

Your Complete Downsizing Services Guide

A step-by-step planning workbook for Ontario seniors and their families

Why Use This Guide

Downsizing a family home after decades of memories is one of the biggest projects most Ontario seniors will ever take on. The good news: you do not have to do it alone. A full ecosystem of professional downsizing services exists to help, from senior move managers and professional organizers to estate liquidators, specialized movers, and real estate teams who focus on downsizers. This guide walks you through the entire process, helps you decide which services you need, and gives you checklists to keep every step on track.

The Downsizing Service Ecosystem at a Glance

- Real estate broker: prices, markets, and sells your current home, and coordinates timing with your purchase.
- Senior move manager: plans and manages the entire physical transition from start to finish.
- Professional organizer: helps you sort, declutter, and decide what to keep, sell, donate, or discard.
- Estate sale or liquidation company: sells valuable furniture, antiques, collectibles, and household goods.
- Specialized moving company: packs, transports, and places your belongings in the new home.
- Junk removal service: clears out items that cannot be sold or donated.
- Move-out cleaning service: prepares the home for the new owners after you leave.
- Real estate lawyer: handles the closing paperwork for your sale and purchase.
- Financial advisor: helps you plan what to do with the equity you unlock from the sale.

Key Principle

Start early. Kevin Flaherty recommends beginning the downsizing process three to six months before your planned move date. Early starts reduce stress, give you time to find the right professionals, and let your home hit the market fully prepared.

How to use this guide: work through each section in order and check off items as you complete them. Keep this document with your moving binder along with quotes, contracts, and contact information for each service provider you hire.

Step 1: Assemble Your Downsizing Team

The right team makes all the difference. Use this checklist when researching and interviewing service providers. Not every downsizer needs every service; a good real estate broker or senior move manager can help you decide which ones fit your situation and budget.

- Ask your real estate broker for referrals to vetted local organizers, movers, and cleaners.
- Search the National Association of Senior & Specialty Move Managers (NASMM) directory for accredited move managers.
-

Downsizing Services for Seniors in Ontario Guide

Check the Professional Organizers in Canada (POC) directory for trained organizing professionals.

- Confirm each provider has specific experience working with seniors.
- Request at least two references from recent senior clients and actually call them.
- Read online reviews on Google and check for any unresolved complaints.
- Confirm the company carries liability insurance and, for movers, cargo coverage.
- Ask whether they offer full-service packages or a la carte pricing.
- Get written quotes from at least two providers for each service.
- Confirm who will actually be in your home on working days (employees vs. subcontractors).
- Ask about their process for handling fragile, valuable, or sentimental items.
- Clarify cancellation and rescheduling policies before signing anything.

Questions to Ask a Senior Move Manager

- How many senior moves have you managed in the past year?
- What does your full-service package include, and what costs extra?
- Do you charge hourly or by flat fee? What is the estimated total for my move?
- Can you create a floor plan of my new home to confirm what furniture will fit?
- Do you coordinate estate sales, donations, and junk removal, or do I arrange those separately?
- Will you unpack and set up my new home so it is livable on day one?
- How do you handle disagreements among family members about what to keep?

Budget Note

Senior move managers in Ontario typically charge hourly rates from \$50 to over \$100, or offer flat-fee packages for complete moves. Estate sale companies usually work on commission. Get every quote in writing and confirm what is included.

Step 2: Declutter and Sort Your Belongings

Decluttering is usually the biggest and most emotional part of downsizing. The four-category method keeps decisions simple: Keep, Sell, Donate, Discard. Start with low-emotion spaces like the garage and work toward personal items last.

Room-by-Room Sorting Checklist

- Garage and shed: tools, seasonal equipment, and duplicates you no longer use.
- Basement and storage rooms: boxes untouched for years are strong candidates to let go.
- Spare bedrooms: furniture and linens that will not fit or be needed in the new home.
- Kitchen: keep one set of daily dishes and cookware; sell or donate extras and specialty appliances.
- Living and dining rooms: measure large furniture against your new floor plan before deciding.
- Closets: donate clothing not worn in the past two years.
- Home office: shred outdated documents; keep tax records for seven years.
- Photos and memorabilia: digitize what you can and create one 'memory box' per family member.
- Attic: holiday decorations, luggage, and stored furniture; keep only what you use.
- Bathroom and laundry: discard expired medications (return to a pharmacy) and old products.

Decision Questions for Hard-to-Part-With Items

- Have I used or enjoyed this item in the past twelve months?
- Will it physically fit in my new home? (Check the floor plan.)
- Would a family member genuinely want this? (Ask before assuming.)
- Is it worth the cost of moving it versus replacing it later if needed?
- Can a photograph preserve the memory without keeping the object?

Kevin's Tip

A decluttered home does double duty: it makes your move lighter and it shows better to buyers. In Kevin's 38 years of experience, well-presented homes consistently attract stronger offers. Declutter once, benefit twice.

Step 3: Sell Your Current Home for Top Dollar

For most downsizers, the sale of the family home funds the entire next chapter. Preparing the home properly and marketing it aggressively can add meaningful dollars to your bottom line. Work through this checklist with your real estate broker.

- Book a free, no-obligation home evaluation to learn your home's current market value (flaherty.ca/homeeval).
- Walk the property with your broker and list only the repairs that will pay for themselves.
- Complete minor fixes: dripping taps, burnt-out bulbs, squeaky doors, chipped paint.
- Deep clean the entire home, including windows, carpets, and grout.
- Maximize curb appeal: tidy gardens, trim shrubs, sweep walkways, and touch up the front door.
- Ask about staging advice; sometimes rearranging existing furniture is all it takes.
- Review the marketing plan: professional photography, floor plans, and online exposure.
- Ask how the Video Narrated VR Animated Online Showing will present your home and neighbourhood to buyers online.
- Confirm the showing plan minimizes disruption while you are packing and sorting.
- Review offers with your broker and understand conditions, deposits, and closing dates.
- Align your closing date with your new home's possession date to avoid double moves.
- Hire your real estate lawyer early and send them the signed agreement promptly.

Why Marketing Matters

The Flaherty Team's Video Narrated VR Animated Online Showings let buyers explore your home online, with narration explaining the home's key features and the surrounding area, before they ever book a visit. That means fewer disruptive showings for you and more prepared, serious buyers at your door.

Timing Your Sale and Purchase

- Decide whether to sell first or buy first; discuss the risks of each with your broker.
- If buying in a retirement community, confirm waiting lists and occupancy timelines.
- Ask your lawyer about bridge financing if the dates do not line up perfectly.
- Build a buffer week between closing dates whenever possible.

Step 4: Plan and Execute the Move

With the sale underway and your belongings sorted, it is time to plan the physical move. A senior move manager can handle most of this list for you, or you can coordinate it yourself using the checklist below.

Four to Six Weeks Before Moving Day

- Book your moving company and confirm the date in writing.
- Schedule the estate sale, donation pickups, and junk removal.
- Create a floor plan of the new home and mark where each furniture piece will go.
- Order packing supplies or confirm the movers will supply them.
- Arrange mail forwarding with Canada Post.
- Notify your bank, insurance providers, doctor, dentist, and pharmacy of the move.
- Transfer or set up utilities, internet, and phone at the new address.
- Update your address for government services (health card, driver's licence, CRA, OAS/CPP).

The Final Week

- Pack an essentials box: medications, documents, chargers, toiletries, and a change of clothes.
- Confirm arrival times with the movers and the move manager.
- Defrost and clean the refrigerator and freezer.
- Set aside valuables and important documents to transport personally.
- Do a final walkthrough of every closet, cupboard, and storage space.
- Book the move-out cleaning for after the movers leave.

Moving Day and Settling In

- Direct movers using your labelled floor plan so boxes land in the right rooms.
- Have beds assembled and made first so the first night is comfortable.
- Unpack the kitchen and bathroom before anything else.
- Test smoke detectors, locks, and appliances in the new home.
- Introduce yourself to neighbours and locate key amenities in your new community.
- Take a break and celebrate; the hardest part is behind you.

Step 5: Settle Into Your New Community

The move is done, but a successful downsize is not complete until your new home feels like home. The first month in a new community sets the tone for the years ahead. Use this checklist to get established quickly and comfortably.

- Register with a local doctor, dentist, and pharmacy if you changed towns.
- Update your emergency contacts and post them somewhere visible in the new home.
- Locate the nearest grocery store, bank branch, and medical clinic.
- Join the community's social calendar: clubs, fitness classes, and resident events.
- Review your home insurance to confirm the new property and contents are covered.
- Confirm your will and power of attorney documents reflect your new address.
- Set up any accessibility or safety upgrades: grab bars, better lighting, non-slip mats.
- Share your new address with family, friends, and any subscriptions you kept.
- Schedule a follow-up with your financial advisor about the sale proceeds.

Downsizing Budget Planner

Estimate your costs before you commit so there are no surprises. Fill in quotes as you collect them.

Expense	Estimated	Actual Quote	Paid?
Senior move manager			
Professional organizer			
Moving company			
Packing supplies			
Junk removal			
Move-out cleaning			
Minor repairs before listing			
Legal fees (sale and purchase)			
Estate sale commission			

Remember

Many downsizing costs are one-time investments that pay for themselves. A properly prepared and marketed home can sell for more than enough to cover professional help, and the reduced stress is worth every dollar.

Downsizing Services for Seniors in Ontario Guide

Your Downsizing Team Worksheet

Use this worksheet to record the professionals you hire and their contact details. Keep it with your moving binder.

Service	Company / Contact Name	Phone	Booked?
Real Estate Broker			
Senior Move Manager			
Professional Organizer			
Estate Sale Company			
Moving Company			
Junk Removal			
Move-Out Cleaning			
Real Estate Lawyer			
Financial Advisor			

Key Dates Worksheet

Target listing date: _____

Estate sale date: _____

Firm sale / closing date: _____

Moving day: _____

New home possession date: _____

Move-out cleaning date: _____

Ready to Start Your Downsizing Journey?

Find out what your home is worth in today's market with a free, no-obligation home evaluation. Kevin Flaherty, Broker, has been helping Ontario families sell and downsize since 1988, with over \$500M sold.

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