A New Beginning

EASING INTO A NEW LIFESTYLE

Beth Mans
REALTOR®
CERTIFIED SENIOR ADVISOR
SENIOR REAL ESTATE SPECIALIST
**QUESTIONS TO CONSIDER:**

What are three reasons I’m considering a move?

What are some fears that keep me from making a move?

How many years have I lived in my present home?

What do I find confusing about current housing options?

What have I heard from friends and relatives who have made a housing move recently?

Name:
Phone:
Address:

☐ I am interested in a complimentary current home value and tips to prepare my property to sell!

Beth Mans

REALTOR®

BETH@BETHMANS.COM

616.214.0909
As a Realtor, I am often asked:
Is this the right time to list a home?
How is the market? Should I downsize?

My answer is simple.

If you will be free of financial burden, have less work around the house, live in a safe environment, have friends and things to do, of course. Do it now!

There are many factors to consider when helping a senior in this important decision. The issue can be daunting when considering the health, mobility, financial stability and emotional status.

It’s hard to leave a good friend... Your house.

In talking to my senior clients who have lived in their house for many years, they often address sadness and loss in relation to selling the family house.

Loss is felt deeply. This is where the senior has raised the family, enjoyed good times with friends and neighbors, and feels personal comfort and peace. It is difficult to think of replacing this “good friend” with a stranger.

Anger is an emotion seniors often feel as they travel through the process of letting go. Reasons beyond their control have forced them to consider selling the family house. Deteriorating health, financial concerns, and a changing environment are just some of the new realities facing them.

Fear is another strong emotion that can overtake the senior in the process of selling their home and moving on. Making a new home in a different setting can evoke anxiety and stress.

I can assist in making a moving transition.
A Smooth Transition to a New Lifestyle

RECOMMENDATIONS FOR THE CAREGIVER AND SENIOR

1. Call or visit the Area Agency of Aging of West Michigan for a list of services and resources available. (616) 456-5664.

2. Visit senior communities and senior apartments in the area. Marketing directors will be happy to give you a personal tour. They will assist in analyzing financial capabilities. They are trained to assess each particular situation and recommend a type of housing to match the lifestyle, health needs and personal preferences with housing options.

3. Talk with a Senior Real Estate Specialist, such as myself, to determine how much equity is in the home, what costs are involved, and what dollar amount can be expected upon the sale of the house. I can offer suggestions for top-dollar return, as well as provide referrals for reputable repair services, packing services, and estate sale companies.

4. Talk with trusted advisors such as clergy, a family attorney, a physician, and family members to address concerns.

5. Network with friends and family members who have already moved into a new living environment.

6. Make a list of pros and cons. Discuss the advantages and disadvantages of selling the house and moving with your family.

What is the difference between a Realtor, and Senior Real Estate Specialist?

Senior real estate specialists have obtained a designation and received advanced training outside of real estate. As a specialist myself, I am trained in dealing with many of the hardest parts of transitioning and downsizing the senior; from unexpected emotions, letting go of cherished sentimental items, to discussing the financial results of selling.
1) Should I Move?
   a. Health
   b. Location
   c. Maintenance
   d. Options

2) What Funds are Available?
   a. Market Analysis to determine net proceeds
   b. Interview Realtors, Look for Senior Specialists
   c. Consider an appraisal. ($350)
   d. Consider repairs, updates, etc.

3) Pricing Considerations
   a. Location, location, location.
   b. Condition - structurally and mechanically
   c. Decor and staging

4) Where Am I Going?
   a. Establish a destination
   b. Accumulate information on location best suited to needs & wants
   c. Meet with community experts

5) Prepare Home for Sale
   a. Review options to remove “stuff” and excess clutter
   b. Family Assistance
   c. Estate Liquidator, moving management companies

6) How to Present the Home
   a. “As-is” - preferred
   b. Fix up
   c. Expert reports on structural essentials such as HVAC, Roof, etc.
7) Call a Mover - Seniors Moving Smarter
   a. Start boxing up early
   b. Create & Plan for Timing
   c. Reserve Time Slot

8) Put Home on Market
   a. Receive offers
      - Accept, Counter or Reject

9) Once Accepted
   a. Contingencies
      - Financing
      - Home Inspection
   b. Contingencies Cleared
      - Call mover to firm up time
      - Call Destination
      - Call estate liquidator and/or family to assist with property removal

10) Summary
   a. Choosing Realtor - Determine funds available
   b. Finding a new residence
   c. Preparing Home
   d. Calling a mover
   e. Selling your home - process
   f. Moving your household
   g. Receiving your proceeds
   h. Starting your new life - freedom
For seniors who have not bought or sold a home in many years, the real estate transaction process can be overwhelming.

I am a Realtor who understands these unique real estate needs and am dedicated to helping with the transition. The Senior Real Estate Specialist (SRES) designation has prepared me to offer a variety of informed options in making life changing decisions. Your current home can be viewed as more than purely a financial investment, and can be synonymous with years spent raising a family as well as a reflection of personal ties to the community.

To help alleviate some of the anxiety caused by lifestyle changes, I, as a Senior Real Estate Specialist will spend extra time with you:

• Explaining the buying and/or selling process.

• Researching suitable comparable properties

• Working alongside family members.

• Navigating paperwork.

• Assisting in making arrangements for contractors, landscapers, home stagers, home inspections, and meeting city requirements.

• Providing reputable and honest resources for probate & estate planning Attorneys-At-Law.

• Taking the time you need to make a healthy transition.
Finding you the best home for your needs is only the beginning. For over 15 years, Beth Mans has worked diligently to build a strong reputation for client satisfaction in real estate.

Beth believes it is a privilege to assist, consult and guide both buyers and sellers in a competitive real estate market. Beth's bottom line? To simplify the process of buying and selling.

Beth understands the importance of assisting her clients through every step of the real estate transaction. Her extensive knowledge of the housing market and willingness to help in a hands-on way leaves her customers feeling not only content, but relieved. Real estate can feel daunting; Beth uses clear and frequent communication to ensure her clients feel comfortable and informed through the process.

"Beth had very good ideas for staging which paid off. She was very patient with our questions and concerns."
-Sara Wierenga

"Beth is an outstanding agent to work with. Beth found us the house that we wanted after looking at a number of homes in the area we were interested in. A real pleasure to do business with."
-Ken Avery

BETH MANS, REALTOR ®
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Grand Rapids, MI 49546

EXPERIENCE
• Full time Realtor since 2000
• Senior Real Estate Specialist designation 2005.
• Certified Senior Advisor 2009
• Graduate of Michigan State University
• Community Volunteer at Ele's Place
Recycle, Donate, Dispose & Sell

Recyclables & Hazardous Waste
recyclekent.org - Drop off papers, cans, jars, bottles and hazardous waste. “How Do I Get Rid Of...” online feature tells you exactly where to get rid of everything from baby equipment to eyeglasses to tires!

Technology Waste Disposal & Recycling
Comprenew - Non-profit, secure, free. Over a dozen drop-off locations throughout Michigan. 100% of revenue goes back to community.

Household Items for a Good Cause
Habitat for Humanity - habitatkent.org
Your donation funds construction of a Habitat for Humanity home. Several locations in Grand Rapids, and you can call for pickup of large items.

Freecycle.org - “Changing the world, one gift at a time.”
Pass your items to someone else who can use it (items must be free). Grand Rapids has a Freecycle network where folks post what they have and need.

Sell Your Stuff
Craigslist Grand Rapids: grandrapids.craigslist.org
Facebook: Use Facebook’s marketplace tool or join a yard sale group.
Ebay: Sell your items through auctions.

Get it Picked Up!
1800GotJunk - Trash Removal

Get Some Help!
napo.net - Professional Organizers.
Should I Move?

Does your current home fit your needs?

Are finances keeping you from enjoying the home you’ve enjoyed for so many years?

Is staying in your current home a safe and wise choice?

Is your current lifestyle the one you have worked so hard for your entire life?

Would a move make your life easier, more enjoyable, and healthier?

Do you have trouble maintaining your home the way you would like?

Have you stopped entertaining or inviting family and friends over because of the appearance of your home?

Have there been health changes or restrictions to your physical limitations?

Is this the best location for proximity to family, doctors, etc...?

Do you feel isolated or depressed?

If the answer is “yes” to more than one of these questions, then a change could be advantageous to you.

But where do you start? Leaving your home of many years may seem scary, but the good news is there are ample cost-effective options out there, allowing you to find something that fits both your needs and budget. Of course it takes a bit of legwork - but there are people who can help.
The First Step
Open up the lines of communication. Talk to family members about what worries you and them and what would be your ideal living situation.

Next... Let the Professionals Help
A whole industry of professionals has emerged to help people with a moving transition. You must know how much money you have at your disposal. Talk with a certified Senior Financial Advisor or Elder Law Attorney (Catherine Jacobs). They specialize in examining your entire financial situation, including funds from the sale of a home, existing and future liabilities, as well as eligibility for programs to assist or subsidize the cost of housing.

A Senior Real Estate Specialist (SRES Beth Mans) will visit your home to make a preliminary analysis. A SRES is trained to better understand the issues and dynamics an elder faces after many years in a home. A market analysis will provide you with the current market value and what your home is worth, given the real estate market today and the expenses that will be incurred.

Investigate different types of housing available to you. Thanks to a growing senior population, a number of housing choices have been developed to accommodate a wide variety of needs and wants. Marketing directors will be happy to give you a personal tour of their facility and help you analyze your financial capabilities and assess your particular situation to suggest a type of housing to match your lifestyle, health needs and personal preferences.
Perhaps a **condominium** will offer you the space and independence without all the maintenance.

**Senior Apartment Complexes** give you the freedom of renting versus owning.

**Retirement Communities** have many luxuries that make this self-contained residential development very desirable. You can expect to find amenities such as a convenient store, bank, library, a chapel, fitness centers, beauty and barber shops, dining services, activities, and clubs. Many retirement communities even have shuttle buses to give independence a senior prefers.

**Continuing Care Retirement Communities** have similar features to the retirement community but has its own skilled nursing facility on the same campus. By providing these different levels of service, personnel at continuing care facilities can adapt the type of care for each resident as health changes occur.

**Life Care Retirement Communities** have two distinct differences from Continuing Care Retirement Communities:

1) By virtue of paying an endowment/entrance fee along with a monthly service fee, you have limited the cost of any future assisted living or nursing home care you may need. The entrance fee is typically refundable for a limited time (amortized over three to five years)

2) Residents are given guaranteed placement in their skilled nursing facility.
Movers (Susie’s Organization Solutions) will plan with you and help you decide what belongings are going to come to your new home by working from a floor plan of the space. You can expect the professional movers to box up, move and even unpack your belongings in your new home.

Estate Sale Planners will come into the home, price the items you want sold, advertise and conduct the sale, and hand you a check at the end.

Talk With Trusted Advisors: clergy, relatives that have made a move, physicians, and friends. Share your true feelings and describe how your current situation is affecting your way of life. Let them guide you with their love and concern and help you make the right decision.

And Finally... Start the Downsizing Process Now!  
Do your giving while you’re living, so you know where it’s going.

Even if you are not moving for two or three years, you can always benefit by reducing the size of your personal property kingdom. Here is a tip for getting a quick start: buy a pack of post-it notepads with several colors. Each color will represent what to do with an item. For example: Blue: Sell, Yellow: Give to a friend/family member, Pink: Donate, Green: throw away.

Go into one room at a time and stick the slips on the items you are ready to part with. One item at a time!
Too often I hear the phrase:

“I live in my home for free, so why would I want to move to a senior community or apartment?!”

What’s the truth behind that statement? We all dream about the day we make our last mortgage payment and truly own our own home, and owe the bank nothing. When that day comes, we are ready to fully enjoy our retirement and look forward to the days head. However, as the home ages, the cost to live in it accelerates. There are also other costs we must pay to securely live in our homes.

Based on a $200,000 home in the Greater Grand Rapids area:

**By Month**

- Maintenance (economists use a 3% factor) ............. $500
- Homeowner’s Insurance .............................................. $50
- Property Taxes .......................................................... $400
- Utilities (gas, electric, telephone) ......................... $150
- Water/Sewer ........................................................... $75
- Sanitation (Garbage Pick-up) ................................. $10
- Loss of Investment (3.25% annually) ................. $541

**Total Housing Expense Each Month: $1,726**

There are other considerations as to the true cost to live in your home. If prices fall due to the aging of your home or because of the economy, your home asset is actually shrinking. Additionally, there are many reasons that moving may enhance your loved one’s quality of life. These include living in a safe and secure environment which matches your current physical and psychological needs.

So, be realistic about the costs of living in your home. You do not live in your home for free, and a move to safety and security may cost less than you think!

Please call me if you would like a complimentary market update as to the current value of your property.

**Call Beth Mans @ (616) 214-0909, your Transition Consultant for an appointment to begin your path to financial and physical comfort, and a successful move.**
To: My Family, Heirs, Executor or Personal Representative

This is the list that I referred to in my Last Will and Testament. Therefore, please distribute the items listed below to the persons I have named:

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My Signature (Testator) __________________________ Date ___________
Automate lighting systems (wireless remote)

Grab Bars

Raised height toilet

Contrast at the Stairs at the Treads

Install a Curb-less Shower with hand-held shower head

Easy access to closet storage, lower bars

Apply railings at stairs

Pass the closed fist test with doorknobs, faucets & pulls

Bring cabinets down to counter-tops

Flooring/slip resistant with neutral platform

Utilize these tips to make your home safer, and better for your lifestyle!
10 Best-Kept Secrets
For Selling Your Home

Tricks of the trade to help you get top-dollar when selling your home.

10. Pricing it right.
9. Half-empty closets
8. Light it up
7. Find the right Realtor
6. Conceal the critters
5. Don’t over-upgrade
4. Take the home out of your home
3. The kitchen comes first
2. Always be ready to show
1. The first impression is the only impression