

Buying is different for a senior

How I Can Help You.



Before we get started

You've had a chance to go through the brochure 'The 8 Most Important Questions I Will Ask You'. Because your answers to a few of the questions in there will impact our time together today, let's take some time to review your answers to those questions first.

1. Do you WANT to move, or do you feel you HAVE to move?
2. If you could stay in your home, would you?
3. When was the last time you bought or sold real estate?
4. What questions do you have for me?



HOW IS IT DIFFERENT?

This section will address different things to be considered when a senior decides to buy their next home.



Difference #1

The Accredited Senior Agent (ASA) chooses to work from a consultative viewpoint. The biggest difference between a consultant and a salesperson is this: a consultant is motivated by making the best decision for ***you***, not 'the close to get the sale'.

A consultant comes from a place of questions to understand your current situation, so they can determine the best possible options for you. The consultant then helps you understand your options so ***you*** can make the best decision.



Difference #2

The senior person making a move has many more choices available to them, whether they are moving into a 'typical' single-family home or to a type of housing that is geared towards their particular age-related needs. The Accredited Senior Agent (ASA) is conversant in the many options you have, whether in your current community, or elsewhere. Some of those options might include:

- Independent Living in a 'regular' community
- Independent Living in a seniors community
- Living in an assisted-care facility



Difference #3

Many seniors' making a move have been in their current home for several decades, during which time there have been numerous changes in the ways real estate is sold and bought.

Some of those changes include:

- Representation – who do the real estate agents work for?
- Marketing you as a buyer and finding potential properties for you – the role of the internet in the real estate profession.



Difference #4

When you are buying your next home, is it going to be the 'last move', or is it to be a transitional home? If you are planning on this being your 'last move', you need to take into account things such as:

- The suitability of the home for any known future issues, and the adaptability of the home for unexpected issues such as wheelchair accessibility, ground-level living, etc.
- The proximity of the home to things that are important to you, whether those things be recreational facilities, transportation, family, medical care, etc.



Difference #5

What about all the 'stuff' you have accumulated over the years? Are you going to buy your next home around the cherished possessions you wish to keep, or are you going to choose the home for other reasons and live with just those cherished possessions that will fit into the home?

For many senior homebuyers, this is one of the most daunting parts of the whole process.

- You have to decide which things you want to take to your next home, and then what will you do with the rest?

This is an area where I, as an ASA, have great knowledge and resources.



Difference #6

The following are a few more of the considerations that seniors face, much more than people at other stages of life, when it comes to making the decision to buy any given house:

- **Is the Size Right?** It's a fact that larger homes cost more to run. If you find yourself fretting over things like not needing all the rooms, or paying more for upkeep, taxes and utilities than you'd like, a lower priced or smaller home may be easier to manage with your resources.
- **Paying for the Home.** For many, the equity that has built up in the family home over the years is the main source of funds for their next home purchase. However, if you need some of that equity to be financially secure in the coming years, you will need to obtain professional advice. I can outline some of your options and put you in touch with an expert who can give you a more detailed plan.



Difference #6

- **Routine Maintenance.** Having a home means constant upkeep. Maybe maintenance duties such as mowing the lawn, clearing the gutters, mending the fence and cleaning the house are getting less enjoyable and more laborious. If you no longer have the time, interest, or energy to do these tasks, maybe it is time to consider a condominium townhouse or apartment.
- **Transportation.** Some people choose not to drive and therefore need to be close to public transportation or near quality medical care.
- **Friends and Neighbours.** Is it important for you to stay close to friends and neighbours? Are you reluctant to move out of your familiar neighbourhood? Do you know what other neighbourhoods have to offer you?



Difference #6

- **Family.** Is it important for you to be close to grown children? They may have moved away, making it more difficult to spend time with them and the grandchildren. Perhaps you need a little regular help from a family member, or perhaps long trips to visit them are not for you. Is this the right time to move closer to them?
- **Lifestyle.** Perhaps the idea of taking trips really excites you, but you are concerned about leaving an empty house for extended periods of time. Or you may want to be better located for activities you enjoy such as golf, walking trails, and organized recreation. Maybe you'd just like to move closer to old friends, or to a place where you can make new friends with similar interests to yours.



HOW I CAN HELP YOU BETTER

As an Accredited Senior Agent (ASA), I have both the training and the experience to make your move smooth, from start to finish.



WIIFM

When I work with a senior client, I always keep in mind the initials above as if they are the name of a radio station playing in the client's mind. WIIFM is an acronym for 'What's In It For Me?' – it seems like a good base from which to work.

Perhaps the biggest benefit to you in hiring me is covered in the bar at the bottom of each page you are viewing:

***“Hire Me and I’ll Do Everything AND I’ll Make It Easy;
Hire An Average Agent & You’ll Struggle!”***

Look at other areas of your life – the healthcare professionals you see are no longer generalists; the emphasis of your financial planning changes – everywhere you look, you are beginning to deal with specialists. It should be no different when it comes to your move.



TOOLS TO HELP YOU

As an Accredited Senior Agent, I have some powerful, exclusive tools to help you, and your family if they are involved in the decision-making, throughout the process.



A Series of Information Brochures

Compiled by consulting with experts in many fields, these exclusive brochures cover many critical topics, most of which are unknown to the average consumer *and agent*.

There are 7 brochures in the series, covering the following topics:

1. Insurance: What You Need to Know.

If you're like most people, you don't really think too much about your various insurance coverage's'. In this free report, you'll discover some things that your insurance agent may not have thought to tell you. You'll also learn a few things to consider regarding your Provincial health coverage, and some good news about life insurance. As you read this report, remember that this is provided for basic information and thought-provocation only; you need to speak with your insurance expert to get advice specific to your personal situation.



Information Brochures

2. The Top 7 Questions You Need To Ask Any Agent

Your home is typically the biggest investment you have. It's also the holder of memories, cherished possessions, and so much more. It's not bricks and mortar; it's a living, breathing part of you. And now you think it's time to move on to the next phase of your life. To guide you through this process, you must make sure you are hiring the best agent for your needs. Use these questions; they'll help you make the right choice. In real estate, as in life, all things are not created equal.



Information Brochures

3. What's Changed In Real Estate?

If you're like most seniors, you haven't bought or sold your home in many, many years. Whether that's the case or not, this free report will give you useful insights into the major changes in real estate over the last 20 years. The basics of the business haven't changed – it's still all about helping you make your move as smoothly and in as stress-free a way as possible. It's the legal part of things and the marketing part that have really changed.



Information Brochures

4. The 8 Most Important Questions I Will Ask You

Making a move in the later years of your life is often a daunting, confusion-filled event. It can be emotionally draining, and often creates stress in the least expected parts of your life. Here's the first question: 'Do you WANT to move, or do you feel you HAVE to move?'
A critical question, for sure.



Information Brochures

5. Retiring Out Of Canada

If you're like many seniors, you're planning on spending at least part of your year somewhere outside Canada. For some, it's heading to warmer climates during the cold Canadian Winter. For other's, it could be spending a number of months in 'the old country'. If time beyond 'a vacation' is in your plans, there a number of things to be aware of. The items listed are by no means an exhaustive list; they're a guideline to get you thinking.



Information Brochures

6. Transition Management Q & A

What Exactly *Is* Transition Management?

When someone has been living in their home for a long time, or they are unable to take on the multitude of things needing to be done to make a move, there is a new breed of professional on the scene to help them - Transition Managers. The role of a Transition Manager is to take care of ALL the details involved, from preparing the home for sale, dealing with contents, coordinating any trades people, preparing a summary of available options for your next home - you name it, we can provide the service. Best of all, when you hire one of our Transition Managers to handle your move, from A to Z, you not only deal with a proven professional; you deal with someone who will make it easy for you.



Information Brochures

7. What Do I Do With All My 'STUFF'?

If you're like most people, you have accumulated a lot of 'stuff' over the course of a lifetime. And, like most people, you don't know what to do with it. In fact, for the majority of senior clients I work with, this is the most difficult part of the process for them. Quite often, with the exception of a few family heirlooms, neither your adult kids nor your grandchildren will be interested in these items. Here's a few ideas on what to do with your 'stuff' . . .



EXPERIENCE



Experience Counts!

We bring to you:

- *Full Time Realtor® Since 1988*
- *SRES® (Seniors Real Estate Specialist NAR)*
- *Master ASA (Accredited Senior Agent, society of accredited Agents)*
- *Advisory Board Carp Chapter 52*
- *Vulnerable sector Police Check*
- *Member of Flower City Seniors Centre*
- *Member of “Peel Elder Abuse Prevention Network”*
- *Member Sheridan College’s Business of Aging : Information Exchange Network (BA: IEN)*
- *Proud Co-Founder of “Making Our Seniors Matter” (a network of Brampton Businesses who have formed and organization committed to superior and respectful service to all seniors in our community)*



What's the Next Step?

We've covered a lot of information today, and we've asked each other a lot of questions. So, what's next?



What's Next Is Up To You

There is no 'stock answer' to the question of 'What's next?' – that's one of the joys of working with a consultant. Every situation is unique, just as the different options you have will be unique too. Let's talk about it and decide from there.

