06

For sellers in transition

Downsizing From a Cape Home

The non-listing part — belongings, move logistics, where to land, and how to make the bigger decision.

15 pages

Brewster · Chatham · Harwich · Orleans · Eastham



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1 PART
Where to Land Next

Decide this before — or in parallel with — your decision to sell. Selling without knowing where you're going is the most reliable way to make a downsizing move you regret.

Option A — Stay on the Cape, smaller

What "smaller, on the Cape" actually looks like here

The Lower Cape has less of this than people assume, and it is worth knowing before you decide. There are age-restricted (55+) condominium developments in Brewster, Harwich and Chatham; a small number of continuing-care and assisted-living options concentrated around Orleans, Harwich and Brewster; and a thin, seasonal year-round rental market that tightens sharply between June and September.

The practical consequence: if you intend to stay in the five towns, start looking at the next place before you list this one, not after. Inventory at the small end moves quickly and there is not much of it. This is the single most common way a downsizing move on the Cape goes wrong — the house sells and there is nowhere to go.

Many Lower Cape homeowners want to stay near the ocean, the friends, the routines they've built. The downsize lives on the Cape itself, just in a more manageable form.

- A smaller single-family in the same town — single-floor living, less yard, often newer mechanicals. Brewster, Harwich, and Eastham have meaningful inventory in this category.
- A 55+ community. The Lower Cape has several established options, including Cranberry Village in Harwich (cranberryvillagecapecod.com) and The Pinnacle at Brewster (contact Brewster Town Hall for details). For a current overview of Lower Cape 55+ options, ask Arthur — he maintains an updated reference list.
- A condo or townhouse — particularly in Chatham, Orleans village, and along the Brewster shore. Lock-and-leave living, no exterior maintenance, often water-adjacent.
- A rental for 12–24 months while you figure out the next purchase. Underrated option. Lets you sell into a current market without rushing the buy decision.

Option B — Off-Cape, near family

The most common alternative: moving closer to adult children and grandchildren. Worth being honest with yourself — are you moving toward them because they want it, or because you want it? Both are valid; they lead to different choices.

- Pick a town near them, not their town. Living too close can strain rather than support relationships.
- Rent there for at least one full year before buying. Climate, traffic, and neighborhoods reveal themselves slowly.
- Negotiate visit cadence in advance. ‘Once a week for dinner’ versus ‘we’ll see’ is the difference between a happy move and a stressful one.

Option C — Snowbird

Sell the year-round Cape home; rent or buy a smaller Cape place for the warm months; spend winters somewhere warmer (Florida, Carolinas, Arizona). Particularly common for sellers in their late 60s through 70s.

- The math: total carrying cost of one large Cape home often exceeds total carrying cost of a small Cape rental plus a small southern condo.
- Test it for a winter or two before committing. Six weeks in your eventual snowbird town in February tells you almost everything.

Option D — A bigger reset

Some homeowners use the downsizing decision as a launching pad for something they’ve been postponing. A trip. A move abroad. A long-term rental in a city they’ve always loved. Selling the Cape home funds the chapter; not buying the next house is the freedom.

2 PART Belongings: The Four-Bin Method

This is the part that breaks people. Forty years of accumulation in an 8-room house feels insurmountable until you have a method. Use this one.

KEEP · GIVE · SELL · DONATE / DISPOSE

KEEP — Things going with you to the next place. Be honest about square footage; you cannot move 3,000 sq ft of belongings into 1,400 sq ft.

GIVE — Items going to specific named people: children, grandchildren, friends. Each item gets a Post-it with the recipient's name.

SELL — Anything with real resale value. Furniture in good shape, art, jewelry, tools, vehicles, collectibles.

DONATE / DISPOSE — Everything else. Donation goes to your local thrift; disposal goes to the dump or a junk-removal service.

Work room by room, in this order

- Easiest first — guest rooms, basements, garages, attic. You'll build momentum on rooms with low emotional weight.
- Then the kitchen and bathrooms — high volume, moderate emotional weight.
- Then your own bedroom and primary living spaces — meaningful, but you need them functional through showings.

— Save for last — the room with the photographs, letters, and family papers. This room is its own project; don't try to do it in one weekend.

Heirlooms and inheritance conversations

You do not have to do the belongings yourself

There is a profession for exactly this. Senior move managers organise, sort, downsize, arrange the disposals and set up the new place — and the ones worth hiring are accredited by the National Association of Senior Move Managers. For a house lived in for thirty or forty years this is frequently the difference between a move that happens and one that is postponed for another two years.

It is also the honest answer to the advertisements offering to buy your house so you "don't have to clean out a thing". You can have that part taken off your hands without giving away the house to get it. Ask me and I will point you at the people who do it locally; I take nothing for the introduction.

The single most useful thing you can do for your adult children is to ask, in writing, what they actually want — before you assume. Most parents are surprised by both the answer and the non-answer.

— A simple email works: 'I'm starting to think about downsizing. Are there specific items in the house that you'd want to know are yours? No commitment; just helps me plan.'

— Where there's competition for the same item: round-robin selection by age order is a clean and fair method.

— For high-value items (jewelry, art, antiques), a written appraisal protects everyone.

— 'I'd like you to have it now' is often a more meaningful gift than leaving it in a will. Many parents enjoy seeing the things go to use.

3 PART Move Logistics

The mechanics of an actual move are simpler than the emotional work — but they are what most homeowners forget to schedule. Build the move backward from the closing date.

8–12 weeks before closing

- Get at least three written quotes from movers. Cape Cod movers book up fast in summer; book early.
- Decide: moving company, hybrid (you pack, they move), or pod-style container service.
- Book a storage unit if there will be any gap between moving out and moving in, or for items you're not yet ready to decide on.
- If cleaning out the entire house: get two cleanout-vendor quotes. A full-service cleanout for a typical Cape home runs $3,000–$8,000 and can save you weeks. Ask Arthur for his preferred Lower Cape vendor list.

4–6 weeks before closing

- Confirm your mover's date in writing.

- Reserve the elevator if your destination is a multi-story building.
- Begin the four-bin sort in earnest — finish the easy rooms.
- Schedule donation pickups for furniture you can't or don't want to sell. Most charities require 2–4 weeks of notice for furniture.

2 weeks before closing

- Confirm utility transfer dates: electric, water/sewer, gas/oil, internet, alarm. Most can be done online.
- File a change-of-address with USPS — and notify banks, insurance, IRS, Social Security, and subscriptions separately. The USPS forward is a backstop, not a replacement.
- Confirm pet logistics for moving day.

Move week

- Pack a 'first-night box' — sheets, towels, toiletries, coffee maker, phone chargers, basic kitchen items, medications. This box rides with you, not the truck.
- Take photos of every wall and shelf in case you need them for insurance later.
- Walk through every room, every closet, every drawer one final time before signing closing documents.
- Arrange where keys, garage remotes, alarm codes, and manuals will be left for the buyer.

PART 4

The Financial Gut-Check Worksheet

You don't need a full financial plan to start the downsizing conversation — but you do need three numbers in front of you before you commit. Fill in this worksheet, then bring it to your CPA and agent.

Line item	Your number	Notes
Estimated sale price	$_____	From your CMA — a local agent estimate is your best starting point
Mortgage payoff (if any)	($_____)	Call your lender for a payoff quote
Agent commission	($_____)	Negotiable; ask your agent
Massachusetts excise stamps	($_____)	$6.48 per $1,000 — Barnstable County rate, not the statewide $4.56

continued

Line item	Your number	Notes
Attorney fees	($_____)	Typically $1,500–$3,000 for seller's attorney

continued

Line item	Your number	Notes
Prep and repair costs	($_____)	Estimate from your pre-listing checklist
Non-resident withholding (if applicable)	($_____)	See Guide 04; verify with CPA
NET PROCEEDS (estimated)	$_____	All items above combined
Your cost basis in the property	$_____	What you paid + capital improvements
ESTIMATED CAPITAL GAIN	$_____	Net proceeds minus cost basis (rough)

continued

Line item	Your number	Notes
Federal Section 121 exclusion (if primary residence)	($250,000 single / $500,000 married)	2 of last 5 years as primary residence required

continued

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Line item	Your number	Notes
Estimated taxable gain	$_____	Gain minus exclusion — discuss with CPA
Annual cost of next chapter	$_____	HOA fees + rent/mortgage + travel (see Part 1)

The downsize-math test

Net proceeds + investment return on those proceeds at a conservative rate, minus the annual cost of the next chapter, should leave you ahead of where you'd be staying put. If the math says no, that doesn't mean don't downsize — it means be honest with yourself that the move is for life reasons, not financial ones. Both are valid. Confusing them is what leads to regret.

A note on the CMA estimate

A Comparative Market Analysis from a local agent can narrow your likely pricing range, but accuracy depends on comparables, condition, current inventory, and timing. For financial planning purposes, model a range — both a higher and a more conservative estimate — rather than relying on a single number.

5 PART

Making the Bigger Decision Feel Manageable

Most of the homeowners I've worked with through downsizing decisions tell me afterward that the hardest part was not the work itself — it was the dread of the work. The actual sorting, the actual move, the actual goodbye to the house was always less terrible than the months they spent imagining it.

1. Make it a project with a start date

'Eventually' is the enemy. 'Starting on the first Sunday of next month, I will spend two hours on the four-bin sort, one room a week' is the friend. Putting a start date on a calendar — even months out — converts dread into action.

2. Don't try to do it alone

Adult children, friends, professional organizers, hired help — anyone. The combination of physical labor and emotional weight makes solo downsizing brutal. Even one helper for one Saturday a month transforms the experience.

3. Honor the house, then leave it

Many sellers find a small ritual helpful — a final dinner in the dining room with family, a walk-through with photographs, a letter to the next owners left on the kitchen counter. The ritual gives you a clean ending instead of a slow fade. Several Lower Cape sellers I've worked with have left a one-page note for the buyers: 'Here's what we loved about this house. Here's what we wish we'd known.' Buyers are universally moved by these.

4. Let the next chapter be a beginning, not just a leaving

The framing matters. 'Selling the Cape house' sounds like an ending. 'Moving closer to my grandchildren' or 'starting the snowbird life' or 'finally buying that boat' is a beginning. Both are true. Choose the framing that gets you out of bed on the hard days.

5. Trust the timeline

From decision to closing on a downsizing move is typically 6–12 months for a Lower Cape home that's been lived in for decades. That includes 2–3 months of belongings and prep, 1–2 months of marketing, 2 months under contract to closing, and another month of the actual move. It is not fast. It is also not as long as you fear — and almost every seller who completes the process tells me, on the other side, that they wish they'd started sooner.

> **One last thought**
>
> Houses are the rare possession that mostly serve us when we need them, and start to take from us when we don't anymore. There's no virtue in holding on past the point where the trade has reversed. The Cape will still be the Cape. You can come back any time as a guest.

A conversation about where you would actually go

Most people in this position have been turning it over for a year or two without saying much about it out loud. It helps to say it out loud to someone who is not a family member.

No valuation, no listing conversation, nothing to sign. If it turns out the answer is “not yet”, that is a real answer and I will say so.

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About Arthur Radtke

I live here year-round, on the water in Orleans, and I work the five Lower Cape towns — Brewster, Chatham, Harwich, Orleans and Eastham.

What I don’t have yet is a wall of testimonials. I am building this practice, and I would rather tell you that plainly than have you find it out. So I built the things I could build instead: this library, a sixteen-lesson course you can watch in full before you ever let me through your door, and a written thirty-point marketing plan that gets attached to the listing agreement — so the promises are on paper rather than in a conversation you have to remember afterwards.

About Arthur Radtke *continued*

Everything factual in this guide is sourced — the regulation, the section number, the data and where it came from. Check any of it. That is rather the point.

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- Guide 01 — The Lower Cape Pre-Listing Checklist
- Guide 02 — Title 5 & Flood Zone Cheat Sheet
- Guide 03 — Inherited Cape Property Starter Guide
- Guide 04 — Out-of-State Sellers Playbook
- Guide 05 — Should I Sell This Year? Decision Worksheet
- Guide 07 — The Lower Cape Agent Interview Guide
- Guide 08 — What You'd Actually Keep

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