

Downsizing with Dignity

HOW TO THINK THROUGH ONE OF
LIFE'S BIGGEST DECISIONS

*Without Pressure
Without Regret*

Becky Fields

This Booklet Is for You

If you've started reading this booklet, something has shifted.

Maybe the house that fit your life so well for so many years has started to feel like too much to manage. Maybe your health has changed. Maybe the children are grown and gone, and the rooms that were once full of noise and life are now just rooms.

Or maybe it's quieter than that. Just a slow, steady sense that it might be time.

Downsizing is one of the most significant decisions a person can make. It's not just a real estate decision. It's a life decision. It touches your home, your belongings, your family, your daily routine, and your sense of who you are and where you've been.

This booklet will not tell you what to do. What it will do is help you think clearly — so that when the time comes, you make a decision you can feel at peace with.

“There is no single right way to downsize. There is only the way that fits your life right now.”

Read this at your own pace. If you want to talk it through with someone who understands, just give me a call.

Becky



Why People Wait and What It Costs Them

Almost everyone who comes to me about downsizing wishes they had started sooner.

Not because they were wrong to take their time. But because the process turned out to be more layered than they expected — more emotional, more time-consuming. And when a health event suddenly moved their timeline forward, not having a plan made an already-hard situation much harder.

In My Experience, It Goes One of Two Ways

The way this unfolds is either *gradual* — life changes slowly, and at some point the house no longer fits — or it's *sudden*. A fall. A diagnosis. A call from the doctor.

If you're in either of those situations right now, you're in the right place. My goal isn't to rush you. It's to help you understand your options so that when the time comes, you're not starting from zero.



What Downsizing Is Really About

When people first start thinking about downsizing, the conversation usually starts with the house. Should we fix it up? Should we sell it as-is? How much is it worth?

Those are real questions. But they're usually not the first ones that need answering.

The questions underneath look more like this:

- ◆ Am I ready for this change?
- ◆ What do I do with everything we've accumulated?
- ◆ How do I have this conversation with my family?
- ◆ What if I make the wrong decision?
- ◆ What does the next chapter of my life actually look like?

These are not real estate questions. They're life questions. And they deserve to be answered first — because the answers shape everything else.

You don't need to have all the answers today. Understanding your options is the first step.





Becky's Perspective

I didn't come into this work from a purely real estate background. I've raised seven children. I cared for my parents when their health declined and they moved into our home. I've watched a family member lose their independence slowly, and I've felt the weight of clearing rooms full of memories.

In 2023, my husband and I downsized our own home after 45 years of marriage and a lifetime of accumulated living. I stood in front of my mother's baby grand piano and understood, in a way I hadn't before, what it means to let go of something that isn't just an object. It's a piece of your story.

I let it go. But not easily. And that experience is why I do this work the way I do.

***“Downsizing isn't a loss. It's a transition.
And transitions, handled with care, can
lead somewhere good. ”***

A Lifetime of Belongings

For most people, this is the part no one warns you about.

You can decide in an afternoon that it's time to sell the house. But the things inside it? That process takes months. Sometimes longer. And it's heavier than almost anyone expects.

Every drawer holds something. Every closet has layers. The furniture in the living room isn't just furniture — it's the table where the family gathered, the chair where your father read every evening, the lamp you bought together on a trip you still talk about.

Questions worth sitting with:

- ◆ What do I want to bring into the next chapter of my life?
- ◆ Which items should stay in the family, and who should have them?
- ◆ What can I release with gratitude rather than grief?
- ◆ What would actually make my daily life simpler and lighter?





A Few Things Worth Knowing

You don't have to decide everything at once. The belongings conversation and the house decision can happen on separate timelines. Many people find it helpful to begin sorting long before any decision about the home is made.

Not everything needs to go. Downsizing is about fit, not elimination. Decide what matters most, and build around that.

Give yourself permission to take your time with the things that carry the most weight. The practical items can move quickly. The meaningful ones deserve care.

The Family Side of This Decision

Downsizing rarely happens in isolation. There are usually other people involved — a spouse, adult children, siblings, sometimes grandchildren, with their own feelings about the family home.

Even when everyone means well, it doesn't always feel simple.

If You Are the Parent

Your home is yours. The decision about what happens to it is yours. But the people who love you have feelings about this too — and those feelings deserve to be heard.

One of the most helpful things you can do is have the conversation early. Not to get permission. But to let the people who love you be part of this chapter instead of blindsided by it.

If You Are the Adult Child

Your parent built a life in that home. The decision to leave it is personal and often profound. If you're worried, say so — gently. Offer ideas as options, not conclusions. Come alongside your parent in this decision, not in front of it.

Patience matters more here than efficiency.



If the conversation feels too hard to start on your own, a neutral third party who has guided families through this before can make it easier for everyone.



The Emotional Side of Letting Go

Even when downsizing makes complete practical sense, it doesn't always feel easy. And that's not a problem to solve. It's just part of being human.

A home isn't just a building. It's where you raised your children, celebrated holidays, weathered hard seasons, built a life. Leaving it can feel like closing a chapter — and in some ways, it is.

Some people find a surprising sense of relief once they begin. The weight they carried — the maintenance, the worry, the sense of a house that needed more than they could give it — begins to lift. Others need to move slowly. Both are completely valid.

Emotional readiness doesn't mean you're at peace with every part of this. It means the choice feels like yours — not something that happened to you.

“Your home has already done its job. It sheltered your family. It carried your memories. It doesn't need to be perfect to be worthy of respect.”

What Most Downsizing Sellers Actually Do

When it comes to the home itself, most people have more options than they realize. Here is a clear look at the four most common paths.

What I see most often

Most people who come to me thinking they'll do a full remodel end up somewhere else once we talk through the real numbers. Not because the remodel isn't worth it in theory — sometimes it is. But because when you factor in the time, the contractor coordination, the upfront cash, and the carrying costs while the work is being done, the math looks different than it did at the start.

What I find is that most downsizing sellers land in one of two places: they do light updates and list — the Better path — or they decide the simplicity of selling as-is is worth more than squeezing out every last dollar.

The Best path — full remodel — makes sense for a specific kind of seller. Someone with stamina, a cash reserve, and a timeline they control. If that's you, it can absolutely pay off.

And the investor path isn't a last resort. For many people it's the smartest choice they make.

The flowchart on the right will help you figure out which one fits your situation.

“The investor path isn't a last resort. For many people it's the smartest choice they make.”



Which path is right for you?



For a full breakdown of each path, specific steps, detailed pros and cons, and a side-by-side comparison, see Becky's companion guide:

Preparing a Well-Loved Home for Its Next Chapter



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Which Path Fits Your Situation?

Here's how the four paths compare at a glance. Use this alongside the flowchart on the previous page to confirm your thinking.

Option	Work Needed	Time	Out-of-Pocket	Stress	Best For
Good Bare Min.	Safety + clean	Fast	Low \$500-\$2K	Low	Want to move forward quickly
Better Light Updates	Cleaning + minor repairs + paint	Moderate	Moderate \$3K-\$10K	Moderate	Willing to do some work
Best Full Re-model	Major reno — AC, Roof, kitchen, bath	Long	High \$20K-\$100K	High	Time + budget to maximize price
Investor As-Is	None	Very fast	None \$0	Very low	Simplicity, certainty, peace of mind

The more work you invest, the higher the potential return — but also the greater the time, cost, and uncertainty. More work is not always the right answer. The right answer depends on your life right now.



A Tale of Two Timelines

When You Have Time to Plan

This is the situation to aim for. You're feeling well. Nothing urgent is pressing. And you've decided — or someone who loves you has suggested — that now is a good time to think this through.

In this scenario, you have the most valuable resource: time. Time to sort carefully. Time to have the right conversations. Time to make a decision you feel good about — not one you made because you had no choice.

When the Timeline Changes Overnight

A phone call. A fall. A diagnosis. One week, you're thinking about this in the abstract. Next week, you need answers.

In those situations, focus on what can be decided now and don't try to solve everything at once. The house, the belongings, and the next living situation are three different problems — and they can, and often should, be handled on three different timelines.

If you're in a crisis right now:

- ◆ Focus on the person first — the house can wait a few weeks.
- ◆ Don't let urgency force a decision you haven't thought through.
- ◆ You have more options than you may realize.
- ◆ Call Becky. She will help you sort out what matters most.



The Financial Side of Downsizing

If You List the Home

A traditional listing typically produces the highest sale price — but it takes time. During that time, you're still responsible for mortgage payments, taxes, utilities, insurance, and upkeep. If the home needs work before listing, you'll need to fund those repairs upfront.

Realtor commissions typically run 5–6% of the sale price. Closing costs add another 1–3%. Factor these into your net proceeds, not just the offer number.

If You Sell to an Investor

An investor purchase is typically below retail market value. In exchange, you get speed, certainty, and no out-of-pocket costs. For many homeowners, that trade-off makes complete financial sense when you account for what a traditional sale actually costs in time, repairs, and carrying costs.

The highest offer on paper isn't always the most money in your pocket.

The question worth asking:

What are my net proceeds after repairs, commissions, carrying costs, and closing costs?

That number. **not the sale price**, is what matters.

Becky can walk you through this math specifically for your situation. No fee, no obligation.





A Word for the One Carrying the Load

Most of the time, when a family is working through a housing transition for an aging parent, there is one person who carries most of the weight.

It's usually a daughter or a son that lives near by. Maybe you are the oldest of the children. Maybe you live the nearest to the parent. Maybe you are the one that has the most time to deal with the situation. Maybe you are the one who has professional experience.

They are the ones making the calls, researching the options, having the hard conversations, and managing the logistics, all while managing their own lives, their own family, and their own work. They often do it quietly. Without a roadmap. Without acknowledgment.

If that's you, this page is for you.

What you are doing matters. You are the one taking the lead, and feeling the burden. The care you are bringing to this decision is love made practical. You don't have to have all the answers. You just have to keep showing up.



Becky is writing a book specifically for women walking this road:

**Daughters of Naomi:
Walking Them Home**
grandmahousebuyer.com/don



ghb.li/don

What People Wish They Had Known Earlier

After years of guiding families through this process, Becky hears a few things again and again from people looking back.

- ◆ “I wish I had started the conversation with my family sooner. Not because the decision would have been different — but because it would have been easier.”
- ◆ “I underestimated how long it would take to distribute the belongings. That part was harder than anything else.”
- ◆ “I thought I had to fix everything before we could sell. I didn’t.”
- ◆ “I wish someone had helped me understand what the house was actually going to cost to sell. The net number was different than I expected.”
- ◆ “Once I made the decision, I felt better. It was the not-deciding that was the hardest part.”
- ◆ “I didn’t realize there were people specifically for this — who help you think it through without trying to sell you something.”

*“Sometimes the hardest part isn’t the decision.
It’s giving yourself permission to start.”*



Your Downsizing Checklist (Major Categories)

Use this as a first pass — a way to see where you stand across the five big areas of a downsizing decision. Check off what you've thought through. Notice what's still open.

☐ The House

- Do I know my four options for selling?
- Have I had a realistic conversation about condition and timing?
- Do I know what net proceeds I'd actually walk away with?

☐ The Belongings

- Have I started thinking about what comes with me?
- Do I know who in the family wants what?
- Have I identified what I can donate, sell, or throw away?

☐ The Family Conversation

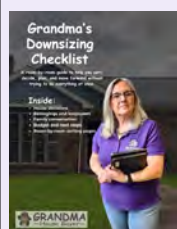
- Have I told the people closest to me what I'm thinking?
- Do they know my wishes on what comes next after the house?
- Who needs to be added to this conversation on downsizing?

☐ The Finances

- Do I understand what the sale will actually cost me?
- Do I have a sense of my budget for what comes next?

☐ The Next Chapter

- Do I have a general sense of where I want to move to?
- Is my timeline mine to choose — or is something else driving it?
- Who is going to help me with this process?



Want the full room-by-room checklist, with space to write, track, and plan? Becky will send it to you at no charge.



ghb.li/dncklist

A Different Kind of Help

Most people who contact Becky aren't sure yet what they want to do. They just know they have a situation that needs sorting out, and they're not sure where to start.

That's exactly where she comes in.



As a licensed Texas Realtor and Certified Senior Transition Specialist, Becky has spent over a decade helping Houston families navigate housing transitions — not by pushing them toward one answer, but by helping them understand their options and make the choice that fits their life.

She brings something most real estate professionals can't offer: she's lived this herself.

What Becky Has Walked Through Personally

- ◆ Her parents sold their home and moved into her family's house in 1991 as her mother's health declined. Becky cared for them both — through her mother's sudden heart attack and her father's two-year battle with cancer.
- ◆ Her mother-in-law's health declined years later. Becky stepped in again — clearing and preparing a home in another city for sale, and caring for her through the final two years of her journey.
- ◆ In 2023, Becky and her husband downsized their own home after 45 years of marriage. She sorted through decades of memories, let go of things that were hard to release — including her mother's baby grand piano — and learned firsthand how much home is tied to the heart.

Becky's not a distant expert. She's someone who has walked this road and come out the other side.

Also From Becky

1-Preparing a Well-Loved Home for Its Next Chapter



Not sure whether to fix it up, list it as-is, or sell directly to an investor? This booklet walks you through all four options: Good, Better, Best, and Sell As-Is, with honest pros, cons, and a side-by-side comparison to help you decide.



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2-The House They Left Behind



Inheriting a home sometimes becomes a problem. This booklet helps adult children and family understand their options, from selling as-is to listing on the MLS, with clear guidance and without pressure. Because the house they left behind deserves a thoughtful decision.



ghb.li/leftbehind

3-Guiding Them Home (Book & Workbook)



When you're in the thick of caregiving, a book can offer comfort—but a handbook gets things done.

*That's why **Guiding Them Home** combines the two, to craft tools to serve your family at every stage of the journey.*



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4-There is Still Time (Facing Foreclosure)

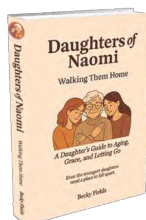


If you've received a notice of missed payments, the most important thing to know is this: you still have options, though time is short. This booklet walks you through foreclosure in Texas, what the timeline looks like, and what you can do right now to protect you and your family.



ghb.li/stilltime

5-Daughters of Naomi: Walking Them Home (Coming!)



Becky is writing a book for women who are caring, or have cared for aging parents. It's not a clinical guide. It's a companion for the real, lived experience. Learn more or share your story at our website at ghb.li/don! Book is scheduled for release in late 2026.



ghb.li/don



About Becky Fields The “Grandma Who Buys Houses”

Becky Fields is a licensed Texas Realtor and real estate investor based in Houston. She's also a Certified Senior Transition Specialist — and a grandmother eighteen times over.

She came to this work the long way. She's raised seven children, cared for aging parents in her own home, and downsized her own house after decades of building a life there. She knows what it feels like to stand in a room full of memories and wonder what comes next.

Becky works with homeowners who are trying to figure out what to do with a house — not to push them toward any particular decision, but to help them see their options clearly and make the one that fits their life.



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No pressure. Just a helpful conversation.



GRANDMA
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