

## Do you wish you were closer to your family?

If your children and grandchildren have moved away, maybe it's time you joined them. Studies show that children who have strong relationships with grandparents do better in school and are more likely to be well-adjusted adults. Would you feel more comfortable and secure living near family?

## Would a Move Improve Your Lifestyle?

If you've determined a move is necessary, look at it as an opportunity to improve your lifestyle. This is a good chance to start a new hobby, join a club, or go back to school. With these things in mind, choose a neighborhood that offers convenience, safety, and a strong community center. If you're a person of faith, find a church that offers a large and active senior group, and look for homes in that neighborhood.



## Why Does Selling Scare Me?

If you know you need to sell, but feel uneasy about the decision, it may help to identify your worries. Many times they lose their effect when spoken aloud. Discuss your concerns with family, friends, your financial planner, and your attorney to arrive at the best solution for your specific needs.

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# SENIORS



## How to Know When It's Time to Sell

# Stay or Sell: 8 Questions Every Senior Should Ask Themselves

The thought of leaving your family home can be a difficult one. It's more than just a house- it's a treasure chest of memories and possibly your strongest link to past loved ones. However, a home carries with it expenses and responsibilities that may no longer match your lifestyle. Set aside your emotions and view your house as the investment it is. Analyze your situation objectively by asking yourself these eight questions:

## How much of the home do you use?

Is the house more than you need? Many seniors find themselves keeping up a large home, while only living in two or three rooms. If you have family that lives out of town, are their visits frequent enough to justify the spare room(s)? Would a smaller home or apartment serve your needs just as well, or better? Larger homes carry heavier expenses and require more work. This may be a significant factor if you are on a



*If your home no longer meets your physical needs, it may be time for a move.*

restricted budget or have health issues that limit you physically.

## Do you need the money?

If you're like most people, your home is your largest investment. If you have a financial need that would be met by the proceeds of a sale, there are many things to consider. Selling for money alone might not always be the best solution. Reverse mortgages help many seniors get money out of their home without having to sell. Talk to a mortgage specialist to determine if this is a good option for you.

## Are you physically able for the upkeep your home requires?

Caring for your home should not pose a physical strain or danger to your health. Some properties, especially rural homes, require more work than others. If you are finding it difficult to perform basic maintenance on your home and don't have

the means or desire to hire help, it may be time to find a more manageable place.

## Is the structure of the home a good match for your lifestyle?

Your home should be structurally suitable to your physical needs. If you rely on a wheelchair or scooter to get around, a two story home may not be practical. Narrow doorways, high countertops, and dark hallways can be inconvenient and dangerous. Ask a contractor if the home can be easily altered to better suit your needs. If this isn't feasible, consider looking at other homes in your area that are designed with seniors in mind.



## Is the community still meeting your social needs?

Does your neighborhood still offer opportunities for socializing, or have most of your friends moved away? Are your neighbors good friends that look out for each other, or are you surrounded by singles and young families that you don't relate to? This factor is particularly important if you live alone.

