

Free Ontario Downsizing Timeline & Checklist

A practical 16-week plan to right-size your home with fewer surprises.

At a glance: your 16-week plan

- Weeks 1–2, set goals and numbers
- Weeks 3–6, declutter, donate, and complete minor repairs
- Weeks 7–10, prepare to list and tour next-home options
- Weeks 11–14, list, negotiate, and align dates
- Weeks 15–16, pack, close, and update services

Accelerate it by doubling declutter sessions and booking photography earlier.

Phase 1 (Weeks 1–2): clarity and numbers

Define what right-sized looks like

- Define rooms you use, guest needs, and storage for hobbies
- Consider accessibility, fewer stairs, and wider passages
- Choose target areas, stay local or relocate for lifestyle

Know your budget range

- Speak with your lender about pre-approval and bridge options
- Build a before-and-after monthly budget (try the FCAC Budget Planner)

Phase 2 (Weeks 3–6): edit, donate, fix

Declutter room by room

- Start with storage, then living areas, keep/donate/sell/recycle
- Schedule donation pick-ups and recycling drop-offs
- Set aside valuables for appraisal or family gifts

Small fixes that matter

- Patch and paint high-traffic walls
- Refresh caulking and replace tired bulbs with efficient LEDs
- Service HVAC and clean vents

Phase 3 (Weeks 7–10): prep to list, scout next homes

Prepare your current home to shine

- Stage for light and clear pathways before photos
- Book professional photography and accurate measurements
- Compare condos, single-level homes, and adult-lifestyle options

Phase 4 (Weeks 11–14): sell, buy, align dates

Listing and offers

- Confirm pricing with current comparables
- During showings, gather feedback quickly and adjust as needed



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Conditions and legal

- For condos, order a status certificate for your lawyer to review
- Confirm insurance, deposit logistics, and any lender appraisal

Avoid moving twice

- Align sale and purchase dates or arrange bridge financing
- Estimate closing costs with Ontario's land transfer tax calculator

Phase 5 (Weeks 15–16): move, close, update

Pack and protect

- Book movers and confirm insurance
- Pack a three-day essentials kit with meds, chargers, and documents
- Label boxes by room and priority

Closing day checklist

- Take photos of utility meters at both properties
- Gather keys, fobs, remotes, and parking details
- Confirm with your lawyer, lender, and insurer that funds and coverage are in place

Checklist at a Glance

- ☐ Define three goals and target areas
- ☐ Talk to your lender about budget and bridge options
- ☐ Build a before-and-after monthly budget
- ☐ Declutter storage first, then living areas (keep/donate/sell/recycle)
- ☐ Schedule donation pick-ups and recycling
- ☐ Complete paint touch-ups and simple repairs
- ☐ Stage for light and clear sightlines before photos
- ☐ Tour condos, bungalows, and adult-lifestyle options
- ☐ Shortlist buildings or streets that fit daily routines
- ☐ List the home and review feedback
- ☐ Order a condo status certificate and have your lawyer review it
- ☐ Align closing dates or arrange bridge financing; check land transfer tax
- ☐ Book movers and confirm insurance
- ☐ Pack essentials and label boxes
- ☐ Record meter readings and complete closing confirmations
- ☐ Change your address and set up mail forwarding
- ☐ Report principal residence sale if required
- ☐ Start utilities and set thermostat schedules

Need a custom 10 or 16-week plan for a GTA → Niagara Region move? Visit francoisepollard.com/contact or scan the code.

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This guide is general information, not legal or tax advice.

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