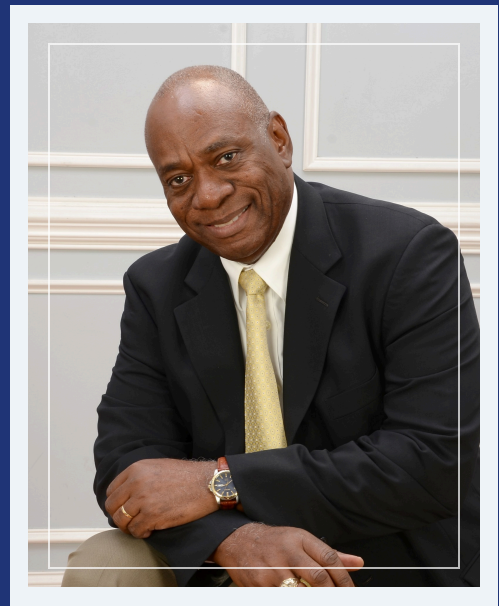


FOR SOUTH FLORIDA HOMEOWNERS

2026 EDITION

The Smart Downsizing / Right-Sizing Guide

A calm, step-by-step plan for right-sizing your home: what to fix, what to skip, where to go next and how to move only once.



Dale Ramsay

REALTOR® · United Realty Group, Inc.

(954) 702-2757 · daleramsay.com



WELCOME

Is it time to simplify?

If you've been thinking about downsizing, or right-sizing, you're not alone. Many South Florida homeowners are quietly asking:

- Do we really need all this space?
- Are the stairs becoming inconvenient?
- Are rising insurance and HOA costs worth it?
- Is now the right time to make a move?

Downsizing isn't just about selling a house. It's about simplifying life, reducing stress and matching your home to this stage of your life.

This guide walks you through the key decisions, calmly and in order, so you can plan ahead instead of reacting under pressure. Most downsizers I work with are 6 to 12 months out. That's normal. Good decisions take time.

Dale Ramsay

REALTOR® · United Realty Group, Inc.

INSIDE THIS GUIDE

01	Signs it may be time	3
02	Renovate or sell as-is?	4
03	Stay vs. move: the numbers	5
04	Your home's value and net proceeds	6
05	Taxes, homestead and insurance	7
06	Condo vs. villa vs. 55+	8
07	Sell first or buy first?	9
08	Sorting decades of belongings	10
09	Your 6–12 month timeline	11
10	Next steps, without pressure	12

01

RECOGNIZING THE MOMENT

Signs it may be time

Downsizing is rarely about square footage alone. Here are the common signs homeowners mention. Check the ones that sound familiar.

Lifestyle shifts

- ◇ The children have moved out
- ◇ Rooms sit unused most of the year
- ◇ You host less often than you used to

Physical considerations

- ◇ A two-story home feels less convenient
- ◇ Yard work feels overwhelming
- ◇ Maintenance never seems to end

Financial shifts

- ◇ Insurance premiums have gone up
- ◇ Property taxes or HOA fees keep climbing
- ◇ You'd like to free up home equity

Peace of mind

- ◇ You'd like a single-level home
- ◇ A gated or 55+ community appeals to you
- ◇ You want less responsibility

If several of these resonate, it's wise to start planning now, even if your move is 6 to 12 months away. Planning early gives you options; waiting can leave you reacting.

Renovate or sell as-is?

This is where many homeowners make costly mistakes. Before you spend \$30,000 to \$60,000 on upgrades, look at what today's South Florida buyers actually pay for.

BUYERS FOCUS HEAVILY ON

- ◆ Roof age, because it affects insurance eligibility
- ◆ A/C condition
- ◆ Electrical panel type and age
- ◆ Impact windows or hurricane shutters
- ◆ The association's financial health, for condos

BUYERS PRIORITIZE LESS

- Luxury kitchen remodels
- Designer bathroom renovations
- High-end cosmetic finishes

These can still help, but they rarely return what they cost when you're about to sell.

Before any project, ask two questions

- ◆ Will this increase my **net proceeds** by more than it costs?
- ◆ Or will it simply make the home *feel* newer?

Usually worth it

Fresh neutral paint, deep cleaning, minor repairs, landscaping touch-ups, new light fixtures.

Worth discussing

Roof, A/C or electrical work that affects insurability, and anything an inspector would flag.

Usually skip

Full kitchen or bath remodels and high-end upgrades done only for the sale.

The goal is to maximize your net, not your renovation budget. Often a light refresh delivers a stronger return than a full renovation.

03

A SIDE-BY-SIDE LOOK

Stay vs. move: the numbers

In South Florida, insurance and HOA changes have led many homeowners to rethink their long-term costs. A simple comparison makes the decision clearer.

Yearly cost	If I stay	If I move
Homeowners and flood insurance	\$	\$
Property taxes	\$	\$
HOA or condo fees	\$	\$
Maintenance and repairs	\$	\$
Lawn, pool and pest service	\$	\$
Electricity and water	\$	\$
Mortgage payment, if any	\$	\$
Total per year	\$	\$

Staying may mean

- Ongoing maintenance costs
- Rising insurance premiums
- Continued property tax exposure
- Ongoing responsibility for upkeep

Moving may mean

- Less maintenance
- Potentially lower monthly expenses
- A simpler lifestyle
- Unlocking home equity

Think in decades, not months. Downsizing isn't just about today's value. It's about how you want to live, and what it will cost, over the next 10 years.

04

KNOW YOUR EQUITY

Your home's value and net proceeds

The sale price is the headline. What you actually walk away with, your net proceeds, is what funds your next home.

NET PROCEEDS WORKSHEET

Expected sale price	\$
– Mortgage or HELOC payoff	\$
– Real estate commission, as agreed	\$
– Title, closing and doc stamp costs	\$
– Repairs or buyer credits	\$
– Prep costs: paint, cleaning, staging	\$
– Moving and storage	\$
Estimated net proceeds	\$

What sets your home's value

- Recent sales of similar homes nearby
- Condition of the roof, A/C and windows
- Location, lot and flood zone
- Current competition and the season

Online estimates are a start

Automated values can't see your new roof or impact windows. A personal market analysis compares your home with what has actually sold.

Florida note: sellers customarily pay the documentary stamp tax on the deed, \$0.70 per \$100 of the sale price in most counties, including Broward and Palm Beach. I'll prepare a full net sheet for your home.

Taxes, homestead and insurance

If you've owned your home for years, your Florida homestead savings may be significant. The good news: you may be able to take much of it with you.

SAVE OUR HOMES PORTABILITY

Carry up to \$500,000 of your savings

The difference between your home's market value and its capped assessed value can often transfer to your next Florida homestead. Downsizing to a less expensive home moves a proportional share. Apply when you file homestead on the new home.

YOUR NEW HOME

File homestead by March 1

Your new home is reassessed at its purchase price. File for the homestead exemption, up to \$50,000 off its assessed value, and for portability at the same time with the county property appraiser.

Capital gains on your sale

If the home has been your primary residence for at least two of the last five years, federal law generally excludes up to \$250,000 of gain, or \$500,000 for married couples filing jointly. Ask your tax professional how this applies to you.

Insurance in your next home

Condos and villas often cost less to insure because the association covers the structure, but you'll need your own policy for the interior (an HO-6 for condos). Get quotes before you commit.

Tax rules change and every situation is different. Confirm details with the county property appraiser and your tax advisor.

06

WHERE TO GO NEXT

Condo vs. villa vs. 55+

Each option comes with trade-offs. There's no "best" choice, only the best fit for this stage of your life.

	Condo	Villa or townhome	55+ community
Maintenance	Minimal; the association handles the exterior	Lower than a single-family home	Varies; often low
Space	No yard	Single-level options, some yard	Homes, villas or condos
Price	Often the lowest entry point	Mid-range	Wide range
Lifestyle	Amenities included	More privacy	Social activities and clubs
Watch for	Association finances, special assessments, insurance	HOA rules, who handles the roof, community age	HOA requirements, resale market and buyer pool

Questions to ask any community

- What do the monthly fees include?
- Are any special assessments planned?
- Who maintains the roof and exterior?
- What are the rules on pets, guests and rentals?

How 55+ communities work

Under federal housing law, a community qualifies as 55 and older when at least 80% of occupied homes have at least one resident aged 55 or older. Each community sets its own rules beyond that, so we'll read them together.

07

THE MOST COMMON QUESTION

Sell first or buy first?

There are three main ways to time a downsizing move. The right one depends on your finances, your flexibility and the market.

Option 1: Buy first

PROS

- No temporary housing
- A smooth, single move

CONS

- You must qualify while still owning your home
- Risk if your home takes longer to sell

Often done with a bridge loan or a HELOC on your current home. Talk with a lender early.

Option 2: Sell first

PROS

- A clear, known budget
- A strong position as a cash-ready buyer

CONS

- You may need short-term housing
- You may move twice

Option 3: Sell and lease back

PROS

- A simpler transition
- Time to secure your next home

CONS

- Your buyer has to agree
- Timing takes careful coordination

You sell, close, and then rent your home back from the buyer for an agreed period, usually a few weeks to a couple of months.

Planning 6 to 12 months ahead gives you the flexibility to choose the best option, and the leverage to negotiate it.

08

ROOM BY ROOM, WITH NO RUSH

Sorting decades of belongings

For many downsizers, this is the hardest part, emotionally and physically. Start early, go one room at a time and give every item one of four homes.

Keep

What you use, love and have room for in your next home.

Pass on

Heirlooms and keepsakes family members would treasure.

Sell

Furniture and items with resale value, through an estate sale or online.

Donate

Everything else that still has life left in it.

Tips that make it easier

- ◇ Start with the rooms you use least: garage, attic, guest rooms
- ◇ Measure your next home and plan furniture by floor plan
- ◇ Set short sessions, such as two hours, instead of whole days
- ◇ Photograph sentimental items you can't keep
- ◇ Invite family early so decisions aren't rushed

Help is available

I can connect you with trusted local resources:

- Estate sale companies
- Senior move managers
- Donation pickup services
- Movers and short-term storage

09

PLAN AHEAD

Your 6–12 month timeline

The earlier you start, the calmer the process feels. Here's how a typical downsizing move unfolds.

6–12 months

EXPLORE

- ◇ Review insurance and tax situation
- ◇ Evaluate your home's condition
- ◇ Get a preliminary home value
- ◇ Explore next-home options

4–6 months

PREPARE

- ◇ Decide: renovate or light refresh
- ◇ Begin decluttering
- ◇ Review HOA or condo documents
- ◇ Talk with a lender and tax advisor

2–3 months

GET READY

- ◇ Choose: buy first or sell first
- ◇ Finish minor updates and repairs
- ◇ Stage and photograph your home
- ◇ Line up movers

Listing period

SELL

- ◇ Strategic pricing
- ◇ Marketing plan and showings
- ◇ Offer review and negotiation
- ◇ Inspections and appraisal

After closing

SETTLE IN

- ◇ Coordinate move dates
- ◇ Transfer utilities and update your address
- ◇ File homestead and portability by March 1
- ◇ Enjoy the simpler life

10

PLANNING WITHOUT PRESSURE

Your next steps

Downsizing isn't about urgency. It's about clarity. If you're even considering a move in the next year, a short planning conversation can help.

In a free planning conversation, we'll

- ◇ Estimate your home's value and real net proceeds
- ◇ Compare staying vs. moving with your numbers
- ◇ Identify which updates are worth it, and which aren't
- ◇ Talk through timing and buy-first or sell-first
- ◇ Map out where your next chapter could begin

"He came prepared for his showings and his knowledge of the market sure helped to make our decisions realistic. He follows through on issues and finds solutions."

M. Donaldson · Bought and sold in Tamarac ·
★★★★★ on Zillow

I'm Dale Ramsay. I've lived in South Florida for more than 25 years, and I bring a background in customer service and leadership to every move. Listen first. Advise second. Act third.

BOOK YOUR PLANNING CONVERSATION

daleramsay.com/book

No obligation, just information.

(954) 702-2757

dale@dramsayrealestate.com

THE SMART DOWNSIZING / RIGHT-SIZING GUIDE

Simplify your life, on your timeline.

A practical guide for South Florida homeowners ready to right-size:
whether it's time, what to fix before you sell, how to compare staying with
moving, where to go next and a clear timeline for a calm, stress-free move.

Dale Ramsay, REALTOR®

United Realty Group, Inc.

975 N Nob Hill Road, Plantation, FL 33324

(954) 702-2757 · dale@dramsayrealestate.com

daleramsay.com



FL License # 3358057. This guide provides general information only and is not legal, tax, insurance or financial advice. Laws, rates and programs change; confirm details with the appropriate professional. Information deemed reliable but not guaranteed. If your property is currently listed with a real estate broker, this is not intended as a solicitation.



Equal Housing Opportunity