

RIGHT-SIZING GUIDE

A New Chapter — On Your Terms



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THIS IS NOT ABOUT LESS. IT IS ABOUT MORE.

More freedom. More time. More of what actually matters.

Right-sizing is one of the most significant — and most liberating — decisions you will ever make. And yet so many people put it off, not because they don't want to move, but because no one has sat down with them and made the process feel possible.

That is exactly what this guide is here to do.

Whether the kids have flown the nest, retirement is on the horizon, or you have simply reached a point where your home no longer fits the life you want to live — this is your moment. Not a step down. A step forward.

YOU ARE NOT ALONE IN THIS

The decision to right-size is one of the most common conversations I have — and one of the most meaningful.

Most people come to me with the same feeling: they know it is time, but they don't know where to start. The house they raised their family in holds decades of memories. The thought of sorting through everything feels overwhelming. And the real estate process itself — selling, buying, timing — can feel like too much to take on all at once.

What I know from years of walking people through this transition is that on the other side of that process is a life that feels lighter, freer, and more aligned with who you are right now. And getting there is far more manageable than most people think.

WHAT RIGHT-SIZING ACTUALLY MEANS

Right-sizing is not about settling for less space. It is about choosing the right space — for this chapter of your life.

- A lock-and-leave condo steps from the beach
- A beautiful townhouse with no yard maintenance and more time to travel
- A smaller home in the same neighbourhood — just one that no longer requires a weekend of work to maintain

The common thread is this: your home should work for the life you want to live now — not the life you lived 20 years ago.

CONCERN #1 — "I AM NOT READY EMOTIONALLY"

This is the most common thing I hear. And it is completely valid.

Your home is not just a property. It is the kitchen where you made Sunday dinners for years. The garden you planted one season at a time. The hallway where you measured your children's heights on the doorframe. These are not small things — and anyone who tells you to simply "let go" has missed the point entirely.

Here is what I know from experience: you do not need to be fully ready to start the conversation. You just need to be curious enough to explore what is possible.

Many of my clients told me they were not ready — and then, once they began the process slowly and on their own terms, something shifted. The clarity of knowing what comes next replaced the anxiety of not knowing. The excitement of a new chapter began to quietly overtake the sadness of leaving the old one.

You are allowed to grieve what you are leaving. And you are allowed to be excited about what comes next. Both things are true at the same time. I will never rush you.

CONCERN #2 — "WHAT DO I DO WITH EVERYTHING?"

This is the question that stops more people from moving than almost anything else. The sheer volume of a life lived in one home can feel impossible to face.

Here is the honest truth: you do not sort it all at once. You start small. One drawer. One cupboard. One afternoon. And then the momentum builds.

Go room by room — start with spaces that have the least emotional weight. The linen closet. The garage. The spare room. Leave the sentimental spaces until you have found your rhythm.

For each item, ask yourself:

- Does this belong in my next life — or my last one?
- Would I buy this again today?
- Does it bring me joy — or just guilt for not using it?

Five categories — and what to do with each:

- Keep — things you love, use, and want in your next home
- Gift to family — offer treasured pieces to the people who will love them most. This gives your belongings a living legacy
- Donate — many charities collect directly from your home. Your belongings go on to genuinely help others
- Sell — estate sale companies, consignment stores, and online platforms handle this beautifully
- Let go — some things simply need to leave. And that is okay

You do not need to keep the physical object to keep the memory. Photograph things you cannot take with you. Create a digital album. The memory lives in you — not in the object.

I can connect you with trusted professional organizers and downsizing specialists who do this work every day with care, patience, and complete respect for what these belongings mean to you.

CONCERN #3 — "WILL I ACTUALLY SAVE MONEY?"

This is an important question — and one that deserves an honest answer. Right-sizing can be one of the most powerful financial moves of your life. But it is not always as simple as “smaller home equals lower costs.”

The real financial benefits:

- Unlocking years of built-up equity — often a life-changing amount — that can fund retirement, travel, or support family
- Reduced property taxes, insurance, and utility costs
- Less maintenance — which in an older larger home can run into thousands of dollars a year

- Potential elimination of your mortgage entirely
- In BC, your principal residence is exempt from capital gains tax — every dollar of equity you have built comes to you in full

The costs to plan for:

- Realtor commission on your sale
- Legal fees — budget \$1,200 to \$1,500 per transaction
- Moving costs — typically \$2,000 to \$5,000 for a local move
- Possible strata fees in a condo or townhouse
- Furnishing your new space — some pieces from your current home may not fit
- Property Transfer Tax on your purchase — unless you qualify for an exemption

For most people who have owned their home for ten or more years in South Surrey and White Rock, right-sizing is financially very positive. I will always walk you through your specific numbers before we take any steps. No surprises.

CONCERN #4 — "I AM WORRIED ABOUT LOSING MY COMMUNITY"

This is one of the most real and least talked-about concerns in right-sizing. Your home is not just four walls. It is your walking route to the coffee shop. Your neighbours. The park where you walk your dog. The familiarity of a neighbourhood you know like the back of your hand.

The good news: you do not have to leave any of that.

Many of my right-sizing clients stay in the same neighbourhood — or even the same street. A smaller home or condo two blocks from where you live now gives you all the benefits of right-sizing while keeping everything you love about where you live.

White Rock and South Surrey have beautiful options at every price point, all within a short drive of the beach, the shops, the restaurants, and the community you have built. Your connections travel with you. Your neighbourhood can too — if that is what you want.

CONCERN #5 — "MY FAMILY DOESN'T ALL AGREE"

This one is more common than most people admit. Adult children often have strong feelings about the family home. Some are not ready for you to sell it. Some have opinions about belongings. Some think you are moving too soon. Some think you are waiting too long.

A few things worth knowing:

- This is your home. Your decision. You are allowed to make it on your timeline
- Involving your family early — sharing your thinking, listening to their feelings, offering them first choice of meaningful items — goes a long way toward bringing everyone along with you
- These conversations done well can bring families closer rather than creating tension

Sometimes it helps to have a neutral third party who can explain the process and options clearly so the conversation with your family is based on facts rather than fear. If this is something you are dealing with, please bring it up when we talk.

CONCERN #6 — "WHAT IF I REGRET IT?"

The fear of regret is real — and worth taking seriously. Here is what I have observed: people who feel rushed almost always struggle more with the transition. People who move at their own pace, with a clear picture of where they are going and why, almost never look back.

A few things that genuinely help:

- Take your time — there is no deadline. The right home will be there when you are ready
- Visit your target area or building before you commit. Walk the neighbourhood. Imagine your daily routine
- Rent first if you are unsure — sell, rent temporarily, then buy when you are certain
- Talk to people who have done it — almost everyone says they wish they had done it sooner

The relief, the freedom, the lightness of a home that fits your life — it is remarkable how quickly it becomes normal and how rarely people miss what they left behind.

SELL FIRST OR BUY FIRST?

There is no single right answer — but there is a right answer for your situation.

Sell first if:

- You want to know exactly what you have financially before committing to a purchase
- You prefer not to carry two properties at once
- The market favours sellers and you want to capitalise on that

Buy first if:

- You have found the right property and do not want to lose it
- You have the financial flexibility to carry both temporarily
- You need more time to sort through your home before listing

Bridge financing is worth discussing with your mortgage broker — it allows you to purchase before your current home sells, using your existing equity as security. I will help you map out the timing strategy that makes the most sense for your situation.

WHAT TO LOOK FOR IN YOUR NEXT HOME

- Single-level living — stairs become less appealing over time. Prioritise this from the start
- Low maintenance — strata, townhouse, or well-maintained condo means weekends back in your hands
- Lock-and-leave lifestyle — if travel is in your plans, this is a genuine game-changer
- Location over size — walkability, proximity to water and amenities matter far more than square footage

- Guest space — a spare room or convertible den means your family can still visit comfortably
- Future-proofing — accessibility features now are a smart and loving investment in yourself
- Smart storage — a well-designed 1,200 sq ft home feels more generous than a cluttered 2,500 sq ft one

THE RIGHT-SIZING TIMELINE — WHAT TO EXPECT

- Start the conversation — we meet, talk through your situation, goals, and timeline. Nothing committed. Everything clarified
- Preparation: typically 2 to 6 weeks — walkthrough, pricing strategy, photography, and marketing
- List and sell — most well-prepared homes in South Surrey and White Rock sell within the first two weeks
- Find your next home — searching with intention for exactly what your next chapter requires
- Transition — your lawyer handles the legal side, I manage the coordination

Most right-sizing moves complete comfortably within 60 to 90 days — when the timing is planned properly.

WHY WHITE ROCK & SOUTH SURREY ARE PERFECT FOR THIS CHAPTER

I have lived here for 17 years. I can tell you with complete conviction that this is one of the best places in Canada to right-size.

The beach is steps away. The restaurants, the farmers market, the pier, the walking trails — everything that makes life enjoyable is right here. The property options for right-sizers in this area are genuinely exceptional — from ocean-view condos on the waterfront to beautifully maintained townhouses in South Surrey's most sought-after communities.

You do not have to leave the place you love to right-size. In many cases, you can stay in the same neighbourhood, the same community — just in a home that fits your life now. That is a beautiful thing.

HOW I HELP

- A genuine conversation about your timeline, concerns, and goals — before anything else
- Honest guidance on preparation, pricing, and strategy
- A trusted network: mortgage brokers, lawyers, downsizing specialists, organizers, and movers who treat this transition with the respect it deserves
- Personal presence throughout — I am with you every step of the way
- No pressure, no rushing, no shortcuts

THIS IS YOUR NEXT CHAPTER. LET'S MAKE IT A GREAT ONE.

If you are thinking about right-sizing — even just beginning to wonder if it might be time — I would love to have a conversation. No commitment, no obligation. Just clarity on what is possible and what the path looks like for you.

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