SELLERS / FREE DOWNLOAD

Downsizing Without the Stress

A step-by-step approach to moving to a smaller home.

Decide what matters most

Prioritise location, accessibility, transport, support network, garden upkeep, bedrooms and ongoing bills. Downsizing should make daily life easier, not simply reduce floor area.

Calculate the real financial position

Allow for moving, tax, purchase costs, legal advice, any mortgage repayment and alterations needed in the next property. Avoid assuming the full price difference is money available to spend.

Plan possessions early

Work room by room. Measure larger furniture, decide what to keep and give yourself time to sell, donate or dispose of items responsibly.

Consider the next home’s obligations

If moving to a flat or retirement development, check lease length, service charges, event fees, restrictions and planned works carefully.

Keep your move flexible

Build realistic time into the chain and consider temporary storage only if it genuinely helps. Keep family involved where helpful, but make decisions around your own needs and finances.

FIVE QUESTIONS TO ASK

☐ How will my monthly costs change?

☐ Does the new home suit future mobility needs?

☐ Are there management or exit fees?

☐ What furniture will actually fit?

☐ What contingency money will remain?

COMMON MISTAKES TO AVOID

• Ignoring transaction costs

• Choosing on square footage alone

• Leaving decluttering until the last minute

TRUSTED SOURCES

https://www.gov.uk/selling-a-home

https://www.gov.uk/government/publications/buying-or-owning-a-leasehold-property/buying-or-owning-a-leasehold-home

General information, not individual legal, mortgage, financial, valuation or tax advice. Rules and rates may change; check current official guidance before acting.