ATHENS CROSSING

by Four Seasons A BHI Senior Living Community

THE SNOWBIRD'S GUIDE TO

Downsizing Without Giving Up Your Lifestyle



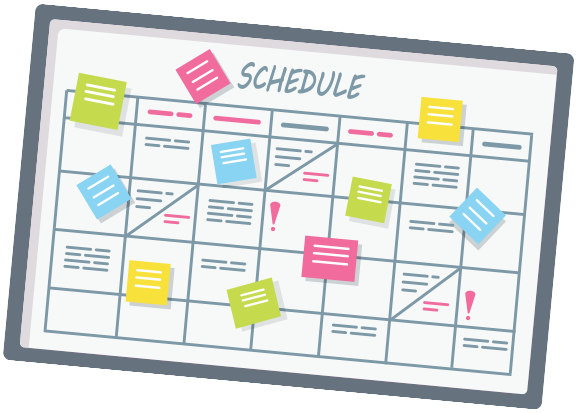
HOW AN ACTIVE ADULT COMMUNITY CAN

Give You More Freedom, Less Worry, and More Time to Enjoy the Life You've Imagined

For many retirees, becoming a snowbird is not just a vacation... it is a lifestyle.

Whether you are spending winters in Florida, Arizona, South Carolina, or another warm-weather destination, you've earned the freedom to escape cold temperatures and enjoy everything retirement has to offer.

But for many homeowners, that freedom comes with a price. Months before leaving, there is a checklist:



- Arrange for someone to shovel snow.
- Have the furnace checked.
- Stop the mail.
- Find someone to check on the house.
- Worry about frozen pipes.
- Hope nothing breaks while you are away.
- Wonder if your home will be exactly as you left it when you return.

Instead of feeling excited about your trip, you're often thinking about everything that could go wrong back home.

WHAT IF THERE WAS ANOTHER WAY?

For many retirees, moving to an active adult community does not mean giving up the snowbird lifestyle; it actually makes it easier.

By eliminating the responsibilities of homeownership, retirement living allows you to focus on what retirement was meant to be: travel, family, experiences, and peace of mind.

For today's active retirees, the decision is less about choosing between travel and stability—and more about creating a home base that supports both. The strongest retirement living message is no longer simply care or convenience; it is lifestyle, purpose, connection, flexibility, and confidence. Athens Crossing's broader brand positioning emphasizes helping older adults live with purpose, dignity, choice, and possibility, which aligns naturally with what many snowbirds are seeking: fewer household burdens and more room to enjoy the life they have imagined.

In other words, downsizing is not only a real estate decision.

It is a lifestyle strategy.

A COMMON MISCONCEPTION

One of the biggest myths about retirement communities is that residents lose their independence or flexibility. The opposite is often true.

Independent living communities are designed for active adults who want to spend less time maintaining a home and more time enjoying life. Whether you're away for two weeks or three months, your residence is there waiting for you—without the endless list of chores and responsibilities that come with a traditional home.

You don't have to ask permission to travel. You simply lock your door, let someone know you'll be away if your community requests it, and enjoy your winter.

COMMON MYTH	THE REALITY
"I'll lose my independence."	Independent living is built for active adults; you keep full control of your schedule, travel, and daily choices.
"I won't be able to travel as freely."	With home maintenance handled for you, leaving for weeks or months often becomes easier, not harder.
"It means giving up my things & my space."	Right-sizing keeps what matters most while shedding the rooms and upkeep you no longer use.
"It's only for people who need care."	Many residents are fully independent and simply want a simpler, more social, worry-free lifestyle.
"It's more expensive than staying put."	When you total taxes, insurance, repairs, and seasonal services, staying in a large home is often costlier than expected.

WHY MORE SNOWBIRDS ARE CHOOSING ACTIVE ADULT COMMUNITIES

FREEDOM WITHOUT THE RESPONSIBILITIES

Owning a home means there is always something that needs attention.



- The lawn needs mowing.
- Leaves need raking.
- Snow needs shoveling.
- The roof eventually needs replacing.
- The water heater will fail.
- The driveway will crack.

THE LIST NEVER ENDS.

When you move to a retirement community, many of those responsibilities become someone else's job.

Imagine replacing weekends spent on home maintenance with weekends spent on the golf course, visiting grandchildren, exploring national parks, or relaxing on the beach. **That's the true value of downsizing.**

YOU'RE NOT JUST SIMPLIFYING YOUR HOME—YOU'RE SIMPLIFYING YOUR LIFE.

HOMEOWNERSHIP VS. RETIREMENT LIVING: WHAT CHANGES FOR SNOWBIRDS

For snowbirds, the biggest difference is not simply where you live—it is how much responsibility follows you when you leave. A traditional home may sit empty for weeks or months, while a retirement community remains an active, supported environment even when you are away.

CONSIDERATION	TRADITIONAL HOMEOWNERSHIP	RETIREMENT LIVING
Seasonal travel	Requires planning for mail, utilities, security, snow removal, lawn care, and emergency access.	Designed for residents who may travel frequently, with staff and neighbors nearby.
Maintenance	Repairs, contractors, exterior upkeep, and seasonal chores remain the homeowner's responsibility.	Many day-to-day maintenance responsibilities are handled by the community.
Peace of mind	Extended absences can create worry about storms, leaks, frozen pipes, or break-ins.	An occupied campus environment can reduce the stress of leaving for long periods.
Social connection	Neighborhood activity may occasionally vary, especially after being away for months.	Programs, dining, wellness, clubs, and neighbors help residents reconnect quickly after returning.
Future planning	Care decisions may need to be made later, often under pressure.	A Life Plan Community provides access to additional support if needs change over time.

LEAVE HOME WITH CONFIDENCE

One of the biggest stressors for snowbirds is leaving a home vacant for months. Questions naturally arise:



Did someone remember to bring in the mail?

Will the pipes freeze?

What happens if the power goes out?

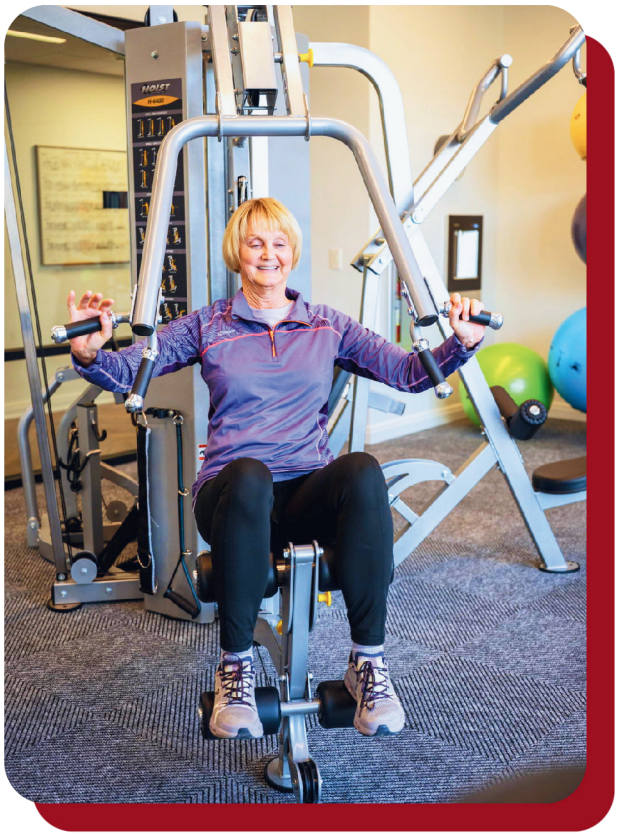
Is the roof leaking?

Will a storm damage the property?

Who's checking on everything?

ACTIVE ADULT COMMUNITIES ARE DESIGNED DIFFERENTLY

- Neighbors are nearby.
- Maintenance teams are on campus.
- Staff members are present daily.
- Buildings remain occupied and active.
- Rather than wondering what's happening at home, you can focus on enjoying where you are.
- That peace of mind is one of the biggest benefits residents mention after making the move.



SPEND YOUR TIME LIVING—NOT MAINTAINING

Think about how much time homeownership requires every year.

- Scheduling repairs.
- Hiring contractors.
- Cleaning gutters.
- Landscaping.
- Snow removal.
- Exterior maintenance.

Even if you hire someone to handle these tasks, you're still managing appointments, costs, and unexpected repairs. Retirement living allows you to reclaim that time.

WHAT COULD YOU DO WITH AN EXTRA 100 HOURS EACH YEAR?

- Travel?
- Volunteer?
- Learn a new language?
- Spend more time with your grandchildren?
- Join a photography club?



The possibilities become much greater when your calendar isn't filled with home maintenance.





THE FINANCIAL SIDE OF DOWNSIZING

Many people focus only on the cost of moving. Instead, consider the ongoing costs of staying where you are.

- Property taxes.
- Homeowners insurance.
- Unexpected repairs.
- Roof replacement.
- HVAC systems.
- Lawn care.
- Snow removal.
- Exterior maintenance.
- Utility costs for a larger home.



While every situation is different, downsizing often allows retirees to redirect both their time and financial resources toward experiences that bring them joy instead of expenses that simply maintain a house.

SAMPLE ANNUAL COST CATEGORIES TO COMPARE



Every household budget is different, but many homeowners underestimate how many separate costs are connected to keeping a larger home. Before deciding whether to stay or move, snowbirds may benefit from looking at the full picture—not just the monthly fee of a retirement community.

EXPENSE CATEGORY	QUESTIONS TO ASK YOURSELF	POTENTIAL BENEFIT OF DOWNSIZING
Property taxes and insurance	How much do these increase each year? Are you paying for more home than you currently use?	May simplify predictable monthly planning.
Utilities	Are you heating, cooling, and maintaining unused rooms while away?	Right-sized living can reduce waste and simplify management.
Maintenance and repairs	How often do you pay for roof, HVAC, plumbing, appliance, or exterior repairs?	Maintenance services can reduce surprise projects and calls to contractors.
Seasonal services	Do you pay for snow removal, lawn care, landscaping, gutter cleaning, or house checks?	Many seasonal responsibilities are built into community living.
Travel readiness	How much time and money does it take to prepare your home before each trip?	Leaving can become simpler, faster, and less stressful.

WHERE YOUR TIME GOES TODAY

ACTIVITY	ESTIMATED TIME BURDEN	WHAT YOU COULD DO INSTEAD
Seasonal home preparation	High	Plan your trip, visit family, or prepare for warmer weather.
Exterior maintenance	High	Enjoy hobbies, golf, fitness, volunteering, or social events.
Contractor scheduling	Medium	Spend time on experiences instead of appointments.
Emergency home concerns	Medium to High	Travel with greater confidence and fewer interruptions.
Unused space management	Medium	Live in a home that better matches your current lifestyle.

RETURN HOME TO A COMMUNITY—NOT AN EMPTY HOUSE

One of the hidden challenges of seasonal travel is that neighborhoods often change. Neighbors move. Friends relocate. Communities become quieter. **When you return to a retirement community after spending the winter away, life is waiting for you.**

Friends stop by to say hello.	**Fitness classes resume.**
Book clubs are meeting.	**Dining venues are bustling.**
Volunteer opportunities are available.	**Trips and outings are on the calendar.**
You're not starting over every spring.	**You're coming home.**

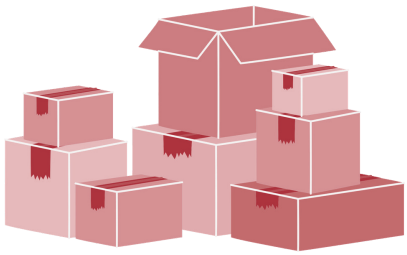
HEALTHCARE WHEN YOU NEED IT

One of the greatest advantages of a Life Plan Community is knowing that additional support is available if your needs change over time.

While you may be completely independent today, planning provides confidence for tomorrow.

Instead of making decisions during a crisis, you've already chosen a community where future healthcare services are available if and when they're needed. That provides reassurance not only for you, but for your family as well.

DOWNSIZING DOESN'T MEAN DOWNSIZING YOUR LIFE



Many people delay moving because they associate downsizing with loss. In reality, downsizing is about making room for what matters most.

Instead of maintaining extra bedrooms that rarely get used, you gain time for travel.

Instead of worrying about home repairs, you enjoy hobbies.

Instead of spending weekends doing yardwork, you spend them making memories.

You aren't giving up your lifestyle. You're choosing one that's easier to enjoy.

DOWNSIZING TIPS FOR SNOWBIRDS

Start Early: The best time to begin downsizing is before you're ready to move. Tackling one room at a time makes the process less overwhelming.

Keep What Supports Your Lifestyle: Focus on the belongings that reflect who you are today—not who you were 20 years ago. Keep the items you use, love, and enjoy.

Digitize Important Documents and Photos: Scanning important paperwork and treasured photographs reduces clutter while preserving memories for future generations.

Think About Seasons: If you're only home part of the year, ask yourself how much space you truly need. A right-sized home can make life significantly easier without sacrificing comfort.

Involve Your Family: Give children and grandchildren the opportunity to choose meaningful heirlooms now, creating special moments and reducing future decisions.

A MONTH-BY-MONTH DOWNSIZING TIMELINE

Downsizing feels far less overwhelming when it is broken into small, manageable steps. Use this sample timeline as a flexible guide—adjust the pace to fit your season, your travel plans, and your comfort level.

TIMEFRAME	FOCUS	KEY ACTIONS
Months 1–2	EXPLORE AND ENVISION	Tour communities, clarify your priorities, and picture the lifestyle you want. No pressure—just gather information.
Months 3–4	START SORTING	Begin with low-emotion spaces like closets, the garage, or storage areas. Sort into keep, gift, donate, and let go.
Months 5–6	SHARE THE MEMORIES	Invite family to select meaningful heirlooms. Digitize photos and important documents.
Months 7–8	PLAN YOUR NEW SPACE	Choose a floor plan and map out which furniture and favorites will make the move with you.
Months 9–10	HANDLE THE DETAILS	Arrange movers, coordinate the sale or rental of your home, and finalize logistics.
Months 11–12	SETTLE IN AND ENJOY	Move in, join activities, meet neighbors, and begin living the life you imagined.

QUESTIONS TO ASK WHEN TOURING AN ACTIVE ADULT COMMUNITY

If you are a snowbird, your tour should include questions that go beyond floor plans and dining. Ask how the community supports residents who travel frequently and how easy it is to leave, return, and reconnect.

What should residents do before leaving for an extended trip?

Is there a process for notifying staff that you will be away?

How are maintenance needs handled while residents are traveling?

Are there guest accommodations or gathering spaces for visiting family?

How easy is it to rejoin activities, clubs, dining, and wellness programs after returning?

What healthcare services may be available in the future on campus or through the broader organization?

How does the community help residents build friendships and stay connected throughout the year?

These questions help shift the conversation from “Where will I live?” to “How will this home base support the life I want?”

IS AN ACTIVE ADULT COMMUNITY RIGHT FOR YOU?

You may be ready if:

- **You spend several months away each year.**
- **You're tired of maintaining a large home.**
- **You want the freedom to travel without worrying about your property.**
- **You value convenience and peace of mind.**
- **You want an active lifestyle with opportunities to socialize, learn, and stay engaged.**
- **You want a plan for the future while continuing to enjoy your independence today.**

Use this quick scorecard to reflect on whether downsizing could support your snowbird lifestyle. Check the statements that feel true for you.

	Yes	No
I spend weeks or months away from home each year.	○	○
I feel anxious leaving my home empty for long periods.	○	○
I am tired of coordinating maintenance, repairs, and seasonal chores.	○	○
I want more time for travel, family, volunteering, hobbies, or wellness.	○	○
I would benefit from a stronger sense of community when I return home.	○	○
I want to make future living decisions proactively rather than during a crisis.	○	○

If you checked yes on several boxes, it may be time to explore whether a retirement community could offer the freedom, simplicity, and peace of mind you want, without giving up the seasonal lifestyle you love.

LIVE THE LIFE YOU'VE IMAGINED

Retirement should be defined by freedom—not obligations.

For many snowbirds, moving to a retirement community isn't about giving up a home. It's about gaining peace of mind, flexibility, and the confidence to embrace every season of life.

Whether you're enjoying sunny winter mornings in Florida or returning home to celebrate the holidays with family, retirement living gives you the freedom to travel, explore, and enjoy the experiences that matter most—without worrying about what's happening back home.

WHAT DOWNSIZING CAN GIVE BACK

LESS OF	MORE OF
Home maintenance	**Travel and flexibility**
Seasonal worry	**Peace of mind**
Unused space	**Right-sized comfort**
Isolation after returning home	**Community and connection**
Reactive future planning	**Confidence and choice**

Because the best retirement isn't measured by the size of your house. It's measured by the quality of your life.

At Athens Crossing, we're here to help you *Live the Life You've Imagined*—wherever the season takes you.

YOUR NEXT STEPS

You don't have to decide everything today. The most important step is simply to start exploring what's possible.

1. **Reflect on the readiness scorecard and note which statements resonate with you.**

2. **Make a short list of what you want more of—and less of—in this season of life.**

3. **Schedule a visit to tour a community and experience the lifestyle firsthand.**

4. **Bring the tour questions from this guide with you.**

5. **Talk with your family about your goals and involve them early.**

6. **Take one small downsizing step this month to build momentum.**

When you're ready, **Athens Crossing** is here to help you take the next step—so you can spend less time maintaining a house and more time living the life you've imagined.