

B & L HOME DESIGN INC. / NOVA SCOTIA

# The Ultimate Guide to Downsizing

Find a home that fits the way you want to live.

bandlhomedesign.com

B&L
HOME DESIGN INC.



A NOTE FROM LISA AND BILL

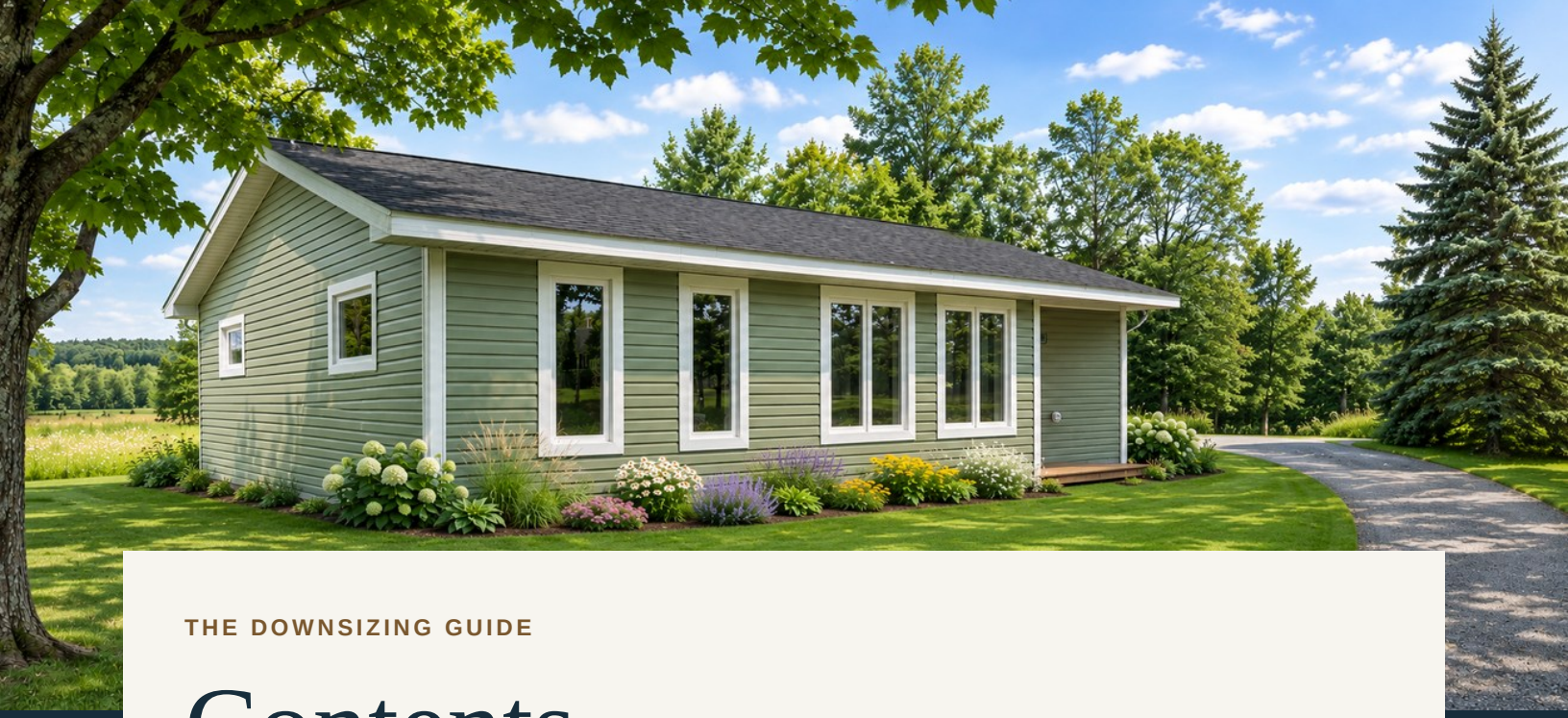
# Start with how you live

When we sit down with someone to talk about building a smaller home, we start with an ordinary day. Where do you come in with the groceries? Where will you have coffee? What happens when everyone comes for supper?

Those answers tell you what space is worth keeping. We put this guide together to help you compare your options, work through the costs and make a plan for the belongings you want around you in your next home.

*Lisa & Bill*

B&L HOME DESIGN INC.



THE DOWNSIZING GUIDE

# Contents


| | |
|---|---|
| Decide what you want to change | 04 |
| Choose the type of home | 05 |
| Look beyond square footage | 06 |
| Work out the full cost | 07 |
| Before you buy your next home | 08 |
| Plan for aging in place | 09 |
| Measure what you'll bring | 10 |
| Sort a little at a time | 11 |
| Plan the move and settle in | 12 |
| Frequently asked questions | 13 |
| Printable worksheets | 14 |
| Sources and further reading | 17 |

YOUR PRIORITIES

# Decide what you want to change

A smaller home can mean fewer chores, a shorter drive to family or a layout that makes everyday routines easier. Start with the changes you want to feel on an ordinary Tuesday.

## Look at how you live now

Walk through your home and notice which rooms you actually use, what you reach for every day, and which chores you would happily give up. Think about winter too. How often do you clear snow, carry groceries from the driveway or use stairs to do laundry?



## Picture a week in your next home

Where will you drink your morning coffee, work on a hobby or have friends over? How often do guests stay overnight? If you host dinner every Sunday, room for a table may matter more than a spare bedroom. If guests stay twice a year, decide how you would host those visits.

## Try a smaller footprint before committing

Spend a week using fewer rooms, if your current layout allows. Set aside the dishes, clothes and hobby supplies you reach for, and notice what you go back for. If a room is hard to give up, write down the activity it supports so you can protect space for it in your next place.

## Compare staying and moving

If the address works well, price the changes that would make staying easier, such as moving laundry upstairs or hiring help for the yard. Compare that option with moving, using the same priorities and cost worksheet.

### If you’re helping someone else downsize

Ask what they want to keep doing, what they worry about losing, and how they want you to help. Offer to make calls, measure furniture or arrange a pickup. Give them time and space to make decisions about their belongings.

# Choose the type of home

Compare each option against the same three things: how you want to spend your days, how much upkeep you want to manage, and what the full cost looks like.



| | |
|---|---|
| **Smaller detached home** | Roof, heating system, repairs, storage, parking and who will handle the yard and snow. |
| **Condo** | Monthly fees, what they cover, building financial documents, planned work and rules for pets, parking or renovations. |
| **Rental** | What rent includes, laundry and storage, pet rules, parking, and how much notice or overlap your move requires. |
| **New single-level build** | Lot and site costs, what the builder’s price includes, layout choices, allowances and timing. |
| **Retirement community** | Included meals or services, transportation, optional charges and what support is available if needs change. |

## Walk the neighbourhood before you decide

Try the route from parking to the door. Check the trip to groceries, the pharmacy, appointments and the people you see regularly. In Nova Scotia, winter upkeep can change how a place feels day to day. Ask who plows, where snow piles up and who clears the walkways. Page 9 has questions to help you assess the location if your needs change.

### Pick your three must-haves first

Use page 14 to record them. When you visit, check those features before you get distracted by finishes or furniture placement.

YOUR FLOOR PLAN

# Look beyond square footage

Follow your daily routine on a walk-through or floor plan. Try coming in with groceries, carrying laundry and moving from the bedroom to the bathroom at night.

01 **From parking to the front door**

Check the slope, steps and thresholds along the route. Look for good lighting, shelter near the entrance and somewhere to set bags while you unlock the door.

02 **Bedroom, bathroom and laundry**

Check whether your everyday rooms are on one level. Look at shower entry, space around fixtures, door swings and the path between the bedroom and bathroom.

03 **Kitchen and storage**

Test what you can reach comfortably. Look for usable counter space beside appliances, room to open drawers, and dedicated spots for pantry goods, coats, seasonal gear and cleaning supplies.

04 **Doors and circulation**

Check actual clear openings, corners and the room available around furniture. If someone uses a walker or wheelchair, bring its dimensions and check the complete route, including the entrance.

05 **Outdoor space and upkeep**

Decide how much outdoor space you want to look after. Check access to the deck or patio, hose and bin storage, and where you would keep shovels or other equipment.

### If you’re planning a new build

Bring your furniture measurements and must-haves to the first layout conversation. Ask about a step-free entrance, shower options and wall reinforcement for future grab bars while the plan can still change.

YOUR BUDGET

# Work out the full cost

Compare what you spend today with what you would spend in the next home. A lower purchase price can still come with higher monthly costs, depending on fees, utilities and upkeep.

01

### Compare monthly costs on the same basis

Pull a year of bills where you can. Divide annual costs by 12 to get a monthly amount, and adjust for anything that will change with the new address. On page 15, include a maintenance allowance for costs you may pay only occasionally.

02

### Keep move costs separate

Estimate what you'll spend preparing your current home, paying transaction costs, moving, storing belongings and setting up the next place. Get written quotes. If dates could overlap, budget for carrying both places or for temporary housing.

03

### Estimate what would be left after selling

Start with a realistic sale estimate and subtract the mortgage payout and expected selling expenses. Then account for the cash you plan to put into the next home and the moving and setup costs. Include each expense once. Ask your lender and lawyer for figures before committing to dates or a purchase.

04

### If you're building, ask for the full scope

Find out what the quote covers for the lot, site preparation, service connections, permits, taxes, appliances, driveway and landscaping. Ask how allowances work and what would happen if the build and sale timelines move apart.

### Run the numbers twice

Compare your expected case with a more expensive one. Try a lower sale price, higher setup costs or an extra month of overlap. Check what cash you would need before sale proceeds become available. If you plan to buy, use page 8 to check your financing and closing costs.

# Before you buy your next home

Even if you expect to use the proceeds from your sale, work out how much cash you'll need and when it will be available.

01 **Set a price you can live with**

Use the monthly budget on page 15. Try it with the income you expect in retirement or if one household income changes. Leave room for repairs and the things you want to keep doing.

02 **If you need a mortgage, talk to a lender early**

Ask what you may qualify for, what income documents the lender needs and when a preapproval would expire. Ask what the lender still needs to check once you choose a property.

03 **Price closing costs before you make an offer**

The Financial Consumer Agency of Canada suggests allowing 1.5% to 4% of the purchase price for upfront costs. Ask your lawyer and lender for estimates for your purchase, including legal fees, any inspection, title insurance and adjustments that apply.

04 **Check what you'll need before your sale closes**

Write down when the deposit and the rest of the funds will be due. If your sale proceeds may arrive later, ask your lender and lawyer how the dates could work and what any financing or overlap could cost.

### Buying a newly built home?

Ask how GST/HST is treated in the price. If you may qualify for a new housing rebate, confirm the amounts and eligibility before including it in your budget.

# Plan for aging in place

Use these questions to compare your current home, a smaller place or a build. Imagine a change in mobility, driving or the help available to you.

01 **Could I get around if I drove less?**

Check how you would get groceries, pick up prescriptions and reach appointments. Find out what rides, transportation or deliveries serve the exact address, including in winter.

02 **What help could come to the house?**

Check availability and cost for snow clearing, housekeeping, meals or in-home support. Ask the people you rely on what help they could realistically provide.

03 **Could the home adapt as my needs change?**

Check the route from the entrance to your bedroom and bathroom. Ask which changes could be made later and, for a rental or condo, what permissions you would need.

04 **How would I stay connected?**

Identify the people and activities you want nearby. If you live with a partner, talk about how the home and location would work if one of you lived alone or needed more help.



# Measure what you’ll bring

Use the actual floor plan if you have it. A piece of furniture needs room to get through the door, sit in the room and be used comfortably.

## 01 Measure the room and the route

Mark doors, windows, outlets, vents, heaters and other fixed features. Measure the route from the moving truck to the final spot, including exterior and interior openings, stair turns and elevators. Ask the mover to check awkward pieces before moving day.

## 02 Plan around the pieces you use most

Start with your bed, sofa, dining table and favourite chair. Sketch their footprints on a scaled plan or mark them on the floor with painter’s tape. Leave space to walk past, pull out chairs, open drawers and reach windows. On page 16, record where each piece will go.

## 03 Give belongings a place to land

Count usable shelves, drawers and closet space. Assign a spot to bulky or awkward items such as a vacuum, winter boots, luggage, a drying rack and hobby supplies. Try marking off the same amount of space in a closet you already use and see what fits.

### Example / Will the dining table work?

Measure the table with and without its leaf. Mark the chairs in their pulled-out positions. Walk past the mock-up the way you would carrying supper to the table. If the path is tight, try a different orientation or see whether the table works for everyday meals with the leaf out.

**TAKE IT TO YOUR NEXT SHOWING**

Bring the furniture and move planner on page 16.

# Sort a little at a time

Start with a drawer, shelf or single category you feel ready to tackle. Save photos, letters and heirlooms for a session when you have time to make decisions.

01 **Keep**

Ask what you use, what matters to you, and where each item will go. Keep enough dishes and cookware for the meals and gatherings you actually have.

02 **Offer to family or friends**

Send a photo and set a pickup date. Give people room to decline. Consider attaching a note about who made an item or where it came from.

03 **Sell**

Set a price and a deadline. Plan where the item will go if it remains unsold. Consider an appraisal for specialty pieces whose value is hard to judge.

04 **Donate, recycle or arrange disposal**

Check which items local organizations accept and whether they offer pickup. Ask your municipality or a local pharmacy where to take items that need special handling.

05 **Decide later**

Give yourself one labelled box and a review date. If you need temporary storage, write down the monthly cost, the reason for storing each item and when you'll revisit it.

### Handle keepsakes and paperwork deliberately

Keep favourites where you can see or use them. Photograph large objects, label scans with names and dates, and back them up. Set aside identity, legal, tax and property records before clearing paperwork. Check what you need to retain and set aside sensitive papers for secure shredding when appropriate.

MOVING TIMELINE

# Plan the move and settle in

Use these checkpoints as a starting schedule. Work backward from your move date and allow extra time for sale, construction or possession dates that may shift.

01 **6–8 weeks out / Confirm the plan**

Request written mover estimates and check what they cover. Confirm access, parking, elevator reservations if needed, and how you'll handle overlap. Book donation or furniture pickups.

02 **2–4 weeks out / Set up the new address**

Arrange insurance and utility start and end dates. Update your address with relevant services, employers or benefit providers, insurers, financial institutions and healthcare providers. Arrange mail forwarding if needed.

03 **Final week / Pack for the first night**

Label boxes by destination room and priority on the top and one side. Keep medication, keys, chargers, toiletries, clothes, bedding, pet supplies and essential paperwork with you.

04 **Moving day / Start with the basics**

Confirm the furniture layout with the movers. Walk through the old home, check cupboards and storage, and arrange key handoff. Set up your bed, bathroom and clear paths through the new place first.

05 **First month / Learn what works**

Try familiar routines in the new space. Adjust furniture and storage as you notice bottlenecks. Check that the numbers and services you rely on are up to date, including any home alert or security service you use.

### If you're moving in winter

Confirm who will clear and treat both entrances before the truck arrives. Ask your mover what happens if weather delays the move.

# Frequently asked questions

### How much space do I really need?

List the activities you want room for, then draw in the furniture you actually use. Check where you'll walk, where guests will sit and where everyday items will go. The floor-plan checks on page 6 will help.

### Should I sell before I buy?

Compare when the deposit and closing funds are due with when your sale proceeds will be available. Ask your lender and lawyer to price the options if dates overlap. See page 8.

### Could I stay in my current home instead?

Price the changes that would make daily life easier and check what help is available at your address. Use the same priorities and monthly budget you would use to assess a new home. See pages 9 and 15.

### What should I decide first if I'm building smaller?

Bring the furniture you want to keep into the planning conversation early. Share your measurements, daily routines and must-haves so your builder can walk through how the layout would work.



B&L HOME DESIGN INC.

PRINTABLE WORKSHEET

# My next-home priorities

Fill this in before you look at listings or talk through a floor plan. Take a copy to each showing and note what you still need to verify.

**What do I want to make easier in my daily life?**

**What routines, people or places do I want to stay connected to?**

**Which chores or spaces am I ready to give up?**

| Priority | What I'll look for |
|---|---|
| Must-have 1 | |
| Must-have 2 | |
| Must-have 3 | |
| Nice to have | |
| Deal-breaker | |

**What do I still need to measure, price or verify?**

PRINTABLE WORKSHEET

# My downsizing budget

Use monthly amounts in the first table. For annual bills, divide by 12. Use the second table for one-time costs. Copy this page to compare another home or scenario.

| Monthly household cost | Current home | Next home |
|---|---|---|
| Mortgage or rent | | |
| Property tax and insurance | | |
| Heat, power, water and internet | | |
| Condo or service fees | | |
| Maintenance, snow and yard care | | |
| Parking and transportation changes | | |
| Other recurring costs | | |
| Total per month | | |

| One-time costs | Estimate | Actual / quoted |
|---|---|---|
| Sale costs and mortgage payout charges | | |
| Purchase or lease setup costs | | |
| Moving, packing and storage | | |
| Overlapping housing costs | | |
| Repairs, furnishings and setup | | |
| Contingency and other costs | | |
| Total one-time costs | | |

Keep the mortgage balance and purchase price in your sale-proceeds calculation. If a fee appears in that calculation and here, count it once when you work out your cash needs.

PRINTABLE WORKSHEET

# My furniture and move planner

Measure the pieces you want to bring and record decisions for items leaving the house. Add dimensions in a consistent unit and verify the delivery route with your mover.

| Piece and size | New room | Route checked? | Decision |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Item or task | Who is handling it? | Due or pickup date |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

**What should I keep with me on moving day?**

**What needs to be set up first in the new home?**

# Sources and further reading

These resources informed the guidance on belongings, moving, buying a home and planning for changing needs.


LIFELINE CANADA

**Tips for Downsizing Your Home: A Guide for Seniors**

Planning early, everyday accessibility and getting settled.

FINANCIAL CONSUMER AGENCY OF CANADA

**Buying a home**

Mortgage preparation, closing costs and links to federal programs.

GOVERNMENT OF CANADA

**Plan now to Age in Place - A checklist**

Transportation, support, housing and community planning.




B&L HOME DESIGN INC.



BUILD IN PICTOU COUNTY

# Thinking about building smaller?

Bring your must-haves and any floor plan you're considering. We can talk through the layout, the furniture you want to keep and how a smaller home could work for you.

**bandlhomedesign.com**

B&L
HOME DESIGN INC.

