

SUFFOLK COUNTY · BOOK ONE OF TWO



A Suffolk County Downsizing Guide

Deciding & Sorting

FOR HOMEOWNERS AGE 55+

Book One of a two-part planning system — your priorities,
your people, the numbers that matter, and a calm room-by-room
method for sorting a lifetime of belongings.



PRESENTED BY

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A WORD BEFORE YOU BEGIN

Welcome to the workbook

Thinking about downsizing is one of those decisions that can live quietly for a long time before it gets named. This workbook is for the homeowner who is beginning to consider what might feel lighter, simpler, or more satisfying next.

It is not a manual for deciding quickly. It is a private companion for deciding well. You will find planning worksheets, room-by-room prompts, financial preparation lists, and gentle language for the conversations that can be hard to start.

Move at whatever pace feels right to you. Some people work through the entire guide over a single weekend. Most take three to six months. A few take a year or more. There is no wrong pace — only the one that gives you room to think clearly.

The most important thing you can do is start. Not with a decision. Just with a page.

“Not with a decision. Just with a page.”

How to use this workbook

- Read Part One first. It helps you name what you want, decide who to involve, and gather the information that makes later choices easier.
- Skip freely inside Parts Two through Four. The room worksheets, home-prep pages, and move checklists are designed to be used in whatever order fits your home and your timeline.
- Write directly on the pages. Every worksheet has generous space for handwriting. If you prefer digital notes, use the prompts as a checklist instead.
- Return to it. This workbook is meant to be revisited over weeks or months. Nothing here is a one-sitting task.

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THE FOUR PHASES

The roadmap at a glance

Every downsizing move — no matter the size, style, or timeline — moves through the same four phases. You may overlap them; almost no one moves through them in strict order. Use these as reference points, not deadlines.

PREPARE*Weeks 1–4*

Name what you want. Decide who to involve. Locate documents. Choose your professional team. Set a realistic timeline.

SORT*Weeks 3–8*

Room by room. Keep, gift, donate, sell, discard. Honor the keepsakes. Nothing all at once.

PREPARE THE HOME*Weeks 6–10*

Repairs, refreshes, curb appeal, staging, and photos — priced against what actually returns value.

MOVE*Weeks 9–12*

Choose movers. Two-week countdown. Moving day. Settle in gently over the first thirty days.

A GENTLE REMINDER

Your timeline is your own. If a move is a year away, use this workbook slowly. If a move is next month, use only the pages that fit the time you have.



PART ONE

Prepare

Your priorities, your people, and the practical groundwork that makes every later step easier.

BEGIN HERE

The three foundations

Everything in Part One flows from three simple ideas. Post them on the fridge, if it helps. They are worth returning to every time a decision starts to feel harder than it should.

1 Start with your own voice

Every good downsizing plan begins with what you want, not with anyone else's assumptions. The North Star worksheet on the next page is where your priorities go — before your adult children's, before anyone else's.

2 Move at your pace

Urgency can make a thoughtful decision feel impossible. If the timeline feels rushed, slow it down where you can. Your home and your next chapter deserve enough room to be considered.

3 Write it down

A written note gives your thoughts somewhere to land. Even two lines about what you have decided, what is still open, or who you want involved can make the next conversation easier.

REMEMBER

You are not a project to be managed. This is your home and your decision. Keep returning to what feels right for you — especially when outside opinions get loud.

WORKSHEET

Your north star

Before any decision about your home, capture what actually matters to you. Write in your own words. Return to this page whenever a choice feels murky.

What matters most to me about the next chapter
Space to name your real priorities — not what anyone else thinks you should want.

What I want more of
Simplicity? Community? Family proximity? Convenience? Less upkeep?

What I want less of
Maintenance? Commute time? Unused space? Snow? Long drives?

What I am not willing to give up
The garden? A guest bedroom? The neighborhood? A specific piece of furniture?

What worries me most about a move
Cost, disruption, leaving memories, disappointing someone, not knowing what comes next?

Who I want involved — and who I do not
Adult children, close friends, a spouse or partner, a trusted advisor, or no one until decisions are made.

SCRIPTS FOR THE HARDER MOMENTS

The family conversation

Most families never have The Big Conversation. They have twelve smaller ones, spread across months, over dinner, in the car, and on the phone. These prompts are for those smaller moments — not a summit meeting.

Bringing it up with your adult children

“I’ve been thinking about the house lately — not because anything has to change, but because I want to understand my options. I’d like to talk about what I might want if I ever decided to make a move.”

When adult children have strong opinions

“I hear that you care about this. I need you to know that this is my decision, and I want to make it thoughtfully. I will tell you what kind of help or input would be useful.”

Having the honest financial conversation

“Before we make assumptions, I want to understand the real numbers: what the house may be worth, what a move would cost, and what would support the life I want next.”

When family pushes for a faster pace

“I understand that you are concerned. I am not ignoring this; I am moving at a pace that lets me make a good decision. The next step I am ready for is _____.”

When you need to say ‘not yet’

“I appreciate you bringing it up. I am not ready to make a decision today. I am willing to learn, prepare, and revisit this on my own timeline.”

ROLES AND VOICES

Choosing the decision-makers

In every family, people may have opinions and want to help — whether or not the roles have been discussed. Making your boundaries and requests explicit prevents much of the friction that shows up later.

- What decisions are yours alone, and what input would be helpful before you make them.
- Whether a spouse, partner, attorney, financial professional, or adult child has a formal role such as power of attorney or health care proxy.
- Which adult children or family members you want consulted before major decisions.
- Which family members you prefer to inform after decisions are made.
- Who, if anyone, should be the point of contact for professionals such as your attorney, agent, or movers.
- How you want to handle disagreement — listen, pause, gather information, and return to the question later.

A short personal agreement

Use the space below to write a two- or three-sentence summary of what you have decided about roles and input. Not a legal document — just a record you can return to.

WHAT TO GATHER

Documents to locate

You do not need all of these on day one. Aim for a single labeled folder or binder that grows over time. If a document is missing, note where you looked — it will make your next step easier.

- ☐ **Deed to the property**
Original, or a certified copy from the county clerk.
- ☐ **Mortgage payoff statement**
Request from the lender within 30 days of listing, if applicable.
- ☐ **Homeowners insurance policy**
Current declaration page with coverage amounts.
- ☐ **Property tax records**
Last two years, showing STAR, senior, or veteran exemptions if applicable.
- ☐ **Recent utility bills**
Twelve months if possible — helps buyers evaluate operating costs.
- ☐ **HOA or co-op documents**
Rules, fees, and required disclosures for any managed community.
- ☐ **Survey and title report**
If available from the original purchase; the attorney can request updates.
- ☐ **Certificates of occupancy and permits**
For any additions, decks, pools, or finished basements.
- ☐ **Warranties and appliance manuals**
A tidy binder makes a strong impression at showings.
- ☐ **Will, trust, and power of attorney documents**
Not required for the sale, but important to know are current and locatable.

WHO YOU MAY NEED

The professional team

You will not need every professional on this list. Many homeowners work with three or four. Use the space beside each to record names, phone numbers, and one line about why you chose them.

Real estate agent

Understands the local market, guides pricing and preparation, manages showings and negotiation.

Real estate attorney

Required in New York. Handles contract, title, and closing. Choose one experienced with senior transitions.

Financial advisor or CPA

Reviews capital gains implications, sale proceeds planning, and any effect on Medicaid or benefits.

Estate planning attorney

Confirms will, trust, and beneficiary designations reflect your new situation.

Move manager or senior move specialist

Optional but valuable. Handles sorting, packing, unpacking, and settling — often in one coordinated service.

Home inspector (optional pre-listing)

Catches issues before a buyer’s inspector does. Not always needed, but sometimes worth the cost.

THE NUMBERS THAT MATTER

Understanding the home financially

You do not need to become an expert. You need seven honest numbers. Write down what you know; leave the rest blank until you have a real answer.

Estimated current market value

Ask a local agent for a written market analysis — not a Zillow estimate.

Outstanding mortgage or home equity balance

Call the lender for a payoff quote good for 30 days.

Estimated cost to prepare the home

Repairs, staging, painting, cleaning, minor updates. Aim for a realistic total, not a wish list.

Estimated selling costs

Agent commission, attorney fees, transfer taxes, and closing costs (roughly 6–8% in New York).

Estimated net proceeds

Value minus mortgage minus prep costs minus selling costs. This is the number that matters.

Housing plan for what comes next

Rental, purchase, move near family, retirement community. Cost, timing, deposits.

Bridge funding, if needed

How prep and moving costs will be covered before the sale closes.

A HELPFUL NEXT STEP

Ask a local agent for a written comparative market analysis (a CMA). It is usually free, and it turns three of these unknowns into real numbers.

HOW LONG WILL THIS TAKE?

Setting a realistic timeline

The right timeline is the one you can actually live with. Four common shapes are described below. There is no “best” — only what fits your situation.

A 3-month timeline

Best when the home is largely ready, sorting is well underway, and you feel clear about the plan.

A 6-month timeline

The most realistic pace for many homeowners. Time to sort, prep, list, and move without pressure.

A 12-month timeline

Best when the home needs meaningful updates, sorting will be emotional or extensive, or you want to move gradually.

A no-fixed timeline

Sometimes the right answer is: not yet. Use this workbook to prepare quietly, and revisit in six months.

My working timeline

Target move month and year

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What has to happen first (top three)

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PART TWO

Sort

Room by room, decision by decision, at your own pace. The goal is not an empty house — it is a home full of only the things that still matter.

A METHOD THAT WORKS

The four-basket method

Every object in the house eventually lands in one of four baskets. Naming them out loud, in advance, saves hours of second-guessing. The rule of the method: every item gets a basket. “I’ll decide later” is not a basket.

KEEP

Coming to the new home. Fits the space, fits the life, still brings value.

GIFT

Going to a specific person — a child, grandchild, friend, or family member — while you can see it received.

DONATE

Useful, but not needed. Given away to a person, charity, or organization who can use it.

SELL / DISCARD

Sold if it has real value; discarded or recycled if it does not. Neither is a failure.

WHERE TO START

Room-by-room, in the right order

The easiest way to lose momentum is to start with the attic or garage. Those are often the hardest rooms — emotionally, physically, and logistically. Start with the easiest room instead. A hall closet. A single drawer. Momentum matters more than order.

- 1 Easiest first**
Hall closets, guest rooms, laundry rooms, and rarely-used spaces.
- 2 Then daily-use rooms**
Kitchen, living room, primary bedroom, primary bathroom.
- 3 Then storage areas**
Garage, basement, attic, and outdoor sheds.
- 4 Keepsakes last**
Photographs, letters, and memory items. These take time and are worth it.

PLAN FOR SESSIONS, NOT DAYS

Two hours at a time is often enough. Sorting can be emotional work. Rest afterward. Come back tomorrow, or whenever you are ready.

ROOM WORKSHEET

Kitchen

The kitchen is often the hardest first room, but among the fastest to see progress. Sort by category, not by cabinet — everyday dishes together, then serving pieces, then cookware.

- ☐ Everyday dishes, glassware, and flatware
- ☐ Special-occasion china and crystal
- ☐ Cookware and bakeware
- ☐ Small appliances and countertop tools
- ☐ Utensils, gadgets, and drawer contents
- ☐ Pantry, spices, and non-perishable food
- ☐ Cookbooks, recipes, and clipped articles
- ☐ Table linens, aprons, and towels
- ☐ Cleaning supplies and under-sink items
- ☐ Refrigerator contents (day of move)

Notes for this room

What must be kept — and why

ROOM WORKSHEET

Living and family rooms

These rooms tend to accumulate over decades. Give yourself permission to keep only what you will actually use in the next home — not what filled a corner in this one.

- ☐ Sofas, chairs, and seating
- ☐ Coffee tables, side tables, and consoles
- ☐ Rugs and window treatments
- ☐ Lamps and lighting
- ☐ Books, magazines, and media
- ☐ Artwork, photographs, and wall décor
- ☐ Electronics (TV, stereo, remotes, cords)
- ☐ Games, hobbies, and collections
- ☐ Decorative items and knickknacks
- ☐ Storage furniture and its contents

Notes for this room

What must be kept — and why

ROOM WORKSHEET

Bedrooms and closets

Bedrooms hold the most personal items. Clothing can often be sorted by season first, then by fit and frequency of wear.

- ☐ Bed, mattress, and bedding
- ☐ Dressers and their contents
- ☐ Nightstands and their contents
- ☐ Clothing — everyday wear
- ☐ Clothing — seasonal and formal
- ☐ Shoes, belts, bags, and accessories
- ☐ Jewelry (fine, costume, sentimental)
- ☐ Closet — top shelves and back corners
- ☐ Personal papers, cards, and letters
- ☐ Sentimental items in bedside drawers

Notes for this room

What must be kept — and why

ROOM WORKSHEET

Garage, basement, and attic

These are the hardest rooms and best done last. Bring boxes to a well-lit main-floor space in small loads. Do not try to sort inside a cold basement or a hot attic.

- ☐ Vehicles and their maintenance records
- ☐ Tools, power tools, and hardware
- ☐ Lawn and garden equipment
- ☐ Sports and recreation equipment
- ☐ Holiday and seasonal decorations
- ☐ Paint, chemicals, and hazardous items
- ☐ Old furniture and bulky storage
- ☐ Boxes of unlabeled contents
- ☐ Family archives (photos, tapes, film)
- ☐ Items belonging to adult children

Notes for this room

What must be kept — and why

THE ITEMS THAT CARRY STORIES

Honoring keepsakes and heirlooms

Keepsakes are the reason sorting takes time. You may have more than the new home can hold, and you can choose a way to honor the ones that matter most.

- You decide what your keepsakes mean. No one else can measure the stories attached to your things. You are not obligated to justify what you keep, gift, photograph, or set aside for later.
- Photograph what you cannot keep. A photo of a wedding dress, a childhood toy, or a workbench honors the object without requiring the space.
- Digitize before you discard. Old photos, VHS tapes, slides, and 8mm film can be professionally converted. Suffolk County has several vendors that specialize in this.
- Give heirlooms with a story. When you gift an item to a family member, include a written note about what it meant. The story is often the real inheritance.
- Some things can wait. It is entirely acceptable to move a small box of undecided items to your new home. Sort them next year — or don't.

SUFFOLK COUNTY & LONG ISLAND

Where the rest can go

Not every item needs to be sold. Not every item needs to be kept. The right destination often depends on time, value, and the emotional energy left in the tank. Confirm current hours and eligibility with any provider before scheduling.

Estate sale companies

Best for full-house liquidations with significant value. Typically take 30–40% commission. Local firms serve Suffolk County — the agent can recommend.

Consignment shops

Best for individual pieces of furniture, art, or clothing in good condition. Pieces sell over weeks, not days.

Online marketplaces

Facebook Marketplace, OfferUp, and Craigslist for individual items. Faster than consignment but requires managing responses.

Donation with pickup

Big Brothers Big Sisters, Salvation Army, Vietnam Veterans of America, and Habitat for Humanity ReStore all offer pickup for large donations.

Book donations

Suffolk County Public Libraries accept book donations; Better World Books offers free shipping labels for larger quantities.

Junk removal

Companies like 1-800-Got-Junk and local Long Island haulers remove what can't be donated or sold. Price by truck volume.

Household hazardous waste

Suffolk County holds S.T.O.P. (Stop Throwing Out Pollutants) collection events for paint, chemicals, batteries, and electronics. Check the current schedule.

Document shredding

Local shredding events, UPS Stores, and county-sponsored shred days handle old tax records and personal papers safely.

WHAT COMES NEXT

Book Two is ready for you

You have just finished the part most homeowners never get to — naming what you actually want, and deciding what comes with you. That is the hard half.

What follows is the practical half. Book Two — Preparing & Moving covers what happens once the decision is behind you: bringing the home to listing-ready condition, understanding pricing and timing, choosing movers, and settling gently into the next place.

What is inside Book Two

- 1 The 30-day home-prep plan**
A realistic sequence, week by week, for most Suffolk County homes.
- 2 Repairs, curb appeal, and staging without stagers**
The small fixes that change how every other feature is perceived.
- 3 Pricing, timing, and market position**
What to settle in writing before the listing appears anywhere.
- 4 Movers, the two-week countdown, and the first thirty days**
Checklists for the part that is mostly logistics.

Where to find it

The download link for Book Two was emailed to you the moment you downloaded this one — look for the subject line beginning "Book Two." If you cannot find it, reply to any email from me and I will send it again. There is no cost and no obligation.

Book a Downsizing Clarity Call

api.leadconnectorhq.com/widget/bookings/downsizing-clarity-call

WHEN YOU'RE READY TO EXPLORE THE OPTIONS

A confidential, no-pressure consultation.

When you are ready, request a Downsizing Consultation with James Acierno.
We can discuss your goals, possible timing, your home's current market position, and practical next steps — entirely at your pace.



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Book a Downsizing Clarity Call

GET STARTED

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ABOUT & IMPORTANT INFORMATION

About this workbook



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A decade of hands-on experience helping Suffolk County families with home sales, downsizing transitions, and thoughtful moves. Based in Hauppauge and serving Long Island — with a calm, no-pressure approach for homeowners age 55+ and the adult children helping them plan.

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Important information

This workbook is an educational resource. It is not legal, tax, financial, estate-planning, medical, moving, or elder-care advice. Every family's circumstances differ. Please consult qualified professionals for guidance tailored to your situation.

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