



FREE GUIDE
Just for you!

Am I ready to *Downsize?*

FROM CONSIDERING YOUR OPTIONS, TO TAKING YOUR
FIRST STEPS TO DOWNSIZE, THIS GUIDE IS HERE TO HELP!

BROUGHT TO YOU BY:
Nancy Kelly Homes



TABLE OF *Contents*

3

GET TO KNOW US

6

AM I READY TO DOWNSIZE?

6 QUESTIONS TO ASK

6 BENEFITS OF DOWNSIZING

10

ESTATE PLANNING

SECURING YOUR LEGACY WHILE DOWNSIZING

ESTATE PLANNING CHECKLIST

12


NEXT STEPS

TOP TIPS TO PREPARE TO MOVE

OUR PRE-LIST TO-DO LIST

ABOUT *Us*

Nancy & Marissa Kelly



Hi! We are Nancy & Marissa! We are a mother/daughter real estate team that truly enjoys helping our clients find the home that best suits the needs of their family and lifestyle.


Our experiences in life shaped us into the people we are today. We are dedicated to being honest and hardworking REALTORS® who treat their clients like family. Finding balance in life is crucial to happiness and success. We know, first hand, the blessings that come from finding that balance. That is why we work hard to find you a home that will match your lifestyle and ensure you can enjoy balance, too. Buying or selling a home can be stressful and overwhelming, but we are committed to making this the smoothest transaction of your life. Thank you for taking the time to get to know us better. We look forward to embarking on this journey with you!

Let's Connect

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An elderly couple with white hair are smiling and holding hands in a modern interior. The woman is on the left, wearing a light pink long-sleeved shirt. The man is on the right, wearing a blue t-shirt and has a white beard. They are standing in front of a dark wooden cabinet and a large, modern, white, dome-shaped pendant light hangs above them. The background is softly blurred, showing a white flower on a table to the right.

QUESTIONS & BENEFITS

Am I ready to
Downsize?

6 Questions To Ask

Deciding to downsize is a personal decision, and there's no one-size-fits-all answer. Instead of just looking at numbers and square footage...

Ask yourself these **6 key questions** to see if you're ready to downsize:

01. Do I feel overwhelmed by home maintenance?

If keeping up with cleaning, repairs, and yard work feels like a burden—or you're paying others to do it—it might be time to simplify. Imagine the relief of a home that fits your current needs, without the extra work.

02. Am I using all the space I have?

Think about how many rooms you actually use. Are there bedrooms sitting empty? A dining room that hasn't hosted a meal in years? If certain spaces feel more like storage than living areas, you might be holding onto square footage that no longer serves you.

03. Would I rather spend my money (and time) differently?

A bigger home often means higher costs—property taxes, utilities, upkeep. Downsizing can free up money for things that matter more, like traveling, hobbies, or simply enjoying retirement without financial worry.

04. Does my current home support the lifestyle I want?

Maybe you'd love to be closer to family, live in a walkable community, or move somewhere with less upkeep (like a condo or active adult community). If your home no longer fits your ideal lifestyle, it might be time for a change.

05. Is my home still comfortable for me physically?

If stairs are becoming a challenge, or you worry about navigating your home as you age, a single-level or more accessible home could provide peace of mind for the future.

06. Would letting go of "stuff" feel like a relief or a loss?

Downsizing means decluttering. Does the idea of letting go of furniture, extra storage, or years of collected items feel freeing? Or does it feel overwhelming? If you're ready to simplify, that's a strong sign you're ready for a smaller space.

6 Benefits of Downsizing

✓ Lower Utility Bills

Less square footage means lower utility bills. Nearly half of a home's energy usage goes toward heating and cooling. You can use the same amount of water and lighting, keep your home at a comfortable temperature, and still save money on your monthly power bill.

✓ Increased Cash Flow

Lower utility bills translate to more cash to spend on other things. You can redirect that money into a rainy day fund, pay down your mortgage, travel the world, or bankroll a new business venture.

✓ Fewer Maintenance Costs

Think of all the time and money you spend each year on home maintenance, from cleaning to repairs. Nearly every line item in this category costs less in a smaller house. If you move into an apartment or condo, some home maintenance costs disappear altogether.





✓ Reduced Clutter

Moving into a smaller home forces you to scale back on clutter, making it easier to stay organized. Use the transition to declutter and explore a minimalist lifestyle, keeping only the things that you truly need and love.

✓ Less Cleaning

Less stuff and a smaller space means less cleaning. Almost every household chore will be easier and less time-consuming in your new home. You will have fewer square feet to vacuum and mop, smaller surfaces to dust, and less to tidy. Downsizing will save you time and effort if you handle your own cleaning, or save money if you hire a cleaning service.

✓ Less Financial Stress

Although you will have less physical space in your new home, downsizing will give you more breathing room financially. The lower physical and financial toll can help reduce your stress levels—which can have several health benefits. You may see positive changes in your mood, weight, sleep, focus, and relationships. You might also experience fewer headaches and stomachaches, less muscle tension, and a stronger immune system.

A photograph of an elderly couple in a warm, indoor setting. The woman, with short white hair, is wearing a brown sweater and has her arms around the man's shoulders. The man, with white hair and a beard, is wearing a light-colored sweater and is smiling broadly. They are both looking towards the camera. The background is slightly blurred, showing a home interior with a dining table and chairs.

SECURING YOUR LEGACY

Estate Planning (while downsizing)

Securing Your *Legacy*

(while downsizing)

01. Why Estate Planning Matters When Downsizing

As you simplify your living space, it's a great time to organize your financial & legal affairs. Estate planning ensures that your assets are distributed according to your wishes

02. Essential Estate Planning Documents

- **WILL:** A will outlines how your assets will be distributed after you pass away. If you don't have one, the state will decide for you, which may not align with your wishes.
- **LIVING TRUST:** A trust helps avoid probate, allowing assets to be transferred to heirs more quickly and privately.
- **POWER OF ATTORNEY:** A durable power of attorney designates someone to manage your finances if you're unable to do so.
- **BENEFICIARY DESIGNATIONS:** Many accounts, such as life insurance and retirement funds, allow you to name beneficiaries. Ensure these are up to date

03. When reducing possessions, consider estate planning goals:

- **Identify Valuable Assets:** Take inventory of high-value items (real estate, jewelry, collectibles) and decide how to distributed.
- **Gift or Donate:** Consider giving sentimental items to loved ones now, rather than leaving them in your estate. Charitable donations can also provide tax benefits.
- **Simplify Financial Accounts:** Consolidate multiple bank or investment accounts
- **Review Digital Assets:** Update access to online accounts, social media, and important documents

04. Avoiding Common Estate Planning Mistakes

- **Not Updating Your Plan:** Review your estate plan every few years or after major life events (downsizing, retirement, family changes).
- **Overlooking Joint Ownership Options:** Adding a joint owner to an account or property may help avoid probate, but it needs to be done carefully to prevent unintended consequences.
- **Ignoring Tax Implications:** Consult an estate planner to understand how taxes might affect your heirs and explore strategies like gifting and trusts.

05. Working with Professionals

Estate planning can be complex, so consulting an attorney or financial advisor ensures that your plan is legally sound and aligned with your downsizing goals.

Estate Planning Checklist

- **Update** your will and trust
- **Designate** power of attorney and healthcare proxy
- **Ensure** beneficiary designations are correct
- **Consolidate** and simplify assets
- **Organize** important documents in one accessible place

A photograph of a middle-aged couple with dark skin, smiling and looking out a window. The man is on the left, wearing a light blue polo shirt, and the woman is on the right, wearing a light green sweater. They are both looking towards the right side of the frame. The background shows a blurred view of trees and a bright sky. A semi-transparent white box is overlaid on the bottom half of the image, containing text.

HOW TO PLAN FOR A DOWNSIZE

Next Steps for *Downsizing*



Top Tips to *Prepare*

Planning for a downsize can take extra time and energy. However, the effort will pay off on moving day and in the following weeks as you settle into your new home. Here are some tips to *help you plan downsizing* to a smaller home:

01. Prepare Your Budget

If keeping up with cleaning, repairs, and yard work feels like a burden—or you're paying others to do it—it might be time to simplify. Imagine the relief of a home that fits your current needs, without the extra work.

02. Account for All Moving Costs

In addition to creating a monthly or annual budget, you should create a comprehensive moving budget that includes all of your one-time moving costs. To estimate these, you must first decide how you will move. Ask yourself these questions:

- Will you hire a full-service moving company or go the DIY route? **Research local moving companies to get quotes.**
- Will you handle all of the packing and unpacking or pay professional movers to help?
- Approximate packing supplies that might be used.

03. Declutter & Start Downsizing Early

- Focus on clearing out storage areas first (garage, attic, basement)
- If it hasn't been used in a year, consider letting it go
- Donate items to charity, sell valuable pieces online, host a garage sale

04. Depersonalize & Stage the Home

- Remove personal items like family photos and excessive decorations
- Simplify furniture arrangements to make rooms feel spacious
- Add neutral, inviting touches—light, airy curtains, fresh flowers, or throw pillows

05. Tackle Minor Repairs & Updates

- Patch up holes, fix leaky faucets, and replace burned-out light bulbs
- A fresh coat of neutral-colored paint can make rooms feel new & bright
- If appliances or fixtures are outdated, consider low-cost upgrades (new cabinet handles, updated light fixtures)

06. Boost Curb Appeal

- Keep the lawn mowed and landscaping tidy
- Add a fresh coat of paint to the front door
- Place a simple welcome mat or potted plants by the entrance





07. Deep Clean Everything

- Shampoo carpets, wipe down baseboards, and clean windows
- Eliminate pet odors or lingering smells with air purifiers or natural scents
- Pay special attention to kitchens and bathrooms—they should sparkle

07. Get a Pre-Listing Home Inspection (Optional)

Consider having an inspection before listing to catch and fix any major issues before buyers find them. This can help avoid last-minute surprises and make negotiations smoother.

08. Price It Right & Work With Us!

Our experience can help you:

- **Set the right price** based on recent sales in your area.
- **Market your home effectively** with professional photos and listings.
- **Negotiate offers** so you get the best value for your home.



Pre-List *To-Do List*

KITCHEN

LIVING ROOM

YARD

BATHROOMS

BEDROOMS

BASEMENT

Client *Reviews*

"Nancy did a great job (again!) selling my house. She was friendly and professional at all times and knows her business, making the process much easier for me. She also served as a resource for move-related issues. I would hire her again."

Rebel M.

"I can't say enough about how wonderful Nancy and Marissa have been.... There has not been a single question that has not been answered. Every thought I had was welcome. They were there every step of the way and made the process so easy. The professionalism, thoughtfulness and courtesy has just been above and beyond. They have been FANTASTIC!!!!!"

Anne P.

"6 stars. Nancy and Marissa were fabulous. Very smart, always accessible at a moment's notice, extremely knowledgeable about the market, always positive and supportive, and very patient through all the ups and downs. We can't say enough about how much they meant to our process. They really had our backs. We are so grateful to have found them."

Sheifa c.



Let's stay in touch

We're so excited for the chance to work with you! Your goals and needs are our top priority! We're always here to answer any questions you may have so reach out anytime!

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