Maryland Downsizing Guide

LESS HOUSE. MORE FREEDOM.

A practical plan for your next home,
your belongings, and the move between them.



PRESENTED BY NICK WALDNER

WWT WALDNER WINTERS REAL ESTATE TEAM | POWERED BY PLACE | kw KELLERWILLIAMS REALTY CENTRE

Start With the Life You Want

A smaller home is useful only if it solves the right problem.

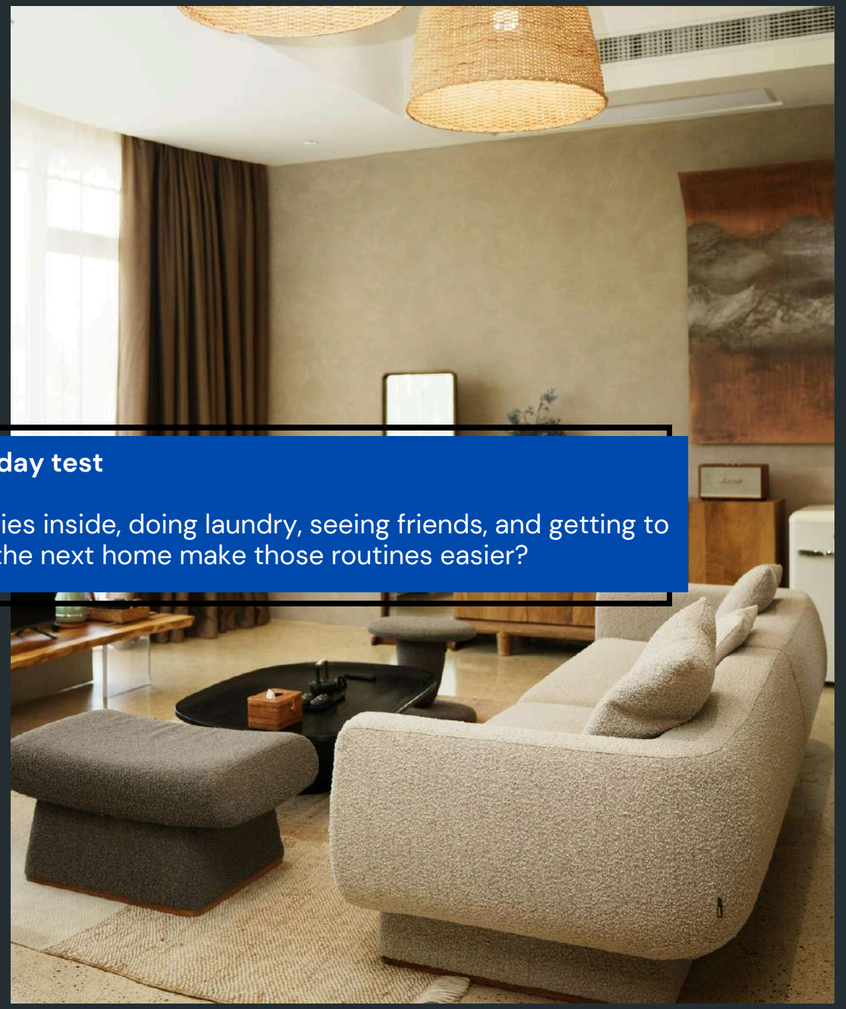
Maybe you are tired of the stairs. Maybe weekends disappear into yardwork. Or you love your home but use only half of it. Start by naming what you want to change and what you would miss.

CHOOSE YOUR THREE PRIORITIES

- ✓ Less upkeep
- ✓ Fewer stairs
- ✓ Predictable costs
- ✓ Closer to family
- ✓ Room for hobbies
- ✓ Easier travel

Try the ordinary Tuesday test

Picture bringing groceries inside, doing laundry, seeing friends, and getting to appointments. Would the next home make those routines easier?



I want less of : _____

_____

_____

I will not give up : _____

_____

_____

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Find Your Next-Home Fit

Look beyond square footage. Compare the work, costs, and daily routines behind each home type.



ONE-LEVEL DETACHED

Daily living without stairs, but the roof, yard, and exterior may still be your responsibility. Check the steps from the driveway and garage.



CONDO OR TOWNHOME

For condo: Ask what dues cover, who maintains what, and whether elevators, parking, storage, reserves, or special assessments change the fit.

For townhome: Do not assume the bedroom, full bath, and laundry are on the main level. Verify exterior maintenance and any association obligations.



55+ COMMUNITY

Review the specific age, occupancy, guest, and HOA rules. Tour the amenities you would actually use and compare the total fees.

Also consider: Renting first can help you test a location, but adds another move. Staying may work if practical modifications solve your main concerns.

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What Will the Move Actually Free Up?

A lower purchase price does not automatically mean lower monthly costs.

Ask for a seller's net sheet and a separate estimate for the next purchase. Use realistic ranges until you have written quotes. Keep cash from the sale, taxable gain, and monthly savings as three separate calculations.

Sale-to-move worksheet	Your estimate
Expected sale price	$
Mortgage payoff and other liens	– $
Selling costs, fees, credits, and repairs	– $
Estimated cash from sale	= $
Next-home cash price OR down payment	– $
Next-home cash price OR down payment	– $
Tax reserve, if advised by your tax professional	– $
Cash left before emergency reserve	= $

Before committing, ask your lender and financial adviser how financing or paying cash would affect your liquidity and broader plans.



Now compare the monthly picture

Add principal and interest, property taxes, insurance, association dues, utilities, and a maintenance allowance. Avoid counting taxes and insurance twice if they are already in your mortgage payment.

Current total: $ _____

Next home: $ _____

Monthly difference: $ _____

Cash reserve: $ _____

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Check the Maryland Details

Check the costs that do not show in the photos.



Use the actual address and association documents, not a statewide average.

PROPERTY TAXES | GET A NEXT-HOME ESTIMATE

Ask for the current bill and an estimate after purchase. Maryland's Homestead Tax Credit limits taxable assessment increases on an eligible principal residence. Do not assume the seller's bill or credits will be yours. Check eligibility and application requirements with SDAT.

SALE TAXES | PROCEEDS ARE NOT THE SAME AS GAIN

Qualifying owners may exclude up to $250,000 of main-home sale gain, or up to $500,000 for qualifying married couples filing jointly. Ownership, use, and other rules apply. Have a tax professional review improvements and any rental or business use.

ASSOCIATION AND SETTLEMENT COSTS | ASK FOR DOCUMENTS

Review dues, budgets, reserves, insurance, meeting minutes, and assessments. Ask for written closing-cost estimates, including transfer and recordation taxes and how the contract allocates them.

Keep your Maryland search practical
Compare actual addresses in Howard, Anne Arundel, Baltimore County, Carroll, Frederick, and Harford counties. Test the drive to people, appointments, and places you visit often. County lines alone do not tell you how a home will live.

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Sell First, Buy First, or Coordinate Both?

Choose your sequence before you fall in love with a listing.

SELL FIRST

Why consider it: Know your proceeds before committing to the next home.

The tradeoff: Temporary housing, storage, and a second move may add costs.

BUY FIRST

Why consider it: Your next home is hard to find and you can carry the overlap.

The tradeoff: Two sets of costs and an uncertain sale timeline.

COORDINATE CLOSINGS

Why consider it: Limit the gap between homes.

The tradeoff: A delay can affect both transactions, funding, possession, and moving day.



Build the backup plan first

If your sale takes 60 days longer than expected, where will you live, what will you pay, and which funds will you use?

Discuss contingencies, longer closings, or post-settlement occupancy with your agent. Each requires agreement and clear written terms. Temporary financing requires lender approval and a full cost review.

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Keep What Fits Your Next Chapter

Start small and work toward the difficult decisions.



You do not have to sort decades of belongings in one weekend. Begin with a drawer, a linen closet, or duplicate kitchen items. Save family photographs and sentimental pieces for later. Use short, scheduled sessions, and stop before every decision starts feeling harder.

KEEP

Use it, love it, and give it a specific place in the next home. Measure furniture before paying to move it.

OFFER TO FAMILY

Ask who truly wants it and agree on a pickup date. An unanswered offer should not become permanent storage.

SELL OR DONATE

Set a deadline. Confirm pickup, condition requirements, and fees before moving items outside.

RECYCLE OR DISPOSE

Check local rules for paint, batteries, electronics, medications, and items needing special handling.

Keep with you: identification, medication, legal and financial records, keys, valuables, chargers, and an overnight bag. Photograph meaningful items and record their stories when keeping the objects is impractical.

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Prepare Your Home Without Overdoing It

Get a local preparation plan before spending on major updates.

It is easy to turn a move into a renovation project. Start with an agent walkthrough and compare your home with relevant nearby sales and current competition. The right preparation depends on condition, buyer expectations, timing, and your budget.



01 UNDERSTAND THE CONDITION

Identify leaks, safety concerns, neglected maintenance, and issues that may affect a buyer's financing or inspection. Discuss whether a pre-listing inspection would be useful.

02 MAKE THE HOME EASIER TO SEE

Clear walkways, reduce oversized furniture, clean thoroughly, improve lighting, and address odors. Help buyers understand each room without erasing all personality.

03 COMPARE TWO PREPARATION PLANS

Ask the team to compare limited preparation with more extensive work. Review likely price ranges, costs, time, and net proceeds. A new kitchen is not an automatic requirement.

My preparation budget: $ _____

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YOUR 90-DAY STARTING PLAN

DAYS 1-30: DECIDE AND MEASURE

- ☐ Complete your priorities and budget
- ☐ Schedule your relocation consultation with WWT
- ☐ Identify your target counties, towns, and neighborhoods. Tour a few home types
- ☐ Start sorting low-emotion items

DAYS 31-60: PREPARE AND COMPARE

- ☐ Choose your transaction sequence
- ☐ Get repair and moving quotes
- ☐ Review target-home costs and documents
- ☐ Measure furniture and arrange donation or family pickups

DAYS 61-90: ACT WHEN READY

- ☐ List or make offers when the plan supports it
- ☐ Coordinate contingencies, closing, possession, and moving arrangements
- ☐ Keep backup housing available if needed

ONCE DATES ARE FIRM

- ☐ Book movers underwritten terms.
- ☐ Arrange utilities, mail forwarding, address updates, and building access.
- ☐ Check building move rules and elevator reservations

BEFORE MOVING DAY

- ☐ Confirm insurance timing and who is responsible for each property during any occupancy overlap
- ☐ Independently verify wiring instructions using a trusted phone number
- ☐ Pack your first-night essentials separately

AFTER YOU ARRIVE

- ☐ Test locks and alarms, locate shutoffs, update key contacts, and check applicable property-tax applications
- ☐ Give yourself time to settle in before replacing everything you chose not to bring

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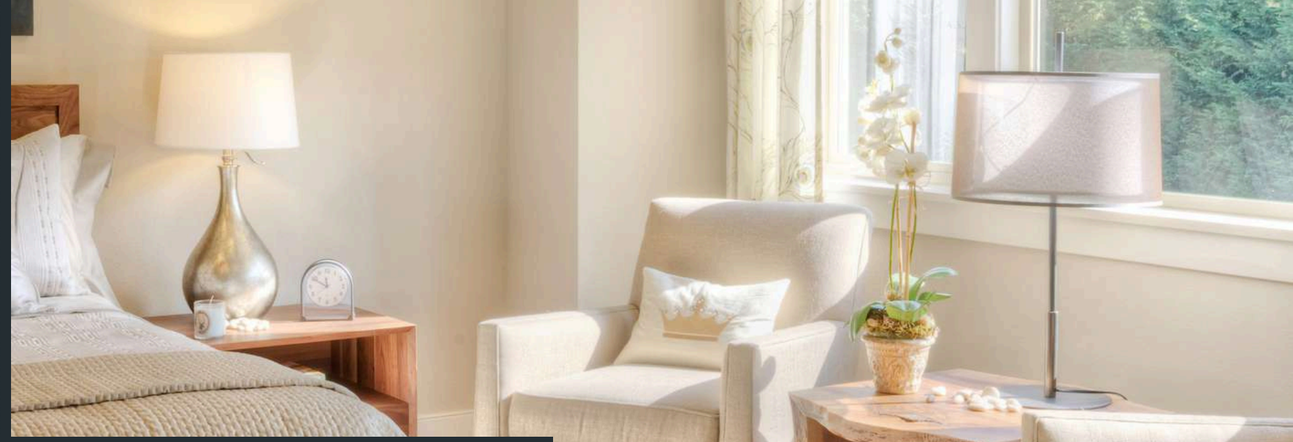

Plan Your Maryland Move With Us





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Other Helpful Links

USPS Change-of-Address
moversguide.usps.com

Voter Registration
voterservices.elections.maryland...

Motor Vehicle Administration
mva.maryland.gov

Official State Tax Website
marylandtaxes.gov

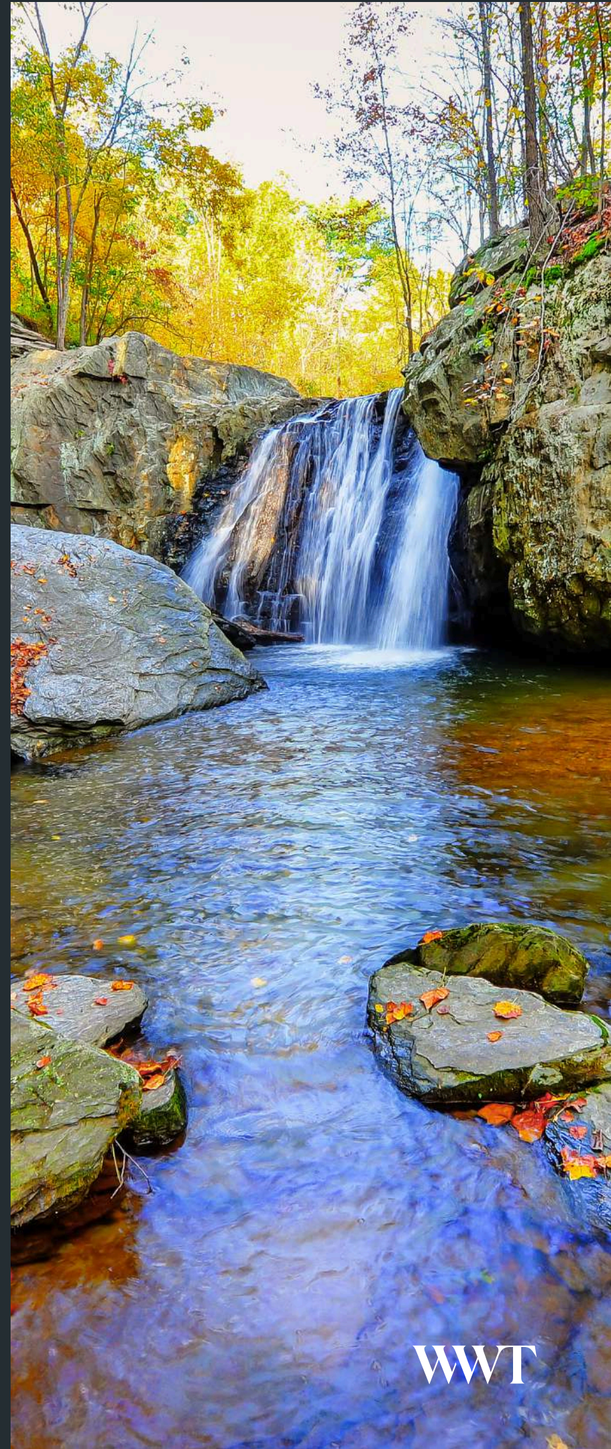
Maryland Office of Aging
aging.maryland.gov

Health Insurance
marylandhealthconnection.gov

Child Care
earlychildhood.maryland...

Contact Information for Utility Companies
psc.state.md.us

Churches
churchesinmaryland



About Nick Waldner

22 YEARS OF EXPERIENCE

HOME TYPES: LUXURY, MOVE UP BUYERS, TOWNHOUSE, RELOCATION, RIGHT SIZING, FIRST TIME HOMEBUYERS

Why work with The Waldner Winters Team? Because the systems work, the people are top-notch, and the results speak for themselves, with over **3,260+ combined 5-star Google & Zillow reviews** to prove it.

Nick Waldner has been in real estate for 22 years and has built something pretty remarkable. As the founder of The Waldner Winters Team, he's led the #1 Keller Williams team in Maryland and Washington, D.C. for eight consecutive years. While the market has seen a 28% drop in sales volume, Nick's team is having their best year ever, helping more than 500 families buy and sell. In a tough market, that doesn't happen by accident.

You may have seen Nick on TV, starring in the national series Waterfront House Hunting on FYI. But when offered more seasons, he turned them down. His real passion wasn't television. It was building something meaningful right here at home with people he believes in.

Nick is also a sought-after educator, having spoken to audiences as large as 20,000 and trained over 250,000 real estate professionals worldwide. He holds nothing back, openly sharing the systems and strategies that drive his team's success.

Outside of work, Nick's adventurous spirit has taken him around the globe: surfing in Australia, summiting Kilimanjaro, skydiving in New Zealand, and rafting Idaho's Salmon River. But his favorite role is dad. He and his wife Emily have three young kids, and these days, his most incredible adventures happen closer to home.



Testimonials

Laine Baer - DOO Anna K Intown
Local Guide · 10 reviews

★★★★★ Edited a year ago

I can’t say enough great things about the Waldner Winters team, especially Hayley and Jay! They are the first team that comes to mind whenever someone in our world mentions moving to Maryland. We are grateful to have them as a referral partner and resource!

Marsha Bowersox
1 review

★★★★★ 5 years ago

Donna Yocum was a great match for our needs. She worked extremely hard on our behalf, setting up showings, giving us a very helpful tour of the entire area (since we were first-time Maryland buyers, recently moving here from Michigan), and ultimately helping us to seal the deal in finding our new home. We learned a lot from seeing houses with her, as she pointed out many details that we would have otherwise missed. She was responsive via texts and emails throughout the entire process, and truly went the extra mile by attending both the inspection and the final walk-through on our behalf, helping us to avoid multiple long drives to Maryland from out of state. We would not hesitate to recommend Donna and the entire Waldner Winters Team!

Positive
Responsiveness, Quality, Professionalism

David Winingham
1 review

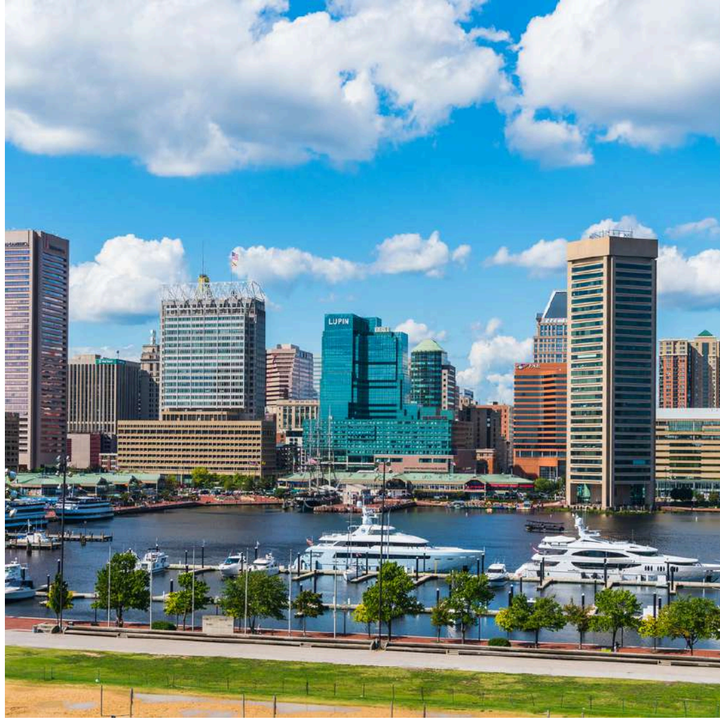
★★★★★ 3 months ago

We recently worked with the Waldner Winters Team at Keller Williams Realty Center for our home purchase, and the experience exceeded our expectations from start to finish.

Throughout the entire process, the team was knowledgeable, responsive, and genuinely committed to helping us through the entire home purchasing process. They took the time to understand our needs, answered our questions promptly, and guided us through every step with professionalism and patience.

What stood out most was their attention to detail and dedication to making what can often be a stressful process feel smooth and manageable. Their expertise in the Frederick home market, strong communication throughout, and the willingness to go the extra mile gave us confidence every step of the way.

We are so grateful for their support and professionalism, and highly recommend the Waldner Winters Team to anyone looking to buy or sell a home. They made the entire process simple and stress-free.





Plan Your Next Chapter With Us

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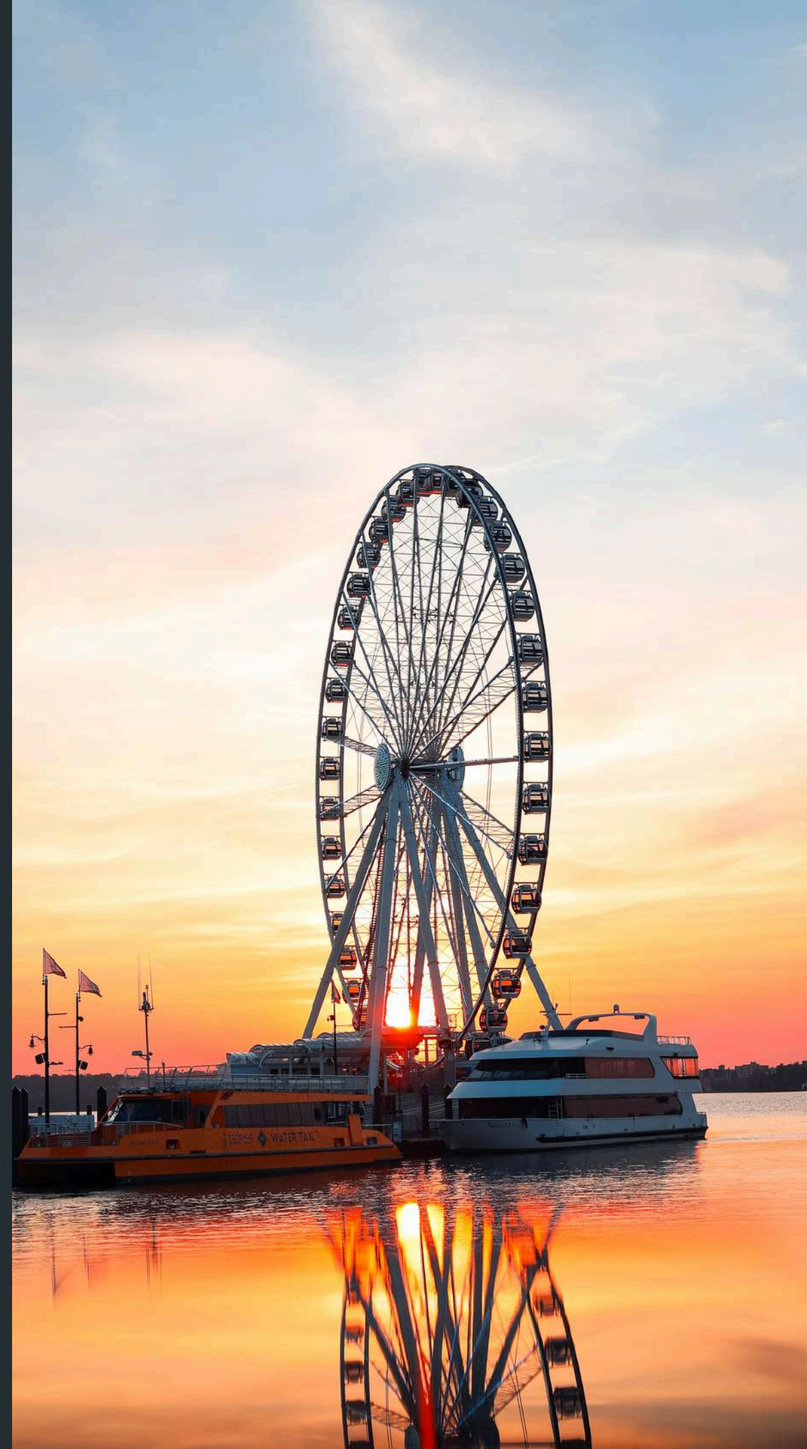

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