Hearts to Homes Blueprint Library

Life Stage Blueprint · Right-Sizing

Downsizing
Blueprint

The practical and emotional guide to leaving the home you have loved, finding the home that fits your next chapter, and making the move with confidence, not regret.

Selling the Family Home Decluttering & Estate Sales One-Story Living Condo vs. Ranch vs. HOA Downsizing Planning Checklist

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Downsizing Blueprint

Introduction

Right-Sizing Is Not
Downsizing Your Life

The word "downsizing" carries a connotation it doesn't deserve, as if moving to a smaller home is a concession rather than a choice. The people who do this well call it right-sizing, and the distinction is more than semantic.

Right-sizing is a decision made from a position of strength. You have built equity over decades. You have raised your family, maintained a home through Michigan winters and budget seasons, and arrived at a point where the home that served you for thirty years is no longer the home that serves you best. Choosing to act on that recognition, intentionally, on your own timeline, is one of the clearest financial and lifestyle decisions a homeowner can make.

This Blueprint is written for empty nesters, pre-retirees, retirees, active professionals simplifying their lives, and anyone who has looked around a four-bedroom house and realized that two people live in about 800 square feet of it. It covers the practical mechanics of the transition, preparing and selling the family home, choosing the right next home type, navigating Michigan's property tax rules, and the financial opportunities that equity can create, alongside the emotional realities that practical guides usually skip.

Because the emotional side is real. Leaving a home you have lived in for twenty or thirty years is a significant life event. The memories in that house belong to you, not to the walls. But the process of deciding what to keep, what to give away, and what to let go of touches something deeper than square footage. This Blueprint addresses that honestly, while keeping the focus on giving you what you need to move forward with confidence.

How to Use This Blueprint

Chapters 1 and 2 are for buyers who are still deciding. Chapters 3 through 5 are for the home you are leaving. Chapters 6 through 10 are for the home you are choosing next. Chapters 11 through 13 cover Michigan-specific financial considerations. Chapters 14 through 16 address timing, strategy, and the people who can help. The checklist, story, and next steps follow.

Chapter 1

Is It Time
to Downsize?

There is no universally right time. But there are clear signals, financial, physical, and practical, that a home has stopped serving you the way it once did.

Signs the Timing Is Right

Signal	What It Tells You
Bedrooms you have not entered in months	You are maintaining space you do not use, paying taxes, utilities, and insurance on it
Yard or maintenance work you no longer enjoy	The home is creating obligation, not satisfaction
Stairs that feel different than they did five years ago	A two-story home may not align with where your body is heading
Large equity position with a high-cost home	A significant financial opportunity is sitting idle in the walls
Children have left and their rooms sit empty	The home was sized for a family that has grown into its own homes
Heating, cooling, or repair costs feel disproportionate	The cost-to-value ratio of the home has shifted
A desire to travel, simplify, or live differently	The home is constraining the next chapter, not enabling it

It Does Not Have to Be Urgent to Be Right

Many homeowners know for two or three years that they should downsize before they take any action. The decision is emotionally significant and the process feels overwhelming before it begins. But the buyers who plan the transition over 12 to 18 months, decluttering gradually, researching communities, having an agent run a CMA on their current home, say the move felt calmer and less rushed than those who compress it into 90 days. Start the process before you feel urgency. That preparation gives you options when you need them.

Chapter 2

The Emotional Side of
Leaving a Long-Time Home

Practical guides skip this part. They shouldn't. The emotional work of leaving a long-held home is real, it takes time, and it affects every practical decision that follows.

What You Are Actually Leaving

The home you are leaving is not just a structure. It is the kitchen where you raised children, the yard where holidays happened, the bedroom where you have slept for twenty years. Leaving it involves a grief process that does not have a neat timeline and should not be rushed. Buyers who try to suppress or skip this part frequently make reactive decisions: selling too fast, keeping too much, or choosing a new home that does not actually fit the life they want because they never slowed down enough to define what that life is.

The Memory Is Yours, Not the House's

One of the most useful reframes in a downsizing transition: the memories belong to you. They live in photographs, in relationships, in the people who shared those rooms with you, not in the rooms themselves. A new family will make their own memories in that house. You are not erasing yours by leaving. This sounds simple, and it is easy to dismiss. But returning to it, repeatedly, throughout the process of sorting and deciding and letting go, can genuinely ease the weight of the transition.

The Adult Children Conversation

If you have adult children, they have opinions about the family home. Some will resist the sale. Some will want specific items. Some will want all the items. The most effective way to manage this is to involve them early and deliberately: let them walk through and claim what they want before you declutter, rather than discovering later that the dining table they "always wanted" has already been donated. Setting clear expectations and a defined window for this conversation reduces conflict significantly.

From Experience Derica Wade, Associate Broker

"I always ask a downsizing client early in our conversation: 'Have you told your children you are thinking about this?' The answer shapes everything. Families where the conversation has happened, even if it was hard, are ready to move. Families where it hasn't had to backtrack, revisit, and sometimes pause entirely when an adult child's resistance surfaces. The earlier that conversation happens, the more time there is to process it before the listing goes live."

Chapter 3

Preparing the Family
Home for Sale

A home that has been lived in for 25 or 30 years carries the evidence. Not all of it needs to be corrected, but all of it needs to be evaluated before you list.

Deferred Maintenance vs. Cosmetic Updates

The most important distinction when preparing a long-held home for sale: deferred maintenance (things that are broken, failing, or worn beyond normal) is different from cosmetic age (things that are dated but functional). Deferred maintenance must be addressed because buyers and their inspectors will find it, and finding it after the offer means a negotiated repair request or credit. Cosmetic age is often better left to price than to spend money correcting. A kitchen from 1998 does not need a $30,000 renovation, it needs to be priced to reflect its vintage.

What to Fix, What to Price For

Item	Address Before Listing	Price For
Leaking roof or active water intrusion	Yes	,
HVAC system at end of life or non-functional	Yes (or credit)	,
Electrical panel that fails inspection standards	Yes	,
Dated kitchen (functional, not broken)	No	Adjust price accordingly
Original bathrooms (1980s tile, functional)	No	Adjust price accordingly
Worn carpet (could use replacing)	Optional (or credit)	Often best to offer credit
Peeling paint, scuffed walls	Yes, inexpensive, high visual impact	,
Overgrown landscaping	Yes, curb appeal matters	,

Before listing, consider a pre-listing inspection. Having an independent inspector walk through gives you a clear picture of what buyers will find, allowing you to make intentional decisions about what to repair vs. disclose. See the Home Inspection Blueprint at heartstohomesmi.com/blueprint-library for a full understanding of what inspectors evaluate.

Staging a Lived-In Home

When you stage a long-held home, the point is not to erase the fact that it has been lived in, it is to help buyers see the space rather than your belongings in it. The first priority is reduction: fewer items in each room make rooms feel larger and more neutral. Remove family photographs (helps buyers visualize themselves), reduce furniture to create clear traffic flow, and depersonalize countertops and horizontal surfaces. Professional staging costs $500 to $2,500 and typically returns more than its cost in sale price or days on market.

Chapter 4

Decluttering
Without Regret

Thirty years in a home produces a remarkable quantity of things. The process of deciding what comes with you, what goes to family, and what leaves your life entirely is one of the most emotionally demanding parts of a downsizing transition, and one of the most liberating, once it is done.

Start Early, Much Earlier Than You Think

Decluttering a long-held home under time pressure almost always produces decisions you regret. Things are given away hastily, kept for the wrong reasons, or boxed up and sent to storage where the decision is deferred indefinitely. Buyers who begin the decluttering process 6 to 12 months before they list report significantly less stress and fewer regretted decisions. If you are thinking about selling within two years, start now, at a pace that allows you to sit with each decision rather than make it in haste.

The Category Method

Work category by category rather than room by room. Books. Tools. Clothing. Kitchen items. Holiday decorations. Linens. Working by category lets you see the full volume of any given type of item, which makes decisions easier and prevents duplicate "maybes" scattered across multiple rooms. It also prevents the common pattern of finishing one room and immediately filling it from another.

Four Destination Categories

Take it. It fits in the new home, you use it, and you genuinely want it. Apply scrutiny here: the smaller the new home, the more selective you must be. A 1,600-square-foot condo cannot absorb the contents of a 2,800-square-foot house without major overflow.

Give it to family now. Items with sentimental significance that adult children have expressed interest in should go now, not after the sale, and not into storage. This is both emotionally satisfying and practically useful for reducing volume.

Sell or donate. Furniture, household goods, and items with residual value that you do not want in your new home. See Chapter 5 for options.

Let it go. Items that are worn, duplicated, broken, or simply no longer serve anyone. This category is usually larger than expected and should not require extensive deliberation.

The Storage Trap

Storage units become emotional holding tanks. Items placed in storage "temporarily" tend to stay for years, accumulating monthly rental cost while the decision they represent remains unmade. If you genuinely need bridge storage (60 to 90 days between closing on your home and moving into your new one), a storage unit is a practical tool. If you are considering storage for items you know you probably don't need but cannot bring yourself to let go of, that is a decision being deferred, not a solution. Address it before the move.

Chapter 5

Estate Sale, Donation,
or Storage?

For many downsizing households, the volume of goods that cannot come to the new home is substantial. An estate sale, strategic donation, and targeted online selling are the three tools for handling it, and each fits a different situation.

Estate Sale

An estate sale is a managed sale of household contents, typically run by a professional estate sale company over one to three days. A professional company catalogs, prices, photographs, markets, and staffs the sale in exchange for a commission of 30% to 50% of gross sales. For a household with significant furniture, collectibles, tools, dishware, or art, an estate sale can generate $5,000 to $30,000 or more in proceeds, and removes the burden of individual item decisions.

Timing: estate sales should happen either before your home lists (which may require living minimally for a period) or during the gap between contract acceptance and closing. Most estate sale companies need two to three weeks' lead time. Contact them before you think you need them.

Individual Online Selling

For high-value individual items, furniture, electronics, art, jewelry, tools, collectibles, platforms like Facebook Marketplace, eBay, Craigslist, and specialty consignment services can return more than an estate sale for the right items. This approach requires more time and effort but is appropriate when you have five to twenty specific items of real value rather than an entire household to clear.

Donation

Donation is the right channel for household goods with modest value but good condition: clothing, books, kitchen items, furniture that would not generate meaningful estate sale returns. In Southeast Michigan, Habitat for Humanity ReStore accepts furniture and building materials and provides a donation receipt for tax purposes. Goodwill, Salvation Army, local hospice thrift shops, and community organizations accept general household goods. Most will accept furniture with advance scheduling; almost none will accept items in poor condition.

Pro Tip: Sequence Matters

In a long-held home, the correct sequence is: (1) family members select items they want; (2) high-value individual items go to online selling or consignment; (3) an estate sale handles the remaining volume; (4) what the estate sale does not sell goes to donation or disposal. Running these in sequence prevents items from being donated that should have been sold, and sold items from going to family members who wanted them. Give each category its proper window before moving to the next.

Chapter 6

Calculating the Home
You Actually Need

The question is not "how small can I go?" The question is "what do I actually use, and what does the next chapter of my life genuinely require?"

The Space Audit

Before you search for your next home, do a space audit of the one you are in. For two weeks, note which rooms you actually use every day, which rooms you enter once a week, and which rooms you enter less than once a week. For most downsizing households, the answer is illuminating: two people genuinely live in 600 to 900 square feet of a 2,500-square-foot home. The rest is maintenance, insurance, and property taxes on space that is holding furniture.

The Guest Room Question

The guest room is the most common reason downsizing buyers buy more home than they need. How often do guests actually stay? For most households, the honest answer is 4 to 8 nights per year. A quality sleeper sofa in a den or a convertible room handles occasional guests without requiring an entire bedroom's worth of square footage and the associated cost. If family visits are frequent and important, one dedicated guest room is reasonable. Two is almost never necessary.

Matching the Home to the Life

Life Priority	Home Feature That Serves It
Lock-and-leave travel	Low-maintenance exterior (condo/HOA), no yard to manage
Aging in place	Single floor, no-step entry, wide doorways, first-floor laundry
Walkability and community	Proximity to downtown (Plymouth, Northville, Saline, Ann Arbor)

Hobby space (workshop, garden, studio)	Attached garage, spare room, yard space
Grandchildren visits	Safe stair access, backyard, enough bedrooms for overnight stays
Financial simplification	Low taxes, HOA maintenance coverage, manageable mortgage or no mortgage

Use the Find Your Fit Quiz at heartstohomesmi.com to identify Southeast Michigan communities that match your specific lifestyle priorities, then explore those communities in depth through the Hearts to Homes Community Guides.

Chapter 7

One-Story Living in *Southeast Michigan*

Single-story homes are the right choice for more buyers than currently pursue them, and they are more available in Southeast Michigan than most buyers realize, particularly in established communities built in the ranch era of the 1950s through 1970s.

Why Single-Story Matters, Now and Later

Stairs are manageable at 60. They are a friction point at 70. They are a safety issue at 80. Buyers who choose a single-story home in their 60s are making a decision that serves them for 20 to 30 years of ownership rather than requiring another move when mobility changes make a two-story home impractical. The "I'll deal with stairs when I need to" calculation rarely works out the way people intend it to, because the moment you need to deal with stairs is typically also the moment you least want to manage another real estate transaction.

What to Look for in a Ranch Home

Not all ranch homes are created equal for downsizing purposes. Key features that distinguish a ranch that works long-term from one that creates friction:

- First-floor primary bedroom with attached bath
- First-floor laundry (or laundry hookups on main level)
- No-step or low-step entry from garage and exterior doors
- Single-car or two-car attached garage (eliminates carrying groceries in Michigan winters)
- Open floor plan that allows easy navigation without narrow corridors
- Full basement for additional storage and mechanicals (common in SE Michigan ranch construction)

Southeast Michigan Communities with Ranch Inventory

Southeast Michigan has abundant ranch home inventory in communities developed heavily in the 1950s and 1960s, when the ranch style was the dominant residential form. Communities with strong ranch inventory include **Livonia**, **Westland**, **Dearborn Heights**, **Canton Township**, **Taylor**, and **Ypsilanti Township**. Newer ranch construction is available in communities like **Plymouth Township**, **Northville Township**, and parts of **Saline** and **Brighton**. The Hearts to Homes Community Guides at heartstohomesmi.com cover 18 communities in depth, including housing stock character, age of construction, and lifestyle profile.

Chapter 8

Accessibility Features *Worth Considering*

You do not have to need an accessibility feature to benefit from having it. Universal design, homes built to work for people across a wide range of abilities, is better design for everyone, at every age.

Features to Prioritize in Your Search

Feature	Why It Matters	Cost to Add If Absent
No-step entry (garage and front door)	Eliminates trip risk; essential for wheeled assistance	$1,500 to $5,000 (ramp or threshold work)
Walk-in shower (no curb)	Safer than tub/shower combo; easier to use at all ages	$3,000 to $8,000 to convert
Grab bars in bathroom	Prevents falls; most common residential injury location	$150 to $400 installed
Wider doorways (32 to 36")	Allows wheelchair or walker passage	$500 to $1,500 per doorway to widen
Lever-style door handles	Easier to operate with reduced grip strength	$20 to $60 per handle to replace
First-floor primary bedroom and bath	Eliminates stair use for sleep/bath even in a two-story	Major renovation if absent
Adequate lighting in corridors and entry	Reduces fall risk; inexpensive to improve	$100 to $500 for fixtures/sensors

Planning for 10 to 15 Years Out

The home you buy in your early 60s should work for you at 75 and 80. This does not mean buying a medical-grade accessibility retrofit, it means choosing a home that can accommodate those needs with minor modifications rather than requiring major construction. When touring a home, ask yourself: "If I needed a walker or wheelchair in this space, would it work?" That question identifies more about a home's long-term suitability than almost anything else.

Chapter 9

Condo vs. Townhome
vs. Ranch

Each home type serves a different version of the downsizing life. The right choice depends on your maintenance tolerance, privacy requirements, budget, and willingness to live with shared walls or shared governance.

	Ranch (Single-Family)	Townhome	Condo
Floors	Single	Typically 2 to 3	Single (in-unit)
Exterior maintenance	Your responsibility	Often HOA-covered	HOA-covered
Yard	Yes (private)	Small patio or none	Usually none
Privacy	Maximum	Shared walls (sides)	Shared walls (sides, above, below)
Lock-and-leave ease	Moderate	Good	Best
Monthly HOA cost	None or minimal	$150 to $400	$200 to $600+
Price point (SE Michigan)	Higher	Moderate	Lower to moderate
Accessibility	Excellent (if ranch)	Limited (stairs between floors)	Good (elevator buildings)

A Note on Townhomes and Stairs

Townhomes are frequently marketed to downsizers as a "low-maintenance" option, and the HOA coverage of exterior maintenance is real. But townhomes typically have living space on two or three floors with interior stairs between them. This is a meaningful distinction for buyers who are choosing single-story living as part of an aging-in-place strategy. A townhome is not equivalent to a ranch for this purpose. If single-level living is the objective, a condo (same-floor unit with elevator access) or a true ranch achieves it; a townhome generally does not.

Chapter 10

HOA Benefits
and Tradeoffs

A homeowner's association can be one of the best decisions a downsizing buyer makes, or a source of ongoing frustration, depending on the specific association and your tolerance for shared governance. Know what you are buying into before you close.

What a Well-Run HOA Provides

A well-managed HOA covers exterior maintenance and repairs, lawn care, snow removal, and often amenities like a clubhouse, pool, or walking paths. For buyers who want to travel, simplify their maintenance obligations, or simply stop managing a yard, this coverage is genuinely valuable. It converts variable, unpredictable maintenance costs (a new roof, a failed sump pump, exterior painting) into a predictable monthly fee.

What to Review Before You Commit

Michigan's Condominium Act (MCL 559.101 et seq.) governs condo associations and gives buyers the right to review association documents. Before you close on any HOA-governed property, request and review:

- **HOA financials:** Are they operating in the black? Is the reserve fund adequately funded? (A reserve fund below 10% of annual budget is a warning sign for future special assessments.)
- **Meeting minutes (last 12 months):** Look for recurring complaints, pending litigation, deferred maintenance discussions, and any special assessment votes.
- **Master deed and bylaws:** Rules about pets, rentals, exterior modifications, parking, and guest policies. These determine how much control you have over your own unit.
- **Special assessment history:** Has the association levied special assessments in the past 5 years? For what? A one-time roof assessment is different from chronic underfunding.

HOA Fees Can Increase

HOA fees are not fixed. The board can vote to increase annual dues to fund rising maintenance costs, insurance premiums, or reserve contributions. When budgeting for an HOA-governed home, do not assume today's fee is tomorrow's. A $350/month HOA fee today may be $430/month in five years. Review the association's history of fee increases as part of your due diligence, and ask how the fee has changed over the past three to five years.

Chapter 11

Michigan Property Tax
Considerations

For downsizing buyers who have owned their home for many years, Michigan's Proposal A creates a specific and frequently misunderstood tax situation on both sides of the transaction.

Your Current Home: A Capped Taxable Value

Under Michigan's Proposal A (passed 1994), the annual increase in your home's taxable value is capped at the rate of inflation or 5%, whichever is less. For a buyer who has owned their home for 25 or 30 years in an appreciating Southeast Michigan market, the taxable value may be dramatically lower than the current market value. This means you have been paying taxes on a figure that is well below what you would pay as a new buyer of the same home. When you sell, the taxable value uncaps to the State Equalized Value for the new owner.

Your New Home: The Uncapping Reset

When you purchase your new home, *your* taxable value resets to the SEV of that property, regardless of what the previous owner was paying. This is especially relevant in downsizing transitions because buyers often assume that a smaller, less expensive home means lower taxes than the home they are leaving. That is frequently not the case when their current home's taxable value has been heavily capped.

Michigan Tip: Always Get an Uncapped Estimate

Before making an offer on any Michigan home, ask your agent or the local assessor's office for an uncapped tax estimate, what the taxes will be based on the purchase price, not what the seller is currently paying. The Principal Residence Exemption (PRE) reduces the school operating millage on your primary residence and should be filed with the local assessor within 30 days of closing. For a full explanation of Michigan property tax calculations, taxable value, SEV, and how to appeal your assessment, see the Michigan Property Tax Guide at heartstohomesmi.com.

Lower-Tax Communities for Downsizers

Millage rates vary significantly across Southeast Michigan. Communities with lower combined millage rates (school, municipal, and county) include parts of **Washtenaw County** (Saline, Dexter, Chelsea), **Monroe County** (Monroe city, Bedford Township), and **Livingston County** (Brighton, Howell). Communities with higher millage rates often have stronger school systems, more amenities, or denser service levels. The tradeoff is real and worth understanding before you commit to a location. The Community Guides at heartstohomesmi.com include property tax profiles for each featured community.

Chapter 12

Utility and Maintenance *Savings*

The financial case for right-sizing extends well beyond the equity you free up at closing. The ongoing cost of a smaller, newer, or HOA-managed home is meaningfully lower than a large, aging single-family property, and those savings compound over years.

Sample Annual Savings Comparison

Expense Category	Current Home (2,600 sq ft, 1970s)	New Home (1,400 sq ft, newer or HOA)	Estimated Annual Savings
Heating (natural gas, Michigan winter)	$2,400 to $3,200	$1,200 to $1,800	$800 to $1,400
Cooling (central air)	$600 to $1,000	$350 to $600	$250 to $400
Lawn and landscape (DIY or service)	$800 to $2,500	$0 (HOA-covered)	$800 to $2,500
Snow removal	$400 to $800	$0 (HOA-covered)	$400 to $800
General maintenance and repairs	$3,000 to $6,000	$500 to $1,500	$2,500 to $4,500
Estimated Total Annual Savings	,		**$4,750 to $9,600+**

Illustrative estimates based on Southeast Michigan averages, July 2026. Actual savings vary significantly by property, HOA structure, and individual usage. Does not include property tax or insurance differences.

Over 10 years, $5,000 to $9,000 in annual savings represents $50,000 to $90,000 in retained capital, money that would otherwise have been spent maintaining a home you no longer need. This is the part of the right-sizing financial case that buyers often underestimate when they are focused only on the equity at closing.

Chapter 13

Investing the Proceeds *Wisely*

The equity you free up in a downsizing transition can be among the most significant financial resources you access in your lifetime. What you do with it in the first 12 months matters enormously.

Common Uses of Downsizing Proceeds

Every household's situation is different, but buyers who successfully use their downsizing proceeds tend to fall into a small number of clear categories:

Pay off the new home (or buy without a mortgage). Many downsizing buyers have enough equity from their current home to purchase their next home outright or with a very small mortgage. Eliminating a mortgage payment at this life stage dramatically simplifies monthly finances and removes interest cost from the equation.

Supplement retirement income. Proceeds placed in a managed investment account, IRA supplement, or bond ladder can generate income or growth that replaces the work income that has ended or will soon end.

Fund long-term care planning. A portion of proceeds directed toward long-term care insurance or a dedicated healthcare reserve fund addresses a risk that many pre-retirees underestimate. The cost of assisted living in Southeast Michigan is significant; having funds specifically designated for that potential future need is thoughtful planning.

Support family members. Gifts to adult children, education funding for grandchildren, or charitable giving are meaningful uses of freed equity for buyers whose retirement income is otherwise sufficient.

Educational Only, Work With a Financial Advisor

The options in this chapter are presented for general awareness only and do not constitute financial, tax, or investment advice. The investment of significant proceeds from a home sale has tax implications (capital gains, Social Security income thresholds, Medicare premiums) that vary by individual circumstance. Before making any investment decision with downsizing proceeds, engage a fee-only fiduciary financial advisor. The time to do this is before you sell, not after, so the plan is in place when the funds arrive.

Chapter 14

Timing
the Move

Downsizing buyers typically have more timeline flexibility than move-up buyers, and that flexibility is one of the most valuable assets you have in this process. Use it intentionally.

Why 12 to 18 Months of Lead Time Is Realistic

Unlike a move-up transition driven by a growing family or a job change, most downsizing transitions are not urgent. The home that has worked for 30 years will work for another 18 months while you prepare intentionally. The decluttering process alone, done correctly, without haste, takes 6 to 12 months in a long-held home. Layering market research, community exploration, financial planning, and the adult children conversation on top of that makes 12 to 18 months a realistic planning horizon, not an excessive one.

Michigan Seasonal Considerations

Southeast Michigan real estate follows a clear seasonal pattern: spring (April to June) is the peak buying season, with the most buyers competing for homes. Sellers who list in spring typically achieve the strongest prices. Fall (September to October) is the secondary peak. Winter listings face less competition from other sellers but also fewer buyers. For downsizing sellers who want maximum price on their current home, a spring listing date is worth planning toward, which means completing the decluttering and preparation work by late winter.

Pro Tip: Start the Conversation Early

The most valuable thing a downsizing buyer can do 12 to 18 months before they are ready to move is have a conversation with an agent. Not to commit, not to list, but to get a CMA on their current home, understand what their net equity will be, start narrowing their target communities, and identify any preparation work the current home needs before it goes on market. The buyers who do this systematically report far less stress and consistently better outcomes than those who compress everything into a 90-day sprint.

Chapter 15

Selling First
vs. Buying First

For most downsizing buyers, the answer is sell first. The reasons are different from the move-up buyer's calculus, and they tend to point more strongly in one direction.

Why Sell First Usually Wins for Downsizers

Move-up buyers sometimes buy first to compete in fast markets or avoid temporary housing. Downsizing buyers typically have different priorities: knowing exactly how much money they have to work with, avoiding the stress of carrying two properties, and not being rushed into a new-home decision because a bridge loan is expiring. Selling first gives downsizing buyers the most powerful position: cash in hand, no contingency needed, and the flexibility to wait for exactly the right home without financial pressure.

Bridging the Gap After Your Sale

The primary reason downsizing buyers resist selling first is the gap: the period between closing on the current home and moving into the new one. The strategies for managing this gap, rent-back agreements, extended-stay rentals, staying with family, are covered in detail in the Move-Up Buyer's Blueprint at heartstohomesmi.com/blueprint-library. For downsizing buyers, rent-back agreements are particularly effective: you sell your home on the buyer's timeline and stay as a tenant for 30 to 60 days while finalizing your new home purchase.

When Buying First Makes Sense for a Downsizer

Buying first makes sense for a downsizing buyer in a specific scenario: you have found a new construction or hard-to-find property in your target community, the opportunity is genuinely time-sensitive, and you have the financial capacity to carry both properties for 90 to 120 days without strain. In this case, buying first, with a clear plan for the current home's sale, is a defensible decision. It is not the default recommendation, but it is not wrong when the circumstances support it.

Chapter 16

Professional Organizers and *Senior Move Managers*

The most underutilized resource in a downsizing transition is professional help with the physical and logistical dimensions of the move. These specialists exist precisely for this situation, and their value is consistently underestimated by buyers who have never worked with one.

What a Senior Move Manager Does

A Senior Move Manager (SMM) is a specialist in helping older adults and their families through the process of relocating. The National Association of Senior Move Managers (NASMM) certifies these professionals and maintains a directory of members. Services provided by a senior move manager include: developing a detailed moving plan, sorting and organizing belongings, coordinating estate sales and donations, managing the physical packing and moving process, and setting up and arranging the new home so that the client arrives to a fully functional space. They are not general movers, they are transition specialists who handle the complete project from current home to new home.

What a Professional Organizer Does

A professional organizer focuses on the decluttering and sorting process: working with you (and sometimes your family) to go through categories of belongings, make decisions, and organize what remains. This is distinct from a senior move manager in that it addresses the decision-making phase rather than the logistics phase. Many downsizing buyers benefit from starting with a professional organizer 6 to 12 months before the move and then engaging a senior move manager for the final month of transition.

Cost and Value

Professional organizer fees: $60 to $120 per hour; some offer package rates for full declutter engagements ($500 to $2,000). Senior move manager fees: $60 to $150 per hour for coordination services; full project packages (declutter + move + setup) vary by scope and can range from $2,500 to $8,000 for a full-service engagement in Southeast Michigan. For buyers facing a 30-year accumulation, the cost of professional help is frequently less than the cost of the decisions made without it, decisions that end up moving unnecessary items, filling storage units indefinitely, or producing family conflict.

Finding a Senior Move Manager in Southeast Michigan

The NASMM member directory at nasmm.org allows you to search by ZIP code for certified Senior Move Managers in Southeast Michigan. Ask any candidate for references from clients in similar situations (similar home size, similar timeline, similar geographic area) and confirm that they carry liability insurance. Your agent may also have referrals from past clients whose transitions they have supported.

Checklist

Downsizing Planning *Checklist*

Use this checklist from your initial decision through move-in day. The phases can overlap, and the earlier you start each one, the more gracefully the transition unfolds.

12 to 18 Months Before You Move

- Have the adult-children conversation about the family home
- Request a Comparative Market Analysis (CMA) on your current home
- Calculate your net equity (sale price minus mortgage, commission, transfer taxes, and selling costs)
- Meet with a fee-only financial advisor to plan the use of proceeds
- Engage a tax professional to review capital gains exposure (Section 121)
- Begin the space audit: identify which rooms and spaces you actually use
- Start the category-by-category decluttering process at a manageable pace
- Invite family members to select items they want; document and distribute
- Research target communities using the Find Your Fit Quiz at heartstohomesmi.com
- Explore Community Guides for your top two or three target areas
- Consider engaging a professional organizer for the decluttering phase

6 Months Before Listing Your Current Home

- Complete high-priority decluttering so the home is ready for photos and showings
- Schedule a pre-listing inspection to identify issues before buyers do (see Home Inspection Blueprint)
- Address deferred maintenance items revealed by the inspection

- Get pre-approved for your new home purchase (if financing any portion)
- Consult with your agent on the correct listing price and timing for your market
- Research estate sale companies; get quotes and book your window
- Investigate senior move managers if you plan to use one; book early
- Begin actively touring your target communities and home types
- Get uncapped tax estimates for any home you are seriously considering

Listing Through Closing on Your Current Home

- Negotiate rent-back agreement in the sale contract to bridge your transition gap
- Compare all closing costs using the Michigan Closing Cost Blueprint
- Confirm wire transfer details by phone with the title company 48 hours before closing
- Conduct estate sale during the contingency period or pre-listing if possible
- Donate remaining items and obtain receipts for tax purposes
- Maintain buying power: no new credit, no employment changes, no large purchases

Moving Into Your New Home

- File Principal Residence Exemption (PRE) with local assessor within 30 days of closing
- Review HOA documents and attend first board meeting if unit is governed by association
- Update homeowner's insurance to new address immediately
- Transfer Michigan utilities (DTE, Consumers, water/sewer, internet)
- Update Michigan driver's license within 30 days
- Update USPS mail forwarding and notify key institutions
- Review property tax assessment in first spring after purchase; appeal if SEV appears incorrect
- Keep all improvement receipts from day one for future cost basis calculation

Thirty-One Years and a Clear Sunday Morning

"They had lived in the house in Canton for 31 years. Raised two sons there. The youngest had graduated from college six years earlier and was now in Chicago. The oldest was in Ann Arbor. They told me that for the past two years, they had walked past three of the four bedrooms every day without opening the doors."

"Her concern was the emotional side. She had been in that house for longer than she had lived anywhere else in her life. Her husband was practical, he could see the math clearly. She needed more time, and she needed the process to feel right, not just efficient."

"We started slowly. A CMA on the Canton house in November. A conversation about what they actually wanted in a next home. She knew she wanted one floor. He wanted a garage with real workshop space. They wanted to be closer to Plymouth's downtown. They both wanted a smaller yard but not no yard."

"I recommended a professional organizer for the decluttering. She was initially resistant, 'I don't need someone telling me what to keep.' But the organizer they hired worked with her on her timeline, not anyone else's, and by April the house was ready. They invited both sons up for a weekend, gave them clear time to walk through and choose what they wanted, and then released the rest."

"The Canton house listed in May and sold in nine days. We had already identified a ranch in Plymouth Township with a three-car garage and a manageable half-acre. They negotiated a 45-day rent-back from their buyer. They moved on a clear Sunday morning in late June."

"She called me the week after the move. She said the ranch felt like relief. That's the word she used. Not loss, relief. The memories came with them. The maintenance didn't."

Derica Wade, Associate Broker · Hearts to Homes Team · Real Estate One · Plymouth, Michigan

What Happens *Next*

The best downsizing transitions are not rushed. They are built quietly, over time, by buyers who started the conversation before they felt urgency, and arrived at the decision with clarity, not pressure.

If you are still in the deciding phase, circling the question, not yet committed, the most useful thing you can do right now is get a CMA on your current home. Knowing your actual net equity, not an estimate you have been carrying in your head, changes the nature of the decision. It makes it concrete. It tells you what is actually available to you. That single conversation frequently brings years of circling to a resolution.

If you know you are ready but do not know where to start, the checklist in this Blueprint is the starting point. Not as a to-do list to complete in a month, as a map of the phases ahead, so that each step feels purposeful rather than overwhelming. Start with the space audit and the family conversation. Everything follows from there.

If you have specific questions about communities, home types, tax implications for your situation, or what your current home is worth in Southeast Michigan right now, I am a direct call or email away. No pressure, no timeline, and no obligation. Just an honest conversation about what this transition looks like for you.

Start the Conversation

Book a Free
Right-Sizing Consultation

We will look at your current home's market value, talk through your ideal next chapter, identify communities that fit, and build a timeline that works for you, at whatever pace feels right. No pressure. Completely free.

Derica Wade · Associate Broker, Real Estate One
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Continue Your Blueprint Journey

Buy-Sell Timing Strategy Move-Up Buyer's Blueprint The complete buy-first vs. sell-first way to decide, including rent-back agreements, bridge loans, and simultaneous closing coordination, all of which apply directly to the downsizing transition. heartstohomesmi.com/blueprint-library

Selling Your Current Home Home Inspection Blueprint As a seller, understanding what buyers' inspectors will look for in your long-held home helps you make smarter decisions about what to repair before listing and what to price for instead. heartstohomesmi.com/blueprint-library

Find Your Next Community Southeast Michigan Community Guides + Find Your Fit Quiz 18 communities covered in depth, from walkable downtowns to ranch-rich townships to active-adult corridors. The Find Your Fit Quiz identifies which communities match your lifestyle priorities for the next chapter. heartstohomesmi.com/community-guides-southeast-michigan

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