BERGHOF REALTY · SONOMA COUNTY

The Complete Guide to **Downsizing Your Home** in Sonoma County

A calm, practical resource for homeowners planning their next chapter —

WHAT'S INSIDE

— The 4-Step Downsizing Plan

— Staging & Belongings — What Happens When

— How to Handle Deferred Maintenance

— Timing Strategies That Reduce In-Between Risk

— Your Pre-Consultation Checklist

— Pathways: Smaller Home, 55+, Retirement Community

with clarity, confidence, and no pressure.

Ernest Berghof — Broker/CEO, Berghof Realty
Licensed 2008 · Broker 2010 · Top 1% in the Nation (Real Trends) · 707-480-4800
berghofrealty.com/downsizing-sonoma-county

A Note from Ernest Berghof

Most homeowners thinking about downsizing feel one of two things: they're overwhelmed by how much there is to figure out, or they're quietly waiting for the right moment to start. Both are understandable.

But in our experience, the biggest source of stress isn't the market, the repairs, or even the belongings — it's not knowing where to begin.

This guide is built around a simple principle: decisions get easier when they're made in the right order. When you know what matters first, what can wait, and what actually affects your outcome, the process stops feeling like a wall and starts feeling like a path.

You don't need to have everything figured out to get value from this guide. Whether you're 18 months out or just beginning to wonder what this would actually look like — read it at your own pace, share it with family, and use the checklist in the final section to prepare for a conversation.

There's no pressure. That's the whole point.

ABOUT BERGHOF REALTY

Berghof Realty is a boutique brokerage in Santa Rosa, California, led by Ernest Berghof — a former marketing executive at Yahoo!, Apple, and Autodesk who has been a licensed agent since 2008 and a licensed Broker since 2010.

Before building Berghof Realty, Ernest spent years in Silicon Valley asking a question most real estate firms never ask: why does an industry built around people's most important decisions have such a consistently low bar for client experience? The firm is his answer to that question.

We specialize in complex transitions — including longtime family homes, legacy estates, vineyard properties, and downsizing sales across Sonoma County. Our approach is built on systems, not improvisation, and on treating every client as a thoughtful person making a serious decision, not a transaction to close.

Real Estate Done Right

Our 1-Day Listing Agreement means you can cancel at any time with no commission owed and no questions asked. We are the only brokerage we know of offering this in Sonoma County. Clients stay because the process is working — not because they're contractually obligated.

TABLE OF CONTENTS

Section 1 Understanding What Downsizing Actually Involves
Section 2 The 4-Step Downsizing Plan
Section 3 Your Pathways: Where Are You Going Next?
Section 4 Staging & Belongings — What Happens When
Section 5 Deferred Maintenance: What Matters, What Doesn't
Section 6 Timing Strategies That Reduce In-Between Risk
Section 7 Working With an Agent Who Specializes in Downsizing
Section 8 Pre-Consultation Checklist

SECTION 1

Understanding What Downsizing Actually Involves

Downsizing is rarely just a home sale. For most Sonoma County homeowners who've lived in their home for 20, 30, or 40 years, it's a transition — with real decisions, real logistics, and real emotional weight. Understanding what you're actually navigating is the first step to feeling in control of it.

What makes a downsizing sale different

A routine listing and a downsizing sale may look the same from the outside — but the internal experience is completely different.

- Decades of belongings. What stays for staging? What gets stored, donated, or passed along? This question alone can make the whole process feel stuck.
- Deferred maintenance. Most longtime homeowners have items they've lived with for years but never addressed. Knowing which ones matter to buyers — and which don't — is critical.
- Timing vulnerability. Selling without knowing exactly where you're going next creates real anxiety. The risk of being "in between" is what many homeowners fear most.
- Emotional weight. This isn't just a financial transaction. For many families, it's the end of a chapter. That deserves to be acknowledged — and accommodated.
- Coordination complexity. Vendors, staging decisions, belongings logistics, move planning, and sale timing don't manage themselves. Without coordination, small details become big stressors.

> *"We thought selling our home of 32 years would be like any other sale. It wasn't — and we were glad we had someone who understood that from the start."*
>
> **— Patricia S., Rincon Valley**

The most common mistakes — and how to avoid them

Trying to solve everything at once. The process feels manageable when decisions are made in the right order. Trying to handle staging, belongings, repairs, and next-step planning simultaneously creates paralysis. Sequence is everything.

Over-improving before listing. Many longtime homeowners spend money on updates that don't affect buyer decisions in their price range. A proportional approach — address what matters, skip what doesn't — almost always produces better net outcomes.

Waiting until everything is "ready." There's no perfect moment. Many families find that a single exploratory conversation gives them more clarity than months of independent research. Starting the conversation doesn't commit you to anything.

Choosing a general listing agent. An agent who treats a downsizing sale like a routine listing will miss the coordination, empathy, and planning that make the difference between a stressful experience and a smooth transition.

SECTION 2

The 4-Step Downsizing Plan

The single most important thing we've learned from years of downsizing transitions: the process becomes manageable when you make decisions in the right order. Here is the sequence we use with every client.

1 Clarify Your Next Chapter

Before anything else — before you talk to a stager, a vendor, or even an agent — get specific about where you're going. Are you moving to a smaller single-level home in Sonoma County? A 55+ community? Independent living? Assisted living? This step grounds every decision that follows. Your preparation strategy, timing, negotiation terms, and even how you handle belongings all depend on where you're going next. Vague next steps lead to avoidable anxiety.

2 Build a Realistic Preparation Plan

Once your destination is clear, we build a proportional preparation plan. This means identifying what actually needs to happen before listing — not a maximal renovation, but a strategic list of priorities. We separate three categories: things that will cause buyers to walk, things that improve presentation without overspending, and things that simply don't matter in your price range. Most clients are relieved to find this list is shorter than they expected.

3 Coordinate All the Details

This is where having the right guide makes the largest practical difference. Vendor scheduling, staging decisions, belongings sequencing, photography, marketing, showing management, offer review, and negotiation strategy all require coordination — not improvisation. Our role is to carry this coordination so you don't have to manage a dozen moving parts. You make the decisions. We handle the logistics.

4 Protect Your Timing

The most common fear in downsizing is being caught "in between" — sold but not yet settled somewhere new. We address this through deliberate negotiation strategy: offer terms, closing timeline, rent-back arrangements, and contingency planning all designed around your specific transition plan. When the timing strategy is clear from the beginning, the anxiety of "what if" is largely eliminated.

> *"What we needed most was someone to clearly lay out the steps. Once it was in order, the anxiety dropped. We knew what to do this week — and what could wait."*
>
> **— David & Carol H., Windsor**

SECTION 3

Your Pathways: Where Are You Going Next?

Downsizing doesn't mean the same thing for everyone. The right sale strategy depends entirely on where you're headed. Here are the most common pathways we see in Sonoma County — and what each one means for your plan.

A

Smaller Home — Single-Level Living in Sonoma County

The most common path. The goal is simpler maintenance, fewer stairs, and a more manageable footprint — while staying close to the community, family, and places you know.

Key areas: Oakmont, Bennett Valley, Windsor, Sebastopol, Healdsburg, Petaluma.

Typical timeline: 3–6 months from first conversation to close.

> *"We thought we had to sell first. Seeing a few realistic options changed everything. We made decisions based on reality instead of guesswork."*
>
> **— Jim & Susan M., Sebastopol**

B

55+ or Active Adult Community

Communities like Oakmont in Santa Rosa offer lower-maintenance living with social infrastructure. These communities have specific eligibility rules, availability timelines, and in some cases waitlists that must be factored into your sale strategy.

Key consideration: Understand move-in availability and deposit requirements before setting your listing timeline.

> *"We had questions about the community timeline and costs. Once those were clear, we could plan the sale without feeling vulnerable."*
>
> **— Linda K., Oakmont area**

C

Retirement Community, Independent Living, or Assisted Living

This pathway involves the most coordination — deposits, move-in windows, availability, and often a significant reduction of belongings before move-in. The home sale strategy must be built around these realities, not treated separately from them.

Key consideration: Get clarity on move-in costs and timing first. Then build the sale strategy around protecting that window.

> *"We were coordinating a move-in window and didn't want to take risks. The plan protected our timing, and we felt looked after the whole way."*
>
> **— The Andersson Family, Glen Ellen**

SECTION 4

Staging & Belongings — What Happens When

One of the most common questions we hear: "If I start getting rid of things, how will the house be staged?" It's a fair concern — and the answer is almost always simpler than people expect.

The sequence that keeps it manageable

The key is not doing everything at once. Here is the order of operations we use — and why each step comes when it does.

First	**Photography priorities**	We identify what needs to happen before photography — not before you move. This list is almost always shorter than expected. It typically involves clearing specific surfaces, addressing obvious clutter in key rooms, and making a few targeted presentation decisions.
Second	**What can stay**	The home does not need to be empty. Buyers are evaluating livability, not a vacant space. Furniture that shows the rooms well, personal items that feel like a home, and organized storage areas can all stay through most of the sale process.
Third	**Staging decisions**	If staging is appropriate for your property and price range, we coordinate it with trusted professionals. In many downsizing sales, light staging supplements existing furniture rather than replacing it — reducing cost and disruption.
Fourth	**Belongings support**	If you want help managing decades of belongings, we connect you with trusted local resources: sorting and organizing support, donation coordination, estate sale guidance, and moving assistance. You decide the pace.

> *"We were worried we'd have to empty the house. Instead, we were told exactly what mattered for photos, what could wait, and what was unnecessary. It felt calm and doable."*
>
> **— Homeowner, Bennett Valley**

What to do with a lifetime of belongings

This is often the most emotionally complex part of downsizing — and the one that causes the most delay. A few principles that help:

- You don't have to solve this before you start. The belongings process and the sale preparation process can run in parallel, with clear guidance on what must happen by when.
- Family conversations often go better with a structured plan in hand. When you can show adult children a clear sequence — what needs to happen before photography, what can happen after listing, what can happen after closing — it reduces conflict and confusion.
- Not everything needs to be decided before the sale. Many clients complete the full belongings process after closing, using a rent-back period or a staged move-out to give themselves time.
- Trusted local resources exist for every category: donation pickups, estate sales, organized estate liquidation, senior move managers, and professional organizers with downsizing experience.

SECTION 5

Deferred Maintenance: What Matters, What Doesn't

Most longtime homeowners have a mental list of things they've "been meaning to fix." The question isn't whether those things exist — it's which ones actually affect your sale outcome. The answer is almost always a shorter list than you're imagining.

The three categories of deferred maintenance

Category 1 — Address Before Listing

These are items that create genuine buyer concerns, inspector findings that affect financing, or safety issues that expose you legally.

- Active water intrusion (roof leaks, foundation moisture, plumbing leaks)
- Electrical panels known to be problematic (Federal Pacific, Zinsco)
- HVAC systems that are non-functional or clearly at end of life
- Unpermitted additions that create disclosure and financing complications
- Visible structural issues (cracked foundations, significant dry rot)

Category 2 — Consider Selectively

These items may improve buyer confidence and reduce negotiation leverage, but the cost-benefit depends on your price range and market conditions.

- Fresh interior paint in neutral tones (often high return)
- Carpet replacement in heavily worn areas
- Landscaping cleanup and curb appeal improvements
- Kitchen and bath updates (evaluate carefully — over-improving is common)
- Hardwood floor refinishing

Category 3 — Skip Entirely

These are taste-level decisions that buyers in your market prefer to make themselves. Spending money here rarely produces a return.

- Cosmetic tile or fixture updates that are simply dated, not damaged
- Full kitchen or bath remodels in most price ranges
- Window treatments and decorative items
- Landscaping improvements beyond basic cleanup
- Appliance replacement unless clearly non-functional

> *"We expected to be told to remodel. Instead, we got a short priority list and a clear explanation of what buyers actually care about. The rest was permission to stop worrying."*
>
> **— Robert & Nancy W., Bennett Valley**

The As-Is Option

Selling as-is is a legitimate choice — especially for homes with significant deferred maintenance, for sellers who prefer a simpler process, or when the timeline requires it. As-is sales typically attract a different buyer pool and may require pricing adjustments, but they eliminate preparation costs and compress the timeline.

We help you understand the tradeoffs clearly so you can make the right decision for your situation — not a default assumption.

SECTION 6

Timing Strategies That Reduce In-Between Risk

The fear of being "in between" — sold but not yet settled somewhere new — is the most common source of anxiety in downsizing sales. The good news: it's largely manageable with the right planning.

Understanding your timing risk profile

Timing risk looks different depending on your situation. The first step is being honest about which scenario applies to you.

You have a clear destination with a known timeline

If you're moving to a specific community with a known move-in window, your sale strategy should be built backward from that date. We set listing timing, offer terms, and closing dates to protect that window with appropriate buffer.

You're moving to a smaller home and need to buy concurrently

This is the classic "contingent" situation — selling one home while purchasing another. Several tools reduce risk: bridge loans, rent-back agreements, extended close periods, and in some cases a temporary rental bridge. We map out the options in your consultation.

You haven't identified your next home yet

This is the most common starting point. The solution is usually to begin the exploratory process earlier — looking at options before listing — so you can make realistic decisions rather than anxious ones.

You need the sale proceeds to fund the next step

Cash flow sequencing is critical here. We help you understand what proceeds will be available, when they'll be available, and how to structure the transaction to protect your financial position during the transition.

Practical tools we use to protect your timing

- Rent-back agreements. You sell the home and rent it back from the buyer for a defined period — typically 30–60 days — giving yourself time to complete your move without a rushed transition.
- Extended close periods. Negotiating a longer closing timeline (45–60+ days instead of the standard 30) gives you more time between acceptance and move-out.
- Contingency planning. Building clear backup options into your plan reduces the anxiety of "what if." Knowing your fallback gives you confidence to move forward.
- Phase-based listing strategy. We sometimes use a private-to-pre-market-to-public approach that builds buyer interest before formal listing, giving us negotiating leverage to set terms that work for your timeline.
- Milestone mapping. We build a written timeline with clear milestones — preparation complete, list date, target close, move date — so you always know where you are and what comes next.

> *"The fear was timing. Once the milestones and backup options were mapped out, we finally felt like we were in control."*
>
> **— Frank & Mary L., Windsor**

SECTION 7

Working With an Agent Who Specializes in Downsizing

Not every real estate agent is equipped for a downsizing transition. Understanding what to look for — and what questions to ask — will help you find the right guide for this process.

What a downsizing specialist does differently

Starts with your next step, not the listing	A specialist asks where you're going before talking about how to price your home. Everything — timing, preparation strategy, negotiation terms — flows from your destination.
Builds a preparation plan, not a renovation list	The goal is proportional investment, not maximum spending. A specialist distinguishes between what matters to buyers in your price range and what doesn't — and protects you from over-improving.
Coordinates the details	Vendor scheduling, staging support, belongings resources, timeline management — these are handled by the agent and their team, not handed back to you.
Structures the deal to protect your transition	Rent-backs, extended close periods, contingency strategy — these aren't afterthoughts. They're built into the plan from the beginning.
Treats this as a life transition, not a transaction	The emotional weight of leaving a longtime home deserves acknowledgment. A specialist knows the difference between a client who needs information and one who needs patience.

Questions to ask before choosing an agent

- How many downsizing transitions have you handled in the past two years?
- How do you approach preparation decisions for homes with deferred maintenance?
- How do you protect a seller's timing when they haven't found their next home yet?
- What resources do you have for helping with belongings logistics?
- What does your listing agreement look like — and can I cancel if it isn't working?
- How do you structure communication so I'm never guessing where things stand?

A note on the 1-Day Listing Agreement

Berghof Realty offers a 1-Day Listing Agreement — meaning you can cancel at any time, no questions asked, with no commission owed. We are the only brokerage we know of offering this in Sonoma County. We believe clients should stay because the process is working — not because they're contractually obligated. If at any point the relationship isn't right, you're free to walk away.

Transparent fees — no surprises

We offer three service levels: Platinum Concierge (6%), Gold (5.5%), and Silver (4.9%). Buyer-agent fee is included in all packages. No hidden fees, no fine print. We walk you through every number at your consultation.

SECTION 8

Pre-Consultation Checklist

You don't need to have answers to all of these questions before your consultation — that's what the consultation is for. But thinking through these areas in advance will help you get more out of your first conversation. Print this page and share it with family if helpful.

YOUR NEXT STEP

- ☐ I have a general sense of where I'd like to go next
- ☐ I have looked at any target communities or home types
- ☐ I understand roughly the costs of my next situation
- ☐ I have a target timeframe for when I'd like to be settled
- ☐ I have talked with my family about the general direction

YOUR CURRENT HOME

- ☐ I know approximately how long I've owned my home
- ☐ I have a rough estimate of its current market value
- ☐ I have a list of deferred maintenance items I'm aware of
- ☐ I know whether there are any unpermitted improvements
- ☐ I understand my current mortgage situation, if any

YOUR BELONGINGS

- ☐ I have a general sense of what I want to keep
- ☐ I've thought about what family members may want
- ☐ I've considered whether an estate sale might be appropriate
- ☐ I know roughly what needs to leave before we can list
- ☐ I'm open to local support resources if needed

YOUR CONCERNS

- ☐ I've written down my biggest worry about this process
- ☐ I know what a 'successful' outcome looks like to me
- ☐ I've identified my must-haves vs. nice-to-haves
- ☐ I've thought about what I'd regret if I waited too long
- ☐ I'm prepared to ask questions without committing to anything

Notes — bring this to your consultation:

Ready to talk?

A free, no-obligation consultation gives you a clear picture of your options.
No pressure. No commitment. Just clarity.

ERNEST BERGHOF — BROKER/CEO

707-480-4800

ernest@berghof-realty.com

berghofrealty.com/downsizing-sonoma-county

1208 4th Street, Santa Rosa, CA 95404

Licensed 2008 · Broker 2010 · Top 1% in the Nation — Real Trends · Sonoma County Focused

BERGHOF

REALTY