MADDY SELLS
NORTH IDAHO

LIFESTYLE REAL ESTATE ADVISOR
. . . Because Lifestyle Matters!

Rightsizing in North Idaho

HOW TO LEAVE A HOME YOU LOVE WITHOUT DOING IT ALONE





Maddy Loren, Realtor®
ABR · SRES · E-PRO
...Because Lifestyle Matters!



WELCOME

A Home That Fit Your Life for a Long Time

Your home has held a lot of life. It has seen holidays, hard winters, the projects you finished and the ones you meant to get to. For years it fit how you lived.

Somewhere along the way, that changed. Maybe the stairs feel steeper than they used to. Maybe the yard takes a whole weekend now, or the shop is full of things nobody uses. Maybe you lost your spouse, and the house feels too quiet and too big.

If you're thinking about a smaller home, you're probably asking questions like these:

> *What do we do with all of our stuff?*

> *What if we sell and can't find the right next home?*

> *What if moving is more stressful than we can handle?*

> *What if we regret leaving this home?*

> *What if we get taken advantage of?*

Every one of those questions is fair. You're not behind, and you're not the only one asking them.

WELCOME

What's in This Guide

I'm Maddy Loren, and I help North Idaho homeowners through big changes in life.

This guide walks you through how to tell when it's time, what to do with everything you own, how to get your home ready to sell, how to time your next move, and the mistakes I help people avoid. There's also a page for adult children who are helping a parent, and planning pages you can fill in at the kitchen table.

01 How to Tell It's Time

02 The Hard Part Isn't the Move

03 What to Do With Everything

04 Getting Your Home Ready to Sell

05 Timing Your Sale and Your Next Home

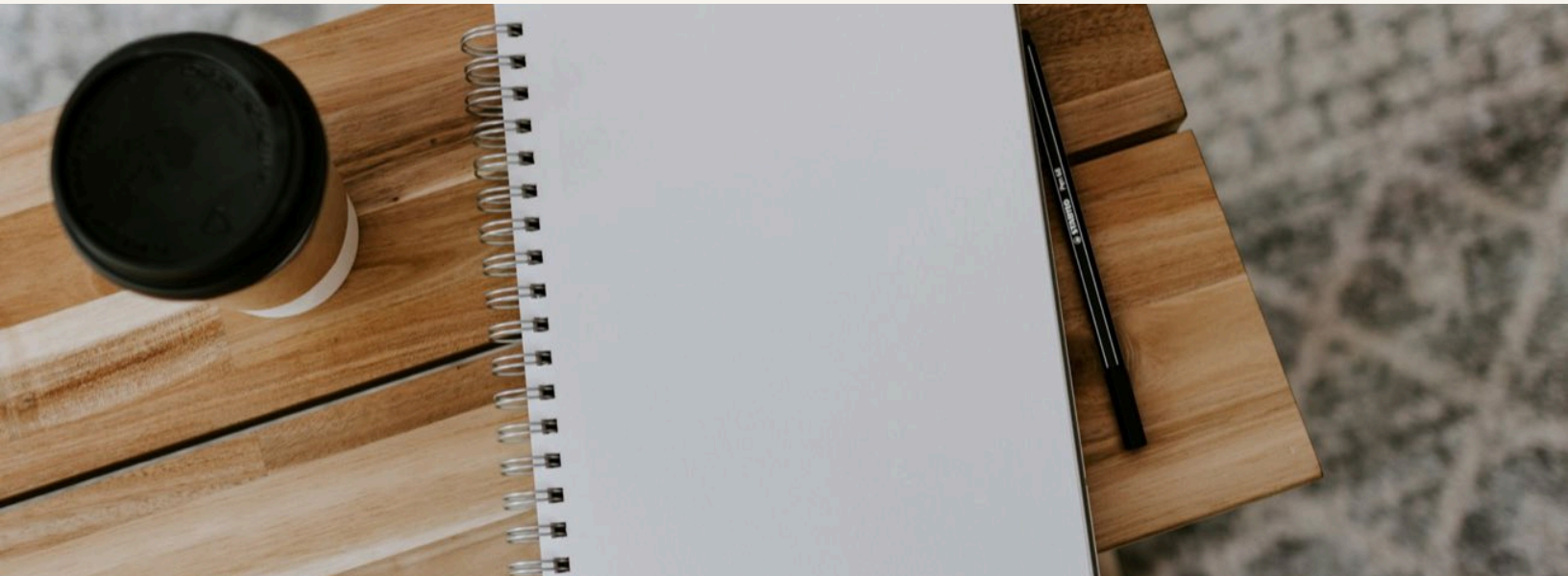
06 Mistakes I Help People Avoid

07 If You're Helping a Parent

08 Your Planning Pages

09 Your Next Step

> *You don't have to read it all at once. Start wherever your mind keeps going at night.*





01
CHAPTER ONE

How to Tell It's Time

Nobody wakes up one morning and decides to leave a home they love. It usually builds slowly, over months or years. These are some of the signs I hear about most.

Your Home Is Starting to Run Your Life

- The stairs are harder than they used to be.
- Snow, the yard or the shop takes more of your week than you want to give it.
- Whole rooms sit closed off and unused.
- Repairs keep stacking up because you can't do them yourself anymore.
- You'd like to live closer to the people you love, or closer to town.

Questions to Ask Before You Decide

- What will the house need before it can sell?
- Will you buy your next home, rent, or move into a community?
- Will your furniture fit in a smaller space?
- What will you need from a home five and ten years from now?
- Who would you like to have close by?

About the Money

A smaller home can cost less to heat, insure and keep up. What that means for your budget, your taxes and your retirement depends on your situation. Your financial advisor or CPA is the right person to tell you. I'll give you the real numbers on your home so that conversation starts with facts.

About the Feelings

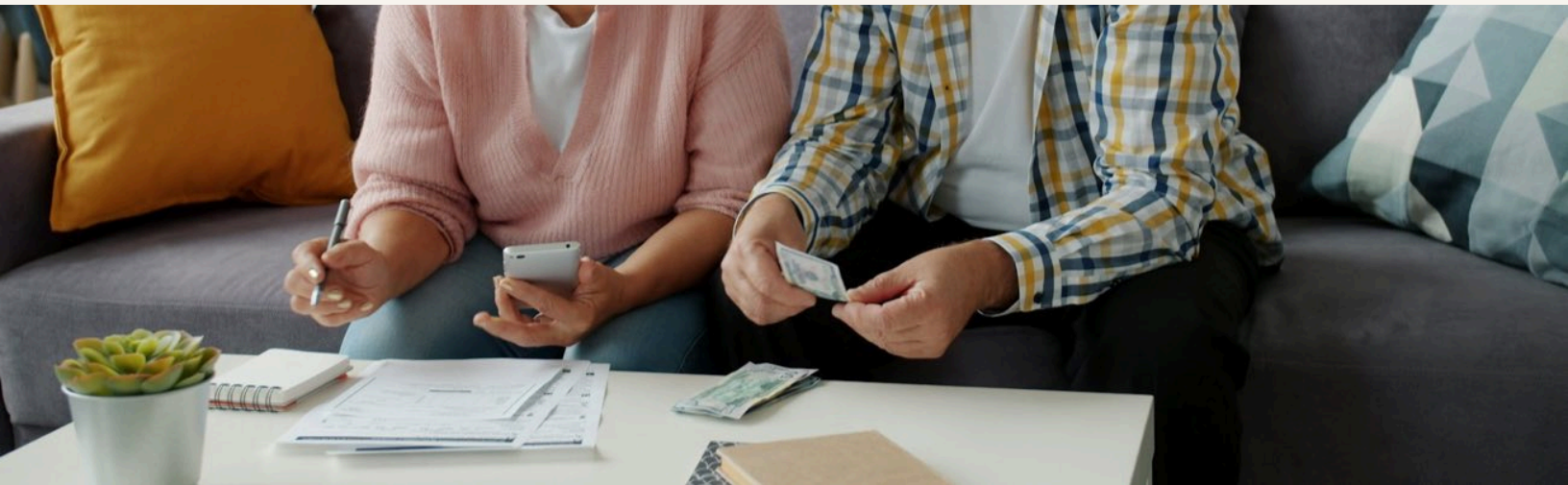
It's normal to feel two ways at once. You can know a smaller home makes sense and still not want to leave.

> *The memories you made in this house don't stay behind when you move. They come with you.*

You'll make new ones in a home that fits how you want to live now.

YOUR TAKEAWAY

Take a moment to sit and answer the questions in this chapter. If more than a few made you nod, it's worth a conversation, even if you're not ready to move for a year.





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CHAPTER TWO

The Hard Part Isn't the Move

Most people think the move itself is the hardest part. In my experience, it isn't. The hardest part is trying to do it all alone.

Leighann had recently lost her husband. Her home held decades of belongings and collectibles, a full RV shop, repairs that had waited too long, and a yard that had grown over. She was grieving, and she had no one to coordinate any of it.

So I rolled up my sleeves. I found and contracted every vendor. I set up the estate sale and the deep clean. Leighann didn't have to manage any of it.

> *At our visits, Leighann cried and told me her stories. She left each one with a plan and with hope.*

Her home sold at full price. I also arranged a free 30-day rent-back, so she could stay in the house for a month after closing and land on her feet.

YOUR TAKEAWAY

Getting a home ready to sell isn't a weekend project, and it doesn't have to be your project alone.



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CHAPTER THREE

What to Do With Everything

This is the question I hear most. "What do we do with all of our stuff?"

The answer is to take it in the right order. Most people start with the photo albums and stall out by lunch. Save the sentimental things for last, when you've built up some momentum.

1. **The big things first.** Decide on the washer and dryer, the extra freezer, the large furniture and the heirloom pieces. Once those decisions are made, everything else feels smaller.
2. **The places you rarely go.** Start on the garage, the shop, the shed, the basement, the spare room and the back of the closets. That's where things pile up for years.
3. **Measure your next home.** Measure the rooms in your next place and the furniture you want to bring. Keep the pieces that fit and the pieces you'd hate to replace.
4. **The kitchen.** Keep the pans you reach for every week. The serving pieces and gadgets you haven't touched in years can go.
5. **The sentimental things last.** Keep what truly matters to you. Ask family if they want a piece before it goes anywhere else.

Every Item Goes in One of Five Piles

Keep	Give to Family	Sell	Donate	Let Go

Keep or Let Go? Five Questions for Anything You're Stuck On

1	2	3	4	5
Do I use it?	Do I love it?	Will it fit in my next home?	Does someone I love want it?	Could it be worth selling?

If you answer yes to the first three, keep it. If someone you love wants it, give it to them now, while you can see them enjoy it. If it could be worth something, set it aside for the estate sale or a sale before you give it away. Everything else can be donated or let go.

> **One important rule:** Don't throw out or give away anything that could be valuable until someone who knows values has looked at it. Collectibles, tools, guns, jewelry, art and old furniture can be worth more than you think.



You Don't Have to Sort Alone

When you work with me, I line up the help you need:

- A professional organizer to help you sort room by room
- An estate sale company to sell what you're not keeping
- Donation pickup for what you'd like to give away
- Junk haul-off for what's left
- Movers for the things going to your next home

YOUR TAKEAWAY

You can start this weekend with one closet. Pick the one you open least.





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CHAPTER FOUR

Getting Your Home Ready to Sell

I don't rush a home onto the market before it's ready. A home that goes up for sale with problems tends to sit, collect lower offers or lose buyers after an inspection. Taking care of things first protects your price and your peace of mind.

What Getting Ready Looks Like

- **A pre-listing inspection:** I recommend one before the sign goes up. You'll know what a buyer's inspector is going to find, and you can decide what to fix and what to disclose. There are fewer surprises after an offer comes in.
- **Repairs that matter:** Not every repair is worth your money. I'll help you sort out what buyers care about from what you can leave alone.
- **The estate sale and the deep clean:** These happen before the house goes on the market, so buyers see a clean home with room to picture their own life in it.



- **Photo and showing prep:** I give you a room-by-room checklist for getting the home ready for photos and showings. If your home will be empty when it goes on the market, I use virtual staging in the photos so buyers can picture the rooms furnished. If you'd like a professional stager in the house, I'll share names of local stagers. It's an added cost you'd pay, so it's your choice.
- **A price from real local sales:** Your price comes from homes that have actually sold near you. Zillow isn't a pricing strategy. North Idaho homes are too different from each other for an algorithm to get right.
- **A home warranty while it's for sale:** It gives buyers confidence and gives you peace of mind if something breaks while the home is on the market.

I find the repair crews and cleaners, schedule them, and meet them at the house. You won't be chasing contractors on the phone.

YOUR TAKEAWAY

Getting your home ready is the part that protects your price, and I'll handle it with you.





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CHAPTER FIVE

Timing Your Sale and Your Next Home

The question that keeps people up at night is "What if we sell and can't find the right next home?" Good timing answers it.

Sell First or Buy First?

There's no single right answer. It depends on your equity, whether you're getting a loan for the next home, and how much you want to move twice. Selling first gives you a clear budget. Buying first lets you move once. We'll look at both for your situation.

A Rent-Back Can Buy You Time

Sometimes a buyer will agree to let you stay in the home for a set time after closing. That's how Leighann had 30 days to land on her feet. It isn't always possible, but it's worth asking for when it helps you.



If You're Getting a Loan

If you're getting a loan for your next home, a local lender can tell you what's possible and what your payment would really be. I'm glad to connect you with one.

Your Next Home Is Your Choice

It might be a smaller house, a condo, a rental or a community. You decide what fits how you want to live. My job is to show you your options and help you get there.

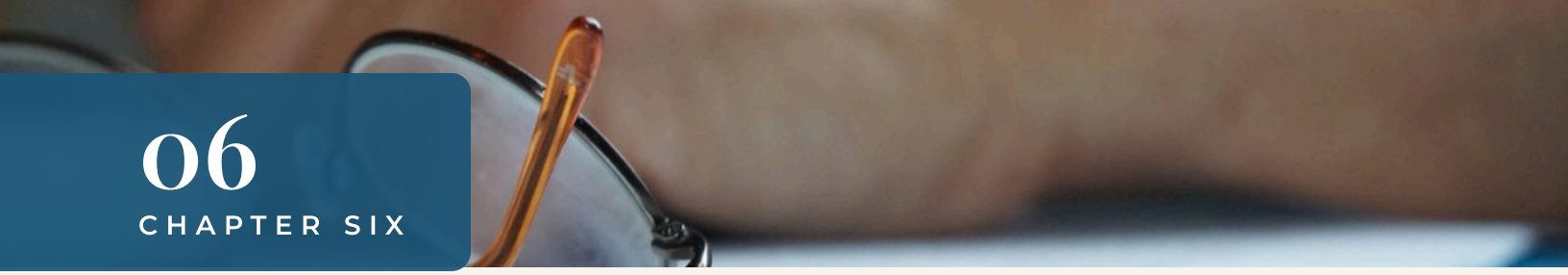
Moving Day Doesn't Have to Be Lonely

Ruth moved to North Idaho on her own, driving a U-Haul with no support system here. I coordinated a volunteer team, and they unloaded and placed every box and piece of furniture in under an hour. Moving doesn't mean arriving alone.

YOUR TAKEAWAY

Bring your questions about timing to our first conversation. We'll build the plan around your next step, not the other way around.





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CHAPTER SIX

Mistakes I Help People Avoid

These are the mistakes I see cost people money, time and peace of mind.

1 Selling to a "Cash Now" Buyer Because You Feel Overwhelmed

When the to-do list feels too big, an "as-is, cash in days" offer can sound like relief. Those companies make their money by paying less than your home would bring on the open market. Sometimes a cash sale is the right choice. But never take one until you know what your home would sell for with a little preparation and real exposure to buyers. I'll give you that number for free, so you can compare.

2 Signing Anything the Same Day You Hear About It

Unsolicited letters, phone calls and knocks on the door offering to buy your home are common. Never sign a contract, deed or agreement under time pressure. Have someone you trust read it first.



3 Throwing Out or Giving Away Something Valuable

Have collectibles, tools, jewelry and older furniture looked at before they go to donation or the dump.

4 Putting the Home Up for Sale Before It's Ready

Skipping the pre-listing inspection or the clean-out usually costs more than it saves.

5 Pricing From Zillow

An online estimate can't see your home, your view, your shop or your street. Real local sales can.

6 Letting Someone Else Set Your Timeline

Family, a deadline or a pushy salesperson shouldn't decide when you move. You should. Starting early gives you choices, and waiting for a crisis takes them away.

7 Trying to Do It All Alone

This is the one I see most. You don't have to coordinate every vendor and every decision by yourself.





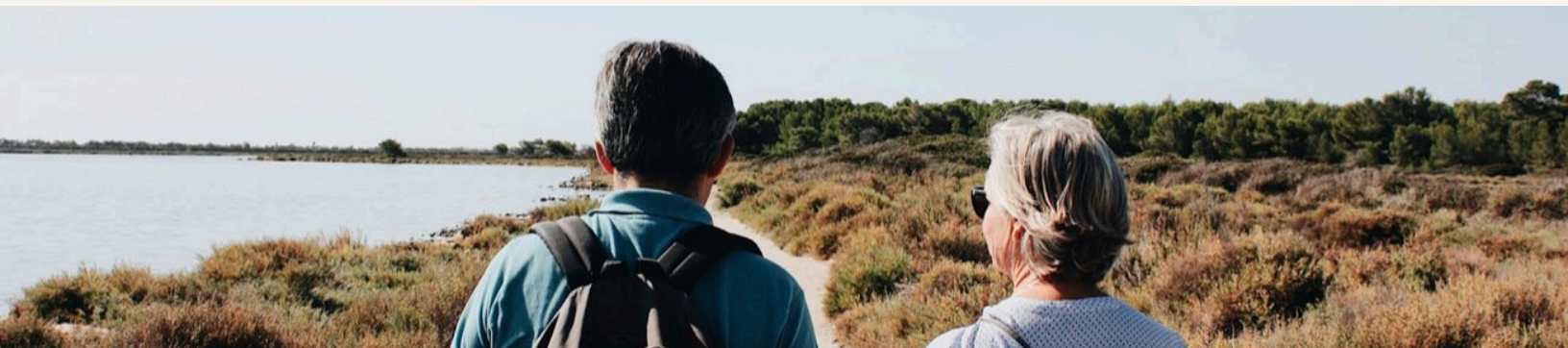
07
CHAPTER SEVEN

If You're Helping a Parent

This page is for the son or daughter who is helping Mom or Dad move.

- **Your parent leads.** It's their home and their decision. People who feel pushed tend to dig in. People who feel heard tend to move forward. Ask questions before you offer answers.
- **Talk early, and talk more than once.** This is rarely one conversation. Start before there's a crisis, so the choices stay theirs.
- **Handle family items fairly.** Let your parent decide who gets what, and give everyone a chance to ask for the pieces that matter to them before the estate sale.
- **Watch for pressure from outside.** Unsolicited cash offers and same-day contracts are common. Ask your parent to call you before signing anything.

> **If you live far away,** I can be your eyes, hands and feet here. I meet vendors at the house, keep you and your parent updated with photos and notes, and show up for the parts that matter. Your parent never has to manage it alone, and you don't have to fly in for every step.





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CHAPTER EIGHT

Let's Get It on Paper

When would you like to be moved?

Where are you thinking of going next?

What does your next home have to have?

What would you love to leave behind? (stairs, the yard, a long driveway, a long drive to town)

Who in your family is helping, and how can I reach them if you'd like me to?

What do you need the most help with?

- ☐ Sorting
- ☐ Haul-off
- ☐ Getting ready for photos
- ☐ Estate sale
- ☐ Repairs
- ☐ Movers
- ☐ Donations
- ☐ Cleaning
- ☐ Finding my next home

Your Moving Checklist

- [ ] Measure your next home and the furniture you're bringing
- [ ] Make an inventory of valuables for insurance
- [ ] Decide what's for family, and give them a date to pick it up
- [ ] Book movers, or ask me to
- [ ] Gather boxes, tape and labels
- [ ] Pack the rooms you use least first, and label each box by room
- [ ] Pack an essentials bag with medications, papers, chargers and a change of clothes
- [ ] Set up utilities at your new home and schedule shutoff at the old one
- [ ] Update your address with the post office, your bank, your doctors and your insurance
- [ ] Change or cancel subscriptions and deliveries
- [ ] Plan for your pets on moving day
- [ ] Do a final walk-through, and check every closet, cabinet and the shop
- [ ] After you buy your next home in Idaho, apply for the homeowner's exemption (I'll show you how)



Room by Room Tracker

Check off each room as you go. It feels good to watch this list get shorter.

ROOM	STARTED	SORTED	DONE
Kitchen	☐	☐	☐
Living room	☐	☐	☐
Dining room	☐	☐	☐
Main bedroom	☐	☐	☐
Other bedrooms	☐	☐	☐
Bathrooms	☐	☐	☐
Closets	☐	☐	☐
Garage	☐	☐	☐
Shop	☐	☐	☐
Shed or barn	☐	☐	☐
Basement or attic	☐	☐	☐
Spare room	☐	☐	☐
	☐	☐	☐
	☐	☐	☐

Important Names and Numbers

Keep everyone who is helping with your move in one place.

WHO	NAME	PHONE
My Realtor®	Maddy Loren	(208) 819-1355
Family helper		
Lender		
Financial advisor or CPA		
Organizer		
Estate sale company		
Donation pickup		
Junk haul-off		
Movers		
Cleaners		
Other		
Other		

YOUR NOTES

Notes



CHAPTER NINE

Your Next Step

You've read the guide. You don't have to have it all figured out to talk with me. Most people I meet aren't ready to move yet. They want a plan, so they stop lying awake wondering where to start.

Here's what our first conversation looks like. We can talk by phone. If you'd rather sit down in person, I'll come to your kitchen table, or you're welcome at my office. There's no cost and no pressure. You'll leave with a plan for your home, your belongings and your timing, whether you move next month or next year.

Call or Text Me Anytime

(208) 819-1355

Or send me a note at maddysells.com



ABOUT MADDY

I Handle the Parts You Can't

REALTOR® SINCE 2015 | ABR | SRES | E-PRO

I'm Maddy Loren, a Realtor® with NextHome Summit Realty. I've lived in North Idaho since 2012 and have been licensed since 2015. I hold the SRES (Seniors Real Estate Specialist) designation, along with ABR and e-PRO. When your home doesn't fit your life anymore, I handle the parts you can't, from the repairs to the estate sale, so you can move forward with confidence, not chaos.

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Your North Idaho Home Should Fit How You Want to Live.