

# 5-STEP DOWNSIZER GAME PLAN

A SIMPLE, LOCAL GUIDE TO MOVING  
SMARTER, LIVING LIGHTER AND LOVING  
WHERE YOU LAND



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*Welcome*

## THINKING ABOUT DOWNSIZING? YOU'RE NOT ALONE

For many families in West Rouge, Highland Creek, and Centennial, downsizing isn't about giving things up, it's about making space for what matters.

Maybe the stairs feel steeper. Maybe travel is calling. Or maybe you just want less stress and more flexibility.

Whatever your "why," this short guide will walk you through a clear, simple game plan, from planning your move to finding the right home and clearing the clutter.

[WESTROUGEPROPERTYGROUP.CA](http://WESTROUGEPROPERTYGROUP.CA)

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REAL STORIES FROM PAST  
DOWNSIZER CLIENTS





# 01

## STEP ONE GET CLEAR ON THE “WHY + WHEN”

Before making any big moves, start by understanding your own timeline, priorities, and non-negotiables.

### **Ask yourself:**

#### **Why now?**

*Is it the stairs? The maintenance? Wanting more cash flow? Less space? More time closer to family? More travel?*

#### **When would feel right?**

*Pick a target window (ex: Spring 2026), and have a flexible backup.*

#### **What do I need in my next place?**

- ✓ 2+ bedrooms
- ✓ Main-floor laundry
- ✓ Walk-in shower
- ✓ Parking or elevator (condo)

#### **What to avoid:**

- ✗ Busy streets
- ✗ High condo fees
- ✗ Lack of outdoor space or natural light

**TIP:** Rightsizing doesn't mean “less,” it means living smarter and closer to what matters.

# RIGHTSIZE WORKSHEET (5 MINUTES)

**1. Why are you considering a move right now?**

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**2. What is your ideal move window?**

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**3. What are your must-haves?**

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**4. What are your dealbreakers?**

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**5. Which neighbourhoods are you targeting?**

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# 02

## STEP TWO KNOW YOUR NUMBERS


Moving is easier when the finances are crystal clear. Here is what to factor in:

### SELLING COSTS:

- Realtor commission + HST
- Staging/refresh budget
- Legal fees

### BUYING COSTS:

- Legal + title insurance
- Moving company
- Condo fees (if applicable)
- Land Transfer Tax (LTT)

 **Toronto buyers:** Budget for both the **Ontario** and **Toronto** LTTs. For example, on a \$1M purchase, that's about **\$32,950** in total LTT. (First-time buyer rebate doesn't apply if you've owned before.)

### **Bridge Financing**

Need to buy before you sell? A bridge loan covers the gap — short-term, interest-only. Typically requires a firm sale before closing.

### **Want a clearer picture?**

Ask AJ for your Personalized Net Sheet & LTT estimate.



# STEP THREE

## CURATE YOUR DOWNSIZER HOME LIST

# 03

Let's build a custom feed of homes that match your goals and leave the stress behind.

### **Great downsizer options:**

- Easy-care bungalows
- Townhomes with main-floor living
- Condos with elevators, outdoor space, and strong reserve funds

### **✓ Lifestyle wants**

- Walkability to lake, parks, or transit
- Proximity to health services or community hubs
- Rules: Pets? BBQs? Balconies?

 AJ can set up your **Downsizer Home Feed** with only low-maintenance, lifestyle-first options.





# 04

## STEP FOUR CHOOSE YOUR MOVE STRATEGY

There's no one-size-fits-all. Here's how to pick the best sequence for you:

### OPTION 1: SELL FIRST

- ✓ Lower risk
- ✓ You know your budget
- ⚠ May need temporary housing if your new place isn't ready

### OPTION 2: BUY FIRST + BRIDGE LOAN

- ✓ One smooth move
- ✓ More control over your next home
- ⚠ Requires strong financing + comfort owning two (briefly)

### ASK YOURSELF:

- Do I need sale proceeds for the next down payment?
- Can I qualify to carry both homes for a short time?
- Is moving once (not twice) a top priority?







# 05

## STEP FIVE PREP, POLISH & PACK LIKE A PRO

This is your final stretch — get your home ready to shine and set yourself up for a smooth move.

### **Declutter:**

- Keep / Donate / Sell
  - Bring in junk haulers if needed.
- Start early and pace it out.

### **Quick wins before listing:**

- Fresh paint
- Updated lighting
- Small fixes (new hardware, caulking)
- Deep clean + stage smartly

### **Golden Week (closing week):**

- ✓ Set up utilities + insurance
- ✓ Redirect mail
- ✓ Pack essentials box (meds, chargers, pet plan)

Ask AJ for his  
“Ready to List  
Prep Sheet” for an  
easy room-by-  
room guide




# REAL STORIES, REAL MOVES

## How Other Families Rightsized with Confidence

Every downsizer has a different story, when you have the right guide, even the tough parts become manageable.


Here are two real stories from homeowners who made the leap and never looked back.


### 1. Graham and Karina

 **From:** 3-storey family home

 **To:** a quieter life up north

**“Andrew is the consummate professional... He contacted us first via a leaflet and waited nearly 7 years until we were ready to sell! With no pressure — just informative market updates now and then. He priced our home very accurately, coached us on prep and staging, and we sold near the top of the price range. His relaxed style and sense of humour made the whole process enjoyable. He has our highest recommendation.”**

 **Why they moved:** Ready to leave the city for more peace and space

 **AJ's help:** Long-term follow-up, smart pricing, skilled negotiation under pressure.

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# REAL STORIES, REAL MOVES

## 2. Linda Mailer


 **From:** Townhouse where she raised her kids

 **To:** A low-maintenance condo she loves

**"AJ was knowledgeable, responsive, and patient. Great service."**

As a single homeowner selling in a tricky market, Linda wanted a smooth, low-stress move, and she got it. AJ sold her home quickly for a strong price. When the buyer's financing hit a snag, AJ worked closely with the other agent to keep the deal on track and get it done.

 **Why she moved:** Time to simplify after raising two kids

 **AJ's help:** Quick, successful sale + hands-on problem-solving during closing

# WORK WITH A NEIGHBOUR WHO KNOWS YOUR STREET BY HEART



Let's make this move feel less overwhelming, and more like a fresh start.

📞 **Book a free 30-minute call** with me and I'll walk you through:

- » Your personalized Net Sheet
- » Your custom Downsizer Home Feed
- » What to expect in today's local market

🔗 **Click here to book your call**

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Not intended to solicit those currently under contract.