



Home Sellers Over 65 Are Leaving Money on the Table.

Ask Me Why

— and What I Do About It.

I want to talk to you about something important — and I'm going to be straight with you, because that's what I do. A new study just came out that every homeowner in Marin County over the age of 65 needs to read. Not because it's scary, but because knowledge is power. And when it comes to the most valuable asset you likely own, you deserve to go into any decision with your eyes wide open.

Researchers at the Center for Retirement Research at Boston College just published findings that stop me in my tracks every time I think about the clients I serve here in Marin. Here's the bottom line: once a homeowner hits about age 70, they start leaving money on the table when they sell. And the older they get, the more they leave behind.

Let's Talk Numbers — Your Numbers

Compared to sellers in their 40s and 50s, a 70-year-old homeowner nets about 10% less on their sale price for a home they've held for roughly 11+ years. Now, 5% might not sound like a lot — until you do the math.

Why Does This Happen? Here's What the Research Found.

Two big reasons come up in the research, and I've seen both of them play out right here in Marin:

Deferred maintenance. As we get older, keeping up with a home becomes harder — physically, mentally, logistically. Things get put off. A roof that needed attention two years ago. A kitchen that hasn't been updated since the '90s. An HVAC system on its last legs. A sewer lateral that's overdue for inspection. Buyers see all of it, and they negotiate hard.

I've watched sellers lose tens of thousands of dollars on issues that could have been resolved for a fraction of that cost — not because they didn't care, but because no one walked them through it ahead of time.

Out-Of-Date Details. That's where, before your home ever hits the market, I bring in a professional stager to do an initial walk-through with fresh eyes. We're looking at the things that today's buyers — and make no mistake, they are largely millennials driving this market right now — notice immediately: interior colors that feel current, spaces that feel livable and move-in ready, small updates that photograph beautifully and create an emotional pull. These aren't gut renovations. They're smart, cost-effective changes that signal to buyers that this home has been cared for. And that signal? It pays for itself many times over at the closing table.

Your Home Is Your Retirement. Treat It That Way.

For many of my clients, their home isn't just where they live. It's their single biggest financial asset. It's decades of mortgage payments, of building equity, of watching the

Marin market do what it does. That asset deserves to be protected and maximized with the same care you'd give any other investment.

This Is Exactly What I Do For You.

When you work with me, we don't wait until the last minute and hope for the best. We build a plan — well in advance of any sale — that's designed to put the most money in your pocket. Here's what that looks like in practice:

A strategic pre-sale assessment. I walk through your home with a buyer's eye and a contractor's mindset. We identify what to fix, what to update, and — just as importantly — what not to spend a dime on. Not every dollar spent on a home comes back at closing. I know the difference, and I'll tell you straight.

Full MLS exposure and competitive buyer strategy. (Ask me about my Zillow Marketing) Your home goes on the market properly — staged, photographed beautifully, priced to create competition. In Marin, a move-in condition, well-priced listing doesn't just sell. It can sell with multiple buyers which can land you an above asking sale price.

Timing conversations that respect your life. Selling a home is never just a financial transaction. It's personal. I get that. Whether you're thinking about downsizing, moving closer to family, transitioning to a senior community, or simply planning ahead — I'll help you think through the timing so you're selling from a position of strength, not urgency.

The Bottom Line

The research is clear: age alone doesn't cost you money. But a lack of preparation, exposure, and the right guidance does. That's the gap I close for every client I work with.

You've spent a lifetime building what you have. Let's make sure you get every dollar it's worth.

Give me a call. Let's talk. 415-847-8331

— Audrey Moira Shimkas - Your Marin County Real Estate Advisor