

Lifestyle & Housing Options for the over 55 Workbook

Introduction & Table of Contents

Welcome

This guide is designed to give you an easy step-by-step plan of action to help you make the best decisions for your next move. The following Table of Contents will guide you through the various steps.

Step 1	Overview
Step 2	Where do we start?
Step 3	Decision Making Model
Step 4	Lifestyle & Housing Options
Step 5	Choosing the Right Realtor
Step 6	Checklist

Have you called Paul to help you get started?

Lifestyle & Housing Options for the over 55 Workbook

Step 1 Overview

Sometime along the way, we start thinking about where we are going to live after 55. We know our lifestyle is going to change. Health is going to be an issue. Family and friends are a big part of the equation. Maybe, a home with less maintenance? So many issues to deal with... what do we do?

Many of us in this age group have been living in the same place for the past twenty to thirty years and we know we should think and plan one more move. Perhaps our final move, or a transition move before the final move.

To make the right decision we need a well thought out plan of action. We realize we have to check out all the options, the possible alternatives, and the pros and cons of each alternative. This will take some time as we gather information and see advice from others.

This guide is designed to give you an easy step-by-step plan of action, to help you make the best decision for your next move.

Will this guide be able to help you create the results you want to achieve on this important project? Perhaps. Everyone thinks differently, with different wants, needs and priorities. We all have our own special circumstances, assets and limitations. There is no one certain action plan that will work for everyone.

One thing we do know is this; we all have the power to make choices. With good planning, decision-making and the help of your Real Estate Professional, you will have less stress and anxiety, and be able to increase your chances of making the right choice. We know this guide provided by Paul Brinton will help make that choice easier.

Lifestyle & Housing Options for the over 55 Workbook

Step 2 Where Do We Start?

If you are like most people in the over fifty five age group you now have considerable equity in your current home, an increased flexibility in housing options and a goal for early retirement. What is your next step? Where do you start?

The best way to the best decisions is to start with some great questions. Here are some you may want to consider.

- What steps would I take if I were brave?

- _____
- _____

- What dreams have I been putting off until now?

- _____
- _____
- _____

- What are my priorities for the next 5 – 10 - 20 years?

- _____
- _____
- _____

- What would I do if I knew I could not fail?

- _____
- _____

- What activities would I like to pursue?

- _____
- _____
- _____
- _____

Step 2 Where Do We Start? (continued)

- Do I want to pursue an active lifestyle of dancing, choir, singing, skating, Karaoke, concerts, theatre and sports?

- _____

- _____

- _____

- _____

- How about regular exercise to stay in shape and keep healthy?

- _____

- _____

- Am I interested in part-time work or volunteering?

- _____

- _____

- _____

- Do I want to work on my hobbies in the winter or fly south?

- _____

- _____

- _____

- Is there more travel in our plans?

- _____

- _____

- _____

- Do we want to spend more time with our families?

- _____

- _____

Step 2 Where Do We Start? (continued)

- Are we looking for maintenance free living?

- _____
- _____
- _____
- _____

- Do I want to putter around my garden in the summer?

- _____
- _____
- _____

- Is our current home too large for our needs and requiring too much upkeep to suit our new lifestyle?

- _____
- _____

- Are Pets an issue?

- _____
- _____
- _____

- When do I want to be in my new home?

- _____
- _____
- _____

- Who should I involve in the decision, can I do this alone?

- _____
- _____
- _____

Lifestyle & Housing Options for the over 55 Workbook

Step 3 Decision Making

Use this Method for Decision Making.

When having to make important lifestyle choices on our final move, or transition move to our final move, we like to be able to have alternatives and study the advantages and disadvantages of each alternative. This model allows us to do just that.

Simply list each alternative on a separate page, divide the page in two parts with a line down the middle. Headline the column on the left 'Advantages' and the one on the Right 'Disadvantages'. Fill in each column on each page of alternatives.

The one with the most 'Advantages' and least 'Disadvantages' Should reflect your gut reaction to the best alternative.

Lifestyle & Housing Options for the over 55

Step 4 Reviewing Options Pro's & Cons

The 7 most common choices...

Option 1 Renting

Option 2 Mobile Home

Option 3 New or Smaller House

Option 4 Villa Townhouse Condo

Option 5 Apartment Condominium

Option 6 Extended Care Facility

Option 7 Other... A transition move or
 Mix of some of the above...

Now, using our decision making model let's take a page each to look at each option and the Advantages and Disadvantages of each move...

Step 4 Reviewing Options Pro's & Cons (continued)
Option No 1 Renting

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)
Option No 2 Mobile home

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)

Option No 3 New or smaller, updated house

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)
Option No 4 Villa Townhouse Condo

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)

Option No 5 Apartment Condominium

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)
Option No 6 An extended care facility

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Step 4 Reviewing Options Pro's & Cons (continued)
Option No 7 A transition move, move in with family

Advantages

Disadvantages

o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____
o _____	o _____

Notes

Lifestyle & Housing Options for the over 55 Workbook

Step 5 How to Choose the Right Realtor

Realtor... Checklist?

- ___ Does he have experience with over 10 years in the Real Estate industry?
 - ___ Does he work as a full time Realtor?
 - ___ Does he have a proven track record?
 - ___ Is he an accredited Senior Relocation Specialist?
 - ___ Is he knowledgeable about market trends in your community?
 - ___ Does he understand your special needs?
 - ___ Does he have references available?
-

Paul Brinton meets all of the above criteria and is committed to doing whatever it takes to meet your needs and provide you with good planning information to help you make informed decisions.

Lifestyle & Housing Options for the Over 55 Workbook

Step 6 Checklist

After completing the guide and the step-by-step plan of action... let's take one look at our checklist and review everything before your next move.

- | Check | Steps |
|-------|--|
| ___ | Decide to look at the lifestyle & housing options for the over 55. |
| ___ | Read over the complete workbook once. |
| ___ | Commit to timeline and project planning. |
| ___ | Read the overview. |
| ___ | Start collecting information... |
| ___ | Answer questions on steps, dreams, priorities and lifestyles that affect you personally. |
| ___ | Review the decision-making model. |
| ___ | Review the 7 most common options. |
| ___ | List advantages and disadvantages of each option. |
| ___ | Select the option with most advantages and the one you feel is the best choice. |
| ___ | Complete checklist |
| ___ | Call Paul Brinton accredited Seniors Real Estate Specialist
RE/MAX Real Estate (Central) 403-968-7385 |

* MY COMMITMENT TO YOU *

As your real estate salesperson, I commit:

- to show you that I care about your needs. I know that buying or selling a home can be one of the greatest sources of stress for a family and I will do everything I can to make the process as easy and pleasant as possible.
- to communicate with you about your transaction. I know the frustration caused by silence when you are trying to sell your home. As your salesperson, I will keep in touch with you, so that you are always up to date on the process of marketing your property.
- to display honesty and integrity in all my dealings with you. As a real estate professional, I live by a code of ethics and professional standards. These standards make a simple statement: You have a right to fair and honest service.
- to do everything in my power to achieve your desired results.

Paul Brinton

RE/MAX Real Estate (Central)