Downsizing

IN TASMANIA

A Guide to Downsizing Your Home with Confidence

Right-size your home
More freedom less maintenance

Local expertise you can trust
Proudly Tasmania, personally yours

The next chapter
It's time to live life on your terms

Roberts
REAL ESTATE

A *message* from Roberts Real Estate

Dear Tasmanian Homeowner,

For many people, downsizing is spoken about as a property decision.

In reality, it is far more than that.

It is a transition that touches memory, independence, security, family, and the desire to live the years ahead with confidence and peace of mind. It deserves to be approached with care — and with people you can trust.
At Roberts Real Estate, we believe downsizing is not an ending. It is a thoughtful step into a new stage of life — one that deserves respect, patience, and clarity rather than pressure or haste.

Our role is never to rush decisions or persuade people before they feel ready. We see our responsibility as something much quieter and steadier. We listen first. We explain carefully. We take the time to understand what matters to you — not just financially, but personally.

Many of our senior clients speak with us long before they ever consider selling. Some have conversations with us years in advance, simply wanting to understand their position, their options, and what the future might look like. Others reach out when the decision feels clearer but still want reassurance that they are doing the right thing, in the right way, at the right time.

Every one of those conversations is welcome.

We understand that selling a longheld home is rarely straightforward. It can bring confidence and relief, but also uncertainty and emotion. There is no correct pace, and no single path that suits everyone. Our commitment is to support you through that process in a way that feels calm, respectful, and entirely on your terms.

As a longestablished Tasmanian agency, our reputation has been built over generations on trust, transparency, and doing what is right by our clients — especially during important life transitions. We are here to provide clear local advice, honest guidance, and steady support, whatever stage you are at.

Whether you are actively planning, gently considering, or simply thinking ahead, a quiet conversation can often bring reassurance long before any decisions are required.

And when the time feels right — now, or years from now — we will be here. Ready to listen. Ready to explain. Ready to help you move forward with confidence.

Yours Sincerely,

Roberts Real Estate

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Why downsizing deserves time and care

For most Tasmanians, downsizing does not arrive as a clear decision with a firm starting point. It rarely begins with intention or urgency. Instead, it enters life quietly — almost imperceptibly — as a passing thought, a gentle observation, or a conversation that lingers longer than expected.

It may first appear during everyday moments. Perhaps the garden, once a source of pride and enjoyment, feels more demanding than it used to. Tasks that were once completed without thought now take a little longer. Stairs that were once barely noticed now invite a pause. Or perhaps nothing concrete has changed at all, and it is simply a sense that life itself has shifted into a different rhythm.

Sometimes the thought of downsizing surfaces through conversation. A discussion with a partner about comfort or future plans. A suggestion from family, offered with care rather than concern. A quiet reflection about how best to support independence and wellbeing in the years ahead. These moments rarely demand action, but they gently invite consideration.

For many people, the family home carries meaning well beyond its physical structure. It is not just bricks, timber, and land. It is a place where life happened. Children may have grown up there, marking milestones that are now fondly remembered. Celebrations, quiet routines, difficult chapters, and joyful moments are woven into the walls. The home becomes part of identity — a constant through change.

Because of this, contemplating change can stir complex emotions. It may bring excitement about new simplicity alongside reluctance to let go of familiarity. It may spark relief at the idea of ease, while also prompting reflection about the passage of time. These responses are entirely natural. They are not uncertainty — they are a sign that the decision matters.

Downsizing, at its heart, is rarely just a property decision. It is emotional, practical, and deeply personal all at once. It touches questions of comfort, independence, security, and belonging. It deserves to be approached with care rather than haste.

At Roberts Real Estate, we see time and again that the most positive downsizing experiences come when people are allowed to move at their own pace. When they are given access to information without pressure. When they feel listened to, supported, and respected in the process. Rushed decisions often lead to compromise. Thoughtful decisions, taken over time, tend to bring clarity and confidence.

This guide has been created with that understanding in mind. It does not assume that you are ready to act, or that action must come next. There is no expectation attached to these pages. They are here simply to offer perspective, reassurance, and space to think.

Whether downsizing is something you are actively planning, gently considering, or simply aware of in the background, these pages are intended to help you reflect calmly on what the next chapter could look like — whenever you feel ready to explore it.

What *downsizing* really means in retirement

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Tasmania's property landscape and why *planning* matters

Tasmania offers a lifestyle and sense of continuity that many other parts of Australia no longer can. For longterm homeowners, this state is not just a place to live — it is home in the deepest sense. Communities remain familiar, neighbours often know one another by name, and daily life tends to move at a gentler, more deliberate pace.

In many parts of Tasmania, essential services such as medical centres, local shops, community facilities and transport are still relatively close at hand. For senior homeowners, this proximity can make everyday life easier and more reassuring. Over the years, many Tasmanians have also built substantial equity in their homes, often through longterm ownership rather than constant buying and selling. This places many people in a strong position when they begin to think about downsizing or reshaping how they live.

However, Tasmania's strengths also come with some important realities — particularly for those considering laterlife moves.

One of the most significant factors is supply. Housing that genuinely suits laterlife living is limited across much of the state. Singlelevel homes, lowmaintenance properties, welldesigned townhouses, and apartments close to services are consistently in demand. When these homes do come onto the market, they often attract strong interest and are not available for long.

This does not mean downsizing in Tasmania is difficult. But it does mean it often rewards early thinking rather than lastminute decisionmaking. Those who wait until a change feels urgent can sometimes find themselves choosing from fewer options than expected. Those who begin thinking ahead — even several years in advance — often enjoy more choice, flexibility and peace of mind.
Another consideration is that Tasmania's property market can vary significantly from one location to the next. A home that may suit laterlife living well in one town or suburb may be far less practical in another. Factors such as slope, weather exposure, access to services, and local infrastructure become increasingly important over time. These are details that rarely stand out in online listings but can have a major impact on daily comfort.

Because Roberts Real Estate teams live and work throughout Tasmania, we help clients look beyond headline prices and marketing descriptions. We take time to discuss the things that truly matter over the long term — matters that often only become obvious after living in a home for some time.

We talk through questions such as how a property feels in winter, whether it receives good natural light, and how sheltered it is from prevailing weather. We consider how easy it is to reach medical services, shops and social connections, and what everyday travel looks like now and in the future. We also help clients think about whether a neighbourhood is likely to continue meeting their needs as circumstances change.

Importantly, we encourage people to think not only about what suits them today, but what is likely to remain comfortable and practical in five, ten or fifteen years' time. A property that feels manageable now may become less so over time if access, maintenance or location become challenging.

Planning ahead does not mean committing early. It simply means allowing yourself the time to understand what is available, what is changing, and what truly suits your lifestyle. In Tasmania's unique property landscape, this thoughtful approach often leads to calmer decisions, better outcomes, and far less stress.

Downsizing here is not about racing the market. It is about understanding it — and choosing a path that feels right for you, both now and into the future.

Selling the family home

Looking beyond the sale price

For many senior Tasmanians, the family home represents far more than a place to live. It is often the largest financial asset they own, but it is also deeply connected to memory, routine, and identity. When the decision is made to consider selling, it tends to carry both financial significance and emotional weight.

From a financial perspective, selling a longheld family home can release substantial value. Particularly where a property has been owned for decades, growth over time can mean the proceeds form a meaningful part of retirement security. In most common circumstances, the sale of a principal place of residence is exempt from capital gains tax, making it one of the most taxeffective assets many people will ever sell. This can provide reassurance that value built up over a lifetime will not be significantly eroded at the point of sale.

However, focusing only on the sale price can be misleading. Selling a home involves a series of practical and financial considerations that extend well beyond what the property might achieve in the market.

There are direct costs associated with selling, including agent fees and legal expenses. While these are expected parts of the process, they should be acknowledged early so there are no surprises. Moving expenses can also add up, particularly where professional removalists are required, or when downsizing involves careful handling of longheld belongings.

Looking ahead, the cost of purchasing a new home must be considered alongside the sale. Stamp duty on the next property can be significant and is often underestimated, especially for those who have not bought a home for many years. Additional costs may include building inspections, adjustments or modifications to suit comfort and accessibility, and connection of services.

Timing adds another layer of complexity. In an ideal world, selling and buying would happen seamlessly. In reality, there can be gaps between sale and purchase. Some people require temporary accommodation, stay with family, or place belongings into storage while waiting for their next home to settle. These transitional costs may be temporary, but they can still affect the overall financial picture.

There are also practical considerations that are not strictly financial, but which influence how the process feels. Packing up a longheld home takes time and energy. Decisions about what to move, what to store, and what to let go of are often emotionally charged. Allowing enough time for this process

reduces stress and prevents rushed decisions that later cause regret.

Understanding the net position — what remains after all related costs are accounted for — is therefore essential. This means looking beyond the headline sale figure and considering how selling and buying together affect overall finances. When this is done early, it brings clarity and confidence. People can make decisions knowing where they stand, rather than reacting as costs arise.

At this stage of life, clarity is more valuable than speed. Taking the time to understand both the financial and practical realities of selling allows the experience to feel measured and controlled, rather than overwhelming. When expectations are realistic and preparation is thoughtful, selling the family home can become a structured and manageable step — one that supports the next chapter rather than disrupting it.

Tasmanian *Stamp* Duty

Important changes to be aware of

Stamp duty is an important consideration for anyone planning to buy property in Tasmania, particularly for seniors who are thinking about downsizing later in life. For some years, eligible pensioners were able to access a stamp duty concession when downsizing to a lowervalue home. This concession provided meaningful relief and played a role in the planning decisions of many Tasmanians.

However, it is important to be aware that this concession ended on 30 June 2025 and has not been renewed. This represents a significant change, particularly for those who may still be relying on earlier information or advice they received some time ago.

What this means in practical terms is that any downsizing plans should now be made on the assumption that full stamp duty will apply to the purchase of a new home, regardless of age or pension status. For many people, stamp duty can be a substantial cost, particularly if they have not purchased property for many years or are unfamiliar with current rates. Ensuring this cost is properly factored into planning helps prevent unwelcome surprises later.

It is equally important that downsizing decisions are not delayed or rushed in the hope that concessions might return. While policy settings can change over time, basing decisions on something that may happen creates uncertainty and often leads to unnecessary stress. Clear planning based on what applies today allows people to make confident, realistic decisions, rather than waiting for changes that may never come.

Because stamp duty can significantly affect the overall cost of a move, it reinforces the importance of early and careful planning. Understanding the true cost of purchasing a new home — alongside selling costs and moving expenses — allows people to assess their position accurately and consider a wider range of options. This is particularly valuable for seniors seeking clarity and peace of mind as they plan the next stage of life.

At Roberts Real Estate, we place a strong emphasis on ensuring our clients are working with current, accurate information. Property rules and concessions change over time, and advice that was correct a few years ago may no longer apply. Our role is to help clients understand today's reality, so decisions are made with confidence rather than assumption.

By addressing stamp duty clearly and early in the process, we help remove uncertainty and allow downsizing plans to be shaped thoughtfully. When people understand the full picture upfront, the process feels far calmer and more manageable — supporting decisions that are deliberate, informed, and truly right for their circumstances.

Downsizing & *superannuation*

What to think about

For many Australians aged 60 and over, downsizing the family home brings with it an important question: what should be done with the funds released from the sale?

One option that is often raised is contributing some of those proceeds into superannuation under what are commonly known as the downsizer contribution rules.

At a broad level, these rules allow eligible Australians aged 60 or over to contribute a portion of the sale proceeds from their principal place of residence into superannuation, even if they would otherwise be restricted by age limits or contribution caps. For some retirees, this presents a valuable opportunity to improve longterm income stability and simplify financial arrangements. For others, it requires careful thought to avoid unintended consequences.

Why downsizer contributions can be appealing

Downsizer contributions are often attractive because they allow people to move wealth from the family home — an asset that does not generate income — into superannuation, where it may help fund retirement living expenses.

For individuals who have accumulated most of their wealth in property rather than super, this can be an opportunity to rebalance. Placing funds into superannuation may make it easier to generate regular income, manage cash flow, and plan with greater certainty. Some people also value the administrative simplicity of having more of their assets consolidated in one place.

However, it is important to remember that what works well on paper does not always translate into the best realworld outcome. Downsizer contributions are not automatically "good" or "bad" — they are simply a tool, and like any tool, they need to be used appropriately.

Age Pension and cashflow considerations

One of the most important considerations for senior Australians is how downsizer contributions interact with Age Pension eligibility.

While the family home is generally exempt from the Age Pension assets test, money held inside superannuation (once accessible) is assessed. This means that moving funds from the sale of a home into super can change how much income and assets Centrelink considers when calculating pension entitlements.

In practical terms, some people find that after making a downsizer contribution, their Age Pension reduces or stops altogether because their assessable assets increase. Others experience only a modest change. The outcome depends heavily on personal circumstances, including the amount contributed, how remaining funds are held, and whether the person or couple already sits close to pension thresholds.

Cash flow is another key issue. Superannuation is designed to support retirement income, but access rules, payment structures, and product choices all influence how easily funds can be drawn when needed. For retirees who value flexibility — particularly in the early years of retirement — it is important to ensure that moving money into super does not unintentionally limit access to funds for everyday living or unexpected expenses.

Timing matters more than many people expect

Downsizer contributions must generally be made within a specific timeframe after the sale of the home, and they interact with tax years, pension assessments, and other financial events. This makes timing especially important.

Selling a home, contributing to superannuation, and having pension assessments recalculated all within a short period can feel overwhelming if not planned carefully. Some people benefit from spreading decisions over time, while others prefer to complete the transition in one coordinated step. There is no single right approach, but rushed decisions often carry higher risk.

It is also worth considering when in retirement the contribution is made. Early retirement planning may focus on flexibility, while later years may prioritise certainty and reduced administration. Downsizer contributions should align with the broader stage of life, not just the property transaction itself.

> **"Downsizer contributions are not automatically *good* or *bad*"**

Ownership structures and family considerations

Ownership structures play an important role as well. Whether a home is owned individually, jointly, or through more complex arrangements can affect how much each person may contribute and how decisions flow through to the rest of the household's financial planning.

Family considerations are also relevant. Some retirees wish to preserve funds for future care needs, while others want to assist children or grandchildren. Moving funds into superannuation may support certain outcomes while limiting others. These are personal decisions, but they should be considered alongside legal, estate, and lifestyle planning.

"What should be done with the *funds released* from the sale?"

The importance of coordination

What matters most with downsizer contributions is not the rule itself, but how it fits into the bigger picture. Downsizing a home is rarely an isolated decision. It interacts with superannuation, the Age Pension, taxation, estate planning, and longterm lifestyle goals. When these elements are considered together, people are far more likely to feel confident and settled about the choices they make.

At Roberts Real Estate, we do not provide financial advice, and we do not tell clients what they should do with their sale proceeds. What we do recognise, however, is that property decisions sit at the centre of many retirement plans. For this reason, we strongly encourage senior sellers to coordinate any downsizing or sale decisions with qualified financial, taxation, and legal advisers.

This coordinated approach helps ensure that decisions made about property support retirement goals rather than complicating them. When property, superannuation, and retirement planning are aligned, downsizing becomes a deliberate and empowering step — not a source of uncertainty.

Selling investment properties in retirement

Many Tasmanians enter retirement owning one or more investment properties.

Many Tasmanians enter retirement owning one or more investment properties. These properties may have been accumulated over many years and can represent a significant portion of overall wealth and retirement security. Retirement is a natural point at which many people reassess whether ongoing ownership still supports their lifestyle, financial comfort, and peace of mind.

As people move into retirement, priorities often change. Reliable income, predictability of expenses, and reduced stress frequently become more important than long-term growth potential. Investment properties, while valuable, bring ongoing responsibilities that do not lessen with age. Regular maintenance, compliance obligations, insurance premiums, managing tenants, and responding to unexpected repairs can increasingly feel like a burden rather than a benefit.

From a financial perspective, rental income continues to be assessed as income for Age Pension purposes, while the value of investment properties is assessed under the assets test. This means that even a property that produces modest income can materially reduce pension entitlements if its market value is high. For many retirees, this creates a situation where a substantial asset delivers relatively low net benefit once expenses and pension impacts are taken into account.

Selling an investment property can simplify finances significantly, but it must be approached with care. Unlike the family home, investment properties are generally subject to capital gains tax when sold. There is no age-based exemption from capital gains tax in Australia. Any net capital gain is added to taxable income for the financial year in which the property is sold. However, if the property has been held for more than twelve months, individuals may be entitled to a 50% capital gains tax discount, which can substantially reduce the taxable amount.

The timing of a sale therefore matters greatly. Selling in a year with lower overall taxable income may reduce the tax payable on the capital gain, while selling multiple properties in the same financial year can push income into higher marginal tax brackets. Importantly, the proceeds from selling an investment property are not exempt from Age Pension means testing. Once sold, the funds are assessed under the assets test and deemed under the income test, which may reduce or eliminate pension entitlements depending on the amount held. This differs significantly from the treatment of proceeds from selling a principal home, which may receive temporary exemptions under specific conditions.

Investment properties also interact differently with retirement income than many people expect. While rental income is assessed according to actual net earnings, not all tax deductions allowed for income tax purposes are recognised for pension assessments. As a result, properties that appear tax-effective may still have a greater-than-expected impact on pension payments.

Because of these complexities, the decision to sell investment properties in retirement should never be rushed or based solely on market conditions. It is a strategic decision that affects tax, income, pension eligibility, cash flow, and lifestyle comfort. Careful sequencing, realistic projections, and clear understanding of how each decision flows into the next allows retirees to simplify their affairs without unintended consequences.

At Roberts Real Estate, we frequently work with Tasmanian property owners who are navigating these decisions. While we do not provide financial or tax advice, we understand the practical realities of selling investment properties in retirement and can help sellers plan timing, presentation, and sale strategy in a way that aligns with broader retirement goals and professional advice.

Choosing the *right* home

for the years ahead

When it comes to downsizing, one of the most important — and sometimes most challenging — decisions is choosing the right home. At this stage of life, success is rarely determined by how impressive a property looks at first glance. Instead, it is shaped by how well the home supports everyday living, not just now, but in the years to come.

For many people, downsizing works best when the focus shifts from features to function. Architectural detail, extra rooms, or highmaintenance spaces may once have been appealing, but over time, practical considerations tend to carry more weight. What matters most is how a home feels to live in — day after day — and how easily it supports a comfortable, independent lifestyle.

Homes that age well often share a set of quiet but important qualities. Level or nearlevel access reduces physical effort and removes hidden obstacles that can become more challenging over time. Minimal maintenance eases the ongoing demands of ownership, freeing up time and energy for family, interests, and rest. Thoughtful layouts — where living spaces flow naturally and essentials are close at hand — can make everyday routines simpler and more enjoyable.
Light and warmth also play a larger role than many people expect. Good natural lighting can significantly affect comfort, mood, and confidence within a home, particularly during shorter winter days. Similarly, properties that are easy to heat and move through tend to feel more welcoming and costeffective over time.

Location is just as important as the home itself. Proximity to shops, medical services, community facilities, and familiar neighbourhoods can quietly support independence for many years. A home that feels perfect today but requires increasing travel or effort to access everyday services may become less suitable over time. Thinking about these practical realities early helps avoid unnecessary changes later. The key question, then, is not how impressive a home appears at inspection, but how it supports the rhythm of daily life. How easy is it to move through? How straightforward are simple tasks? How comfortable does it feel in different seasons? And perhaps most importantly, how likely is it to continue meeting your needs as circumstances gradually change?

At Roberts Real Estate, we work closely with clients to think beyond the immediate moment. Our role is to help you imagine not just living in a home today, but living there confidently in five, ten, or fifteen years' time. We encourage thoughtful conversations about ease, safety, familiarity, and longterm comfort — factors that rarely headline property advertisements but make all the difference once you are settled.

Choosing the right home for the years ahead is not about sacrificing enjoyment or character. It is about aligning your living environment with the life you want to lead — one that feels secure, manageable, and genuinely comfortable as you move forward. With the right planning and guidance, downsizing becomes less about compromise and more about creating a home that truly supports you, now and into the future.

Strata and *community* living

Understanding the trade-offs

Strata titled homes and lifestyle or community living options are often considered during downsizing because they promise something very appealing: a reduction in physical responsibility. For many senior Tasmanians, the idea of fewer repairs, shared maintenance, and less daytoday upkeep feels like a welcome relief after years of managing a standalone home.

These living arrangements can offer genuine benefits. External maintenance, building insurance, and shared facilities are typically handled collectively rather than individually. This can remove the stress of organising repairs, worrying about major structural costs, or managing large outdoor areas. For some people, this brings an immediate sense of reassurance and freedom.

However, it is equally important to understand that strata and community living are not simply “low maintenance versions” of standalone ownership. They involve a different kind of responsibility — one that is shared rather than individual — and that difference matters.

With stratatitled properties, owners become part of a body corporate or owners' corporation. This means ongoing fees, commonly known as strata levies, which contribute to insurance, maintenance, administration, and longterm repair planning. These fees can vary significantly depending on the size of the complex, the facilities provided, and how well the scheme is managed. While they replace some individual costs, they are still a regular and ongoing financial commitment that needs to be understood clearly.

Community and lifestyle living arrangements may also involve shared services and facilities, along with specific rules governing how the community operates. These rules can cover everything from property appearance and alterations to pets, parking, and use of common areas. For some people, this structure offers comfort and predictability. For others, it may feel restrictive or unfamiliar.

Decisionmaking in these settings is also shared. Unlike standalone ownership, where choices are made independently, strata and community living require collective agreement on certain matters. This can work very well in wellrun, cooperative environments, but it does mean that individual owners do not have complete control over all aspects of the property.

Because of this, responses to strata or community living vary widely. Some people find these arrangements deeply reassuring, valuing the shared responsibility, social connection, and reduced physical demands. Others strongly prefer the independence and autonomy that come with owning and managing their own home. Neither perspective is right or wrong — they simply reflect different priorities and comfort levels.

What matters most is understanding the tradeoffs before making a commitment. Reading and reviewing documentation carefully is essential. Financial statements, fee structures, insurance arrangements, maintenance plans, and community rules all shape what daytoday life will feel like. These documents can be detailed and, at times, difficult to interpret without guidance.

At Roberts Real Estate, we recognise that many downsizers feel uncertain at this point. Our role is not to persuade clients toward or away from strata or community living, but to help them understand what these arrangements truly involve. We take the time to explain obligations, costs, and governance in plain language, so choices are made with confidence rather than assumption.

Strata and community living can be an excellent solution for the right person in the right setting. They can also be less suitable for those who value complete independence. The key is clarity. When people understand both the benefits and the responsibilities, they are far more likely to choose an option that genuinely supports their lifestyle, comfort, and peace of mind for years to come.

Preparing your home

Respectful and unrushed

Preparing a longheld home for sale is rarely just a practical task. For many senior Tasmanians, it is one of the most emotionally charged stages of downsizing. Long before a property appears online or inspections begin, the process touches memory, identity, and the quiet acknowledgment that life is changing shape.

A family home is rarely filled with “things” alone. It holds stories. Furniture, photographs, books, and everyday objects often represent decades of living — milestones celebrated, routines established, children grown, and chapters completed. Because of this, preparing a home for sale cannot — and should not — be rushed.

Many sellers feel pressure to immediately declutter, repaint, or remove all traces of personality. In reality, buyers respond best to homes that feel well cared for, honest, and genuinely lived in. A home does not need to be stripped of character to be appealing. When a property feels loved and maintained, buyers instinctively sense its warmth and integrity.

Decluttering works best when approached gradually. Rather than attempting to do everything at once, many people find it far less overwhelming to take small steps over time. This allows space to make thoughtful decisions about what to keep, what to pass on, and what to let go of. Personal belongings are not simply objects — they represent seasons of life, and parting with them deserves time and care.

It is also important to acknowledge that preparation can be physically demanding. Packing, sorting, and reorganising a longheld home requires energy and

attention. Allowing sufficient time reduces stress and avoids the need for rushed decisions that may later feel unsettling or regrettable.

At Roberts Real Estate, we understand that preparation is as much about how the process feels as it is about the final presentation. Our role is not to impose unnecessary changes or encourage disruption for its own sake. Instead, we guide sellers gently, helping identify what will genuinely improve presentation and what can be left comfortably as it is.

We focus on simple, sensible improvements that help buyers see the home clearly, while still respecting the life that has been lived there. This might involve minor maintenance, thoughtful rearrangement, or light decluttering — always tailored to what feels manageable and appropriate for each individual.

Most importantly, we recognise that there is no prize for preparing a home quickly. Taking the time to move through this process calmly often leads to better results — both emotionally and commercially. When sellers feel supported rather than rushed, the entire experience becomes steadier and far less stressful.

Preparing a home for sale should feel like a respectful transition, not an upheaval. With care, patience, and the right guidance, it can become a gentle step toward the next chapter, rather than a source of anxiety. At Roberts Real Estate, that is exactly the experience we strive to provide.

The *emotional* side of downsizing

This is sometimes even more complex than the practical considerations

Downsizing is often spoken about in practical terms — homes, finances, locations, and logistics. Yet for most people, the emotional side of downsizing is just as significant, and sometimes even more complex, than the practical considerations.

It is important to acknowledge this openly: downsizing sits among life's most meaningful transitions. It is not a small or simple change. Even when it is planned and chosen, it can stir deep feelings that surface gradually and unexpectedly.

Many people experience a mixture of emotions, sometimes all at once. There can be a sense of relief at the idea of simplifying life or easing daily responsibilities. There may be optimism about a fresh chapter, a lighter home, or greater freedom. At the same time, there can be sadness about leaving a place that has held years of life, memory, and familiarity. Uncertainty may arise as routines shift and the future is imagined in a new way.

All of these feelings are entirely normal.

A longheld home is often closely tied to identity. It represents stability, achievement, and continuity. Letting go of that space can feel like letting go of a chapter — even when the next chapter is welcomed. This emotional complexity does not mean downsizing is the wrong decision. It simply reflects that the decision matters.

Some people find that emotions surface early in the process. Others feel relatively settled until practical changes begin — packing belongings, planning sales, or discussing next steps. For many, emotions come in waves rather than all at once. One day brings confidence and clarity; the next brings hesitation or nostalgia. This ebb and flow is a natural part of transition.

What often makes the greatest difference is giving these feelings space rather than trying to ignore or override them. People who allow themselves time to reflect, to talk openly with family, and to move through the emotional side of downsizing at their own pace consistently report greater peace of mind and satisfaction with their decisions.

Rushing the process can sometimes lead to regret — not because the decision itself was wrong, but because emotions were not fully acknowledged along the way. By contrast, when people take the time to process what downsizing represents personally, practical tasks tend to feel lighter and decisions more confident.

At Roberts Real Estate, we recognise that downsizing is as much an emotional journey as it is a property transaction. Our role is not only to help with practical steps, but to offer reassurance, patience, and understanding throughout the process. We believe no one should feel pressured to move faster than they are ready to — emotionally or practically.

Downsizing does not mean erasing the past. It means carrying its meaning forward into a new stage of life that better supports comfort, independence, and wellbeing. When the emotional side is respected, downsizing can become not a loss, but a thoughtful and empowering transition into the years ahead.

Considering the *right time*, at your own pace

One of the most common questions people quietly ask themselves is not how to downsize, but whether downsizing is right for them at all — and if so, when the right time might be.

This question rarely has a simple or immediate answer. Downsizing tends to become appealing gradually, as small changes in daily life begin to stand out more clearly. What once felt manageable may begin to feel demanding. What once brought enjoyment may now come with effort that outweighs the reward.

For many people, the balance between maintenance and enjoyment begins to shift. Gardening, cleaning, repairs, and general upkeep can feel heavier over time, even when the home itself is still deeply loved. The issue is often not that the home has lost its meaning, but that caring for it requires more energy than it once did.

Safety and comfort also start to take on greater importance. Steps, stairs, uneven paths, or awkward layouts may prompt quiet reflection about how long the home will continue to support daytoday ease. These thoughts are not signs that something is wrong — they are simply part of thinking ahead.

Future independence is another important consideration. Many people begin to think about whether their home will allow them to live confidently and comfortably in the years ahead, without unnecessary reliance on others. This often leads to questions about accessibility, location, and proximity to services — not as urgent needs, but as sensible planning.

Perhaps most tellingly, downsizing often starts to feel right when simplicity feels liberating rather than limiting. The idea of fewer responsibilities, clearer finances, and a home that is easier to manage may begin to bring a sense of relief rather than

loss. When simplification feels like an opportunity rather than a sacrifice, it usually signals readiness to explore change.

Importantly, there is no timetable for downsizing. There is no correct age, no standard sequence of events, and no expectation that decisions must be made within a particular timeframe. Some people begin thinking about downsizing years before they eventually move. They gather information slowly, watch the market, and reflect without pressure. Others feel a clear moment when things align and take action more decisively.

Both approaches are valid.

What matters most is not when downsizing occurs, but how it is approached. When the decision is made proactively, with time to consider options and without pressure, people tend to feel far more settled and confident. When downsizing is treated as a deliberate choice rather than a forced response, it becomes a positive transition rather than a reluctant one.

At Roberts Real Estate, we understand that many people are not looking for immediate answers. They are looking for reassurance that they are thinking about the right things — and that they are allowed to take their time. Our role is not to tell you whether downsizing is right for you, but to support you as you consider that question in your own way and at your own pace.

Downsizing does not need to happen soon to be worth thinking about now. Sometimes, simply understanding your options is enough to bring peace of mind. And when the time does feel right — whether that is months or years into the future — the decision often arrives with far more clarity and calm.

How Roberts Real Estate *supports* senior property sellers

From first conversation to settlement

For many senior Tasmanians, deciding to sell a home is not simply a transaction. It is a meaningful life event, often shaped by years — sometimes decades — of living, memory, and reflection. The home being considered for sale is rarely "just a property." It is a place where life unfolded, routines formed, and milestones were marked.

At Roberts Real Estate, we understand that selling later in life requires a different approach. It calls for patience rather than urgency, explanation rather than assumption, and respect rather than pressure. Above all, it requires time — time to listen, time to understand, and time to ensure decisions feel right rather than rushed.

Our relationship with many senior sellers begins long before any decision is made. Often, it starts with a simple conversation — a request for information, a question about value, or a desire to understand what options might exist in the future. There is no presumption that you are ready to act, or that selling must follow quickly. Our role at this stage is to provide clarity and reassurance, not momentum. We take time to understand what sits behind the decision to explore selling. This might include thoughts about downsizing, simplifying, supporting future independence, relocating closer to family, or simply wanting to feel prepared. Every situation is different, and every conversation is treated with care.

When — and only when — the decision to proceed becomes clear, our focus shifts to making the process feel steady, well explained, and manageable. We guide sellers through each stage carefully, explaining what to expect, why steps are recommended, and how choices affect outcomes. Nothing is assumed. Nothing is hurried.

Preparation is approached thoughtfully and respectfully. We recognise that packing, decluttering, and presenting a longheld home can be both physically and emotionally demanding. Our guidance is always tailored, practical, and calm, with a strong emphasis on avoiding unnecessary upheaval.

Throughout marketing and negotiation, we prioritise communication and transparency. Offers and interest are explained in full context, not simply passed on. We take the time to discuss conditions, timing, and practical implications so decisions are made with confidence, not uncertainty. At every point, control remains with you.

From the moment an agreement is reached through to settlement, our role is to coordinate, explain, and support. Selling can involve multiple parties, paperwork, and timelines, and this stage often brings questions or moments of uncertainty. We remain present throughout, ensuring nothing feels unclear or unsupported.

Most importantly, we understand that this process unfolds alongside emotion. Selling a home — particularly one held for many years — can bring relief, sadness, optimism, and reflection, sometimes all at once. We do not dismiss this. We respect it.

At Roberts Real Estate, our commitment is not defined by speed or volume, but by how safely and confidently people move through an important life change. Whether your first conversation with us leads to a sale, or simply provides information and peace of mind, it is valued all the same.

When the time feels right — whether now or in the future — you will find us ready. Ready to listen carefully. Ready to explain clearly. And ready to support you through each step, from the first conversation all the way through to settlement, with patience, clarity, and genuine respect.

It begins with a *conversation*

Not a commitment

Every relationship at Roberts Real Estate begins in exactly the same way — with a conversation, not a commitment.

When you ask us for a property appraisal, there is no expectation that you are ready to sell. For many senior Tasmanians, reaching out is simply a way to understand where they stand. It may come from curiosity, quiet planning, or a desire for reassurance rather than action. We respect that this first step is often about information, not intention.

In fact, many of our senior clients speak with us months — and sometimes years — before they decide whether selling is right for them. They want to know what their home might be worth in the current market, how conditions have changed, and what options may be available when the time does feel right. Our role at this stage is not to move things forward quickly, but to provide clarity calmly and accurately.

A Roberts Real Estate appraisal is designed to inform, not to pressure. We take care to explain what your property could reasonably achieve in today's market based on recent local sales and genuine buyer demand, rather than optimistic assumptions or generic pricing ranges. This realistic insight helps remove uncertainty and gives people a clearer sense of their position — even if no further steps are taken.

Just as importantly, we take time to understand you, not just your property.

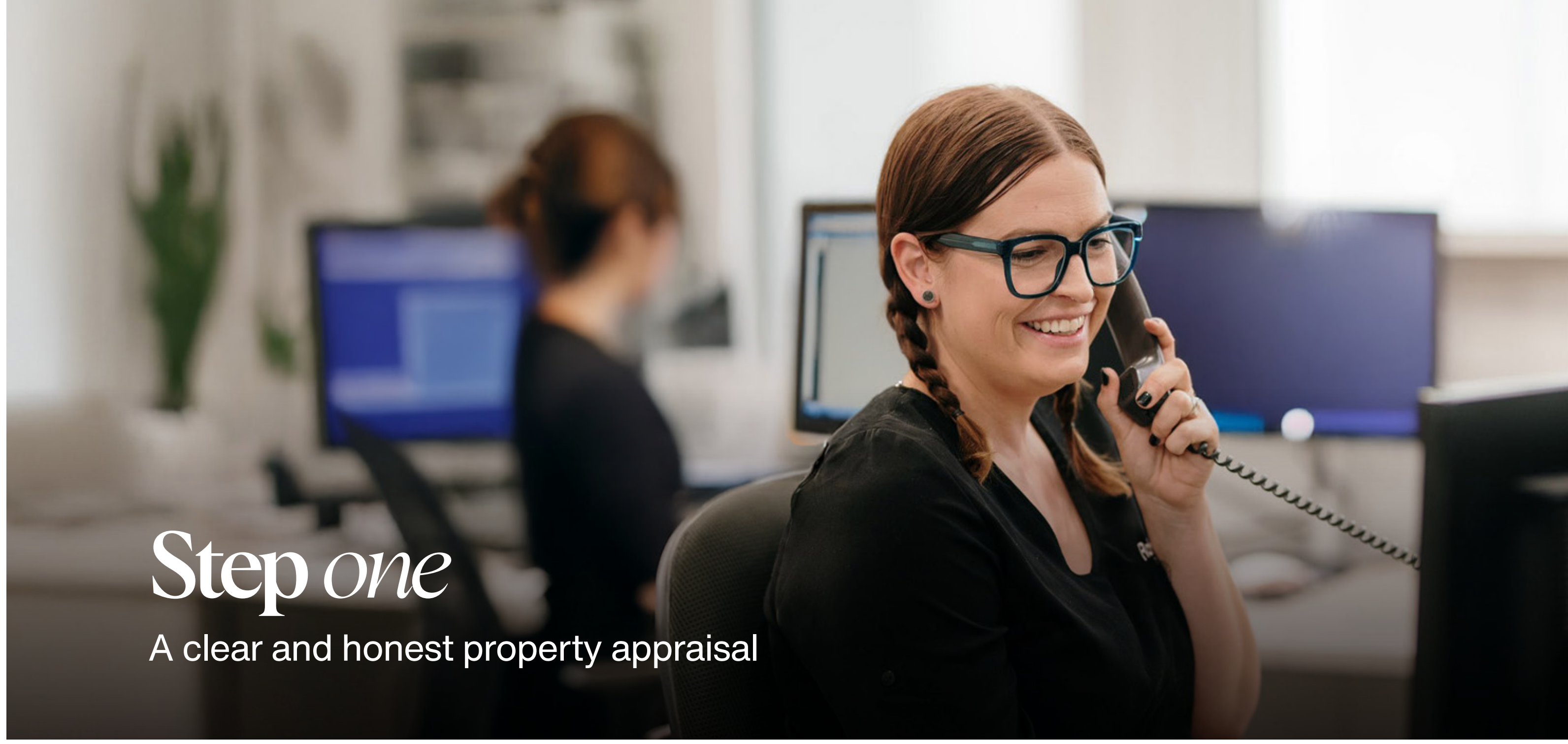
During these early conversations, we listen carefully to what has brought you to this point. We ask about how long you have owned the home, because longterm ownership often brings emotional attachment as well as practical considerations. We talk through what the years ahead might look like for you, recognising that retirement, downsizing, or simplifying life means different things to different people.

We also explore whether selling is connected to broader plans — such as retirement planning, relocating closer to family, reducing responsibilities, or simply wanting to feel prepared rather than reactive. Timeframes are discussed gently and openly, with sensitivity to what feels comfortable rather than what the market might be doing at any given moment.

These conversations allow us to tailor any advice specifically to your circumstances. We do not offer onesizefitsall recommendations, because no two situations are the same. What suits one household may not suit another, even in the same street or the same market.

Most importantly, these early discussions come without obligation. There is no expectation that an appraisal leads to a listing, and no pressure to take the next step. Many people find that simply understanding their options brings peace of mind, even if selling remains a future possibility rather than an immediate one.

At Roberts Real Estate, we believe trust is built at the beginning — by listening carefully, explaining clearly, and allowing people to move forward only when they feel ready. That is why every sale begins not with a decision, but with a conversation — one that respects your pace, your priorities, and your peace of mind.



Step *one*

A clear and honest property appraisal

Every thoughtful property decision begins with understanding — and that is exactly the purpose of a property appraisal with Roberts Real Estate.

Your appraisal is prepared by a local Roberts Real Estate agent who knows your area intimately. This is not a broad, statewide estimate or a figure generated by an automated system. It is a carefully considered assessment, grounded in recent sales of comparable properties in your specific neighbourhood, current buyer demand, and the individual qualities of your home. We take into account factors such as layout, condition, location, and how the property presents in today's market. A home that has been lovingly maintained over decades often carries strengths that are not obvious at first glance, and our role is to recognise and explain these fairly and accurately. Just as importantly, the appraisal is explained in plain language. We believe that clarity builds confidence, particularly for senior homeowners who may not have been involved in the property market for many years. Rather than simply presenting a figure, we take the time to walk you through how that value range has been assessed and what it truly means.

During this conversation, we explain what factors are currently working in your favour. This might include strong buyer demand for your type of home, desirable location attributes, or features that are particularly appealing in the current market. We also speak openly about what may limit price growth at this point in time - whether that be broader market conditions, property specific considerations, or buyer behaviour.

Timing is another important part of the discussion. Markets change, sometimes gradually and sometimes unexpectedly. Understanding how timing may influence outcome allows you to think ahead without pressure. For some people, this information confirms that now is not the right moment - and that is perfectly acceptable. For others, it may help clarify when they would like to revisit the idea in the future.

For senior clients especially, this clarity is essential. Knowing the realistic value of your home removes uncertainty and replaces it with understanding. It allows you to weigh options calmly, discuss plans with family or advisers, and make decisions based on facts rather than guesswork.

There is no expectation that an appraisal leads to immediate action. Many clients tell us that simply understanding their position brings reassurance, even if selling remains a future possibility. At Roberts Real Estate, we see the appraisal not as a trigger to sell, but as a foundation for informed decisionmaking, taken at your pace.

A clear and honest appraisal sets the tone for everything that follows — or simply stands alone as a helpful piece of information. Either way, it is provided with care, transparency, and respect.

Step *two*

Thoughtful preparation — without overcapitalising

Many Tasmanians enter retirement owning one or more investment properties. These properties may have been accumulated over many years and can represent a significant portion of overall wealth and retirement security. Retirement is a natural point at which many people reassess whether ongoing ownership still supports their lifestyle, financial comfort, and peace of mind.

As people move into retirement, priorities often change. Reliable income, predictability of expenses, and reduced stress frequently become more important than long-term growth potential. Investment properties, while valuable, bring ongoing responsibilities that do not lessen with age. Regular maintenance, compliance obligations, insurance premiums, managing tenants, and responding to unexpected repairs can increasingly feel like a burden rather than a benefit.

From a financial perspective, rental income continues to be assessed as income for Age Pension purposes, while the value of investment properties is assessed under the assets test. This means that even a property that produces modest income can materially reduce pension entitlements if its market value is high.

Selling an investment property can simplify finances significantly, but it must be approached with care. Unlike the family home, investment properties are generally subject to capital gains tax when sold. Any net capital gain is added to taxable income for the financial year in which the property is sold. However, if the property has been held for more than twelve months, individuals may be entitled to a 50% capital gains tax discount, which can substantially reduce the taxable amount.

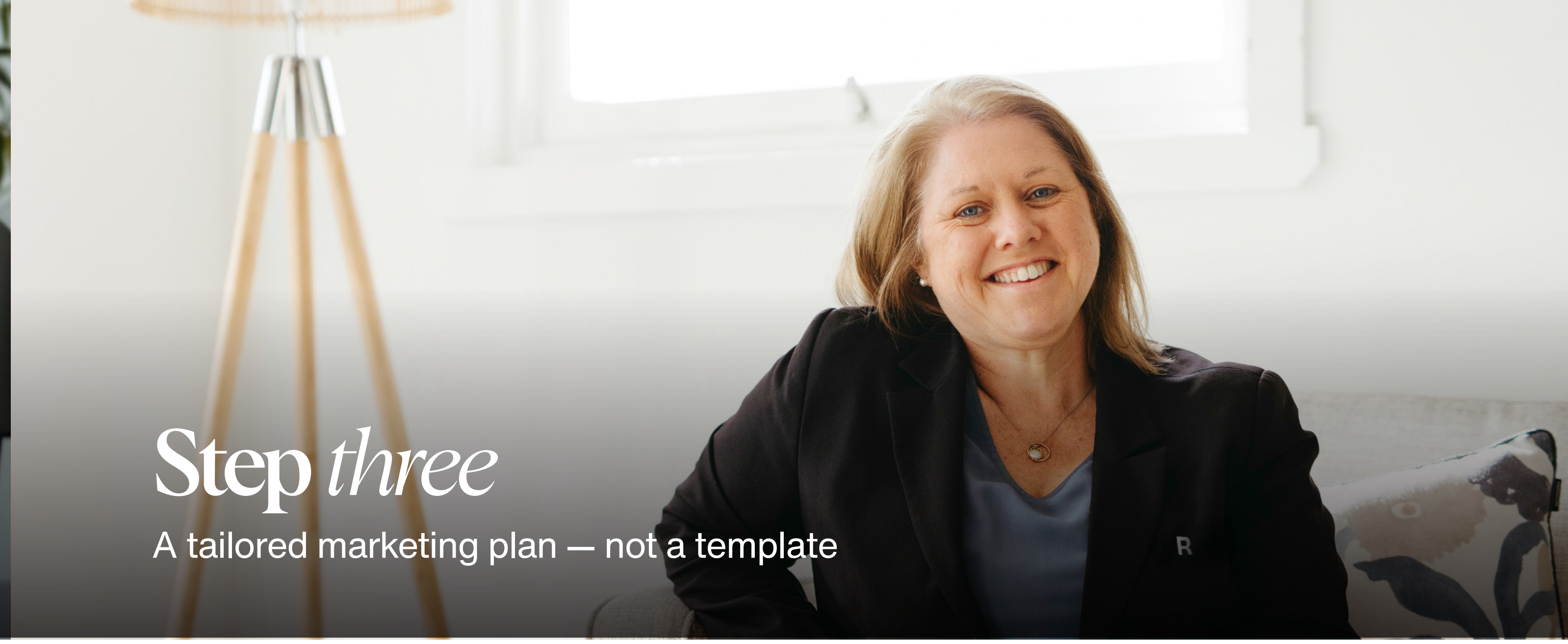
The timing of a sale therefore matters greatly. Selling in a year with lower overall taxable income may reduce the tax payable on the capital gain, while selling multiple properties in the same financial year can push income into higher marginal tax brackets.

Importantly, the proceeds from selling an investment property are not exempt from Age Pension means testing. Once sold, the funds are assessed under the assets test and deemed under the income test, which may reduce or eliminate pension entitlements depending on the amount held. This differs significantly from the treatment of proceeds from selling a principal home, which may receive temporary exemptions under specific conditions.

Investment properties also interact differently with retirement income than many people expect. While rental income is assessed according to actual net earnings, not all tax deductions allowed for income tax purposes are recognised for pension assessments.

Because of these complexities, the decision to sell investment properties in retirement should never be rushed or based solely on market conditions. It is a strategic decision that affects tax, income, pension eligibility, cash flow, and lifestyle comfort.

At Roberts Real Estate, we frequently work with Tasmanian property owners who are navigating these decisions. While we do not provide financial or tax advice, we can help sellers plan timing, presentation, and sale strategy in a way that supports their broader retirement goals.



Step *three*

A tailored marketing plan — not a template

Once you decide to proceed with selling, the focus naturally shifts from whether to act to how your home will be presented to the market. At this stage, clarity and confidence matter just as much as results.
At Roberts Real Estate, we do not rely on templates or standardised checklists. Every home is different, and every seller's circumstances are different. For this reason, we prepare a tailored marketing strategy specifically designed for your property, your location, and the type of buyers most likely to be interested.

Rather than applying a one-size-fits-all approach, your agent carefully considers how best to present your home honestly and warmly, highlighting its strengths while remaining true to how it has been lived in. The goal is not to oversell or overwhelm, but to help buyers clearly understand the value and feel of the home.

Marketing often begins with professional photography that captures the property accurately and respectfully. Photography is used not to disguise or exaggerate, but to present rooms, light, and layout in a way that feels welcoming and genuine.

Your online listing is then crafted with care. Rather than relying on generic phrases, the description is written to speak to lifestyle and practicality — how the home functions day to day, what it offers in terms of ease, comfort, and location, and why it has been a good place to live. This helps attract buyers who are genuinely suited to the property, rather than simply generating volume for its own sake.

Targeted digital promotion plays an important role, ensuring your property is visible to active buyers searching in the right locations and price range. This is supported by the Roberts Real Estate statewide network, which allows qualified buyers already engaged with our teams to be alerted to suitable opportunities. This network reach is particularly valuable in Tasmania, where buyer interest often crosses regional boundaries.

Throughout the marketing period, inspections are carefully managed. We recognise that, particularly for senior sellers, frequent or intrusive inspections can feel disruptive. Inspection schedules are explained clearly in advance, managed thoughtfully, and adjusted where possible to respect your comfort, routine, and privacy. Just as importantly, we take the time to explain how marketing works. Many senior sellers have not sold property for a long time, and the way homes are marketed today may look very different to past experiences. Nothing is rushed, and nothing is hidden.

Feedback is provided honestly and in context, helping you understand how buyers are responding without creating unnecessary anxiety. Market responses are explained rather than simply reported, so you can feel informed rather than left guessing. At every stage, transparency is central. Our role is not to push momentum, but to ensure you understand what is happening, why decisions are recommended, and how each step contributes to a successful outcome.

A well-designed marketing plan should feel supportive, not stressful. It should reflect the care that has gone into the home while protecting the wellbeing of the people selling it. At Roberts Real Estate, that balance is intentional. Tailored marketing is not about doing more — it is about doing

Step *four*

Skilled negotiation — with your best interests at heart

Negotiation is the stage of the selling process where experience, judgement, and clear thinking matter most. It is also the point at which many sellers feel the greatest sense of uncertainty, particularly if they have not been involved in property negotiations for many years.

At Roberts Real Estate, we understand that receiving offers on your home can be both reassuring and unsettling. It brings confirmation of interest, but it also introduces decisions that feel significant — decisions about timing, certainty, and what comes next. Our role during this stage is to ensure you feel informed, supported, and firmly in control.

Roberts Real Estate sales consultants are trained to manage buyer interest calmly and professionally. Offers are never treated as isolated figures or passed on without context. Instead, every offer is carefully assessed and explained, so you understand not only what is being offered, but what it means for you.

Price is only one part of any offer. We take the time to explain the difference between headline price and the conditions attached to it. Settlement terms, finance clauses, inspection requirements, and timeframes all influence certainty — sometimes more than price itself. Understanding these details allows you to see the full picture, rather than focusing on a single number.

For many senior sellers, timing is just as important as outcome. We explain how different settlement periods affect when funds are available, how they align with your future plans, and whether flexibility may benefit you — particularly if another purchase, relocation, or life change is also being considered.

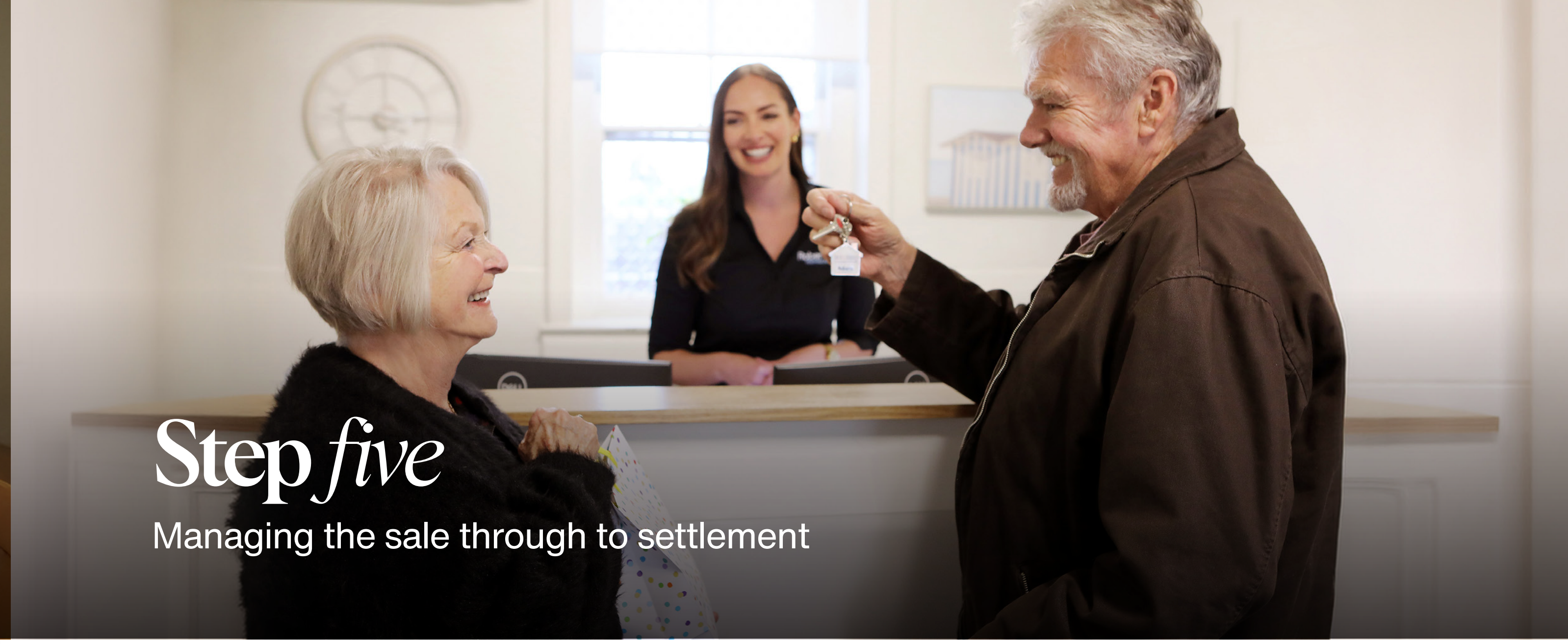
We also talk openly about when patience may work in your favour. Not every offer needs to be accepted immediately, and not every strong outcome comes from moving quickly. Sometimes allowing more time can improve terms or certainty. At other times, accepting an offer that provides reassurance and alignment may be the right choice. Our responsibility is to help you understand these options clearly, not to steer you toward a particular outcome.

Importantly, your agent's role is to protect your position, not to pressure you into decisions. There is no expectation to accept an offer simply because one exists. Every offer is discussed in full context, with honest explanation and space to reflect. Questions are encouraged. Decisions are yours.

Throughout negotiation, communication remains clear and steady. We keep you informed without overwhelming you, ensuring you always know where things stand and what the implications are. Nothing is rushed, and nothing is decided without your full understanding.

The aim of skilled negotiation is not simply to reach an agreement, but to reach one that feels right — financially, practically, and emotionally. When negotiation is handled with care and experience, it provides reassurance rather than stress.

At Roberts Real Estate, we believe that confidence comes from understanding. Our role during negotiation is to give you that understanding, so whatever decision you make, it is made calmly, clearly, and on your terms.



Step *five*

Managing the sale through to settlement

Once a sale has been agreed, it is common for sellers to feel a sense of relief. For many, this moment marks the end of months — sometimes years — of consideration and decision-making. However, while the agreement itself is an important milestone, it is not the end of the process.

From acceptance through to settlement, several moving parts must come together smoothly. Timelines need to be observed, documents finalised, and communication maintained across multiple parties. For sellers who have not moved in many years, this stage can feel unfamiliar.

At Roberts Real Estate, our role is to manage this phase calmly and thoroughly, so you do not have to navigate it alone.

Once an agreement is in place, we coordinate the next steps, liaising closely with solicitors, buyers, and any other parties involved. Documentation is monitored, conditions are tracked, and timelines are confirmed to ensure nothing is overlooked. Our aim is to create continuity from acceptance through to settlement day.

Clear and consistent communication is central during this stage. We keep you informed at each step, explaining what has been completed, what is still to come, and whether any action is required from you. Questions are welcomed, and nothing is assumed.

For downsizers and retirees, timing often matters just as much as outcome. Settlement dates may need to align with a new home, alternative accommodation, or personal plans. We understand that overlapping settlements, delayed decisions, or uncertainty around dates can add stress during an already significant transition.

Where another purchase is involved, we work closely with you and your advisers to manage timeframes realistically. This may involve negotiating suitable settlement periods, adjusting timelines where possible, or helping coordinate transitions so the process feels orderly rather than rushed.

We also recognise that the period between sale and settlement can bring mixed emotions. There may be anticipation, alongside reflection as you prepare to leave a longheld home. By taking care of the practical details, we aim to give you space to focus on your next steps.

Throughout this stage, we remain present and accessible. Selling a home should not feel like handing things over and hoping for the best. It should feel like being guided steadily through a known process, with someone overseeing the details on your behalf. Settlement itself is managed carefully, with confirmation that all parties are ready and that the transition completes smoothly.

At Roberts Real Estate, managing the sale through to settlement is about care, coordination, and reassurance. Our aim is to ensure the final stage feels calm, organised, and respectful — allowing you to close one chapter and step into the next with confidence and peace of mind.

Why Choose Roberts Real Estate?

Choosing an agency to represent you when selling a home later in life is not a small decision. For many senior Tasmanians, it is not simply about finding someone who can list a property — it is about finding people they feel comfortable trusting with something deeply personal.

Many seniors choose Roberts Real Estate because of our longevity, strong local presence, and valuesbased approach to real estate. Having operated in Tasmania since 1865, our business has grown alongside generations of Tasmanian families. That history matters. It reflects a commitment to relationships, reputation, and doing what is right — not just what is quick.

For more than a century, Roberts has worked within Tasmanian communities large and small. Our teams live locally, understand local markets, and appreciate the nuances that come with selling homes that have been held for decades. This local knowledge is not theoretical — it is lived experience, built over time and through longstanding involvement in the communities we serve.

Importantly, our approach is grounded in values rather than volume. We do not measure success solely by transactions completed, but by how supported and confident our clients feel throughout the process. This is particularly important when working with senior sellers, for whom the sale of a home often marks a major life transition rather than a purely financial event.

Senior clients frequently tell us they value being listened to. They appreciate conversations that are patient and genuine, where their concerns are acknowledged rather than brushed aside. Feeling heard — especially when discussing future plans, emotional attachments, or timing — often makes a significant difference to how comfortable the process feels.

They also tell us they value not feeling rushed. Many seniors do not want to be pushed into decisions based on market noise or urgency created by others. They want the freedom to consider options carefully and move forward when the time feels right. At Roberts Real Estate, we respect that pace. Clear explanations at every stage are another reason seniors choose us. Selling a home involves processes and terminology that may have changed significantly since the last time a person was involved in the property market. We take the time to explain each step in plain language, ensuring there are no assumptions and no unanswered questions. Understanding brings confidence, and confidence brings peace of mind.

Perhaps most importantly, clients speak to us about genuine care during major life transitions. Downsizing or selling a longheld home can bring mixed emotions, and those emotions deserve attention, not dismissal. Our team understands that empathy matters just as much as expertise. Treating people with dignity and respect is not an addon to our service — it is central to how we work.

Selling a home later in life deserves patience, experience, and understanding. It requires sensitivity to timing, attention to detail, and an appreciation for what the home has represented over the years. These qualities cannot be rushed or automated — they are learned through experience and upheld through values.

That is the environment we work hard to provide at Roberts Real Estate. An environment where people feel safe to ask questions, take their time, and make decisions that feel right for them — supported by experience, integrity, and care that has stood the test of time.

Ready to start the conversation?

Scan the QR code to get in touch with our team, or call **1300 446 673**

Downsizing is not an *ending*

It is a thoughtful transition — one that reflects a lifetime of living, caring, adapting, and making decisions with intention.

For many people, the idea of downsizing brings mixed feelings. There may be relief at the thought of simplifying life, alongside hesitation about leaving a place that has held years of memory. There may be optimism about what comes next, tempered by uncertainty about how change will feel. These emotions are not contradictory — they are human, and they deserve respect.

At Roberts Real Estate, we understand that downsizing is rarely just about property. It is about comfort, independence, familiarity, and the desire to move into the next stage of life feeling supported rather than rushed. It is about wanting clarity without pressure, and guidance without obligation.

Our role is not to persuade or push decisions before they are ready to be made. We see ourselves first and foremost as listeners. We take the time to understand what matters to you, what concerns you, and what pace feels right. We explain options carefully and clearly, without assumption or urgency, so you can make decisions with confidence — or simply gain reassurance without needing to decide anything at all.

Many of the people we speak with are not ready to act. Some are simply thinking ahead. Others are quietly weighing their options, wondering what life might look like in the years to come. These conversations are just as important as those that lead directly to a sale.

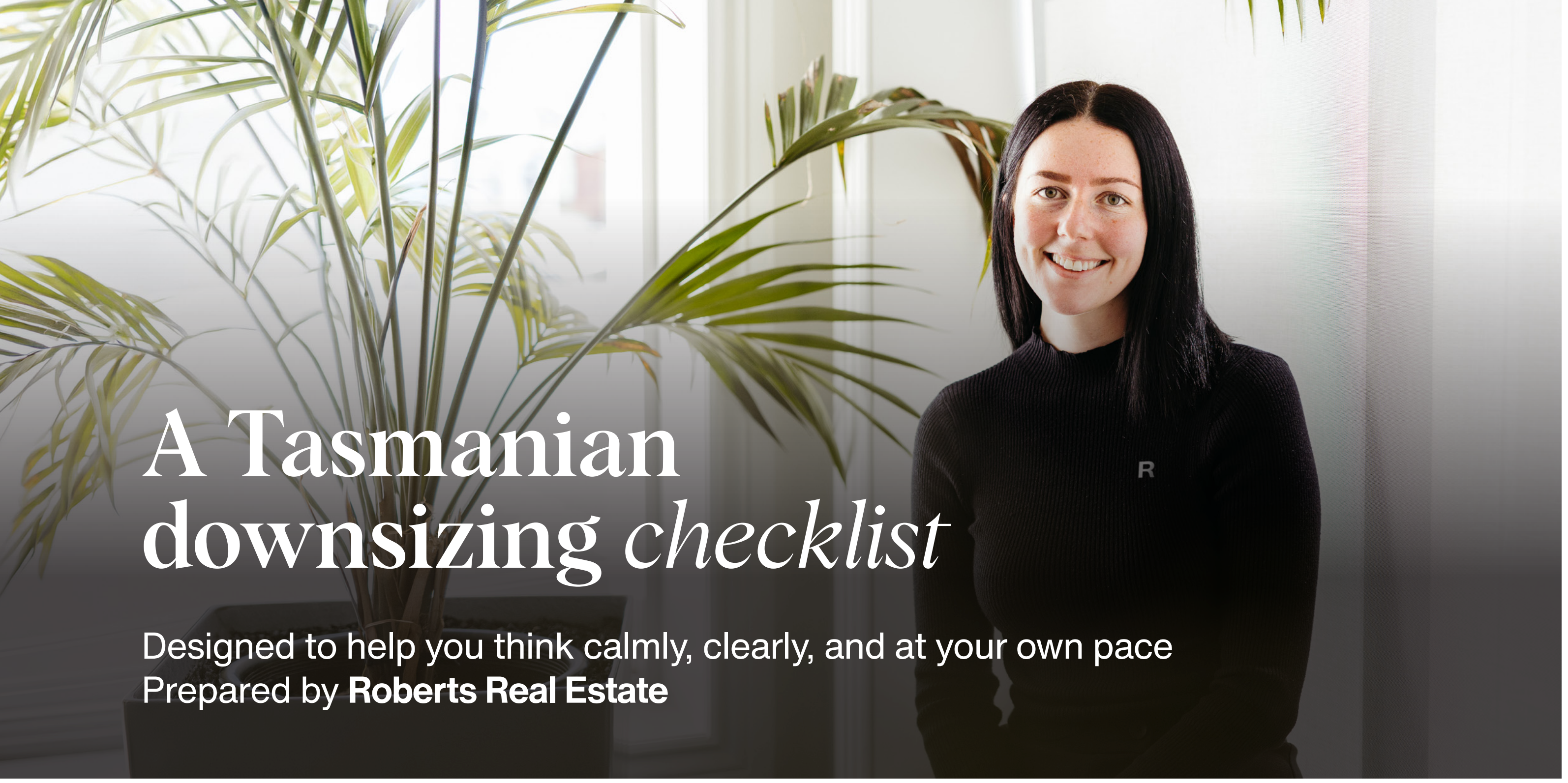
There is no expectation attached to them.

We also recognise that timing is deeply personal. Some people plan years in advance. Others wait until the moment feels unmistakably right. Both approaches are valid. What matters is that when a decision is made, it feels considered, informed, and truly your own.

A calm conversation — without pressure, without sales talk, and without obligation — can often bring reassurance long before any decisions are required. Knowing where you stand, what options exist, and that support is available when needed can make all the difference.

When the time does feel right for you — whether that is now, or years from now — we will be here. Ready to listen. Ready to explain. Ready to support you with patience, clarity, and genuine respect.

At Roberts Real Estate, that commitment does not change.



A Tasmanian downsizing *checklist*

Designed to help you think calmly, clearly, and at your own pace
Prepared by **Roberts Real Estate**

First: permission to take your time

☐ I understand downsizing is a transition, not a deadline
☐ I know there is no “right age” or timetable
☐ I feel comfortable thinking ahead without needing to act
☐ I know a conversation does not create obligation

Understanding what downsizing really means for me

☐ I am choosing what fits my life now and ahead, not just going smaller
☐ I’ve considered whether I want less land, fewer stairs, or lower maintenance
☐ I’ve thought about ease, safety, comfort, and independence
☐ I am planning proactively rather than waiting for urgency

Thinking about Tasmania’s property landscape

☐ I understand suitable downsizer homes are limited and in demand
☐ I’ve allowed time to explore options rather than rushing
☐ I’ve considered different Tasmanian locations and their practicality
☐ I’ve thought about winter comfort, access to services, and transport

Selling the family home: practical & financial reality check

☐ I understand my home’s sale is generally CGT-free (principal residence)
☐ I’ve considered agent, legal, moving, and purchase costs
☐ I’ve factored in stamp duty on my next home
☐ I’ve thought about timing gaps, storage, or temporary accommodation
☐ I want clarity on the net result, not just the sale price

Tasmanian stamp duty – important update

☐ I understand pensioner stamp duty concessions have ended
☐ I am planning on full stamp duty applying
☐ I am not delaying or rushing decisions based on past concessions

Downsizing & superannuation

☐ I know downsizer contributions may be available after age 60

☐ I understand moving money into super can affect the Age Pension
☐ I have considered cash flow and access to funds
☐ I plan to coordinate property decisions with professional advice

Investment properties in retirement

☐ I’ve reviewed whether investment properties still suit my lifestyle
☐ I understand rental income and asset values affect the Age Pension
☐ I’m aware CGT usually applies when selling investments
☐ I’ve considered timing and sequencing of sales
☐ I’m thinking about simplicity, not just returns

Choosing the right home for the years ahead

☐ I am prioritising function over features
☐ Level access and minimal maintenance are important
☐ Light, warmth, and ease of movement matter to me
☐ Proximity to shops, medical services, and community is key
☐ I’m choosing a home I can live in comfortably long term

Strata & community living – understanding the trade-offs

☐ I understand ongoing fees (levies) apply
☐ I know decision-making is shared
☐ I’ve considered rules, obligations, and lifestyle fit
☐ I know this suits some people better than others — and that’s okay
☐ I want explanations in plain language before committing

Preparing my home for sale

☐ I do not feel pressured to renovate unnecessarily
☐ I am comfortable preparing gradually, not all at once
☐ I understand buyers value care, honesty, and warmth
☐ I am giving myself time to sort belongings respectfully
☐ I want guidance that minimises disruption

The emotional side

☐ I accept mixed emotions are normal
☐ I am allowing space for reflection and conversation
☐ I am not rushing decisions through discomfort
☐ I understand this transition deserves care

Is downsizing right for me - and when?

☐ I notice maintenance is becoming heavier than enjoyable
☐ Safety, comfort, and independence matter more now
☐ Simplicity feels reassuring, not limiting
☐ I am allowed to move when the time feels right

Working with Roberts Real Estate

☐ I know conversations are obligation-free
☐ I value being listened to and not rushed
☐ I appreciate clear explanations at every stage
☐ I want guidance grounded in Tasmanian experience
☐ I want support through every step — from first conversation to settlement

A reassuring reminder

☐ Downsizing is not an ending
☐ It is a thoughtful transition
☐ I am allowed to take my time
☐ Support is available when I’m ready

When the time feels right — now or years from now — **Roberts Real Estate** is here.

Ready to listen. Ready to explain. Ready to help you move forward with confidence.

Downsizing
IN TASMANIA

A Guide to Downsizing Your Home with Confidence

Contact us today on **1300 446 673** or **info@robertsre.com.au**

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Downsizing
IN TASMANIA

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