



Downsizing: A Practical Guide for Your Next Chapter

Clear options, realistic planning, and experienced guidance for homeowners ready to simplify

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Who This Guide Is For



This guide is for homeowners who are actively considering downsizing and want a clear understanding of how the process works — financially, logistically, and practically.

Downsizing is not about starting over. It's about right-sizing your home to better fit how you live today.

Most people reading this guide have already owned a home for many years, managed major life transitions, and made thoughtful financial decisions before. This guide assumes that experience — and builds on it with practical, actionable information.

What Downsizing Really Means

Downsizing looks different for everyone. There's no single blueprint, and what works for one household may not fit another. The right choice depends on your lifestyle, your priorities, and what matters most to you today.

Less Maintenance

- Fewer square feet to maintain
- Less time on upkeep
- One level instead of stairs
- Lower utility costs

Better Location

- Different location entirely
- Patio home or condo community
- Proximity to family or healthcare
- Access to services and convenience



STRATEGY OVERVIEW

Two Common Downsizing Paths

Most downsizers follow one of two approaches. Both are valid strategies that work well in different circumstances. The right one depends on your finances, timing preferences, and comfort level with transition logistics.

Understanding these two paths early helps clarify which strategy aligns best with your situation — and allows for better planning from the start.

Sell First, Then Buy

This approach is common when equity from the current home is needed to purchase the next one, carrying two properties isn't financially feasible, or financial certainty is a priority.

01

Prepare and List

Get your current home ready for market with professional marketing

03

Use Proceeds

Apply sale proceeds toward your next home with clear financial certainty

Advantages

- Clear financial picture before committing
- No overlap of ownership or expenses
- Lower financial risk overall
- Simpler logistics in many cases

Key Considerations

- Timing coordination is critical
- Temporary housing may be needed
- Market conditions have greater impact
- Requires flexibility during transition

02

Accept Offer with Flexibility

Negotiate longer closing or possession flexibility for your next purchase

04

Direct Transition

Move directly into your new home when possible

Buy First, Then Sell

Advantages

- No showings while you're living there
- Significantly less disruption to daily life
- Vacant homes often present better
- More control over timing and pacing

Key Considerations

- Temporary overlap of mortgage payments
- Requires careful financial planning and reserves
- Not the right fit for every budget
- May involve bridge financing

This approach is common when financial flexibility allows for temporary ownership overlap, privacy and convenience during the sale are priorities, or a smoother, less disruptive transition is preferred.

01

Purchase Next Home

Secure your next property without the pressure of selling first

02

Move Comfortably

Take your time moving, organizing, and settling into the new space

03

Prepare and Sell

List your now-vacant home in optimal condition for showings

Choosing the Right Path

There is no "better" option — only the option that fits your situation. The right path depends on several interconnected factors unique to each household. This is where experienced guidance matters.



Available Equity

How much equity exists in your current home, and how much is needed for the next purchase?



Cash Reserves

Do you have sufficient reserves to cover overlap costs if buying first?



Market Conditions

Buyer demand and inventory levels in your area and target area



Health & Mobility

Physical considerations that affect timing or logistics



Risk Tolerance

Comfort level with financial overlap or timing uncertainty

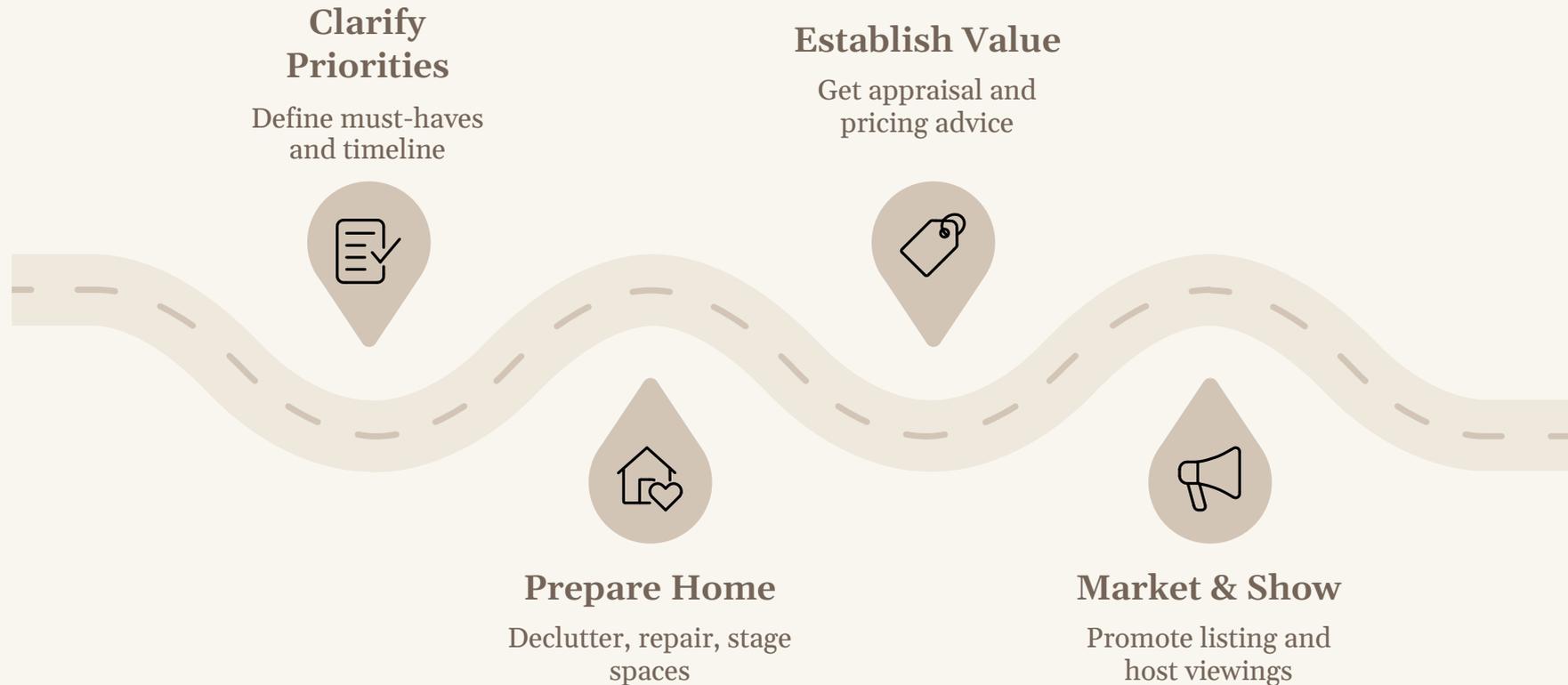


Desired Timeline

Urgency versus flexibility in your moving schedule

What the Downsizing Process Looks Like

Regardless of which path you choose — sell first or buy first — the fundamental steps remain similar. Understanding the full sequence helps you prepare mentally, logistically, and financially.



Each step builds on the previous one, creating a structured approach that reduces uncertainty and keeps you moving forward with confidence.

Our Role in Your Downsizing Process



Our role is not to push a single strategy — it's to provide clarity, structure, and professional coordination.

You make the decisions. We help you make them confidently.

Explain Options Clearly

No jargon, just straightforward information

Provide Realistic Expectations

Honest guidance grounded in real-world experience

Coordinate Professionally

Handle the real estate process with competence and respect

Let's Talk Through Your Options

If you're considering downsizing and want to understand what makes sense for your situation, we're happy to walk through the possibilities. Downsizing benefits from clear information, good planning, and honest guidance.

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