

Your Downsizing Toolkit

Fill-in worksheets, checklists & planners — print them and keep them close.

The worksheets, checklists, and planners in this section pull the whole book together into tools you can actually use. Print these pages, keep them on your workspace, and fill them in as you go. Together they turn the plan in this book into a plan for your move.

Nothing here is legal, tax, or financial advice — the numbers and decisions are yours to confirm with your own professionals.

Resource A — The Master Downsizing Checklist

A single, top-to-bottom map of the whole journey. Tick each box as you complete it.

Phase 1 — Decide & Plan (6+ months out)

- ☐ Had the honest "why now / what next" conversation with my partner or family
- ☐ Wrote down my top three lifestyle priorities for the next chapter
- ☐ Completed the "Is It Time to Downsize?" readiness check (Chapter 1)
- ☐ Chose a target moving window: _____
- ☐ Met a listing specialist for a no-pressure valuation and strategy consult
- ☐ Asked for a net-proceeds estimate (commission, legal fees, mortgage discharge/penalty, adjustments)
- ☐ Talked to my accountant / financial advisor about the plan for my equity

Phase 2 — Sort & Prepare (3–5 months out)

- ☐ Set up my five sorting zones (Keep / Move / Family / Donate / Sell)
- ☐ Started with low-stakes rooms (garage, storage, spare closets)
- ☐ Began the 30-Day Decluttering Challenge (Resource B)
- ☐ Had the "legacy items" conversation with family
- ☐ Reviewed every planned repair with my agent before spending (Resource C)
- ☐ Completed Tier 1 essential repairs

Phase 3 — Launch & Sell (0–6 weeks out)

- ☐ Finished Tier 2 presentation work (paint, lighting, curb appeal, deep clean)
- ☐ Confirmed staging plan
- ☐ Approved photography, video, and floor plans

- ☐ Locked launch date and pricing with my agent
- ☐ Set up my showing routine and "show-bag" (Chapter 10)

Phase 4 — Sold & Moving

- ☐ Reviewed offer terms with my agent (price + conditions + dates + deposit)
 - ☐ Sent the accepted contract to my lawyer/notary
 - ☐ Booked movers (Resource E)
 - ☐ Packed my Day-One Command Box
 - ☐ Transferred utilities, address, insurance, and licences
 - ☐ Completed final walkthrough and handed over keys
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Resource B — The 30-Day Decluttering Log

Use alongside the full 30-Day Challenge in the Bonus section. Log one small win a day — momentum matters more than volume.

My start date: ____ My target finish date: ____

Day	Zone tackled	Done	Day	Zone tackled	Done
1	_____	☐	16	_____	☐
2	_____	☐	17	_____	☐
3	_____	☐	18	_____	☐
4	_____	☐	19	_____	☐
5	_____	☐	20	_____	☐
6	_____	☐	21	_____	☐
7	_____	☐	22	_____	☐
8	_____	☐	23	_____	☐
9	_____	☐	24	_____	☐
10	_____	☐	25	_____	☐
11	_____	☐	26	_____	☐
12	_____	☐	27	_____	☐
13	_____	☐	28	_____	☐
14	_____	☐	29	_____	☐
15	_____	☐	30	_____	☐

Boxes to donate: __ **Boxes to sell:** _ *The win I'm proudest of:* _____

Resource C — The Home Preparation & Repair Planner

Run every project through this filter before you spend a dollar. See Chapters 5 and 7.

My preparation budget: \$__

Project	Tier (1 = essential / 2 = presentation / 3 = optional reno)	Est. cost	Agent reviewed?	Do it?
_____	_____	\$_____	☐	☐
_____	_____	\$_____	☐	☐
_____	_____	\$_____	☐	☐
_____	_____	\$_____	☐	☐
_____	_____	\$_____	☐	☐

Before approving any project, I can answer yes to:

- ☐ A buyer would notice this (in photos or in person)
- ☐ It lifts the first impression or removes a red flag
- ☐ It's likely to return more than it costs — or my agent agrees it's worth it
- ☐ There isn't a faster, cheaper way to get the same effect

Resource D — The Listing Specialist Interview Script

Bring this to every agent interview. See Chapter 4. Interview at least two.

Candidate: _____ **Date:** _____

Experience & strategy

- ☐ How many homes have you brought to market in the last 24 months?
- ☐ How does your background shape how you value and negotiate?
- ☐ What specific challenges do long-term downsizers face in this market?

Marketing

- ☐ How will you make my home stand out on a phone screen?
- ☐ How do you reach serious buyers beyond a basic MLS® listing?
- ☐ Can I see examples of your photography, video, and floor plans?

Preparation & communication

- ☐ Name three repairs in this house that would **not** return their cost.
- ☐ Do you have vetted trades, cleaners, and organizers to call on?
- ☐ Will I deal with you directly, or be passed to an assistant?
- ☐ How and how often will you update me?

Gut check:

- ☐ Listened more than they pitched
- ☐ Gave a clear, data-backed pricing and launch strategy
- ☐ I'd trust this person with my equity

Notes: _____

Resource E — The 12-Week Moving Timeline Planner

See Chapter 13. Fill in your dates and tick as you go.

Confirmed moving date: ____ Moving company: ____

Weeks 8–12 — Baseline

- ☐ Interviewed and booked insured movers
- ☐ Confirmed which furniture fits the new home's dimensions
- ☐ Started packing deep-storage and out-of-season items

Weeks 4–8 — Packing

- ☐ Packing room by room (one zone finished before the next)
- ☐ Address changes started: post, banks, utilities, insurance, medical
- ☐ Donation/sale pickups scheduled

Weeks 2–4 — Execution

- ☐ Day-One Command Box packed and set aside (travels with me, not the truck)
- ☐ Utilities scheduled: disconnect here / connect there
- ☐ Deep clean booked for after the truck leaves
- ☐ Final walkthrough date confirmed

Address & account transfer checklist:

- ☐ Electricity & gas utilities
 - ☐ Internet / phone
 - ☐ Provincial auto insurance & driver's licence
 - ☐ Bank, credit cards, investments
 - ☐ Doctor, dentist, pharmacy
 - ☐ Canada Post mail forwarding
 - ☐ Home & contents insurance
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Resource F — The Home Equity & Value Planner

A place to gather the facts your agent and accountant will need. See Chapter 5.

Property address: _____

Major systems (age / last serviced):

System	Age	Notes
Roof	_____	_____
Furnace / heating	_____	_____
Hot water tank	_____	_____
Windows	_____	_____
Electrical / plumbing	_____	_____

Capital improvements over our ownership:

- Year ___ — _____
- Year ___ — _____
- Year ___ — _____

Rough net-proceeds sketch (confirm every figure with your agent and lawyer):

- Estimated sale price: \$___
- Less real estate commission: – \$___
- Less legal / notary fees: – \$___
- Less mortgage payout + any discharge fee / penalty: – \$___
- Less closing adjustments (prepaid taxes/utilities): – \$___
- **Estimated net proceeds:** \$___

Note: In Canada, land/property transfer tax is paid by the buyer, not the seller. The gain on your primary home is generally covered by the principal residence exemption — confirm your situation with your accountant.

Resource G — The Next-Home Comparison Sheet

Score the homes you're considering side by side. See Chapter 12.

My non-negotiables: _____ **My deal-breakers:** _____

	Home 1	Home 2	Home 3
Address	—	—	—
Type (detached / townhome / condo)	—	—	—
Price	\$__	\$__	\$__
Monthly condo fee (if any)	\$__	\$__	\$__
Reserve fund health	—	—	—
Single-level / step-free?	☐	☐	☐
Walkability & transit	___/10	___/10	___/10
Layout / light / flow	___/10	___/10	___/10
Storage	___/10	___/10	___/10
10-year fit (mobility)	___/10	___/10	___/10
My gut score	___/10	___/10	___/10

For any condo or strata home, request the last two years of the corporation's AGM minutes, financial statements, reserve fund study (called a depreciation report in some provinces), and the status/estoppel certificate before you commit.

Resource H — Your Directory of Helpers

You don't have to do this alone — and you don't need a big budget. Here's who can help, what they do, and what to ask. Use as many or as few as you like; every step in this book can also be done yourself.

Real estate listing specialist — Prices, prepares, markets, and negotiates your sale, and often quarterback the whole move. Usually your first call. *Ask:* recent nearby sales, their marketing plan, and their experience with downsizers.

Senior move manager — Specializes in later-life moves: sorting, floor-planning the new home, coordinating movers, and unpacking. *Ask:* references, insurance, and whether they bill hourly or by project.

Professional organizer — Helps you sort and declutter room by room without the emotional stall. *Ask:* experience with downsizing and sentimental items.

Movers — Full-service (they pack, load, and unpack) or labour-only (you pack, they lift). *Ask:* an in-home or video estimate, insurance/valuation coverage, and written, confirmed dates.

Estate sale, consignment & auction — For selling furniture, antiques, tools, and collectibles. *Ask:* commission, what sells best, and timelines. Have anything valuable appraised first.

Appraiser — For antiques, art, jewellery, or collectibles of uncertain value, before you sell or give them away.

Donation & charities — Furniture banks, building-supply resale stores, thrift charities, and community programs — many offer free pickup. *Ask:* what they accept and whether they issue a tax receipt.

Junk removal & recycling — For what's broken, worn, or unsellable, plus safe disposal of paint, chemicals, and electronics at municipal depots.

Real estate lawyer or notary — Handles the legal transfer of your sale and purchase. Line one up early.

Accountant / financial planner — Confirms your net proceeds, your tax picture (including the principal residence exemption), and how the money fits your retirement plan.

Cleaners, handyperson & stagers — For the deep clean, small pre-sale fixes, and presentation covered in Chapters 7 and 8.

Need names you can trust in your area? If you're in my market, I keep a vetted list of the local professionals above and I'm glad to share it — just reach out. Wherever you are, a good local listing specialist can point you to the same.

That's your toolkit. Keep these pages close — a good move is simply a series of small, clear steps taken in the right order. When you're ready to take the first one, reach out. — Sebastian

Free companion toolkit to the book by **Sebastian Czarkowski**, Real Estate Advisor & Listing Specialist ·
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