LESS OVERWHELM. MORE CLARITY.

Downsizing? It’s Not That Complicated

A practical, respectful guide to simplifying your home and planning your next move

A PRACTICAL GUIDE	CLEAR STEPS	NO PRESSURE

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A DIFFERENT KIND OF MOVE

Downsizing is not about giving up. It is about choosing what supports the next chapter.

A successful downsizing move begins long before the first box. It starts with clarity: why you are considering a move, what your next home must make easier, and which decisions deserve time. This workbook breaks the process into manageable steps without pretending the emotional parts do not exist.

> *You do not need to decide everything today. You only need a clear next decision.*

Your reason for considering a move

- ■ Reduce maintenance, stairs, yard work, or household costs.
- ■ Move closer to family, healthcare, community, or daily amenities.
- ■ Create a safer or more accessible living environment.
- ■ Unlock equity or simplify financial responsibilities.
- ■ Choose a home that better matches how you live now.
- ■ Other: ____

My most important outcome is: ____

My biggest concern is: ____

Important: This guide provides general information only. It is not legal, tax, financial, insurance, home-inspection, or moving advice. Requirements and service arrangements vary. Confirm details with your lawyer, lender, insurer, municipality, utility providers, condominium corporation or property manager, and other qualified professionals as applicable.

STEP 1: DEFINE “RIGHT-SIZED”

Choose the life first. Then choose the property.

Daily-life questions

- ■ How often do I use each room in my current home?
- ■ Which tasks or spaces are becoming difficult?
- ■ Do I want walkability, transit, parking, green space, or proximity to family?
- ■ How often do guests stay overnight?
- ■ Which hobbies need dedicated space?
- ■ Would I rather manage a condo, townhouse, smaller detached home, rental, or supportive-living option?

Non-negotiables

- ■ Number of bedrooms/bathrooms: ___________
- ■ Maximum comfortable stairs: ___________
- ■ Parking/storage needs: ____________________
- ■ Pet requirements: _________________________
- ■ Accessibility needs now or later: __________
- ■ Preferred areas: ___________________________
- ■ Monthly housing-cost comfort range: ______

The total-cost lens

Compare more than purchase price. Consider property taxes, condo fees and what they include, insurance, utilities, parking, storage, maintenance, special assessments, moving costs, legal fees, repairs, and future accessibility changes. Ask qualified professionals to help with legal, tax, estate, lending, and financial questions.

STEP 2: BUILD YOUR DECISION TEAM

The right support protects both your energy and your outcome.

ROLE	HOW THEY MAY HELP	YOUR CONTACT
REALTOR®	Market options, pricing context, preparation, showings, offers	________________
Lawyer	Title, contract, estate/POA questions, closing	________________
Financial/tax adviser	Cash flow, tax and investment implications	________________
Lender/broker	Financing and qualification, if needed	________________
Family/support person	Appointments, sorting, transportation, second set of ears	________________
Mover/organizer	Packing, floor planning, donations, move logistics	________________

Protect your decision-making

- Invite support, but keep your goals at the centre.
- Ask for written explanations when decisions feel rushed or unclear.
- Never sign blank or incomplete documents.
- Confirm the identity and role of anyone requesting money or personal information.
- Use independent legal advice where appropriate, especially with title, estate, power-of-attorney, family transfers, or unusual arrangements.

A realistic starting point prevents expensive detours.

Gather the facts

- Recent property-tax notice and utility averages.
- Mortgage or secured-debt information.
- Title/ownership and estate documents as applicable.
- Renovation permits, warranties, receipts, surveys/real property reports, and manuals if available.
- Condo documents, fees, parking/storage information, and special-assessment history if applicable.
- Known defects, past repairs, insurance claims, rented equipment, and service contracts.

Prepare strategically

- Ask for a current market analysis based on comparable properties and condition.
- Separate safety/maintenance issues from cosmetic preferences.
- Price repairs before assuming they will improve net proceeds.
- Prioritize decluttering, cleaning, lighting, access, and minor maintenance.
- Do not conceal defects or make unsupported claims. Discuss disclosure obligations with the appropriate professionals.
- Avoid major renovations without evidence they support your goal and timeline.

Estimate the net, not just the sale price

A planning estimate may include the expected sale range minus mortgage payout, legal fees, real estate compensation, moving costs, agreed repairs, adjustments, and other applicable expenses. Exact amounts vary. Request written estimates and confirm tax or estate implications with qualified advisers.

STEP 4: SORT WITHOUT BURNING OUT

Use limits, not guilt.

Work in short sessions - one drawer, shelf, or category at a time. Stop before decision fatigue takes over. Begin with low-emotion areas and leave photographs, heirlooms, and family papers until your sorting muscles are stronger.

The five-destination method

KEEP	Use it, need it, love it, and it fits the next home.
GIFT	A specific person wants it; set a pickup deadline.
SELL	Worth the time, fees, pickup coordination, and delay.
DONATE	Useful, safe, clean, and accepted by the organization.
RECYCLE / DISPOSE	Expired, damaged, unsafe, confidential, or not accepted.

Decision prompts

- Would I buy this again today?
- Does it have a specific place in the next home?
- Have I used it in the last year - or is there a real, scheduled future use?
- Am I keeping the object, or the memory attached to it? Could a photo preserve the memory?
- If I gift this, does the recipient actually want it?
- Is the selling value worth the time and emotional cost?

STEP 5: MATCH BELONGINGS TO SPACE

A floor plan is more useful than wishful thinking.

Measure before committing

- Room dimensions, ceiling heights, and usable wall lengths.
- Doorways, hallways, stairs, elevators, and tight turns.
- Closet, pantry, storage locker, garage, and balcony capacity.
- Furniture dimensions, including pull-outs and recliners.
- Window, radiator, vent, outlet, and accessibility clearances.

Make a furniture map

- Place must-keep furniture first.
- Preserve safe walking paths and door swings.
- Avoid filling every wall; leave room to live and adapt.
- Choose multi-purpose pieces only if they are easy and comfortable to use.
- Confirm condo/building rules before planning storage, renovation, or installation.

Storage is not free space. Every stored item requires room, organization, and future decision-making.

Your “fits the next home” rule

If an item has no measured destination, it belongs in the decision queue - not automatically in the moving truck. A temporary, clearly sized “unsure” zone is fine, but give it a deadline.

STEP 6: PLAN THE TRANSACTION AND MOVE

Sequence matters.

Discuss these strategies before choosing one

- Sell first, then buy: may provide financial clarity but can require flexible possession or temporary housing.
- Buy first, then sell: may reduce housing uncertainty but can create financing, carrying-cost, and timing risk.
- Coordinated closing: can be convenient, but delays in one transaction may affect the other.
- Rent or interim housing: can create breathing room but means an additional move and storage decisions.

There is no universally best sequence. The right option depends on finances, risk tolerance, market conditions, property type, support network, and available alternatives. Confirm feasibility with your REALTOR®, lender, lawyer, and financial/tax advisers as appropriate.

Moving logistics checklist

- Book movers and confirm written scope, insurance/valuation coverage, timing, and additional fees.
- Confirm possession/key-release timing before scheduling access.
- For condos, book elevators/loading and review building move rules.
- Arrange insurance, utilities, address changes, mail forwarding, medication, pet care, and essentials.
- Keep identification, valuables, medication, legal papers, keys, chargers, and first-night items with you.

The first month is for adjustment, not judgment.

Before moving day

- Photograph meaningful rooms and garden spaces.
- Record the story of important belongings.
- Plan one simple goodbye ritual or gathering if that feels right.
- Pack a visible comfort box: favourite mug, bedding, photos, lamp, music, snacks, and familiar routines.
- Label boxes by room and opening priority.

After moving day

- Set up the bedroom, bathroom, medication, food, phone, and safety basics first.
- Recreate one familiar corner before unpacking everything.
- Learn one route, one neighbour, and one nearby service at a time.
- Schedule help for boxes rather than living around them indefinitely.
- Expect mixed emotions. A sound decision can still involve grief, relief, fatigue, and uncertainty.

Your 30-day check-in

What is working well? ____

What feels harder than expected? ____

What one change would make daily life easier? ______________________________________

YOUR ONE-PAGE ACTION PLAN

Turn “someday” into a manageable sequence.

NEXT ACTION	WHO CAN HELP	TARGET DATE
Clarify goals and non-negotiables	________________	____________
Review finances and estimated net	________________	____________
Explore suitable housing options	________________	____________
Gather property and legal documents	________________	____________
Create home-preparation plan	________________	____________
Begin 20-minute sorting sessions	________________	____________
Measure furniture and future spaces	________________	____________
Choose transaction/move sequence	________________	____________
Book professional help	________________	____________

A calm downsizing move is built through small decisions made in the right order.

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