults are heading back to the classroom**. Many organizations are dedicated to supporting older adults in their post-retirement education.



The Osher Lifelong Learning Institutes, for example, caters to adults 50 and older, the organization currently has more than 113,000 dues-paying members.

kiplinger.com/article/retirement/T037-C000-S004-retirees-return-to-college-just-for-the-fun-of-it.html
w/files/doc_news/2013/DefWebb%20Survey%20Shows%20Baby%20Boomers%20Looking%20to%20Retire%20Sooner%20-%206.11.13.pdf
bls.gov/news.release/stus.nr0.htm
transamericacenter.org/docs/default-source/resources/travel-survey/tars2013_op_travel_and_aging_executive_summary.pdf

You want to convert your home equity into income

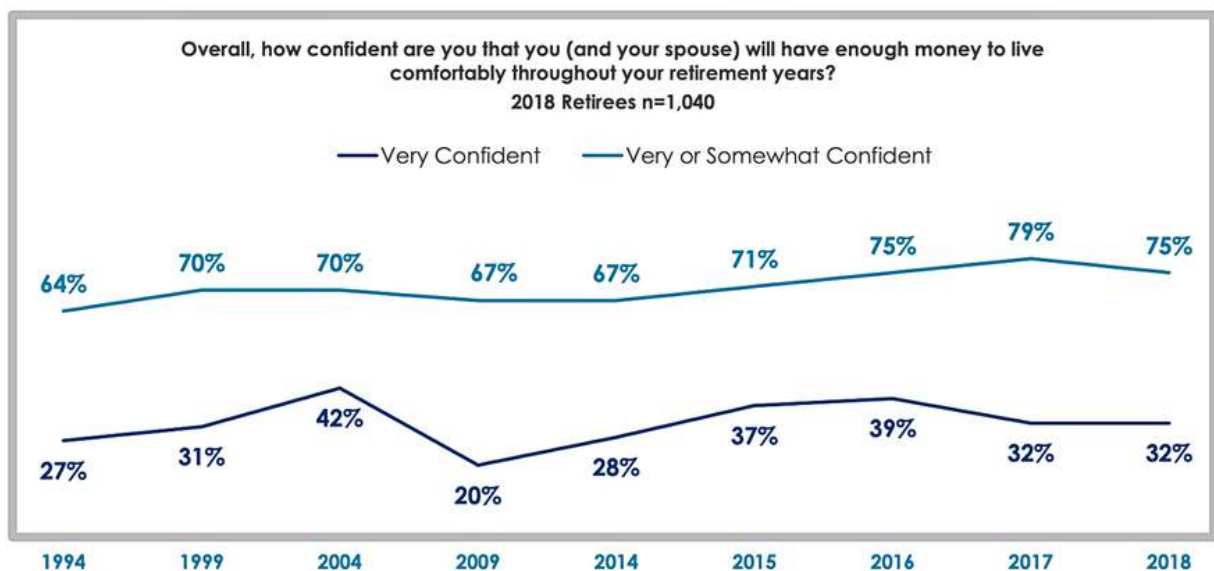
Is Your Retirement Lifestyle Fully Funded?

Are you confident that you've saved enough to support the kind of retirement you've imagined?

According to a 2018 Retirement Confidence Survey by the Employee Benefit Research Institute, only 1 in 3 retirees said they felt "very confident" about having enough money to live comfortably throughout retirement.

If you're unsure, you're not alone—and chances are, you may be counting on your home equity to help bridge the gap. In fact, the number one reason retirees tap into their home equity is to help cover everyday expenses, according to the Urban Institute's Seniors' Access to Home Equity report.

It's no surprise why. For many, that equity is their single greatest financial asset. But the reality is: it can be costly to keep. Property taxes, upkeep, insurance, and ongoing maintenance all chip away at its value. Right-sizing your home doesn't just unlock equity—it can help turn that asset into the freedom and security you need for the road ahead.

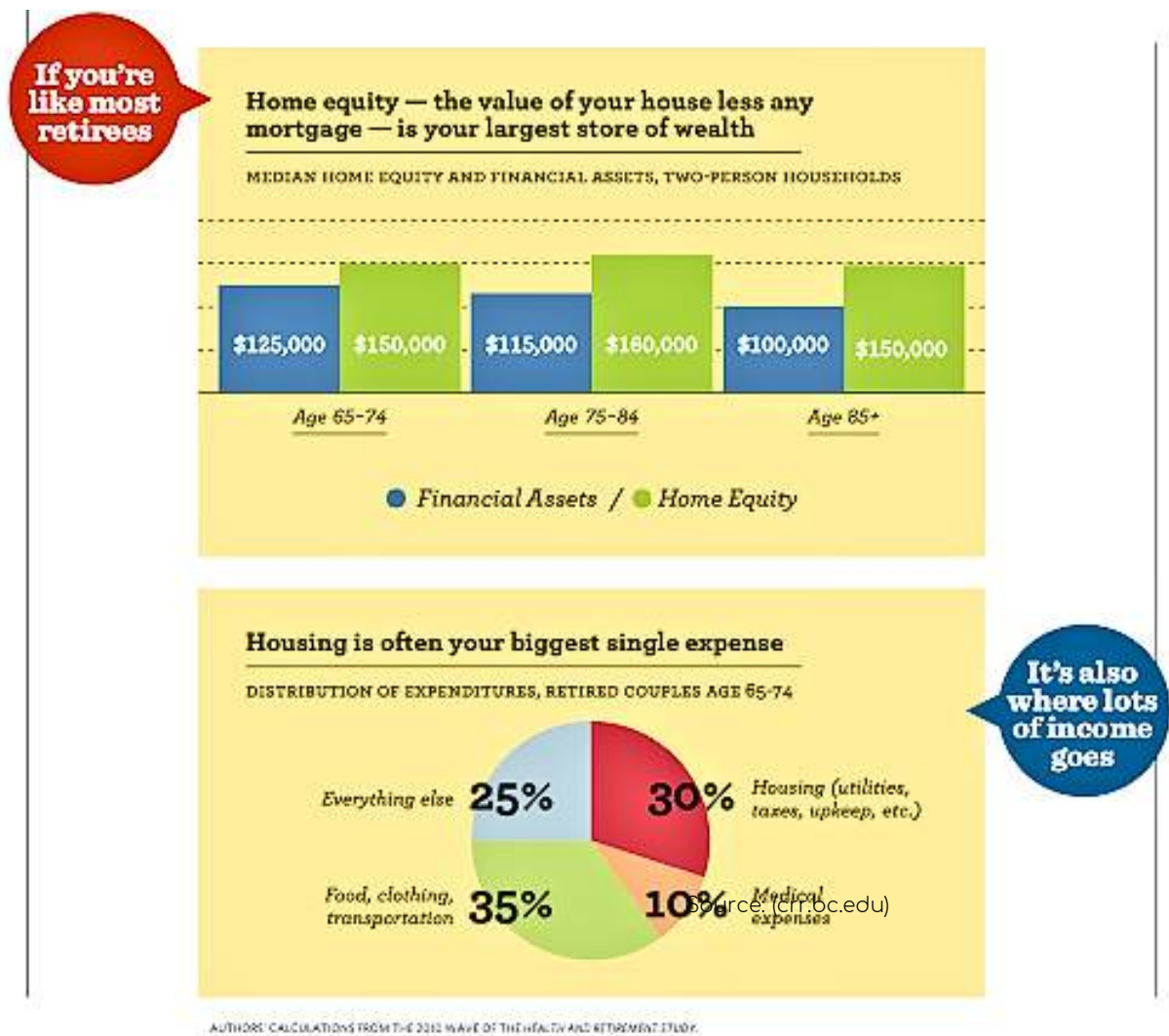


Source: (ebri.org)

money

If you're using your home equity to cover everyday expenses like housing, it only makes sense that those funds will eventually run out—unless you've reinvested that equity into something sustainable, like a low-risk retirement account that generates steady income.

That's where right-sizing can play a key role. Selling your current home and moving into a more manageable property can help turn equity into a reliable income stream, supporting your retirement goals and enhancing your quality of life for years to come.



money

Your career no longer ties you to your location

When—and Where—You Right-Size Matters

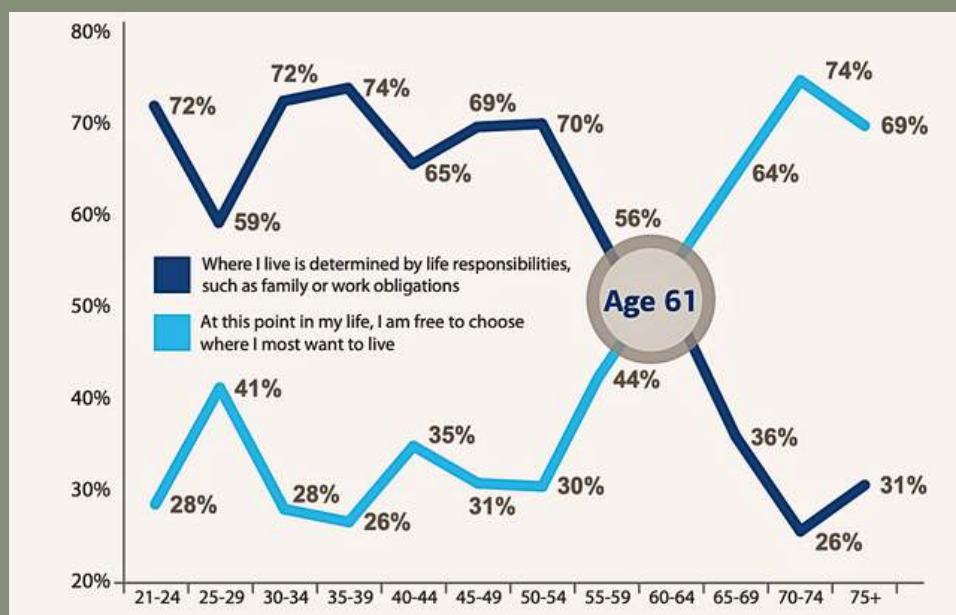
Finding the right home—one that's affordable, accessible, and in a community you love—can feel out of reach, especially if you're hoping to stay in your current neighborhood. But here's the good news: retirement gives you a freedom that your working years never allowed.

Without a job tying you to one place, you're free to explore cities, states, and neighborhoods with lower property taxes, utilities, and overall living costs. According to a Merrill Lynch survey, age 61 is often the “sweet spot” when retirees gain the flexibility to choose exactly where they want to live. That freedom opens the door to a better lifestyle—and greater financial peace of mind.

In fact:

- 51% of retirement-aged homebuyers chose a smaller home,
- 19% bought a home the same size,
- And 30% purchased a larger home—but in more affordable markets.

This proves that you don't have to sacrifice comfort or space to simplify your life. With the right strategy, you can lower your monthly expenses, enhance your quality of life, and even increase your financial security. Choosing to make a move is a big decision. But timing it wisely can lead to lasting peace of mind—and more freedom to live life on your terms.





MAINTENANCE



“

If you make the
move too late,
your home just
starts
deteriorating.

”

MAINTENANCE IS BECOMING OVERWHELMING

If keeping up with your home—physically or financially—has become more stressful than satisfying, you're not alone. Many homeowners reach a point where the yardwork, repairs, and upkeep start to feel like too much.

While every home needs occasional maintenance, constant repairs or physically demanding chores shouldn't become a source of frustration or exhaustion. When that happens, it's a sign it may be time to explore a living space that's easier to manage—one that supports your well-being instead of draining it. Homeownership should be a joy, not a burden.

Memories Are Priceless—But Sentiment Can Be Costly

It's completely natural to feel emotionally tied to your home. After all, this is where life happened. The patio where you heard the news about your first grandchild. The kitchen wall where you marked the heights of your children. The driveway that echoed with the sound of bouncing basketballs.

These moments matter. But staying in a home purely out of sentiment can come with a price.

“

If you make the move too late, your home just starts deteriorating. Then you're going to have to spend equity to repair your house before it goes on the market. You don't know how much that delayed maintenance is going to cost you if you wait too long to replace the roof or air conditioner.

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Waiting too long to make a move can cost you—emotionally and financially. Deferred maintenance adds up, and preparing your home for sale later may eat into your hard-earned equity. Meanwhile, you're likely overpaying on taxes, insurance, and utilities. The smartest move is a timely one. Planning ahead protects your health, your finances, and your peace of mind.



YOUR HOME HAS FEATURES THAT NO LONGER FIT YOUR LIFESTYLE

Back when the kids were building blanket forts in every bedroom, the bathroom line never seemed to end, and the TV room was a battlefield—you needed every inch of space. Even then, your home sometimes felt too small for all the chaos.

But now?

Those extra bedrooms have turned into rarely-opened storage. The guest bathroom hasn't seen much traffic. And the old TV room is more dust than entertainment.

If you're mainly living in the master suite, kitchen, and maybe a cozy den, it may not make much sense to keep paying to heat, cool, and maintain the rest. On top of that, your home might have features that get tougher with time—like stairs, steep driveways, or high-maintenance yards. And let's be honest: shoveling snow or mowing in summer heat doesn't get any easier with age.

A national survey by the Demand Institute found that baby boomers prioritize homes with aging-friendly features, including single-story layouts, low maintenance needs, and better accessibility. If that sounds appealing—it might be time to consider a move that supports the way you live now.

ARE YOU STILL USING YOUR WHOLE HOUSE?



NOT SURE WHERE TO BEGIN? START HERE

5 First Steps Toward Right-Sizing With Confidence

1. 🎯 Clarify Your Priorities

Think about the lifestyle you want to create.

- Is being closer to family a top goal?
- Do you want to reduce home maintenance?
- Are walkability or health services important?

2. 💰 Understand Your Home's Value

Knowing what your current home is worth can help you plan realistically.

- We can provide a no-pressure, local market evaluation.
- Use that knowledge to strengthen your retirement strategy.

3. 🌍 Explore Housing Options That Fit Your Life Today

You don't have to compromise on comfort to simplify.

- One-level homes, 55+ communities, or condos with less upkeep.
- Consider access, layout, and convenience—now and for the future.

4. 📦 Start Thinking Through the Transition

Planning ahead helps reduce stress later.

- Will you need moving help, storage, or estate assistance?
- What items truly matter—and what could be let go?

5. 🤝 Talk With Someone Who's Been There

We've helped people just like you navigate this move—gracefully and at their pace. Even if you're just exploring, we're here to help.

📞 Call/Text: 720-314-8462 – Ask for Tim or Sandy



Schedule: calendly.com/tim-jonesteam/15min



SPACE/STUFF

Signs to Right-size



Are Unused Spaces Costing You More Than You Realize?

Do you have guest rooms that haven't seen guests in years? A three-car garage with one car and a forgotten bike?

Those unused spaces aren't just collecting dust—they're quietly draining your time, energy, and money.

You're paying to clean, heat, cool, and maintain areas that no longer serve your lifestyle. And more often than not, they end up filled with clutter instead of joy.

That extra space isn't just idle—it's weighing you down, financially and mentally.



Is the floor plan practical for your needs?

When you're right-sizing, every inch matters. A smart layout can make a smaller home feel bigger—and more comfortable.

A smart floor plan can make all the difference—not just in how you use space, but in how comfortable and happy you feel in it.

Don't dismiss a home based on square footage alone. A well-designed smaller home can live larger than a poorly laid-out bigger one.

Should I consider a condo instead of a smaller house?

A smaller house often offers more space and privacy—but you'll still have a yard to manage and maintenance to handle. Condos typically come with lower upkeep and fewer responsibilities, which can be appealing.

But don't forget to factor in monthly HOA fees, which can impact your budget more than expected.. Also, be sure to review the association's rules. Some HOAs have restrictions on pets, renovations, and even paint colors.

Make sure the lifestyle—and the limits—align with what you want.

When is the last time we used that room?

One of the clearest signs you're ready to right-size is having rooms that go mostly unused. If you're only stepping into the formal dining room, basement, or spare bedroom to dust, it may be time to rethink how much space you truly need.

Start by counting the rooms you use more than twice a week. Then ask yourself:

- Are those spaces fully utilized?
- Is your family room filled with seating no one uses?
- Do kitchen cabinets hold dishes used once a year?
- Are closets filled with coats and shoes from kids who've long since moved out?
- When's the last time you even looked in the attic?

If your home is filled with space you've outgrown, your lifestyle may be ready for something that fits you better—today.

What will I do with all my stuff?



Here's a better question: What do you actually want to keep? Instead of focusing on what to get rid of, start by identifying what truly matters—your home gym, office setup, space for guests, or that one favorite chair you always use.

Knowing what stays helps you figure out how many rooms you really need, and what size home will work best.

If you choose to let go of items, don't forget to factor in the potential cost of storage—both short-term and long-term.



“Whether you're traveling for business or pleasure, if you're rarely home then the mortgage interest, taxes, and utility costs to maintain that property is almost money down the drain. If it feels like you're not making the best use of your home, reconsider.”

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LET'S START THE CONVERSATION!

We're excited to help you take the next step—at your pace and on your terms.

If you have questions or want to explore how right-sizing could work for you, we're here to offer guidance, insight, and support every step of the way.

Sandy & Tim

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Schedule a free consultation:

calendly.com/tim-jonesteam/15min



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