The North Phoenix Downsizing Checklist

Simplify the move. Keep the options. Master the transition.

🧭 PHASE 1: THE FOUNDATION

STEP 1: Get Crystal Clear on Your "Why"

Downsizing isn't just about smaller square footage; it's about a bigger life. Identify your primary drivers:

⬜ **Less Maintenance**: Spend weekends at the club, not the hardware store.
⬜ **Unlock Equity**: Turn your home's value into your retirement's engine.
⬜ **Proximity**: Get closer to grandkids or North Phoenix's best lifestyle hubs.
⬜ **Lifestyle Pivot**: Trading the big backyard for a lock-and-leave lifestyle.

LNP Pro Tip: Write down your top 2 reasons. Every decision you make from here on out should serve these two goals.

STEP 2: Pinpoint the Destination

Knowing where you're going prevents "panic buying." What does your next chapter look like?

⬜ **Single-Story Living**: No more stairs, ever.
⬜ **55+ Luxury Community**: Built-in social life and resort amenities.
⬜ **Urban Condo / Modern Apartment**: Walkability and zero-upkeep.
⬜ **Independent or Assisted Living**: Planning for long-term peace of mind.

📐 PHASE 2: THE PHYSICAL RESET

STEP 3: Space Auditing

Compare your current square footage vs. your future footprint.

- **The 3-Pile Rule**: Categorize everything into Keep, Consider, or Let Go.
- **The 12-Month Test**: If you haven't touched it, worn it, or looked for it in a year—it's time to move it on.

STEP 4: Tackle the "Space Hoggers" First

Don't get bogged down in a shoebox of old photos. Start with the heavy hitters that require logistics:

⬜ **Bulky Furniture**: Does that 12-seat dining table fit in a 2-bedroom condo?
⬜ **The "North Phoenix Garage"**: Camping gear, old tools, and things that thrive in the heat but take up space.
⬜ **Outdoor Equipment**: Lawnmowers and power tools you won't need in a managed community.
⬜ **Emotional Heirlooms**: Start the "Who wants this?" conversation with family early.

💰 PHASE 3: THE STRATEGY

STEP 5: Master the Timing

Bad timing leads to stress and extra costs. Work through these scenarios:

⬜ **Sell Before You Buy**: Maximum leverage, but requires a temporary housing plan.
⬜ **The "Rent-Back" Option**: Sell your home, get your cash, and stay as a tenant while you shop.
⬜ **Contingent Offers**: Buying your next home subject to your current home selling.

STEP 6: Audit the Numbers

Downsizing should improve your cash flow, not create surprises.

⬜ **Estimated Net Equity**: What's the actual check you'll receive at closing?
⬜ **Monthly Cost Comparison**: Compare current taxes/utilities vs. new HOA and service fees.
⬜ **Tax Considerations**: Talk to your CPA about capital gains exemptions.

🧰 PHASE 4: EXECUTION

STEP 7: Prep the Home (The "Smart" Way)

You don't need a full remodel to sell for top dollar in the Valley.

⬜ **Safety First**: Fix loose railings or uneven walkways.
⬜ **High-Impact Cleanliness**: Professional deep clean and window washing.
⬜ **The "Scare" List**: Address the repairs that make buyers nervous (roof, AC, plumbing).

LNP Pro Tip: Fix what scares them; skip the cosmetic upgrades they'll want to change anyway.

STEP 8: Build Your Support Squad

Doing this alone is the fastest path to burnout. Decide on your level of help:

⬜ **Full-Service Movers**: They pack, move, and unpack. You just hold the keys.
⬜ **Estate Sale Pros**: Turn your "Let Go" pile into cash.
⬜ **Donation Logistics**: Schedule pickups for items going to local charities.

STEP 9: The Family Sync

Early conversations prevent late-stage tension.

⬜ Share the timeline clearly.
⬜ Set expectations on what is being kept vs. gifted.
⬜ Define who is helping with what (and who is just "cheerleading").

STEP 10: Hire Local Authority

In a move this significant, experience beats speed every time. You need:

⬜ A Realtor who specializes in downsizers (not just "selling houses").
⬜ A Lender who understands bridge loans or equity-based financing.
⬜ Patient, Service-Oriented Pros who respect the emotional weight of the move.

Ready to start the journey? Reach out to our North Phoenix team for a private consultation and a custom valuation of your current home.