



Downsizers Dilemma

7 Critical Mistakes That Can Wreck Your Retirement (And How to Avoid Them)

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INTO \$600,000 RETIREMENT WINDFALL

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CASE STUDY

How a Mt Eden Couple Turned Auction Anxiety into a \$600,000 Retirement Windfall, Selling \$300,000 Above CV in a Stress-Free In-Office Auction.



"Success in downsizing is about achieving a premium result without the usual stress. This story is a perfect example of how we leverage the full power of Barfoot & Thompson's 1800+ agent network to create a seamless, competitive process that protects your financial future and your peace of mind."

- Timothy Dick, Barfoot & Thompson.

THE CHALLENGE

After three decades in their Mt Eden home, the vendors were overwhelmed by the thought of a high-pressure public auction. They feared the emotional strain and the financial risk of underselling their largest asset, all while trying to manage the complexity of finding their next home.

THE SOLUTION

Our strategy centered on a private, stress-free in-office auction to remove the public pressure. We then leveraged the full power of Barfoot & Thompson's 1800+ agents as one team, creating a competitive environment by bringing in qualified buyers from across Auckland to achieve a premium, seamless result.

\$300,000

Sold Above CV (Capital Value).

\$600,000

Sold Above Auction Reserve Price.

1800+

Agents Working As One Team.

1 CHAPTER

GETTING THE TIMING WRONG

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GETTING THE TIMING WRONG

It's the question every downsizer asks: "Should I buy first or sell first?"

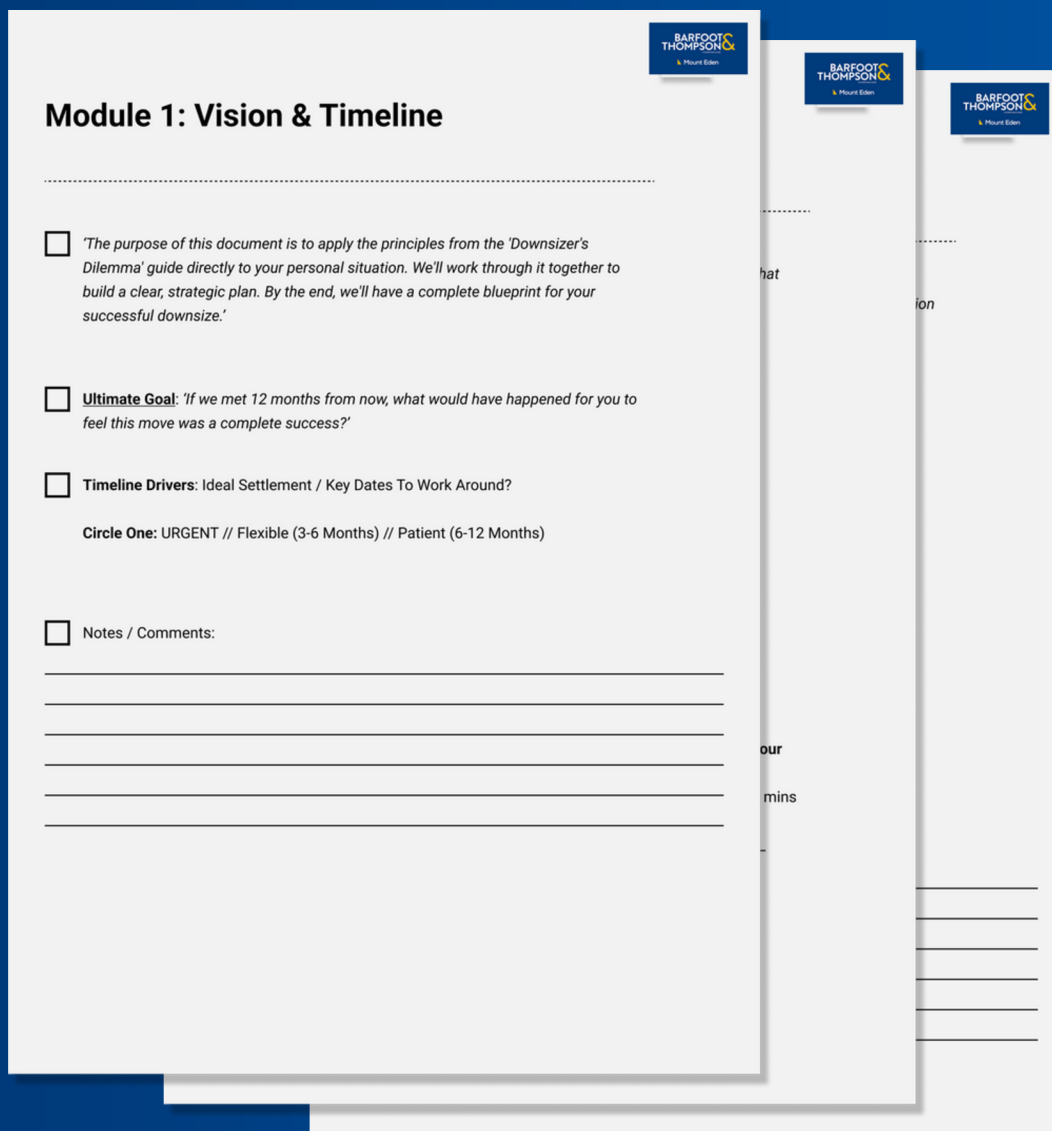
Many believe they can perfectly time the market, selling their home at its peak and buying the new one at a bargain. The reality is, trying to time the Auckland market is a high-stakes gamble that can go wrong in a heartbeat.

I've seen countless downsizers sell their beloved family home, only to find the market has moved against them when it's time to buy. They are forced to either compromise on their dream home or dip into their retirement funds just to get back on the ladder. Even worse is the stress of being in limbo. The pressure of paying rent on a temporary home while still servicing a mortgage, or the fear of not finding a new place in time, can turn an exciting chapter into a period of intense anxiety.

The Solution:

A Coordinated Strategy

Instead of gambling, you need a seamless, coordinated strategy. A plan where the sale of your current home and the purchase of your new one are perfectly synchronised. This eliminates the risk of being left financially exposed or without a home, ensuring a smooth transition that protects both your peace of mind and your bank balance.



HOW WE ADDRESS THIS:

Understanding the risks of timing the market is the first step. The next is to engineer a timeline that is custom-built for your specific goals. In my complimentary Downsizing Strategy Session, we dedicate the first part of our meeting to this.

2

CHAPTER

UNDERSTANDING YOUR 'NET'

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UNDERSTANDING YOUR 'NET'

When you see an estimated sale price for your home, it's easy to start imagining that full amount sitting in your retirement account. This is one of the most dangerous assumptions a downsizer can make.




Your sale price is not your retirement fund.

There is a gauntlet of costs that must be paid before you see a single dollar. Agent commissions, marketing fees, legal costs, moving expenses, and potential taxes can take a significant bite out of your final proceeds. Forgetting to account for these can lead to a devastating shortfall, forcing you to reconsider your retirement plans.

The Solution: A Clear Financial Roadmap

You must begin with the end in mind. Before you even list your home, you need a crystal-clear financial roadmap that calculates your estimated net proceeds. This isn't a guess; it's a careful calculation that accounts for all associated costs, giving you a realistic number to plan your future with.

(We've included a "Downsizer's Net Proceeds Checklist" in our complimentary Strategy Session to make this step simple and transparent for you.)

Module 2: Your Net Proceeds

☐ **The Strategic Principle:** *'Your sale price is a headline, but your net proceeds are the foundation of your retirement. We will focus on the real numbers.'*

☐ **Current Property Equity Snapshot:**
 Initial Market Appraisal Range (as of September 2025):
 \$_____ to \$_____
 Client's Value Expectation / Goal: \$_____

☐ **2.2 Estimated Costs of Sale (Worksheet):**
 Agent Commission (est.): \$_____
 Marketing Budget (est.): \$_____
 Legal / Conveyancing (est.): \$_____
 Staging & Property Prep (est.): \$_____
 Moving Costs (est.): \$_____
 Other (_____): \$_____

 Total Estimated Costs: \$_____

☐ **2.3 The Bottom Line Calculation:**
 Estimated Gross Sale Price: \$_____
 (Less) Total Estimated Costs: - \$_____
 (Less) Outstanding Mortgage: - \$_____
 ESTIMATED NET PROCEEDS (Your Retirement Fund): \$_____

☐ **Notes / Comments:**

HOW WE ADDRESS THIS:

A generic estimate isn't good enough when your retirement is on the line. To combat this uncertainty, our Downsizing Strategy Session includes a detailed "Net Proceeds Analysis." We sit down with you and work through a transparent worksheet, calculating all your estimated costs—from commission to legal fees—to give you a realistic figure for what you will actually have in the bank.

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▲ Mount Eden

3 CHAPTER

SALE READY PREPERATIONS

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SALE READY PREPERATIONS

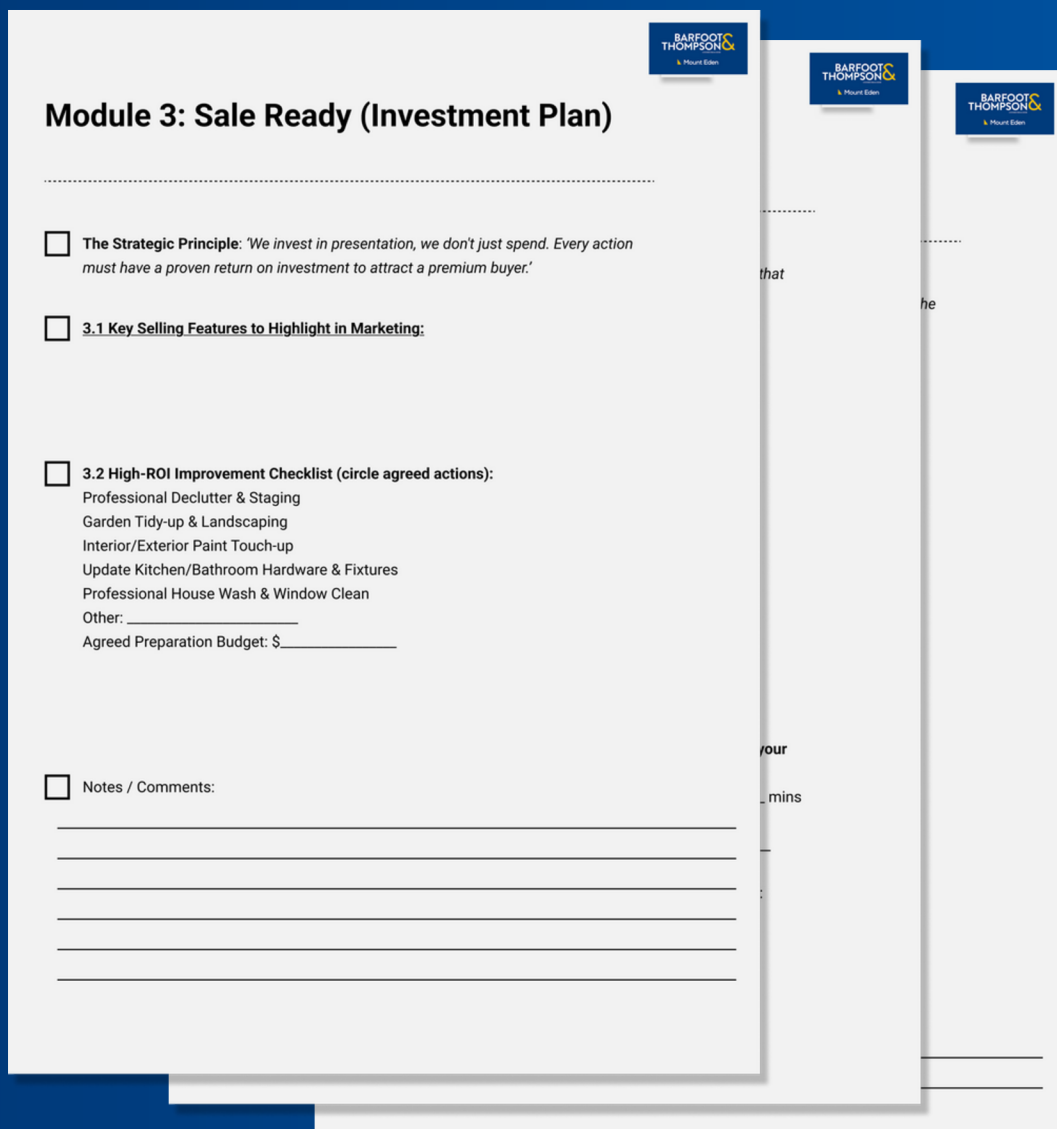
After decades of living in a home, it's easy to overlook the small imperfections. You see the memories and the potential, but potential buyers often only see a to-do list that discounts their offer price.

Many downsizers make the mistake of listing their property "as is," thinking a buyer will see past the clutter or the dated fixtures. In today's market, this is a costly error. Buyers are looking for move-in-ready homes, and they will financially penalise properties that aren't presented at their best.

The Solution:

Strategic Presentation, Not Expensive Renovation

Getting "sale-ready" doesn't mean undertaking a massive, stressful renovation. It means focusing on a few small, high-impact improvements that make a world of difference. A strategic declutter, a professional clean, a garden tidy-up, and perhaps a fresh coat of paint in key areas can add tens of thousands to your final sale price, ensuring you don't leave any of your hard-earned equity on the table.



HOW WE ADDRESS THIS:

Knowing you need to prepare your home is one thing; knowing exactly what to do is another. We remove the guesswork. In the Downsizing Strategy Session, we create a bespoke "Property Preparation Plan" for your home. We focus only on low-cost, high-impact improvements that have a proven return on investment in the current market.

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▲ Mount Eden

4 CHAPTER

YOUR FOREVER HOME

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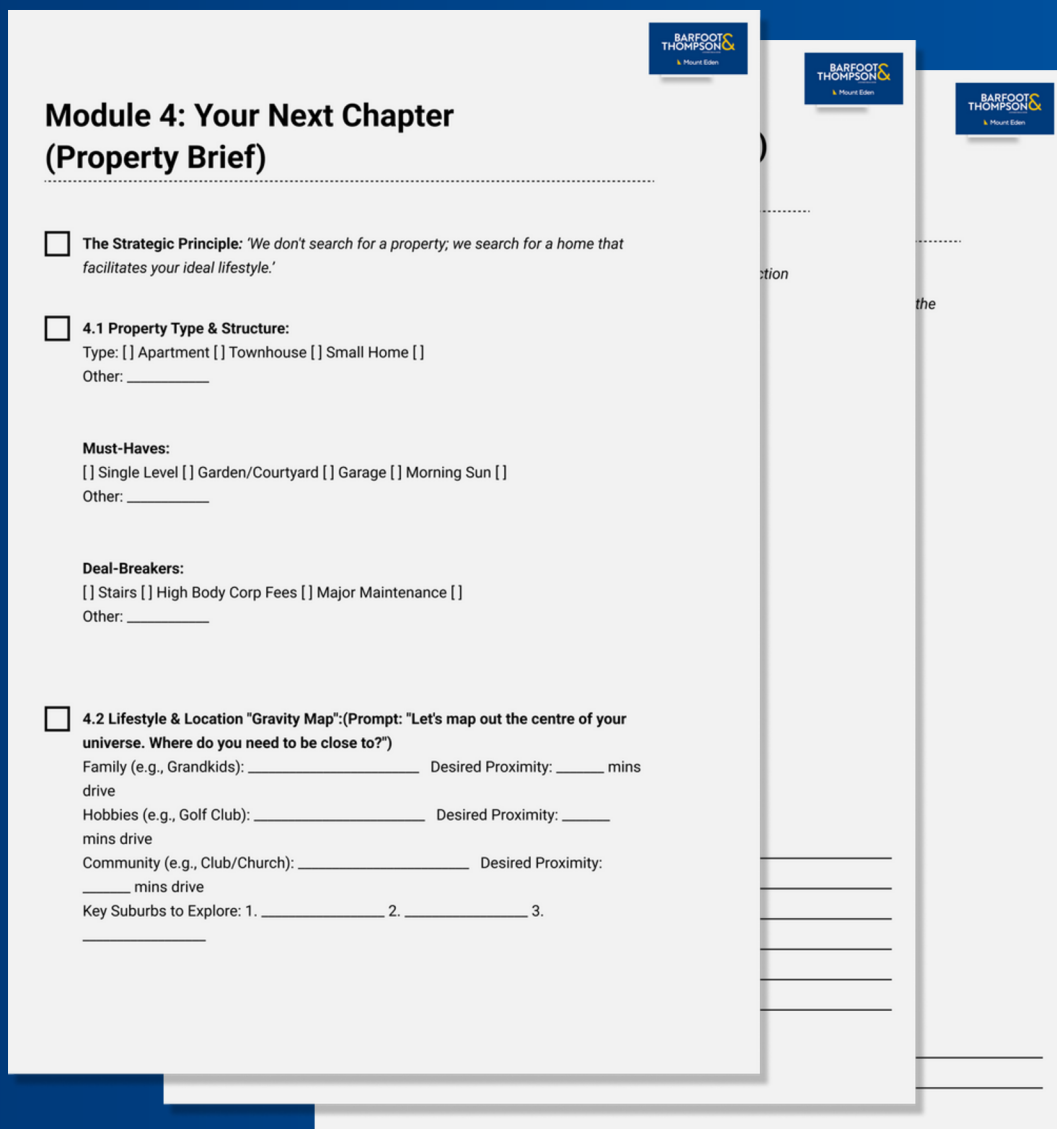
YOUR FOREVER HOME

The fear of regret is a powerful one for downsizers. After the sale is done, you want to be certain your new home truly fits the retirement lifestyle you've dreamed of.

It's easy to be captivated by a modern apartment with a great view, only to later discover the restrictive body corporate rules, the lack of space for your gardening hobby, or the surprising isolation from your community groups and family. Buying a property that turns out to be incompatible with your lifestyle is a heart-breaking and irreversible mistake.

The Solution: A Lifestyle-First Approach

Your property search shouldn't start with listings; it should start with your life. You need a clear brief that prioritises your non-negotiables: Is it morning sun for your garden? Proximity to the golf club? Easy access for the grandkids? Level ground with no stairs? By defining your ideal lifestyle first, you can filter out unsuitable properties from the beginning, ensuring you only spend time on homes that are a genuine fit for your future.



HOW WE ADDRESS THIS:

Avoiding regret starts with a clear plan. The core of our Downsizing Strategy Session is building your personalised "Next Chapter" Property Brief. We work through our "Lifestyle Matrix" together, translating your unique needs for hobbies, family, and community into a concrete set of non-negotiable criteria. This brief becomes our shared blueprint, ensuring we only focus on properties that are a perfect fit for the life you want to live.

5 CHAPTER

GOING IT ALONE

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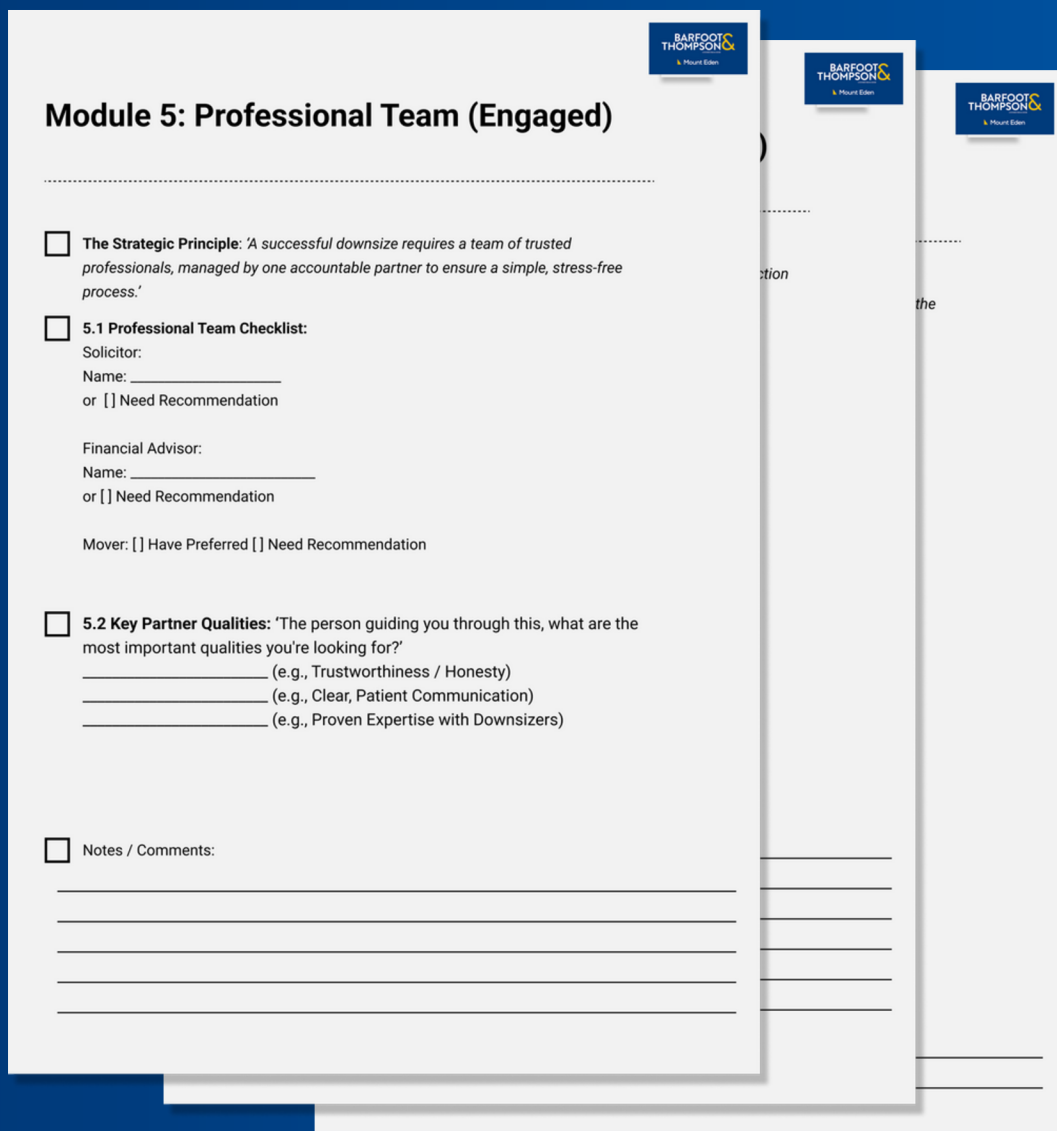
GOING IT ALONE

When you sell your home, you face a buyer who is represented by their own professional agent. When you buy a new home, the agent you meet there works for the seller, not for you. In both scenarios, you are left to fend for yourself in a high-pressure negotiation against a seasoned professional.

Many downsizers, fearing they will be “misinformed or misguided,” feel overwhelmed by this process. The complex jargon, fast pace, and emotional pressure can lead to poor decisions, either accepting a lower price for your home or paying too much for the next one.

The Solution: Your Own Personal Advocate

You deserve to have an expert on your side of the table. A professional negotiator who understands the market intricacies and is 100% dedicated to your best interests. This levels the playing field, removes the emotional stress, and ensures you never have to second-guess whether you got the best possible deal.



HOW WE ADDRESS THIS:

Best practice dictates that you should never be at a strategic disadvantage. In our Downsizing Strategy Session, we map out your negotiation strategy. We explain how our role as your exclusive advocate levels the playing field, both when selling and buying. We also demonstrate how leveraging the full power of the 1800+ agent Barfoot & Thompson network creates a more competitive environment for your sale, giving you an advantage other agencies simply cannot offer.

6

CHAPTER

DROWNING IN PAPERWORK

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DROWNING IN PAPERWORK

Selling one home is a complex process. Buying another is just as complex. Attempting to manage both at the same time can feel like you're juggling lawyers, banks, council documents, building inspectors, and multiple agents all at once.

This administrative overload is a major source of stress and frustration. Critical details can be missed, deadlines can be forgotten, and the sheer volume of communication can become completely unmanageable, taking the joy out of what should be an exciting time.

The Solution: A Single Source of Truth

Imagine having one dedicated partner who project-manages the entire journey for you. One person who coordinates everything, who knows the status of both your sale and your purchase, and who is your single point of contact for any questions. This streamlined approach eliminates the chaos, prevents costly errors, and allows you to focus on what truly matters: getting excited about your new home.



HOW WE ADDRESS THIS:

The antidote to the overwhelming complexity of a downsize is a single, streamlined process. This is a central theme of our Downsizing Strategy Session.

We map out all the different professionals and moving parts in your journey—from lawyers to movers—and demonstrate how we act as your single "project manager," to assist coordinating every detail. This is how we transform a stressful, chaotic process into a simple, manageable one.

7

CHAPTER

CHOOSING THE RIGHT GUIDE

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CHOOSING THE RIGHT GUIDE

The final and most crucial mistake is assuming that any real estate agent can successfully guide you through the unique challenges of downsizing.

Most agents are transactional; their goal is to get a quick commission and move on to the next sale. They often lack the patience, empathy, and specialised knowledge required for a successful downsizing journey. They don't understand the emotional weight of leaving a family home, nor the critical importance of protecting your financial future at this stage of life.

The Solution: A True Downsizing Partner.

Your downsizing journey requires more than just an agent; it demands a dedicated partner. A specialist who understands that this is more than a transaction—it's a life transition. Someone who will take the time to listen to your fears, understand your dreams, and has a proven process specifically designed to protect downsizers. Choosing the right guide is the single most important decision you will make.

TESTIMONIALS

I love delivering top results. Here's what my clients say.



"Tim consistently brought innovative ideas and expertise to the table, proving to be highly dependable, his positive attitude and collaborative spirit made every interaction a pleasure. He's not just a great person to work with, but also a reliable mentor and valuable professional connection."

Chetan Parmar



"Tim impressively won my business over competitors due to his exceptional client-centric approach, deep knowledge, and willingness to go the extra mile. I highly recommend him."

Arie Bakker



"Tim's outstanding ability to engage with and build rapport at all levels allows him to gain a clear understanding of clients' needs. His capacity to execute effectively, while consistently focusing on delivering the best results for the clients, is truly impressive."

I hope to work with Tim again in the future.

Aaron Young

HOW WE ADDRESS THIS:

Ultimately, the best way to choose the right partner is to experience their value firsthand.

This guide was the first step.

The Downsizing Strategy Session is the next.

It is a comprehensive, no-obligation workshop designed to give you more clarity and strategic insight in one hour than you would get from weeks of talking to transactional agents.



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Your Partner In Downsizing

Selling a home after decades of memories isn't just a transaction; it's a significant life transition. We understand that for Auckland downsizers, the process is filled with unique financial and emotional challenges. You need more than just an agent who can put a sign on your lawn—you need a dedicated partner who can guide you through the entire journey.

Our philosophy is built on the "One Source of Truth" principle. We believe you shouldn't have to juggle multiple agents, lawyers, and advisors, each with their own agenda. By providing a single, integrated service that manages both the strategic sale of your current home and the intelligent purchase of your next one, we eliminate the stress, remove the complexity, and protect your financial future.

Your next chapter deserves to be your best one. If you're ready to explore what a seamless, profitable, and stress-free downsize could look like for you, the next step is a simple conversation.