



A Holistic Approach to Real Estate

Presented by:

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Brian Schwatka – Introduction

- Realtor since 2004, located in Los Gatos, Ca.
- Top 5% in the Nation and top 5% Worldwide
- Work with homeowners of all ages, but I love seniors:
 - Seniors Real Estate Specialist (SRES)
 - Certified Seniors Advisor (CSA)
 - Certified Probate Real Estate Specialist (CPRES)
 - Transition Specialist
- Why do I work with Retirees??



Why do I work with Retirees??

- Transitions are MORE important at this age*
- Too many people, too many choices
- The internet is time consuming and frustrating
- Predators take advantage of inexperience*
- Homeowners are concerned and overwhelmed so they get “paralysis of analysis”.



How I *Help* Retirees

- Give them clarity, certainty and confidence
- Make educated decisions whether they are *staying or going*
- Make things happen, don't wait for things to happen
- Focus on their *house* as their biggest investment
- I am a resource, an advocate and *someone they can trust*
- Reduce anxieties, stresses and fears
- Save them time, money and frustration
- Create a personalized plan for their future

No Expectations – No Strings Attached

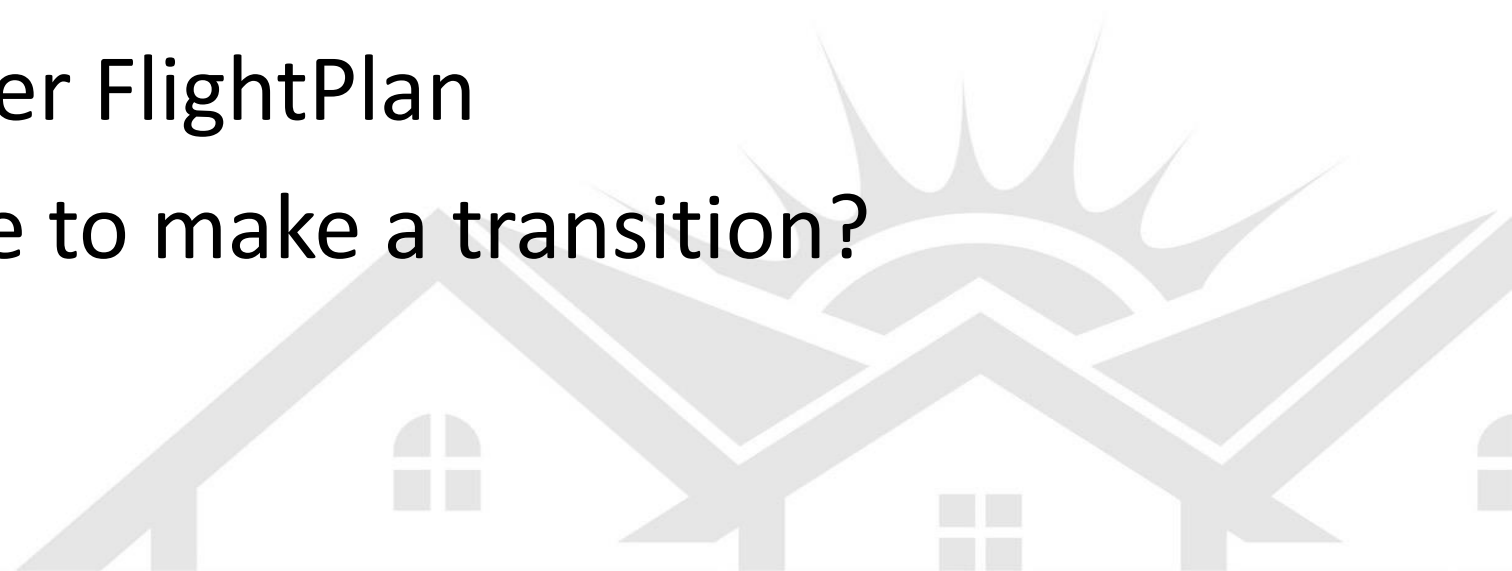
Typical home selling

- Homeowner decides they want to make a transition
- Usually one or two reasons for their decision
- They hire any Realtor
- Realtor tells them how much it costs to sell
- Realtor tells them their “net” proceeds
- Homeowner makes the move
- Homeowner then realizes that there was more to think about

Don't make a move until all options are explored

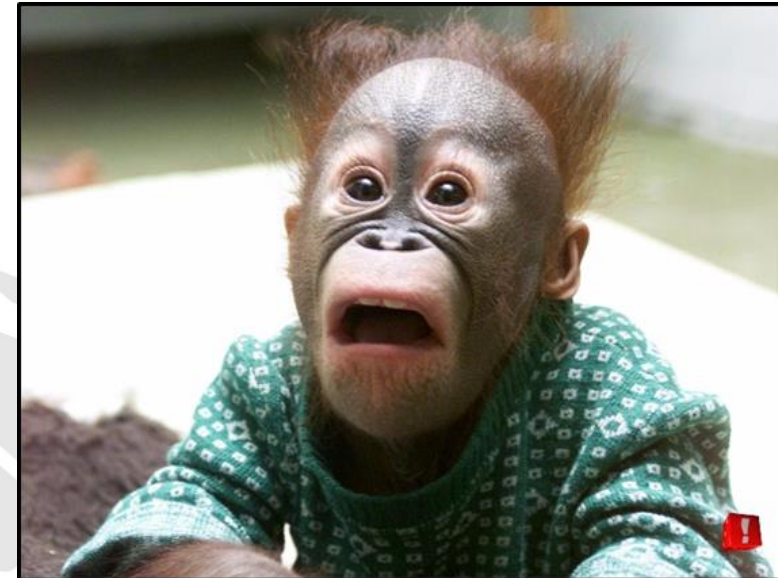
Topics for Today's Presentation

- Different types of homeowners
- A comprehensive “Holistic” way of looking at Real Estate
- How to get a current snapshot of homeownership?
- Imagining your vision of the future
- Creating a Homeowner FlightPlan
- When is the best time to make a transition?



Different Types of Homeowners

- Want to stay
 - Can you?
 - Should you?
- Somewhere in the middle
 - Might want to go... (or you might *need* to go..)
 - Where would I go?
 - How would I go?
- Want to go
 - Current studies say 47% are ready to leave California



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Is it Time to Cash Out?



Welcome to Stay or Go Homeowner

We've helped hundreds of homeowners decide if they should stay or go.

Which Homeowner are You?:

[I Might Want to Go..](#)

[WHERE Would I Go?](#)

[I'm Ready to Go!](#)

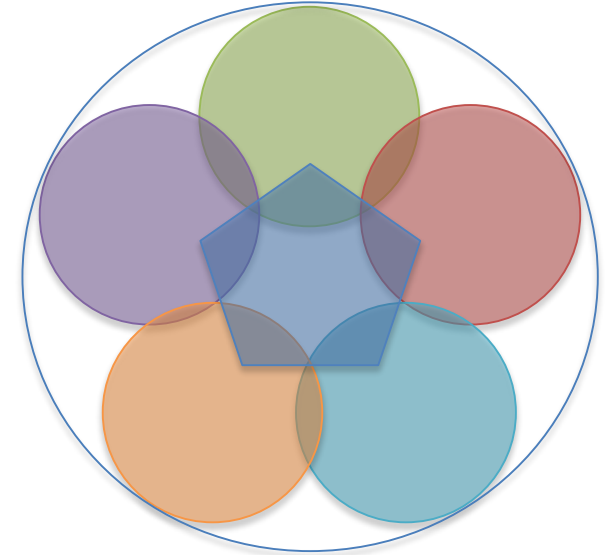
Holistic or “Whole-istic”

ho·lis·tic *adjective*

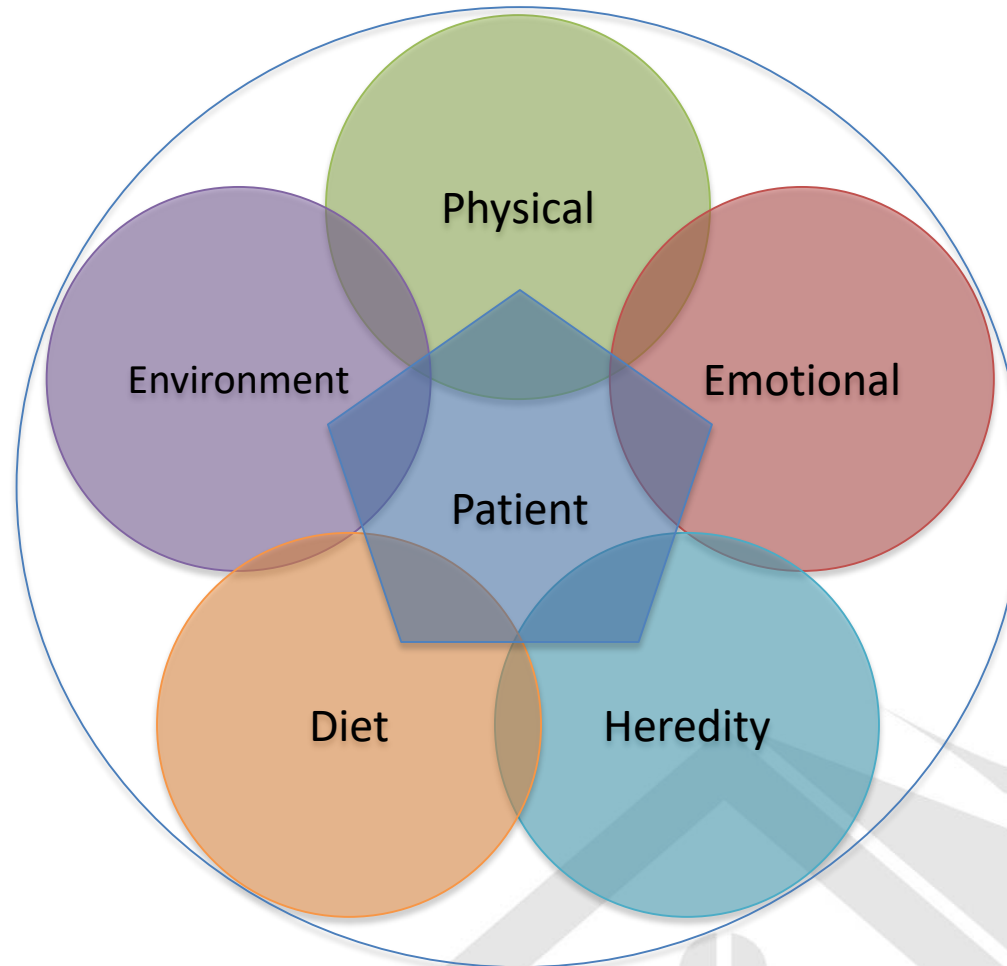
Definition of *holistic*

1: of or relating to [holism](#)

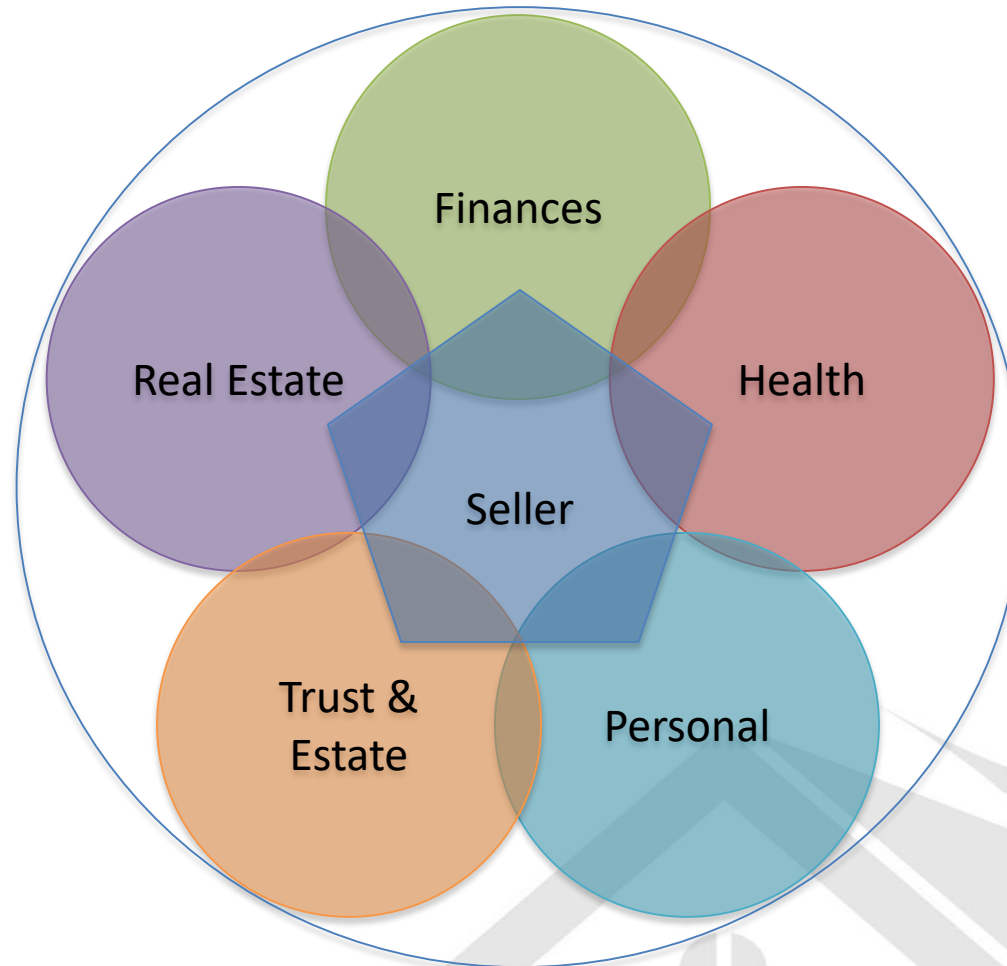
2: characterized by **comprehension of the parts** of something as **intimately interconnected** and explicable only by **reference to the whole**.



A Holistic Approach to Medicine

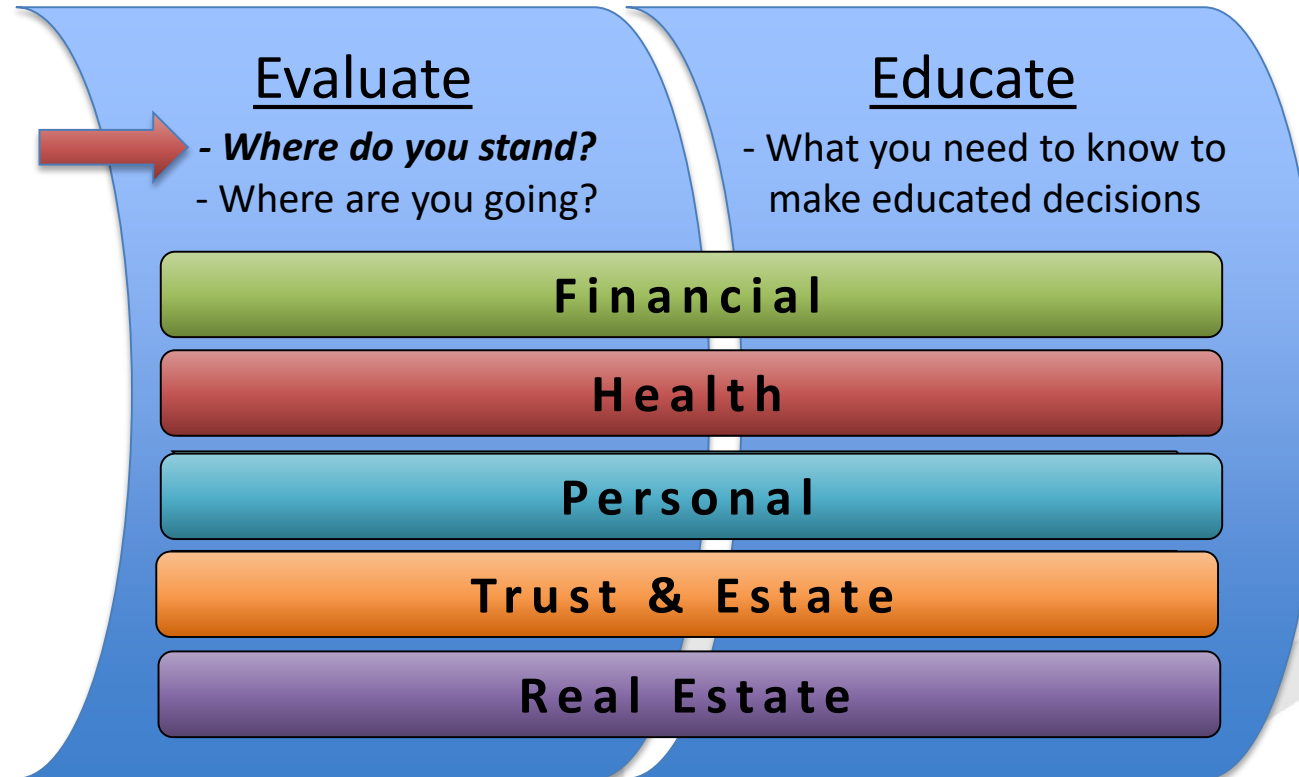


A Holistic Approach to *Real Estate*



What is Stay Or Go Homeowner?

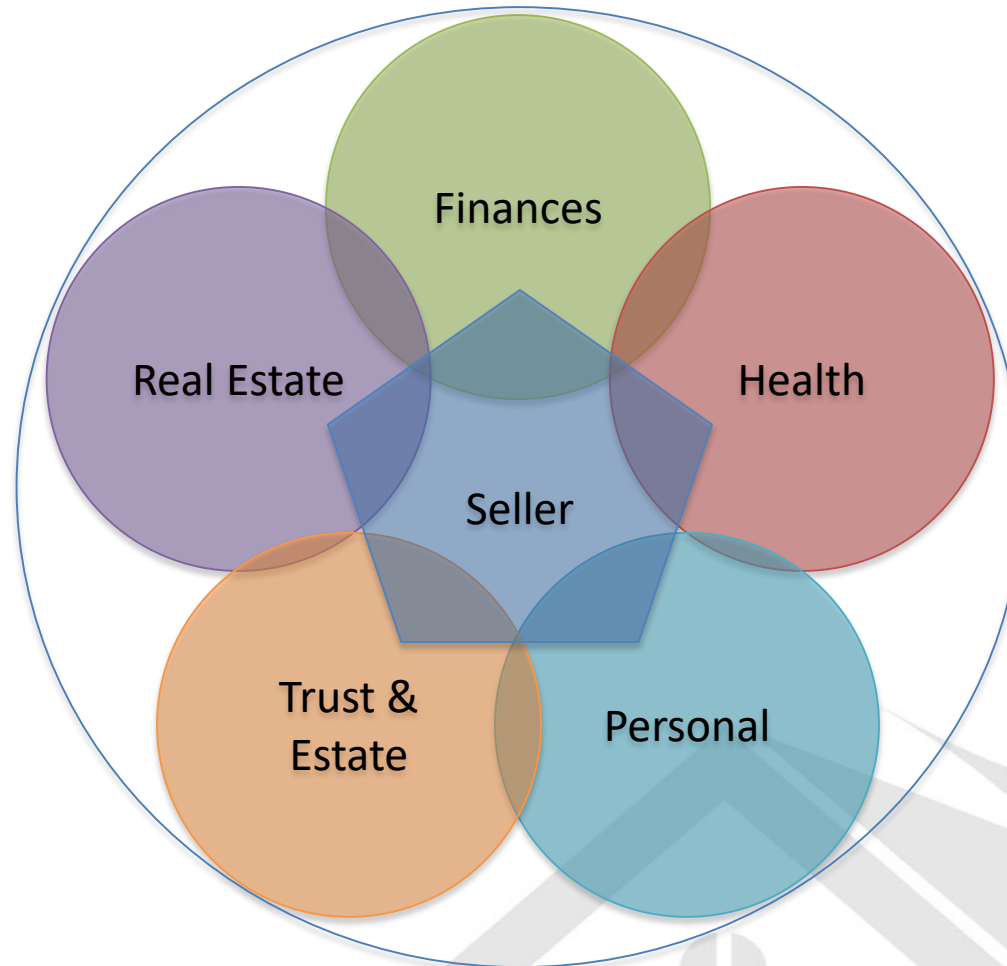
The "Stay or Go Homeowner" system helps homeowners decide if they should stay in their homes or make a transition.



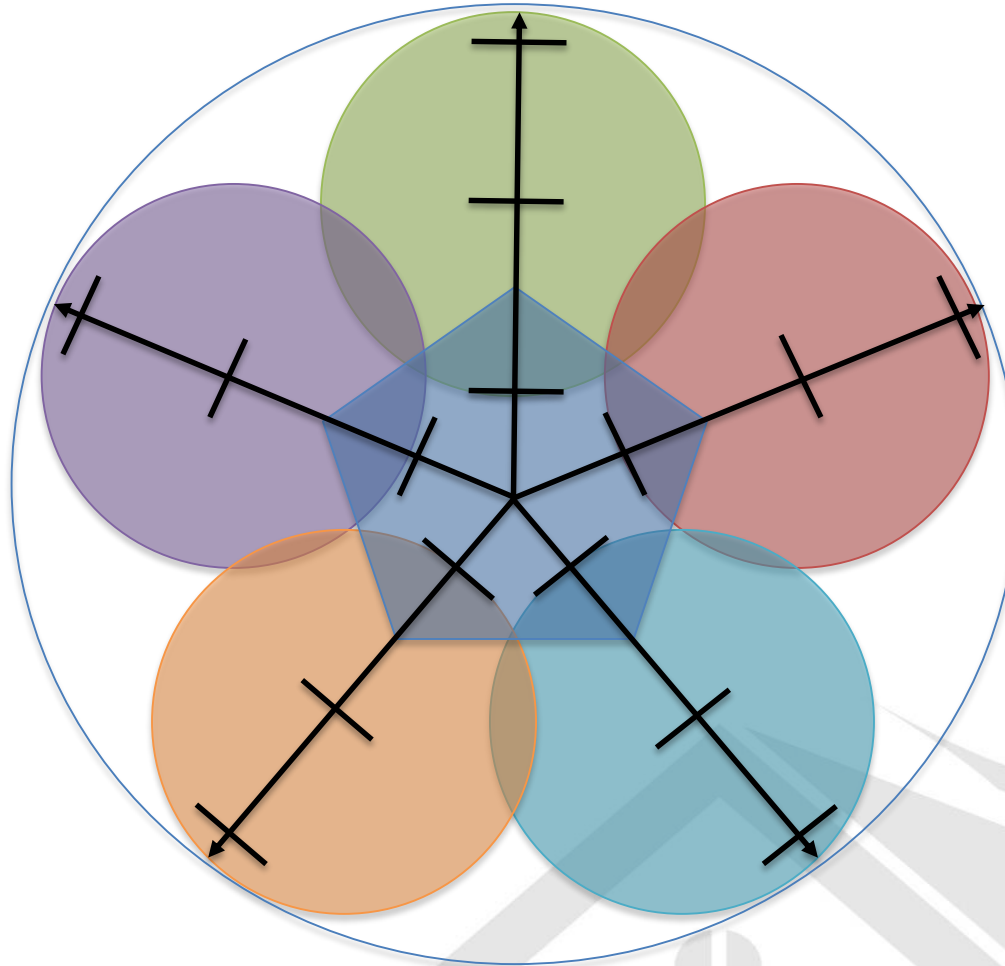
Where do you stand in these areas?

Finances	Health	Personal	Trust/Estate	Real Estate
Cash Flow	Staying Healthy	Kids & Grandkids	Will and/or Living Trust	Maintenance & Repairs
Net Worth	Social & Activities	Siblings & Relatives	Power of Attorney	Upgrades & Home Safety
Investments & Insurance	Emotional Well Being	Friends & Neighbors	Healthcare Directive	Age in Place
Mortgage(s)	Mobility & Incapacity	Support & Safety	Divorce or 2 nd Marriage	Investment Properties
Capital Gains Taxes	Health Insurance	Vision of the Future	Holding Title Correctly	Downsizing
Inheritances Beneficiaries	Co-Owner Passing	Vicinity or Relocation	Avoiding Probate	Home Prep & Sale
Financial Planning	In Home Care	Retirement Community	Trustees	Packing & Moving

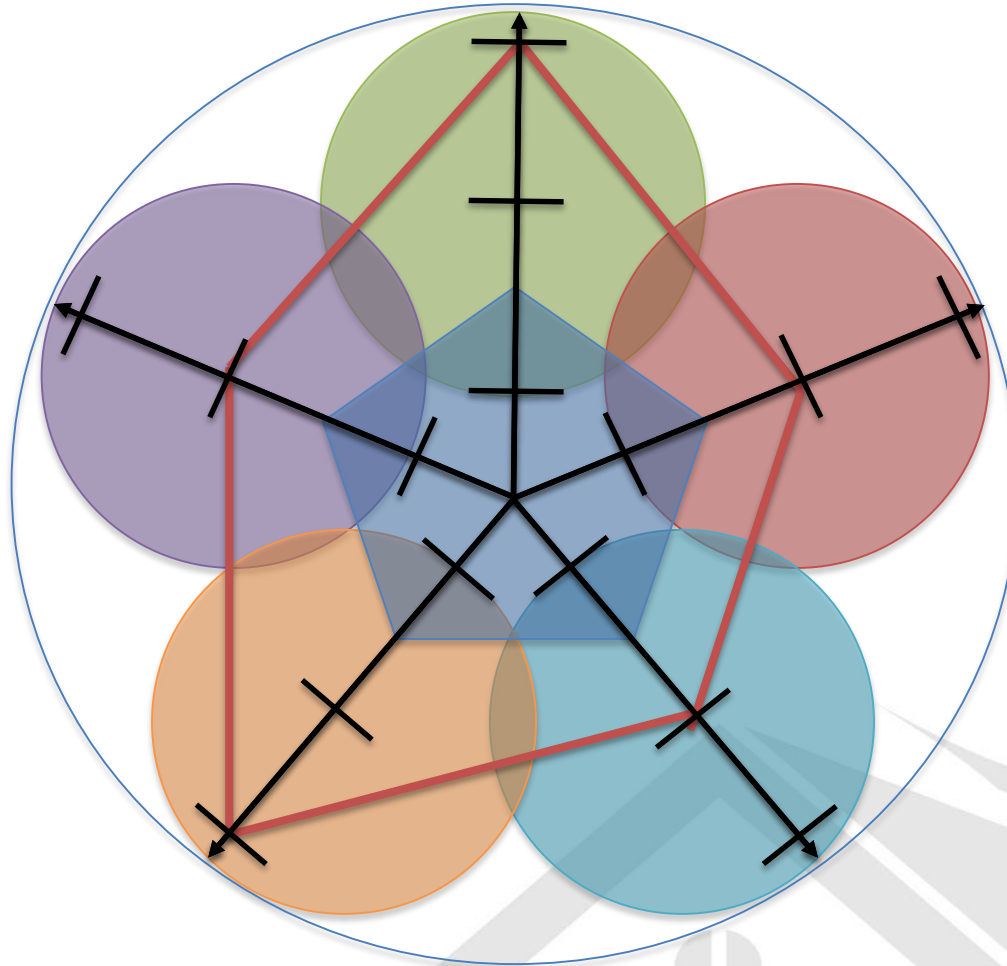
Evaluating where we stand



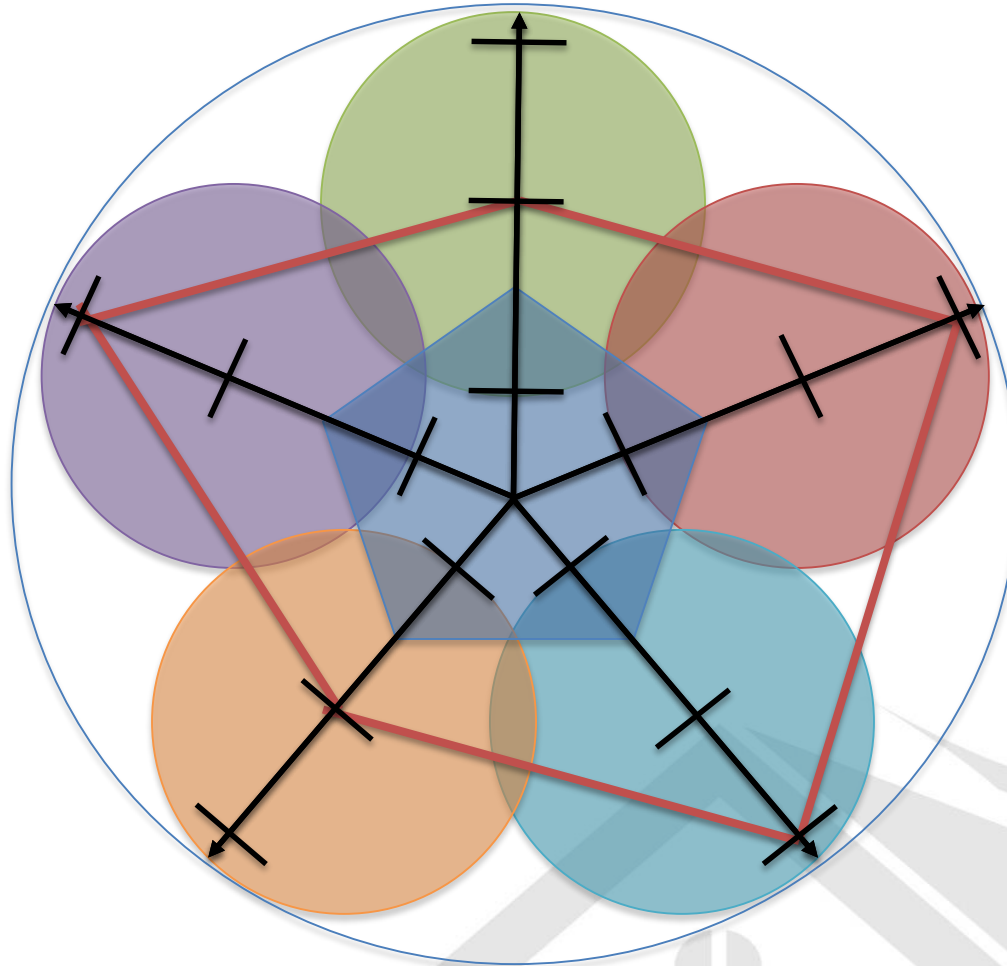
Evaluating where we stand



Evaluating where we stand



Evaluating where we stand



Example #1

High on Finance

- Lots of home equity
- Positive cash flow
- High net worth
- Can pay for in-home care
- Have a ***formal financial plan***



Low on Trust & Estate

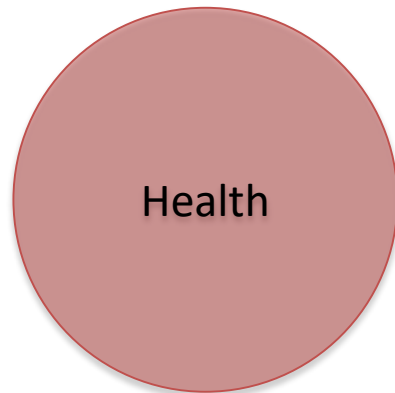
- No living trust in place
- No power of attorney in place
- No health care directive
- Not holding title correctly
 - Full or partial Step-Up in basis
 - Probate



Example #2

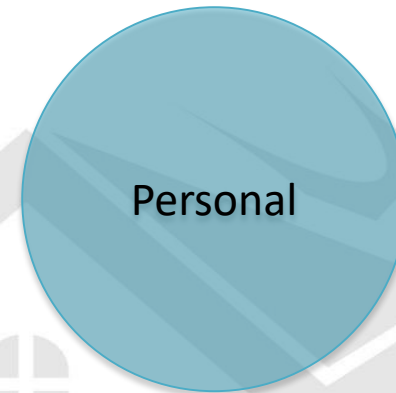
High on Health

- Drives
- Cooks
- Stays active
- Stable physical condition



Low on Personal (social)

- No local family or friends
- Isolated
- No activities with others
- No educational classes



Example #3

High on Real Estate

- Home is in decent condition
- Home is safe to age-in-place
- Home has a downstairs bed & bath
- Neighborhood is safe and friendly
- Low or no mortgage



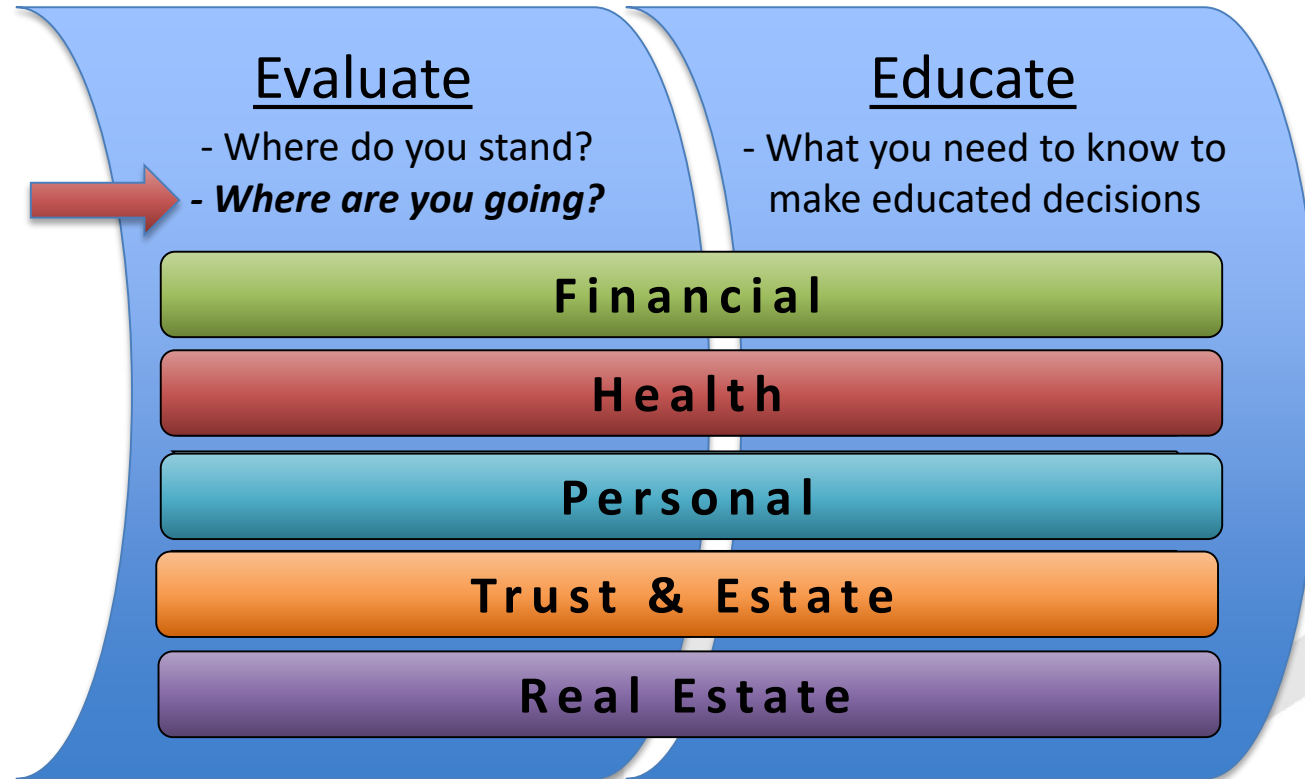
Low on Financial

- Negative or neutral cash-flow
- No funds to maintain the home
- Can't afford in-home care
- Can't access the equity in the home
- Can't qualify for a loan (retired)



What is Stay Or Go Homeowner?

"Stay or Go Homeowner" is a system that helps homeowners decide if they should stay in their homes or make a transition.



Where are we going?

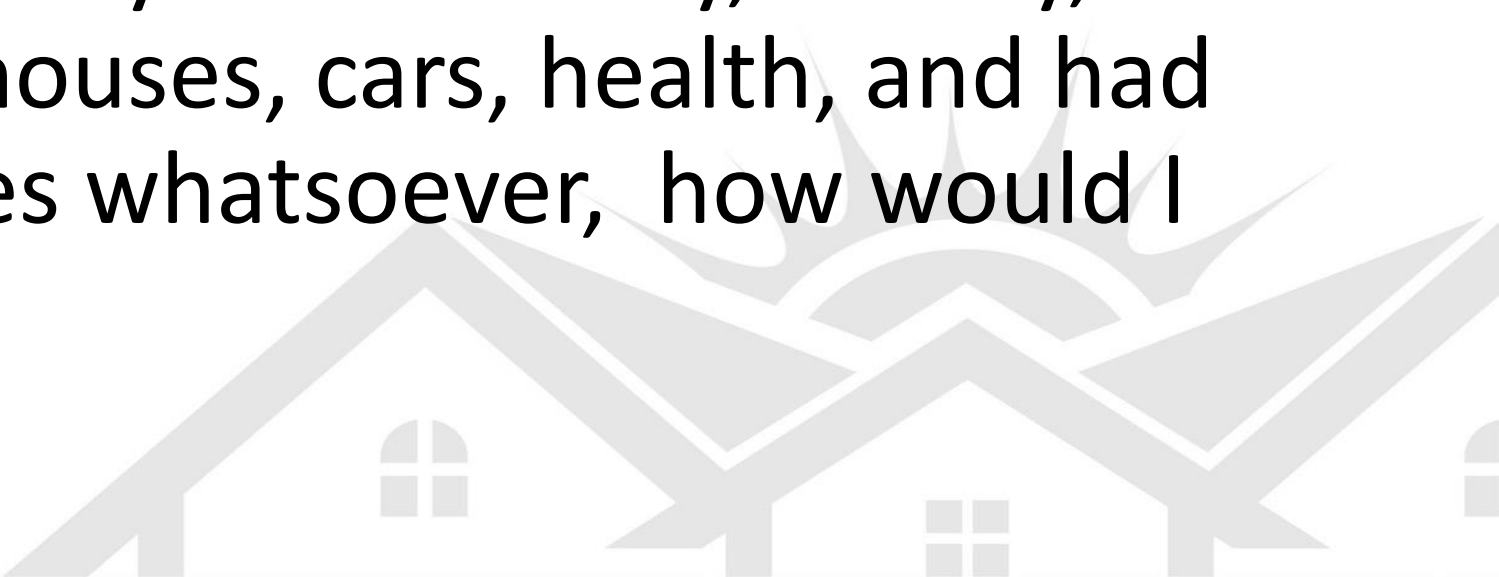
- The Joy of Strategy – A Business Plan for Life



A successful business requires a mission and a plan, and there's no more essential business than the business of your life.

With the perfect mix of soul and strategy, **Allison Rimm's The Joy of Strategy** will get you motivated, organized and on your way to a fulfilling life.

Self Evaluation

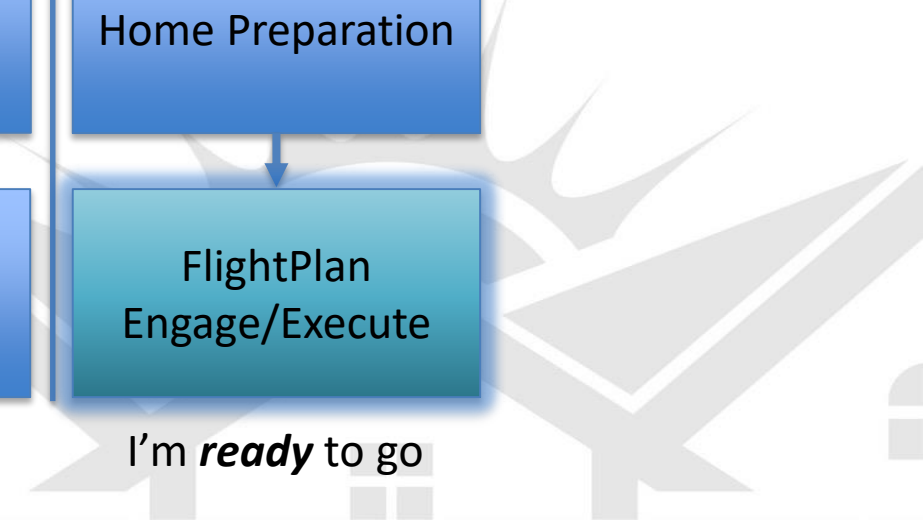
- What are some of my **peak experiences**?
 - When am I at my best?
 - When am I at my worst?
 - If I didn't have to worry about family, money, people, jobs, bills, houses, cars, health, and had ZERO responsibilities whatsoever, how would I spend my time?:
- 

Postcard from the *future* (Homework)

Your *perfect life* in the present tense

- Where are you?
- What does it look like, sound and feel like?
- What are you doing?
- Who is with you?
- What do you need so that every day is joyful
- What must you avoid to be happy?
- Pack your postcard with passion!
- Make it authentic, grand, optimistic, wondrous





The Big Picture

Finances	Health	Personal	Trust/Estate	Real Estate
Cash Flow	Staying Healthy	Kids & Grandkids	Will and/or Living Trust	Maintenance & Repairs
Net Worth	Social & Activities	Siblings & Relatives	Power of Attorney	Upgrades & Home Safety
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Educational Topics (4-6 hours)

- **Capital gains taxes**
- **Holding title correctly**
- Co-owners passing away
- Avoiding probate
- Negative cash flow options
- Reverse mortgages
- Investment properties
- Home safety services
- In home care services
- Retirement living options
- Relocation areas
- Retirement communities
- **Downsizing**
- Real Estate 101
- Home preparation (ROI)
- Sell it or rent it?
 - Cash out or Cash flow?
- **Selling as-is**
- Creative buying options

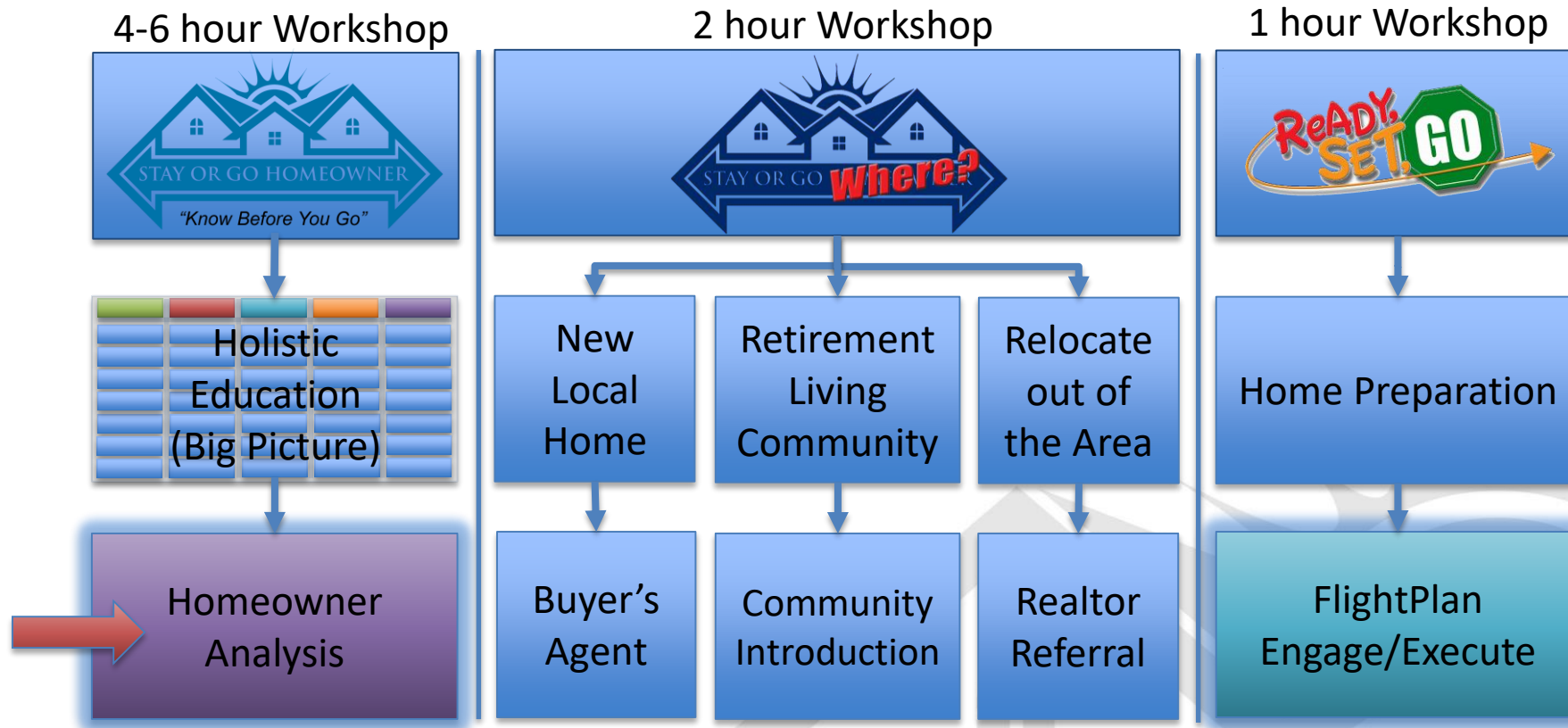


Evaluate

- Where do you stand?
- Where are you going?

Educate

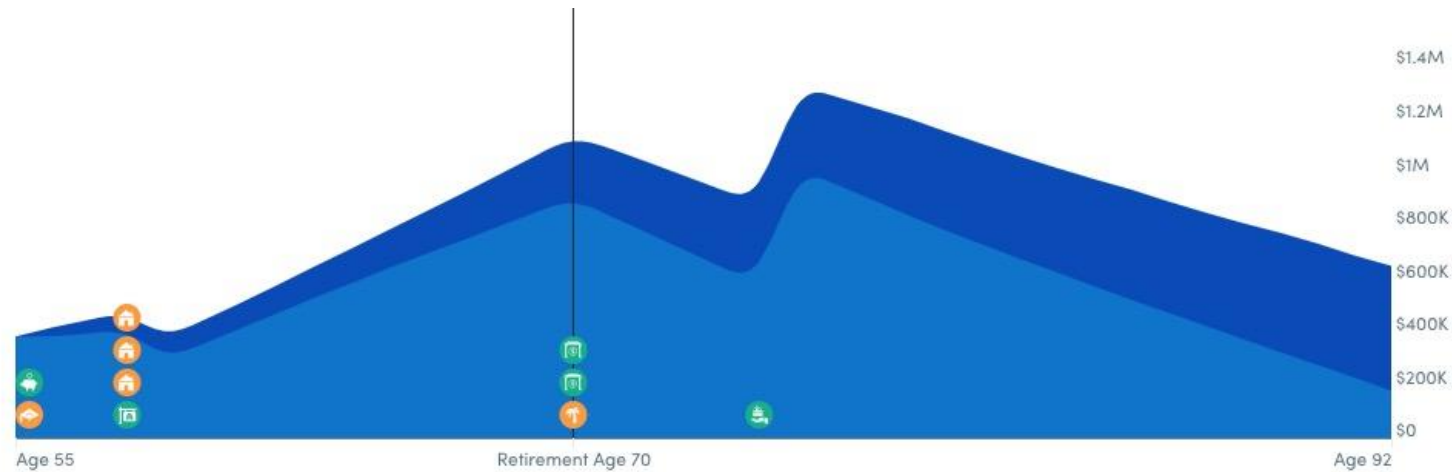
- What you need to know to make educated decisions



Homeowner Analysis (1 hour)

- Meet in person for questions and to discuss specifics:
 - Who are the players and the family dynamics?
 - History of homeownership and their estate (title)
 - Home condition and compatibility
 - Financial situation (positive, negative or neutral)
 - Physical, social & emotional wellbeing
 - Their vision of the future
- Spell out multiple options
- Give my non-biased, educated opinion(s)
- **Prepare for the financial planner**
 - CMA, capital gains, net proceeds, major debt, net worth

Analyzing The Financial Information



96% You're in very good shape for retirement. We forecast a 96% chance your portfolio will support your goals.

Retirement Spending Ability ⓘ

PROJECTED	\$8,666/mo
PLANNED	\$8,333/mo

Income Events +



Savings

\$381,188 today | \$60,000/yr



Brian's Social Security

Age: 70 | \$28,000/yr for life

Spending Goals +



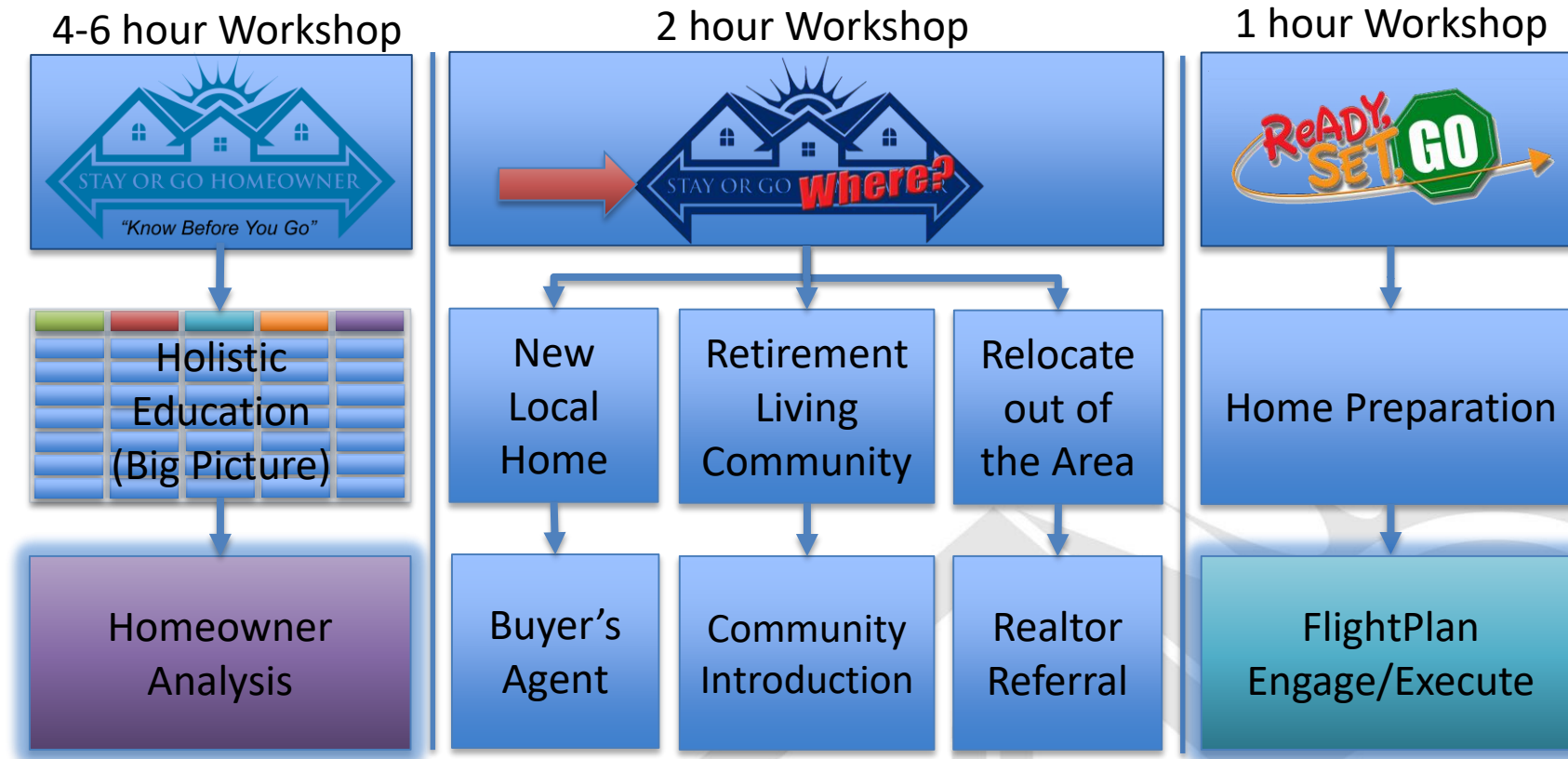
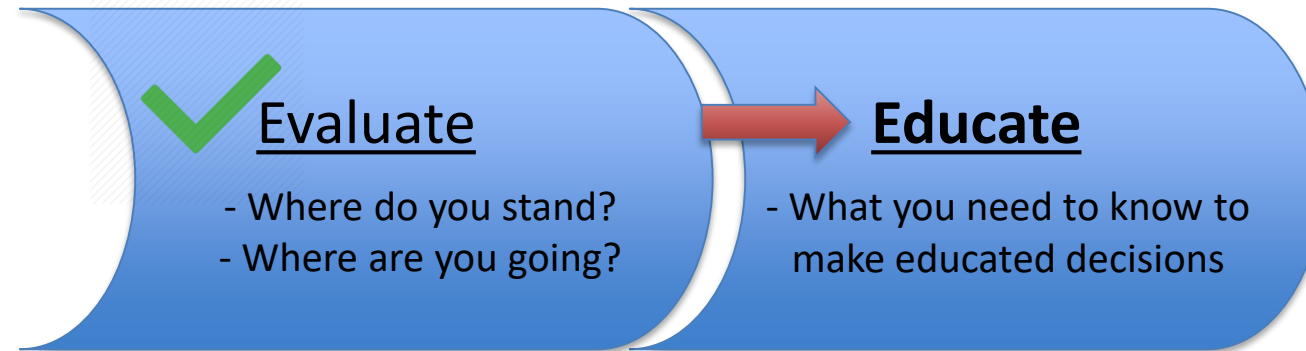
Retirement Spending

Age: 70 | \$100,000/yr reduced by 1.0%/yr



Ashley's Private School

in 2019 | \$30,000/yr for 4 years



Stay Or Go Where?

- New local homes, what do you get for the money?
- Retirement Living Communities
 - Active independent communities like the villages
 - Continuing Care Retirement Communities CCRC's
 - Myths of Retirement Living: costs, rules, and perceptions
- Relocating out of the area taking into account: Weather, health care, transportation, culture, costs

New
Local
Home

Retirement
Living
Community

Relocate
out of
the Area

Evaluate

- Where do you stand?
- Where are you going?

Educate ✓

- What you need to know to make educated decisions

4-6 hour Workshop



Homeowner
Analysis

2 hour Workshop



New
Local
Home

Buyer's
Agent

Retirement
Living
Community

Community
Introduction

Relocate
out of
the Area

Realtor
Referral

1 hour Workshop



Home Preparation

FlightPlan
Engage/Execute

Creating the FlightPlan

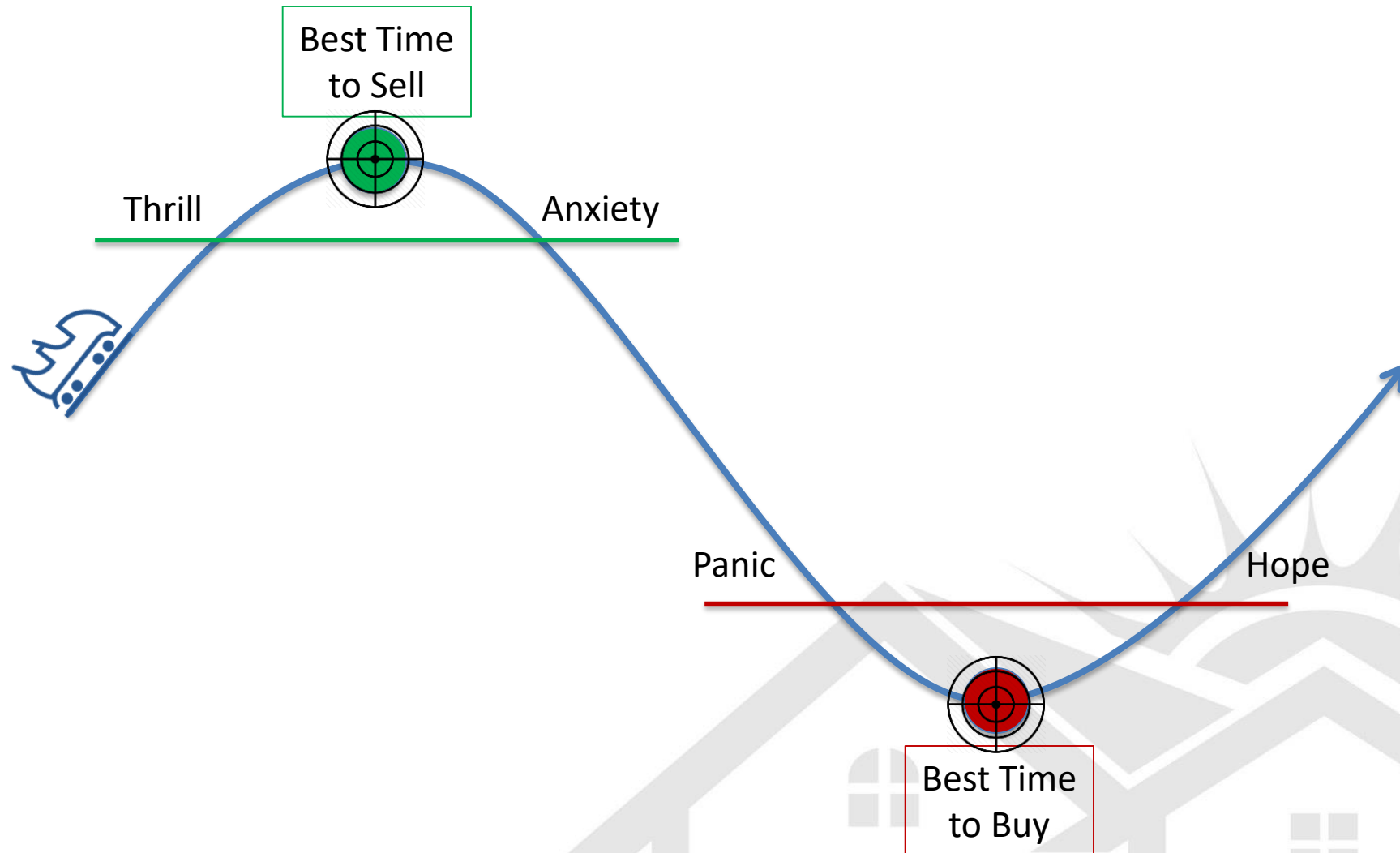
- Decide on a destination (The next home)
 - What did the financial planner say? (How much fuel?)
 - Smaller house, retirement community or re-location
 - Buying first or selling first?
- Choose a co-pilot (The Realtor/Transition Specialist)
- Condition of the plane (The current house)
 - Inspect and disclose information on the house
 - Goal is to sell the home “As-Is”
- Prepare for lift off (Home preparation)
- In-flight expectations and emergency plans (The transaction)
- The arrival at the desired destination, (Postcard from the future).

When is the best time to depart?

- Before your health declines?
- Before a co-owner passes?
- Before you go crazy from boredom?
- When you're tired of cooking and cleaning?
- Before you call the handyman? AGAIN...

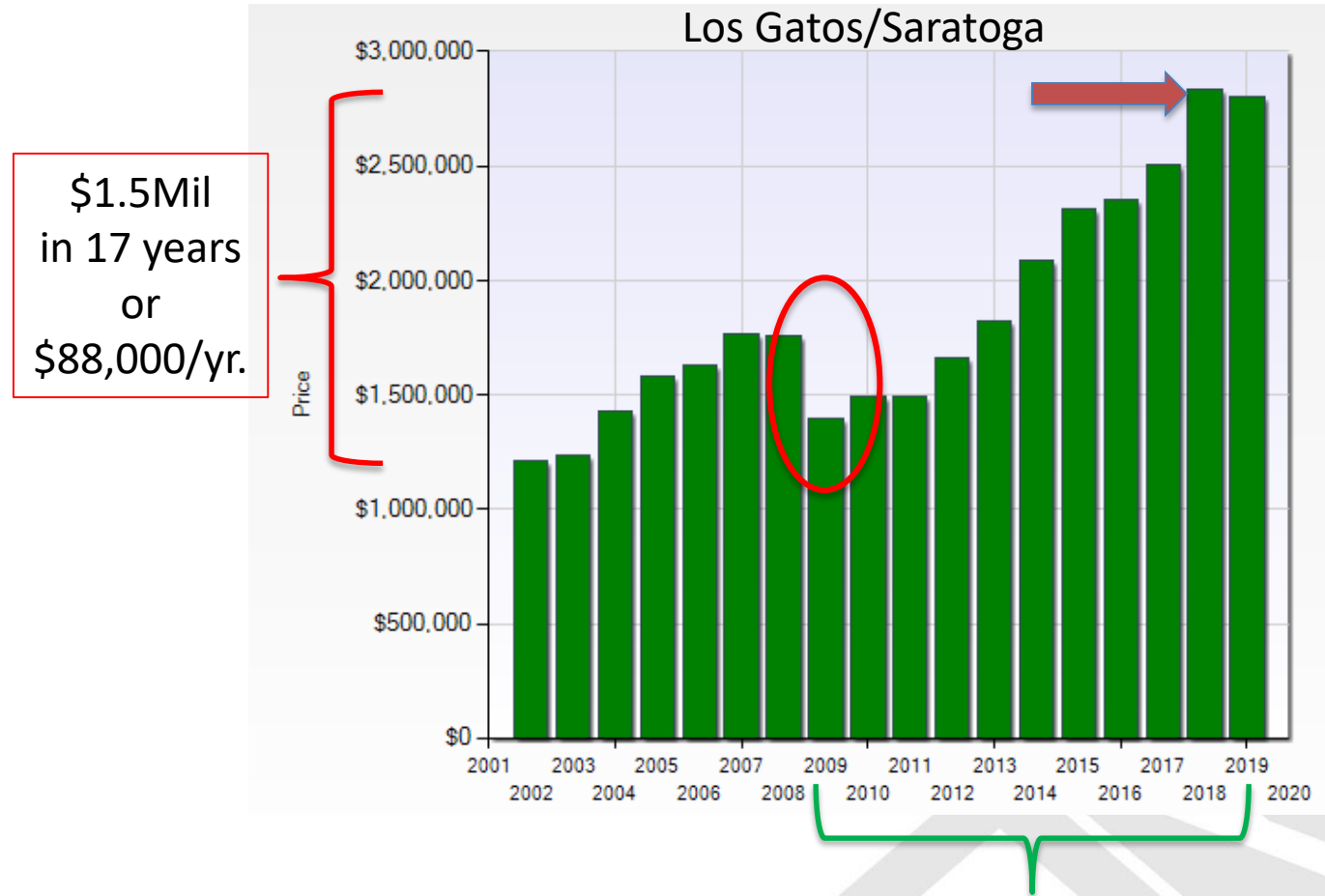


The Perfect Scenario: Buy Low / Sell High



Q: When is the right time to make a transition?

A: When your investment is at it's highest point



Markets change about every 10 years

The Most Expensive Cost of Staying



2019 Average
Sales Price
was \$2.8Mil

10%= \$280K
20%= \$560K

Price drop of \$367,000 or -20%

Home

Schedule a Consultation

Real-Estate Services

Education

Community Resources

Home Quote

Home Quote

Tell me a little bit about about your home so that I can provide you with the most accurate valuation.

Note: If you would like to speak in person, feel free to schedule a meeting at the bottom of this page.



Home Quote Form

* Name

* Email Address

* Address

* Street Address

H



[Schedule a Consultation](#)

[Real-Estate Services](#)

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[Community Resources](#)

Home Owner Analysis Consultation

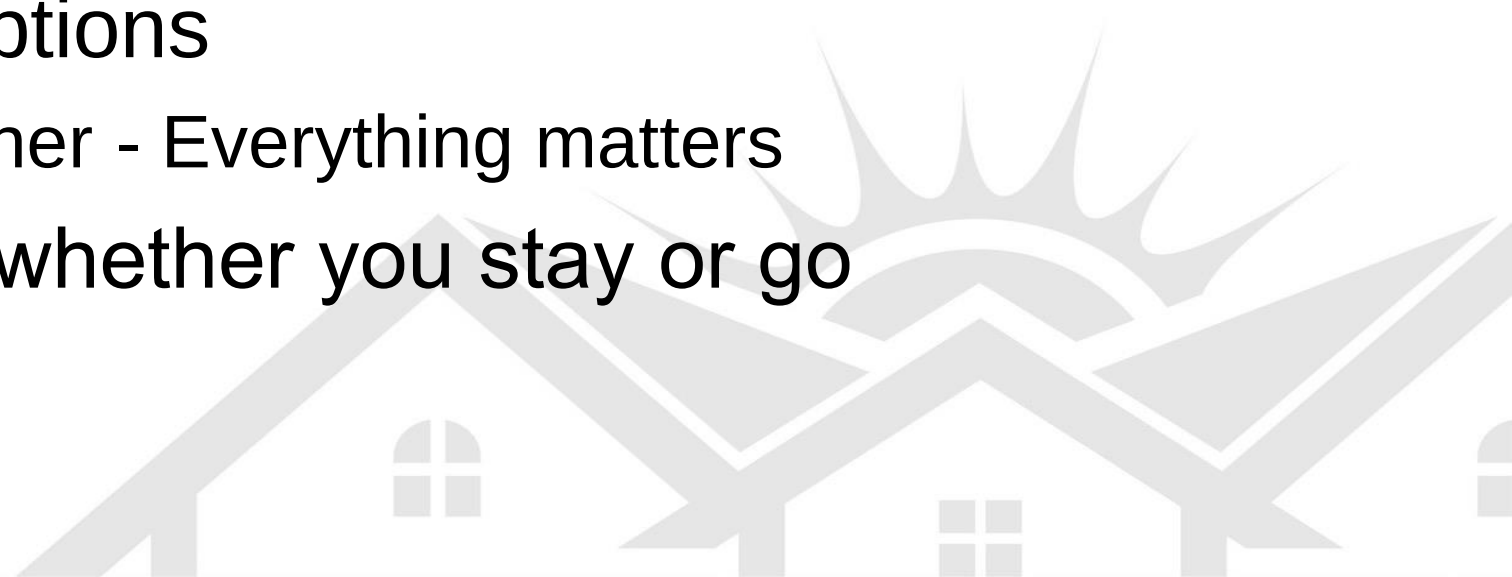
The Stay or Go Homeowner Analysis is your very own, personalized, educational, step-by-step report that spells out ALL of your options, whether you're staying or going. This comprehensive report is created based on the input that you supply either in person, on the phone, or by filling out a questionnaire.

[Request a questionnaire.](#)



In a nutshell

- This is a huge decision – could be your last move..
- Don't outlive your money!
- Create a vision of your future – Work backwards from that
- Educate yourself - Gain clarity, certainty and confidence
- Explore ALL of your options
 - Be a Holistic Homeowner - Everything matters
- I'm behind you 150% whether you stay or go





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*Thank
you!*

