



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: **Tarrah Meyering**



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Meet Tarrah Meyering

**Wife, Mother, Community Leader, Pickleballer,
Realtor, Senior Real Estate Specialist**

Born and raised in Central and West Michigan, Tarrah has an intimate knowledge of both areas and a strong desire to make her home your home. She went to elementary & middle school at Central Montcalm and Comstock Park; attended and graduated high school in Hudsonville and Cornerstone University for college. My husband & I have 4 kids and a pup. I served on the Zeeland Athletic Booster Board 6 years including the last 2 years as president. My husband and I enjoy baseball and in pursuit of visiting all 30 MLB stadiums. My business is built on relationships. I understand that selling a home is complex and deeply personal and want to make you feel supported and that you have a trusted advisor by your side!

An elderly couple with white hair are dancing in a living room. The woman is on the left, wearing a light pink top, and the man is on the right, wearing a blue t-shirt. They are both smiling and looking at each other. A large, modern pendant light hangs above them. The background is softly blurred, showing a window with curtains and a vase of white flowers.

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.



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

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

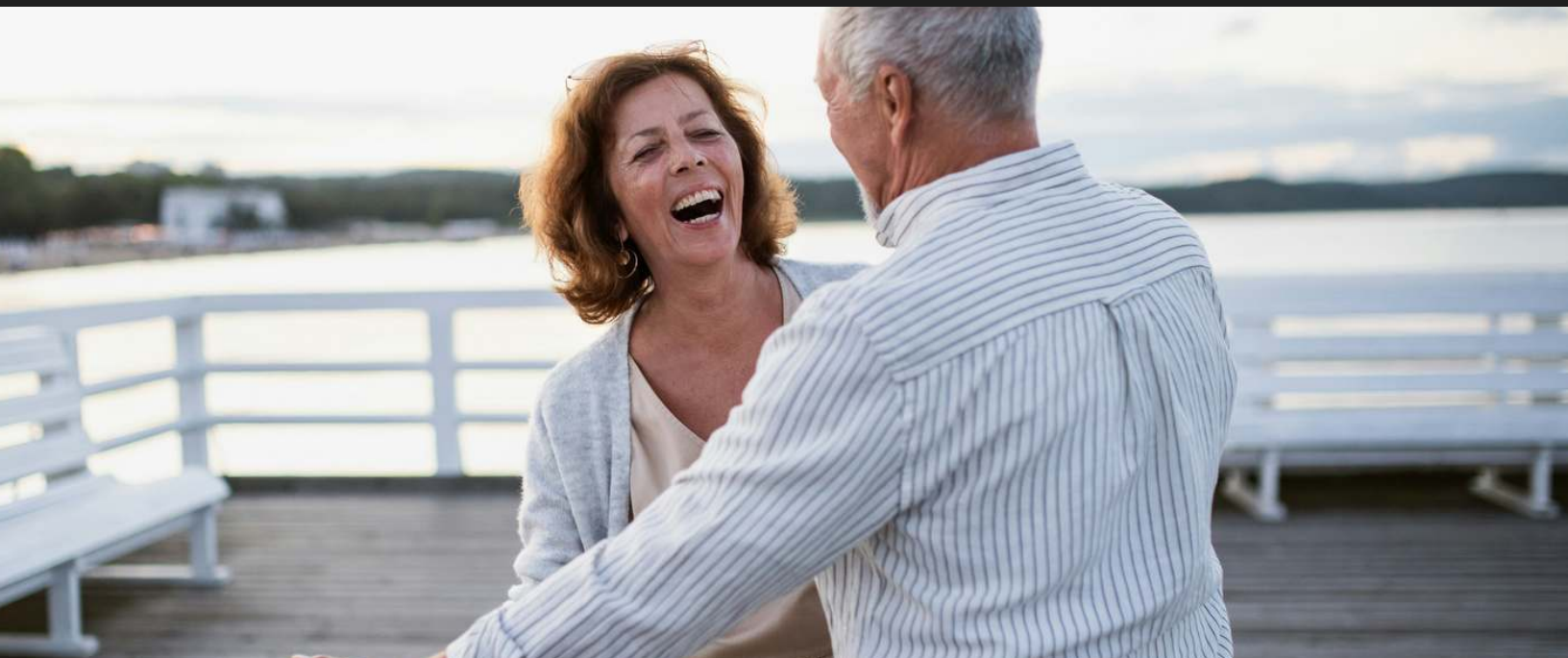
- Remove personal items like family photos and excessive decorations
- Simplify furniture arrangements to make rooms feel spacious
- Add neutral, inviting touches—light, airy curtains, fresh flowers, or throw pillows

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 Me!

My 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

REVIEWS



We listed our home with Tarrah and had a great experience partnering with her on everything from our market analysis, the design of our listing and the scheduling of our residence. She conveyed confidence throughout the entire experience and was on top of all issues, including showings, marketing and working with buyers agents to insure we would get the best price possible. We had a better than asking offer within a week of listing and a smooth closing from a well vetted buyer. We would highly recommend Tarrah for your real estate considerations.

- Kelly J

Truthfully, I dreaded selling my cottage in Fremont. Raised my kids there, retreated and spent so much time on the water. Tarrah walked me through every step of the process, encouraged and comforted me when I just wasn't sure if I could let go of the memories. Tarrah really went above and beyond to make sure every detail was taken care of and that I understood the process. I will have her help me in the future! I highly recommend her!

- Sandra L.

Tarrah went above and beyond to help us with the sale of our Mom's condo. Every question I had, and there were many, were answered quickly and professionally. This sale was thru a trust and it required more work for her and she stepped up, took charge and found the answers we needed in order to make the transition as smooth as possible. I have and will continue to recommend Tarrah to anyone I know that is looking to sell or buy a home or condo!! She was our rock and was a rock star! Thanks Tarrah.

- Nancy G

Tarrah did an excellent job for me in finding a condo. I told her what I was looking for and within one week she showed me the house that I ended up buying. She is very knowledgeable and professional. I would recommend her for anyone looking for a home.

- John M

Tarrah is a great person to deal with. It was a very emotional time for the family and she made it much easier by doing things to make it easier for us. Like finding last minute cleaners, carpet cleaners, and set up junk haulers and charities for furniture. Things went very fast and Tarrah kept us updated all the way from beginning to end!

- Vicki M



Let's stay in touch

I'm so excited to work with you! Your goals and needs are my top priority! I'm always here to answer any questions you may have so reach out anytime!

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