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# The Auckland Downsizers Guide

Your step-by-step roadmap to sell  
smart, move lighter, and start your  
next chapter with confidence.



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Swipe 

# The Auckland Downsizers Guide — DOC Edition

A stepbystep handbook to plan, prepare, and downsize with confidence in Tāhaki Makaurau.

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## How to use this guide

- **Read time:** ~45–60 min. Designed to skim or dive deep.
  - **Best for:** Homeowners 55+ (and family) considering selling a long-held home to move into something smaller, simpler, and more connected to the life you want next.
  - **What you'll get:** Plain-English steps, checklists, templates, calculators, timelines, and scripts. Keep it nearby from first thought → moving day.
  - **Symbols you'll see:**
    -  Checklist
    -  Watch-out / common pitfall
    -  Pro tip
    -  Calculator
    -  Template
    -  Tool / resource
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## Quick-start (for the “just tell me what to do” crowd)

1. **Decide your destination** (what life looks like next).
  2. **Know your numbers** (sale price scenarios, costs, net proceeds, budget).
  3. **Get sale-ready** (safety, repairs, de-clutter, staging, documents).
  4. **Choose your sale path** (Auction • Deadline Sale • By Negotiation) + marketing.
  5. **Sequence the move** (dates, bridging plans, storage, right-size furniture).
  6. **Close well** (settlement checklist, change-of-address, warranties, aftercare).
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## The Downsizer Journey Map

Stage 1 – Vision & Timeline → Stage 2 – Numbers & Financing → Stage 3 – Sale-Ready Plan




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Stage 4 – Go to Market → Stage 5 – Accept & Settle → Stage 6 – Move & Settle In

Each stage has: goals, decisions, tasks, who helps, time estimates, and pitfalls.

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## Toolkit (print this)

-  **Documents:** Title; LIM; Building reports; EQC/insurance docs; Chattels list; Council rates; Healthy Homes (if renting meanwhile); Warranties & manuals; Body corporate docs (if unit title); Meth/Asbestos reports if applicable.
  -  **People:** Real estate salesperson; mortgage adviser; lawyer/conveyancer; trades; stager; movers; downsizing charity/auction house; storage; retirement village advisor (if relevant).
  -  **Apps & sheets:** Net proceeds calculator, room-by-room inventory sheet, moving week schedule, change-of-address sheet.
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# Stage 1 — Vision & Timeline

**Goal:** Design the next chapter so your property strategy serves your life (not the other way round).


## 1.1 Story starter: *Meet Audrey*

Audrey loved her garden in Mt Eden, but grandkids in Hobsonville meant more motorway time than story time. Her brief to herself was simple: **less upkeep, more connection**. Hold that lens as you read.

## 1.2 Define your “why” and non-negotiables

-  **Prompt:** “In three sentences, what will my weeks look like in 12 months?”
-  **Non-negotiables:** proximity to family/medical/transport, single-level living, lift access, pets, garden patch/balcony, body corp tolerance, noise, sun.
-  **Metaphor:** Like picking a car — choose the *form factor* (apartment, townhouse, village) that everything else must fit.

## 1.3 Timeline & readiness

- **Time windows:**
  - 2–4 weeks: light refresh, declutter, documents.
  - 5–8 weeks: moderate refresh (paint, carpets, garden).
  - 8–12+ weeks: larger works (bathroom tweaks, consented fixes).
-  Don't start major works without a payback or essential compliance reason.

#### 1.4 Stage checklist (print)

- ✓ Next-chapter brief written
  - ✓ Neighbourhood short-list mapped
  - ✓ Medical/transport/pet constraints listed
  - ✓ High-level timing chosen (season, school holidays, election/market noise considered)
-

## Stage 2 — Numbers & Financing

**Goal:** Get crystal on *what you walk away with* and what you can comfortably spend next.

### 2.1 The Net Proceeds Calculator (fill-in)

**Likely sale price scenarios:** Conservative / Expected / Stretch

**Less:** agency fees; marketing; staging; legal; rates apportionment; body corp levies/arrears; repairs; healthy homes/de-compliance items; moving/storage; early repayment or break fees; bridging finance costs.

**= Net proceeds**

**Then:** desired purchase price; settlement gap; cash buffer (6–12 months living); any renovation allowance.

 **Pro tip:** Run a “what if interest rates +1%” stress test on bridging finance.

Line item	Estimate (Low)	Estimate (Mid)	Estimate (High)
Sale price			
Agent fee (incl GST)			
Marketing			
Legal			
Repairs & compliance			
Rates/Levies adjustments			
Mortgage discharge/break			
Moving & storage			
<b>Estimated Net Proceeds</b>	<b>=</b>	<b>=</b>	<b>=</b>

## 2.2 Funding paths

- **Buy then sell** (requires equity/bridging; reduces double-move stress).
- **Sell then buy** (maximum certainty; may need temporary rental/storage).
- **Aligned settlements** (negotiate dates to reduce overlap).
- ⚠ **Unit Title/Village** purchases add disclosures & cooling-off rules — build that into timeframes.

## 2.3 Valuation signals to watch

- CV (council rating value) ≠ market value; look at **recent comparable sales**, micro-location quirks, school zones, noise corridors.
- Pre-market feedback loops: quiet buyer testing, off-market sanity checks.

## 2.4 Stage checklist

- ✓ 3-tier sale price scenarios
  - ✓ Written cost lines + buffers
  - ✓ Chosen funding path & lender advice
  - ✓ 'Buy/Sell/Align' decision made
-

## Stage 3 — Sale-Ready Plan 🧽

**Goal:** Prepare your home — practically and emotionally — so it shines in the market and supports your next chapter.

### 3.1 Letting go — before you list

For many downsizers, this stage is less about paint colours and more about parting with memories. Each room tells a story — the growth chart on the kitchen door, the boxes in the attic, the workshop out back. The task now is to **honour the past while making room for what's next**.

💡 **Pro tip:** Start small — one drawer, one box, one wardrobe. Keep what you use, gift what you love, and let go of what you no longer need. The lighter you move, the freer you'll feel.

### 3.2 Declutter with purpose

- ✅ **Keep:** Items you use or deeply value.
- 📺 **Gift:** Sentimental pieces to family or friends while you can tell the story behind them.
- 💰 **Sell:** Furniture or tools that still hold value — Trade Me, Facebook Marketplace, local auctions.
- ♻️ **Donate:** Clothing, books, kitchenware — charities appreciate clean, sorted items.

⚠️ Don't rush — give yourself 6–8 weeks if you've been in your home for decades.

### 3.3 Fix, freshen, and simplify

You don't need a full renovation — buyers often want to modernise in their own style. Focus on **safety, cleanliness, and light**:

- Repair leaky taps, loose handles, cracked tiles.
- Refresh walls in light, neutral tones.
- Tidy gardens and trim edges.
- Let natural light in; replace dim bulbs.

💡 **Think like an upsizer:** What would make a young family or professional couple feel they could move in easily?



### 3.4 Preparing for sale day

- Store excess furniture off-site for a spacious look.
- Pack personal photos and valuables early for peace of mind.
- Schedule opens at times convenient to your lifestyle — your agent can help filter serious buyers from browsers.
- Have a weekend “escape plan” — visit family or a café while viewings happen.

#### Stage 3 checklist:


- ✓ Decluttered key rooms
  - ✓ Minor repairs complete
  - ✓ Garden tidy
  - ✓ Photos and valuables packed
  - ✓ Viewing plan agreed with agent
-

# Stage 4 — Go to Market

**Goal:** Choose a sale strategy that gives you both confidence and control.

## 4.1 Understanding your sale options


- **Auction:** Fast, transparent, and often effective in competitive suburbs — best when buyer demand is strong.
- **Deadline Sale:** All offers in by a set date — gives time for consideration and allows conditional buyers.
- **By Negotiation:** Flexible approach — ideal if you want privacy or have a unique property.

 **Ask your agent:** “Which method best suits my home and my timeline?”

## 4.2 Choosing your agent

Look for someone who listens to your goals, not just the potential price. Ask:

- How will you attract the right buyer type for this home?
- What’s your recent success with homes like mine?
- How do you handle communication and updates?
- Can I review marketing materials before they go live?

 Don’t automatically choose the highest price estimate — choose the agent with a clear strategy and empathy for your next move.

## 4.3 Pricing with confidence

- Review at least three recent comparable sales.
- Set a realistic range that leaves room for negotiation.
- Remember: the best offers often come early when interest is hottest.

## 4.4 Timing and marketing

- Discuss the best **seasonal timing** — autumn and spring are traditionally strong.
- Confirm marketing budget and inclusions (photography, video, online advertising, signboards).
- Ensure the ad copy highlights what buyers love about larger family homes: space, storage, gardens, and location benefits.

**Stage 4 checklist:**

- ✓ Sale method selected
  - ✓ Agent appointed
  - ✓ Price range agreed
  - ✓ Marketing campaign approved
  - ✓ Timing aligned with move plan
-


# Stage 5 — Accept & Settle

**Goal:** Secure a fair offer and ensure your transition is smooth and stress-free.

## 5.1 Understanding offers

When offers come in, review more than just the number:

- **Settlement date:** Does it align with your move or next home purchase?
- **Deposit:** 10% is standard — confirm payment timing.
- **Conditions:** Finance, building inspection, LIM — are they reasonable?

 **Ask your lawyer** to review the Sale & Purchase Agreement before signing anything.

## 5.2 Negotiating terms that work for you

- If you need extra time, consider **rent-back** or **delayed settlement** options.
- Ensure you have overlap days for packing and cleaning.
- Request early access to your next home if available — less rush, fewer boxes in the garage.

## 5.3 Preparing for settlement

- Book movers early and confirm insurance cover between homes.
- Schedule a professional clean before handover.
- Prepare a simple “handover folder” for the buyer with manuals, remotes, warranties, and local tips — it leaves a great final impression.

### Stage 5 checklist:


- ✓ Offer reviewed with lawyer
  - ✓ Settlement and deposit agreed
  - ✓ Moving date confirmed
  - ✓ Utilities changeover booked
  - ✓ Handover folder ready
-

# Stage 6 — Move & Settle In

**Goal:** Transition gracefully from the family home into your next, right-sized chapter.

## 6.1 Planning the move

- Confirm movers, cleaners, and any storage well in advance.
- Label boxes by room for the new home.
- Pack an “essentials box” with kettle, meds, toiletries, chargers, and pet supplies.

 **Tip:** Photograph furniture layouts or wiring setups before disassembling — easy reassembly later.

## 6.2 Settling into your new space

- Unpack gradually — start with kitchen, bedding, and daily items.
- Measure furniture before moving day to ensure it fits.
- Introduce yourself to neighbours early — community makes the new house a home.

## 6.3 Adjusting emotionally

Leaving a long-time home can feel like grief and excitement intertwined. Give yourself permission to reminisce — and celebrate.

Make new rituals: a morning walk, a weekly café catch-up, or family dinner at your new table.

### Stage 6 checklist:

- ☒ Movers booked
  - ☒ Essentials box packed
  - ☒ Utilities updated
  - ☒ Furniture layout planned
  - ☒ New routines started
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## Appendices & Templates

### A. The “Parts List” — documents & data

- Title, LIM, consents history; Healthy Homes (if renting interim); warranties; insurance history; rates; body-corp LTMP & levies; recent comparable sales.

### B. Room-by-room inventory sheet

Room	Must-keep	Nice-to-have	Replace/Donate	Notes
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### C. Downsizer Data Sheet

Item	Detail
Mobility & access	e.g., no steps from car to door; lift to level 3
Body corp	Levies, pet policy, special levies last 24 months
Noise & sun	Morning sun to kitchen; bedroom faces quiet lane
Storage	Lock-up, bike room, cage size
Neighbourhood	240m to supermarket; 400m bus, level walk

### D. Open-home accessibility checklist

- Seating provided • Clear 900mm paths • Lift signposted • Handrail/lighting at entries • One-pager with key facts • Quiet hour/private viewings option.

### E. Negotiation menu

- Price, settlement date, deposit, rent-back/occupancy, early access for measure, included chattels, solicitor approval window, finance window.

## F. Change-of-address sheet

- Banks • SuperGold • GP & pharmacy • Insurance • Subscriptions • Electoral roll • Clubs • Family & friends.

## G. Glossary (plain-English, NZ-specific)

- **LIM:** Council record on your property's land/building info.
  - **Unit Title:** Apartment/townhouse with body corporate; shared areas and levies.
  - **Body Corporate:** Owners group that manages shared property; levies fund maintenance.
  - **Deadline Sale:** All offers by a set date; can be conditional; often good balance of urgency and comfort.
  - **Rent-back/Occupancy:** Seller remains in the home post-settlement for an agreed period; reduces double-move stress.
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## Audrey's epilogue (story close)

Audrey moved to a sunny two-bed apartment near family. She traded weekend hedge-trimming for Saturday pancakes with her family. Her budget had a buffer, her move ran to the week-planner, and her buyer got a tidy folder of manuals. **Less house, more life.**

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## About this guide & fair use

This is general information, not legal or financial advice. Always confirm specifics with your conveyancer, lender, and body corporate/retirement village before you commit.


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## What to do next

- **Print** the Stage checklists and the Net Proceeds template.
- **Book** a 20-minute planning call to tailor your Stage 1 and Stage 2 outcomes.
- **Ask** for the editable spreadsheet version if you prefer digital.

*Keen to make this even better? Tell me what's missing, confusing, or extra helpful* ❤️

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A portrait of Timothy Dick, a man with a beard and short dark hair, wearing a dark button-down shirt, against a light grey background.

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"Because great results don't happen by accident"

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