The Mount Forest Downsizing Guide

A Room-by-Room Checklist & Moving Plan

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Most Mount Forest homeowners who downsize free up $150,000 to $300,000 in equity while cutting their monthly costs by 30 to 50 percent. This guide walks you through the entire process - decluttering, planning, finances, choosing your next home, marketing, and moving day - so you can transition with confidence and without the stress.

flaherty.ca/homeeval | Free Home Evaluation

Your Mount Forest Downsizing Guide & Checklist

Downsizing is one of the biggest transitions a homeowner makes. Done right, it frees up $150,000 to $300,000 in equity while cutting your monthly costs by 30 to 50 percent - and it does not have to be stressful. Work through each section in order, check off every item, and you will move into the next chapter on your terms. Have a question along the way? Call Kevin Flaherty directly at 226-270-6433.

Section 1: Decluttering Room-by-Room

Work one room at a time using four categories - keep, donate, sell, dispose. Start with low-emotion spaces and tackle sentimental rooms last.

- [ ] Garage and shed: clear tools, hardware, and seasonal items
- [ ] Laundry and utility room: discard expired and duplicate supplies
- [ ] Kitchen: keep one set of essentials, donate extra dishes and gadgets
- [ ] Dining room: decide which furniture fits your next home
- [ ] Living room: thin out books, media, and decor
- [ ] Bedrooms: sort clothing, donate anything unworn in 12 months
- [ ] Closets and linen storage: keep only what you will use
- [ ] Bathrooms: discard expired medication and old toiletries
- [ ] Basement: sort stored boxes you have not opened in years
- [ ] Attic and crawl spaces: clear forgotten storage
- [ ] Home office: shred old paperwork, digitize important records
- [ ] Sentimental items: photos, heirlooms, keepsakes (do these last)

Section 2: Timeline Planning

Begin three to six months before you want to list. A clear timeline prevents a rushed double move and protects your sale price.

- [ ] 6 months out: book your free home evaluation with Kevin
- [ ] 6 months out: start decluttering one room per week
- [ ] 5 months out: research your next home type (bungalow, condo, town)
- [ ] 4 months out: gather property documents and survey
- [ ] 3 months out: complete any minor repairs and fresh paint
- [ ] 2 months out: finalize listing strategy and marketing plan
- [ ] 1 month out: deep clean, stage, and prepare for photos/video
- [ ] Listing week: go live with full online marketing
- [ ] Offer stage: review offers and negotiate closing dates
- [ ] Closing: coordinate move-out and possession with both homes

Section 3: Financial Preparation

Know your numbers before you list so you can plan your next purchase with confidence.

- [ ] Get a professional opinion of value on your current home
- [ ] Confirm your remaining mortgage balance
- [ ] Check for mortgage prepayment penalties or portability
- [ ] Estimate real estate commission and legal fees
- [ ] Budget for moving costs and temporary storage
- [ ] Estimate your net proceeds (sale price minus all costs)
- [ ] Set a realistic budget for your next home
- [ ] Speak with a mortgage advisor about bridge financing if needed
- [ ] Factor in condo fees or maintenance costs of the new home
- [ ] Plan how you will use freed-up equity (savings, family, lifestyle)

Section 4: Choosing Your Next Home

Match your next home to the life you are moving toward - not just a smaller version of the one you are leaving.

- [ ] Decide: stay in Mount Forest or relocate closer to family
- [ ] Compare bungalow vs. condo vs. townhome maintenance and cost
- [ ] List your must-haves (single floor, low yard, accessibility)
- [ ] Measure key furniture against potential floor plans
- [ ] Consider proximity to healthcare, shopping, and amenities
- [ ] Think about future mobility and aging-in-place features
- [ ] Tour several options before deciding
- [ ] Decide whether to buy before or after you sell
- [ ] Confirm timing so closing dates align with your sale

Section 5: Marketing Your Current Home

Maximum exposure online is where buyers shortlist the homes they are willing to go see. Insist on a full marketing plan.

- [ ] Interview your Realtor and request a written marketing plan
- [ ] Confirm a Video Narrated VR Animated Online Showing is included
- [ ] Ensure professional photography and drone (if applicable)
- [ ] Verify syndication reach beyond MLS to major portals
- [ ] Ask how your home is matched to the active buyer database
- [ ] Stage rooms to show scale and lifestyle, not clutter
- [ ] Set the right list price using recent sold comparables
- [ ] Review all listing details before the home goes live
- [ ] Confirm the online showing is live the day you launch
- [ ] Understand how showing feedback will be reported to you

Section 6: Moving Day Checklist

A little coordination removes most of the stress on moving day. Book early, especially near month-end.

- [ ] Book movers early (month-end dates fill up fast)
- [ ] Confirm both closing dates and possession times
- [ ] Arrange utility transfers and disconnections
- [ ] Submit address changes (mail, banks, government, services)
- [ ] Label boxes by room for the new home
- [ ] Pack an essentials box for the first night
- [ ] Arrange parking and elevator access (if condo)
- [ ] Complete a final walkthrough of your old home
- [ ] Take final meter readings and photos
- [ ] Hand over keys, garage remotes, and manuals

Ready to downsize in Mount Forest?

Start with a free, no-obligation home evaluation so you know your numbers.

flaherty.ca/homeeval | Call or text Kevin: 226-270-6433