KENNA LUXURY REAL ESTATE · FREE PLAYBOOK

The Colorado Luxury Downsizing Playbook

Sell the estate. Buy the right home. Move once.

What your home is worth this year · The 12-week plan · Capital gains and property tax · Buy first or sell first
Ranch, patio and lock-and-leave homes · 55+ and golf communities · Clearing out a lifetime · The checklist

THE SIMPLE ANSWER

Price your home from this year's sales, decide where you are going before you list, and put both closings on one calendar. Most estate owners have held their homes for years (sellers' median tenure hit a record 11 years in 2025, NAR), so the equity is there. The work is the order of operations. This playbook gives you that order.

KENNA
REAL ESTATE GROUP

Prepared for Colorado homeowners by

KENNA LUXURY REAL ESTATE

A division of the Kenna Real Estate Group at Keller Williams DTC

Call or text 303-955-4220

A live person answers. Not a robot, not a phone tree.

THE PLAN ON ONE PAGE

Twelve weeks from "we are thinking about it" to the keys.

Here is the order that keeps you in control of the price, the timing and the move.

1. **Week 1: Know your number.**
Get a Smart Pricing Report on your current home: the sales around you, the adjustments, the price, and your net after costs.

2. **Week 1: Know your budget.**
Decide cash or loan for the next home. If you borrow above $862,500 in the Denver metro (2026), it is a jumbo loan.

3. **Weeks 2 to 4: Choose where you are going.**
Ranch, patio home, lock-and-leave condo, a 55+ community, or a golf community. Tour the top three.

4. **Weeks 2 to 6: Clear, repair, stage.**
Sort what stays, what goes to people you love, what sells and what gets donated. Fix what buyers see first.

5. **Weeks 6 to 8: Launch the listing.**
Professional photos, film, a property website, paid social and private showings. The first two weeks carry the most buyers.

6. **Weeks 8 to 12: Close both sides.**
Match the two closing dates, or sell with a rent-back so you stay until your new home is ready.

THE MISTAKE TO AVOID

Listing before you know where you are going. Buyers ask for fast closings; without a plan for the next home, you end up moving twice.

WHAT YOUR HOME IS WORTH

Price it from this year's sales, not the price you remember.

5,567	$1.64M	4.97 mo	26%
METRO SALES ABOVE $1M, 2025	AVERAGE OF THOSE SALES	SUPPLY ABOVE $2M, DEC 2025	BUYERS PAYING ALL CASH

Sources: DMAR Market Trends (December 2025 data); NAR 2025 Profile of Home Buyers and Sellers.

What the Smart Pricing Report shows you

- **The comparable sales.** Homes like yours that sold in the last six months, adjusted for lot, size, updates and view.
- **The competition.** The homes a buyer tours the same weekend as yours.
- **Three prices.** Where it sells fast, where it sells at market, and the stretch.
- **Your net.** Price minus the loan payoff, commission, title and repairs: the cash you take to your next home.

Above $2 million, buyers have choices

With nearly five months of supply above $2 million, the homes that sell are priced right on day one and look their best in the photos. A price cut after launch tells buyers the first price was wrong.

> **GET YOURS FREE**
> Call or text 303-955-4220 and ask for a Smart Pricing Report. You get it in writing before you sign anything.

THE MONEY

Taxes, cash and the order of the two closings.

TOPIC	THE FACT	WHAT TO DO
Capital gains	The federal home-sale exclusion is $250,000 per person, $500,000 for a married couple filing jointly, on a primary home owned and lived in 2 of the last 5 years.	Ask your CPA for your gain before you list.
Property tax	Colorado's 2026 residential rate for local levies is 6.80% of value after a $70,000 value reduction.	Compare the tax bill on your next home before you buy.
Jumbo line	2026 conforming limits: $862,500 Denver metro, $879,750 Boulder County, $1,209,750 in Eagle, Garfield, Pitkin and Summit.	Borrow below the line for conforming rates, or plan a jumbo loan.
Cash purchase	26% of buyers paid all cash in the last NAR survey year.	Use your proceeds, close in about two weeks, keep your inspection.

Buy first or sell first?

Buy first

Shop without pressure. Pay with cash, a bridge loan against your current home, or a HELOC opened before you list.

Sell first

Know your exact cash. Negotiate a rent-back so you stay in your home until the next one closes.

LENDER

Mike Oswald at Rate writes bridge, jumbo and conventional loans: (720) 677-5816. You may use any lender; the Kenna Real Estate Group receives nothing for the introduction.

Mike Oswald, NMLS #261003. Guaranteed Rate, Inc. d/b/a Rate, NMLS #2611. Licensing: nmlsconsumeraccess.org. Not a commitment to lend. EQUAL HOUSING LENDER

WHERE TO GO NEXT

Less house, more life: the homes that fit the next chapter.

Ranch and patio homes

Primary suite, kitchen and laundry on one level. A patio home adds an HOA that handles the yard and the snow.

Lock-and-leave

Condos, townhomes and villas where the HOA handles the exterior. Travel for a month and come home to nothing on the list. Cherry Creek North, Heron Lakes villas in Berthoud, and Trailside on Harmony in Timnath.

55+ communities

Age-restricted communities with clubhouses and, at two of them, golf on site:

- **Heritage Eagle Bend,** Aurora: 18-hole course
- **Heritage Todd Creek,** Thornton: 18-hole Arthur Hills course
- **Anthem Ranch,** Broomfield
- **Regency at Montaine,** Castle Rock
- **Trilogy Centerra,** Loveland: sales planned for late 2026

Golf communities

Castle Pines Village · Cherry Hills Country Club · Colorado Golf Club, Parker · The Pinery, Parker · Columbine Country Club · The Club at Ravenna · Harmony Club, Timnath · TPC Colorado, Berthoud · Flying Horse, Colorado Springs

Club membership is separate from the home purchase at private clubs. Ask each club for its initiation fee and dues.

TOUR THEM WITH US

Tell us your three favorites and we set up the tours in one day: 303-955-4220.

CLEARING OUT A LIFETIME

Sort it once, in four piles.

1. Keep

Measure the next home first. Keep what fits the rooms you are moving into.

2. Give

Offer pieces to the people you love before the estate sale. Set a pick-up date.

3. Sell

An estate sale company prices, runs and cleans out the sale. Art, jewelry and collections go to an appraiser first.

4. Donate

Schedule the pick-up for the day after the estate sale. Keep the receipt for your CPA.

Get the house ready to sell

- [ ] Paint the walls buyers see first: entry, great room, kitchen.
- [ ] Fix the small list: lights, faucets, door hardware, caulk.
- [ ] Service the furnace, air conditioning and water heater; keep the receipts.
- [ ] Clean the windows and the gutters; trim the landscaping.
- [ ] Stage the main rooms. Staged rooms photograph larger; empty rooms photograph smaller.

WE BRING THE VENDOR LIST

Estate sale companies, movers, stagers, cleaners and handymen the Kenna Real Estate Group works with. Ask for it when you call.

YOUR WORKSHEET

Fill this in before we meet.

Estimated sale price of my home ____________________

Loan payoff ____________________

Estimated net to me (we calculate this with you) ____________________

My budget for the next home ____________________

Cash or loan? ____________________

Where I want to live (city or community) ____________________

Must-haves (main-floor suite, garage, golf, lock-and-leave)

____

When I want to be moved ____________________

The checklist

- [ ] Smart Pricing Report on my current home
- [ ] CPA call about capital gains
- [ ] Pre-approval or proof of funds
- [ ] Top three communities toured
- [ ] Estate sale, donation and movers booked
- [ ] Listing launch date set
- [ ] Both closing dates matched, or a rent-back in the contract

YOUR NEXT STEP

Call us. A live person answers.

303-955-4220

Call or text. Not a robot, not a phone tree. We answer your questions, run your numbers and set up your tours.

WHAT YOU GET WHEN YOU CALL

A free Smart Pricing Report on your home · a written plan for both moves · tours of the communities on your list · the vendor list for the clear-out · one agent from the first call to the closing table.

The Kenna Real Estate Group

Led by Brian Lee Burke, licensed broker and REALTOR® since 2002, author of *The Real Estate Playbook* and *Mastering Real Estate*. 4.9 stars from 330 Google reviews. BBB A+. Keller Williams DTC, 6300 S Syracuse Way, Suite 150, Centennial, CO 80111.

Web: kennaluxuryrealestate.com · kennarealestate.com