

A LONDON, ONTARIO HOMEOWNER'S GUIDE

Downsizing Your Home: What It Really Takes to Do It Right

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24+ Years Guiding London, Ontario Homeowners Through Their Next Move

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Why This Guide Exists

If you are reading this, you already know what “downsizing” means. You do not need it defined for you. What you are really trying to work out is quieter than that — whether this is the right move, whether the timing makes sense, and whether you can get through it without losing money, time, or sleep.

I wrote this guide because that question rarely gets a straight answer. Most of what is published about downsizing is either written for a general audience anywhere in the country or written to get you to pick up the phone. This is neither. It is the same guidance I walk my own clients through, in the same order, written so you can sit with it at your own pace — on your own kitchen table, with your spouse or your family, without anyone standing over your shoulder.

A note on how to use it: the eight steps are sequential on purpose. Most of the costly mistakes I see happen when a step gets skipped — a home gets listed before the numbers are run, or a new place gets purchased before the old one is positioned to sell. You do not have to act on any of it right away. You do have to know it, so that when you are ready, you are ready with your eyes open.

46% of Canadians approaching retirement plan to downsize within two years of leaving work — while 47% say they will not.

Royal LePage / Leger Retirement Survey, 2025

That split tells you something important: there is no single right answer here, and anyone who tells you there is one has not been paying attention. There is only the right answer for your equity, your health, your family, and your timeline. This guide is built to help you find that answer — not to talk you into a decision you have not made yet.

— ***Ty Lacroix***

What's Inside

This guide follows eight steps, in the order most homeowners actually move through them.

STEP 1 OF 8

Deciding If and When It's Time

The right time to decide is while the decision is still entirely yours — while you are healthy, your home is in good shape, and nothing is forcing your hand. Waiting for certainty usually means waiting for someone else to choose for you.

There Is a Window, and It Closes Quietly

Nobody sends a notice when the window for an unhurried decision closes. It closes gradually — a flight of stairs that gets harder, a winter of snow clearing that costs more than it used to, a health scare that turns “someday” into “now.” Homeowners who move well rarely time the market perfectly. Instead, they start the conversation while they still control every part of it: the price, the pace, the next home, and the moving date.

Waiting to feel ready is understandable. Most people do. But the cost of waiting too long is not only financial — it is the loss of choice itself. A rushed sale, a health change that takes on its own momentum, or a market shift can move the decision out of your hands before you realize it.

78% of Canadians say they want to age in place — but only 26% believe they actually will be able to.

National aging-in-place survey, cited by Move Seniors Lovingly

That gap between what people want and what happens is why this step exists. Homeowners who close that gap start planning before circumstances force the question.

Signs It Might Be Time to Start the Conversation

- Stairs, snow, and yard work take real effort, or you avoid parts of your own home.
- You are paying to heat, cool, insure, and maintain rooms you rarely use.
- Family is scattered, and the house no longer serves the gatherings it was built for.
- You have thought about it more than once in the last year — that repetition is itself a signal.
- A health change, however small, has made you think about what “if this gets harder” would mean.

Signs It Might Not Be Time Yet — And That's Fine

- You genuinely enjoy the space, the garden, or the neighbourhood, and upkeep is not a burden.
- You are financially better off staying for now, and there is no health or mobility pressure.
- You have not yet pictured what “next” looks like — that is worth sitting with before acting.

There is no prize for moving early, and no penalty for taking your time — provided the decision stays yours. The goal of this step is not to talk yourself into moving. It is to know, honestly, which list you are on right now.

What the Research Actually Shows

A 2026 Statistics Canada report found that nearly half of seniors aged 75 and older reported challenges with home maintenance and mobility — the exact issues that, left unaddressed, tend to force a move rather than allow one. The homeowners who plan their transition early consistently report a smoother move, more negotiating room on price, and far less last-minute stress than those who wait for a health event or a market shift to decide for them.

Starting the Conversation With Family

For most homeowners, this decision does not happen in isolation — adult children, a spouse, or other family members are part of the conversation, whether formally or in the background. That conversation goes better early than late. Raised while it is purely hypothetical (“we’ve been thinking about it”), it tends to be collaborative. Raised after a health event forces the issue, it tends to be rushed, and rushed decisions involving a family home are rarely anyone’s best work.

You do not owe anyone a decision before you have made one. But letting the people close to you know the idea is on your radar — without committing to a date or a plan — tends to make the eventual decision easier for everyone, including you.

Quick Action Checklist

- ☐ **Walk** through your home room by room and note what’s become harder to manage.
- ☐ **Talk** with your spouse or family about the idea, even informally.
- ☐ **Ask** for a full financial snapshot before ruling anything in or out.
- ☐ **Give** yourself a real timeframe to sit with the decision — weeks, not days.
- ☐ **Revisit** this list in three months and see what’s changed.

Where This Leaves You

You don’t need to be ready to move to have this conversation — you may only want to be thinking about it. That’s enough to start. The three steps that follow will show you what your specific timeline looks like once you replace guesswork with real numbers.

STEP 2 OF 8

Understanding What Your Home Is Really Worth

“What's my house worth?” is the wrong first question. The number that matters is what lands in your account after the sale, the fees, and the cost of the next home — and that number is rarely what people assume.

Value Is Not the Same as Proceeds

Most homeowners anchor on a single number — a neighbour's sale price, a website estimate, an assessment figure — and treat it as fact. None of those numbers account for your home's specific condition, what buyers in your exact price range are paying for right now, or what leaves your pocket after commission, closing costs, and any work done to prepare the home for market.

Homeowners who move with confidence see the full picture before they decide anything — not an estimate pulled from an algorithm, but a strategic review of current London inventory, comparable sales, and genuine buyer demand for a home like theirs.

What Actually Moves the Number

- Condition and presentation — not renovation for its own sake, but targeted work with a documented return.
- Timing relative to local inventory — the same home can sell for different amounts six months apart.
- How the home is positioned to the right buyers, not marketed to everyone.
- Whether it is priced to establish the highest defensible value or priced to “see what happens.”

Strategic pre-listing staging returns an average of \$2.67 for every \$1 invested.

HomeLight 2024 Seller Report

That statistic only holds when the work is selective. I only suggest improvements that pay for themselves — not what would be nice to have, but what moves the needle for a buyer in your specific price range. Most agents skip this analysis entirely and recommend “fresh paint and declutter” across every listing, regardless of what the home or the market calls for.

Why This Step Matters More for a Downsizing Move

For most homeowners, the sale proceeds are not a bonus — they are the plan. Retirement, the next home, travel, or simply financial breathing room often depend on what the current home nets, which is exactly why guessing at this number is the most expensive mistake in the entire process.

50% of working homeowners plan to use the sale of their home to fund retirement.

HOOPP 2025 Canadian Retirement Survey

If half the country is planning to lean on their home's sale for retirement security, half the country needs an accurate number — not an estimate — well before the sign goes in the yard. Financial planners are right to caution against relying on a single, illiquid asset for your entire retirement. The way to manage that risk is to know exactly what that asset is worth to you, in cash, on your terms.

A Simple Way to See Your Real Numbers

Before you decide anything, ask for a full strategic review — current London inventory, comparable sales, genuine buyer demand for your specific home, and a realistic net-proceeds estimate after fees, closing costs, and moving costs. That single document turns “what's my house worth” into “here is what I actually have to work with,” which is the number every other decision in this guide depends on.

The Cost of Getting This Wrong

An inflated estimate feels good for about a week — right up until the home sits on the market, buyers stop showing up, and the price has to be corrected downward, usually more than once. An overly cautious estimate causes the opposite problem: a home priced to sell quickly, leaving real money on the table. Both mistakes come from the same root cause — pricing based on a general estimate instead of a specific, current, honest read of your home and your market.

Quick Action Checklist

- ☐ **Request** a full strategic market review, not just an online estimate.
- ☐ **Ask** which improvements, if any, actually pay for themselves.
- ☐ **Get** a written net-proceeds estimate after commission and closing costs.
- ☐ **Factor** in the cost of your next home before deciding anything.
- ☐ **Keep** this number updated as the market shifts.

Where This Leaves You

Once you know your real numbers — not an estimate, your numbers — the rest of this decision gets much easier to make. Everything from here forward assumes you have that figure in hand.

STEP 3 OF 8

Sell First or Buy First: The Real Trade-offs

Neither option is automatically right. Selling first protects your finances but adds moving pressure; buying first protects your timeline but adds risk. The right call depends on your equity, your risk tolerance, and what is happening in the market right now — not on what your neighbour did.

Selling First

Selling before you buy means you know exactly what you have to work with — your net proceeds are real money, not a projection, and you are never carrying two properties at once. The trade-off is timing pressure: once your home sells, the clock starts on finding the next one, which can mean settling for an available home rather than the right one.

Buying First

Buying before you sell means you can take your time finding the right next home, move once, and avoid the disruption of staging and showings while you are also house hunting. The trade-off is financial: you may be carrying two properties, possibly with bridge financing, until the current home closes — and that only works cleanly if your equity position supports it.

64% of boomer homeowners in Canada are mortgage-free.

That figure matters here: a mortgage-free homeowner carrying a second property temporarily is in a very different financial position than one who is not. If you still carry a mortgage, the maths of buying first change considerably, and that possibility deserves a straight conversation before it becomes a plan.

29% of Canadians planning to retire in the next two years say they will carry a mortgage into retirement.

The Question That Actually Decides It

This isn't a coin flip, and it isn't simply a matter of personal preference. It comes down to three things: how much flexibility your equity gives you, how tight the local inventory is for the type of home you want next, and how much uncertainty you are genuinely comfortable carrying for a few months. I model both scenarios — sell first, then buy first — and show you the real numbers for each, so you are choosing with your eyes open rather than guessing.

A Third Option Worth Knowing About

Conditional offers — selling with a condition that lets you find your next home or buying with a condition that your current home sells — can bridge the gap between these two paths in the right market conditions. They aren't always available, and they aren't right for every situation, but they are worth ruling in or out early rather than discovering them by accident partway through the process.

What I Recommend Most Often

In London's current market, I most often recommend a hybrid approach for downsizers: list the current home with a longer closing window and use that window to shop seriously for the next property, with the sale conditions structured so you are never legally exposed to owning two homes without a plan. It is not the only approach that works, but it is the one that has caused my clients the fewest sleepless nights over 24 years.

Quick Action Checklist

- ☐ **Review** your current equity position honestly, with real numbers.
- ☐ **Ask** to see both scenarios modelled side by side — sell-first and buy-first.
- ☐ **Talk** through your comfort level with carrying two properties briefly.
- ☐ **Ask** whether a conditional offer makes sense for your situation.
- ☐ **Decide** which path fits before you start house-hunting or listing.

Where This Leaves You

There is no universally correct order here — only the order that fits your equity and your risk tolerance. The next step is about matching that decision to the actual home you are moving toward.

STEP 4 OF 8

Finding the Home That Fits the Next Chapter

Start with how you want to live, not with square footage. The right next home costs less to run, requires less to manage, and protects the proceeds from your sale — not one that happens to be smaller.

One-Floor Living, Chosen on Purpose

Bungalows, ground-floor condos, and one-floor townhomes make financial sense for the same reason they make physical sense: properties in the \$500K–\$900K range that give you lower maintenance costs without sacrificing comfort or capital security tend to be the ones homeowners are still glad they chose five years later.

That spread matters — there is no single “correct” downsizing home. A condo solves maintenance. An adult lifestyle community solves maintenance and adds a built-in social structure. A smaller detached home preserves privacy and a yard while still reducing the footprint. The right answer depends on what you want your week to look like, not on what is statistically most common.

Questions Worth Asking Before You Fall in Love With a Listing

- What does this home cost to run — taxes, condo fees, utilities, insurance — not just to buy?
- How much of my current furniture and belongings will realistically fit here?
- Is this a home I can stay in for the next 10–15 years without another move, if health changes?
- Does the location put me closer to the people and places I spend time with?

Buying in a Buyer-Friendly Market

London's current inventory levels give well-represented buyers meaningful leverage. That leverage is used methodically, not emotionally, to protect your proceeds — negotiating on price, closing timeline, and conditions together, rather than accepting the first number that comes back. Your purchase timeline aligns with your sale, so you are never forced into a decision, paying two mortgages, or carrying bridge financing longer than necessary.

If You're Moving to London from Out of Town

London is increasingly attracting homeowners relocating from the Greater Toronto Area, Hamilton, Kitchener-Waterloo, and other higher-cost markets. According to Statistics Canada, London and St. Thomas received one of the highest net inter-provincial and intra-provincial migration gains among mid-sized Ontario cities between 2021 and 2025.

If you are selling in a higher-cost market and purchasing in London, your equity stretch can be significant — a home that would cost \$1.4M in Toronto may be available here for \$750K, with a comparable quality of life, world-class healthcare, and far less congestion. I provide incoming buyers the same protective guidance as London residents: local market data, neighbourhood-by-neighbourhood guidance, and straight advice about where you will — and will not — be well served for the long term.

Touring With a Purpose

It is easy to fall for a home's staging and miss whether it fits your life. Before touring, write down your non-negotiables — no stairs to the main living area, a spare room for grandchildren, a garage, proximity to a specific medical clinic — and bring that list with you. This small habit saves homeowners from an expensive change of heart six months after closing.

Quick Action Checklist

- ☐ **List** what your week actually looks like, then match a home to it.
- ☐ **Tour** at least one condo, one bungalow, and one adult lifestyle community before deciding.
- ☐ **Ask** about condo fees, taxes, and utilities for every property you consider.
- ☐ **Confirm** the timeline for your purchase is aligned with your sale.
- ☐ **If** relocating to London, ask for a neighbourhood-by-neighbourhood comparison.

Where This Leaves You

The right home is not the smallest one, or the cheapest one — it's the one that fits the life you're moving toward. Once that's identified, everything else in this guide is about protecting your path to it.

STEP 5 OF 8

What to Do With Everything You're Not Taking

This step stops more moves than any financial or logistical obstacle. Structure and a clear system — not willpower — are what get most homeowners through it without the process becoming overwhelming.

Why This Is the Hardest Step, Not the Easiest

On paper, this looks like the simplest part of the process — sort your belongings, decide what comes with you. In practice, it is often the part that stalls a move for months. A house is not just furniture; it is decades of decisions, gifts, and memories attached to objects. Deciding what comes with you and what stays behind can feel overwhelming, and that feeling is normal, not a sign you are doing it wrong.

A System That Removes the Guesswork

Set clear categories from the start — Keep, Donate or Gift, Sell, and Discard — and sort everything into those four buckets rather than making a fresh decision about every single item. This structure, used by professional downsizing and senior-move specialists, keeps decision-making organized and significantly reduces the emotional weight of the process.

- Keep — items that fit the next home and the life you are moving toward.
- Donate or Gift — items with real value to someone else, given away while you can choose the recipient.
- Sell — items worth the effort of selling, kept in a separate pile so they don't stall the rest of the sort.
- Discard — items with no further use to anyone, dealt with immediately rather than “decided on later.”

Structure and autonomy during the decluttering process meaningfully reduce the emotional load of a move.

BC Active Aging Symposium research on downsizing and well-being

Start Earlier Than Feels Necessary

Downsizing takes real time, and the single most common regret I hear is not starting sooner. Sorting through decades of belongings slowly — a room at a time, over a few months rather than a few frantic weeks — reduces stress considerably and gives sentimental decisions the space they need.

Getting Help Without Losing Control

You don't have to do this alone, and you don't have to hand the decisions to someone else either. I maintain a vetted network of moving companies, professional organizers, estate sale coordinators, and donation partners who work on your behalf and on your timeline. So five phone calls become one, and the hard part of clearing out a house doesn't fall entirely on you or your family.

A Word on Sentimental Items

The hardest decisions in this step are rarely about furniture — they are about the items attached to a memory: a child's artwork, a parent's China, photographs by the box. Give those items their own separate, unhurried pass, away from the rest of the sort. Some homeowners photograph a piece before letting it go, keeping the memory without keeping the object. There is no wrong way to do this, only the way that lets you move forward without regret.

Quick Action Checklist

- ☐ **Set** up your Keep / Donate / Sell / Discard categories before you start.
- ☐ **Begin** with one room, not the whole house.
- ☐ **Give** yourself at least a few months, not a few weeks.
- ☐ **Ask** for referrals to a professional organizer or estate sale coordinator if needed.
- ☐ **Decide** early on sentimental items — they take the longest.

Where This Leaves You

The goal here is not to empty the house — it's to move forward with what belongs in your next chapter and let go of the rest on your own terms. Once this step is underway, the practical side of the move comes into much clearer focus.

STEP 6 OF 8

Timing the Sale and Purchase Together

The hardest part of a downsizing move is rarely the sale or the purchase on their own — it's making both happen on a schedule that doesn't leave you homeless for a week or paying for two homes for six months.

Why Timing Deserves Its Own Step

A sale and a purchase are two separate transactions, each with its own conditions, financing, and closing date — and yet, for a downsizing move, they need to function as one coordinated plan. Getting this wrong is rarely catastrophic, but it is almost always expensive: unnecessary carrying costs, a rushed move, or weeks of temporary storage and short-term housing that nobody budgeted for.

Aligning Closing Dates

Wherever possible, the sale and purchase close on the same day, or close enough together that a short-term rental or family stay bridges the gap—eliminating or minimizing bridge financing and saving thousands of dollars in unnecessary carrying costs. This is negotiated as part of the offer on both sides, not left to chance after the fact.

Bridge Financing: What It Actually Is

Bridge financing is a short-term loan that lets you use the equity in your current home to close on the next one before your sale officially completes. It is a useful tool in the right circumstances — but it comes with interest costs and a hard deadline, so it works best as a deliberate, planned decision rather than a fallback discovered under pressure a week before closing.

The most popular reasons Canadian boomers give for downsizing are less home maintenance (71%), freeing up money for retirement (39%), and travel (29%).

Boomer Survey

Every one of those goals depends on timing. Freed-up equity that gets immediately eaten by unplanned carrying costs, storage fees, or a rushed sale defeats the purpose of downsizing in the first place — which is exactly why this step gets treated as its own deliberate piece of the plan, not an afterthought.

If There's a Gap Between Homes

Sometimes even the best-laid timeline leaves a short gap — a week or two between closing dates. That is not a failure of planning; it is a normal outcome in a market where the right next home does not always appear on your exact schedule. A short-term rental, a stay with family, or a small storage unit for the gap is

far less costly than either rushing your sale or overpaying to force a same-day close. The key is knowing in advance which of these fits your situation, rather than scrambling to figure it out the week of your move.

What Can Go Wrong Without a Plan

- Selling before securing a place to go, forcing a rushed or compromised purchase.
- Buying before selling without a clear equity plan, creating financial strain under a deadline.
- Mismatched closing dates leading to double moving costs, storage fees, or temporary housing.
- Financing conditions on the purchase not accounted for in the sale timeline, or vice versa.

Quick Action Checklist

- ☐ **Ask** for both closing dates to be negotiated together, not separately.
- ☐ **Understand** what bridge financing would cost you, even if you don't need it.
- ☐ **Confirm** what happens if either closing date shifts.
- ☐ **Budget** for a short gap between homes, just in case.
- ☐ **Keep** your lawyer and your agent in the loop on both transactions.

Where This Leaves You

None of this needs to be complicated — it needs to be planned, in the right order, before either transaction is underway. Signing the paperwork isn't the finish line; it's the starting gun for the physical move, which this guide covers next.

STEP 7 OF 8

What Closing Day Actually Involves

There are more than 30 distinct steps between the day you decide to sell and the day you receive your proceeds cheque — and what happens in the final 72 hours sets the tone for everything that follows. None of it should catch you off guard.

More Steps Than Most People Expect

Closing day feels, from the outside, like a single event — sign some papers, hand over keys, receive a cheque. In reality, it is the last step in a much longer sequence: financing conditions, home inspection, title search, mortgage discharge on the sold property, lawyer coordination on both transactions, insurance, utility transfers, and final walkthroughs, all of which have to land in the right order on the right dates.

Not once has a client of mine been surprised by something they weren't prepared for at closing. That's not an accident — it's a process.

Ty Lacroix, 24 years of closings

The Weeks Before Closing

- Final mortgage and financing conditions confirmed on both the sale and the purchase.
- Home inspection findings addressed or accounted for in the final numbers.
- Lawyers on both transactions coordinated on timing, so nothing is left to the final 48 hours.
- Moving company, utility transfers, and change-of-address logistics booked ahead of time, not the week of.

Moving Day Logistics

I coordinate the relationships — vetted movers, professional organizers, and donation partners — on your behalf, so you can focus on the next chapter rather than juggling five phone calls the week of your move. A complete transition checklist covers everything from utility transfers to final walkthroughs to key handovers, so nothing gets left undone.

What Surprises People Most

It is rarely the paperwork. It is almost always the physical logistics — how much longer packing takes than expected, how emotionally taxing the final walkthrough of a longtime home can be, and how much smoother the day goes when you arrange every piece in advance rather than handling it reactively. The goal of this step is simple: by the time you get here, nothing should be a surprise.

The Emotional Side of Closing

It is worth naming directly: leaving a home you have lived in for decades is not purely a logistical event, even when every practical detail is handled well. A quiet moment during the final walkthrough, a lump in the throat handing over the keys — these are common, not a sign that anything went wrong. Homeowners who expect that moment tend to move through it more easily than those caught off guard.

Quick Action Checklist

- ☐ **Confirm** financing and inspection conditions are cleared with time to spare.
- ☐ **Book** movers and utility transfers at least a few weeks ahead.
- ☐ **Walk** through the home one final time before keys change hands.
- ☐ **Keep** a folder with every closing document in one place.
- ☐ **Ask** questions the moment something feels unclear — don't wait.

Where This Leaves You

Closing day is the finish line for the transaction — but not for the move itself. What happens in the weeks after is where this guide ends, and where the next chapter begins.

STEP 8 OF 8

Settling In: The First 90 Days

The adjustment period after a downsizing move is real, even when the move itself went well. Give it time, handle the practical basics early, and rebuild routine deliberately rather than waiting for it to happen on its own.

The Adjustment Is Normal, Not a Warning Sign

Even a well-planned move to a home you are genuinely glad to have chosen can come with an unexpected adjustment period. A smaller space, a new neighbourhood, and the absence of decades of familiar routine can feel disorienting for the first few weeks—that is a normal part of the transition, not a sign the decision was wrong.

Practical First Steps in the New Home

- Confirm all utilities, mail redirection, and service transfers landed correctly — don't assume.
- Unpack the rooms you use daily first; leave storage and “someday” boxes for later.
- Locate the nearest pharmacy, medical clinic, and grocery store before you need them urgently.
- Register with local services — library, community centre, place of worship — sooner rather than later.

Reconnecting: Community and Routine

Many homeowners underestimate how much of their previous routine was tied to their old neighbourhood — the coffee shop, the walking route, the familiar faces. Rebuilding that in a new area takes deliberate effort in the first few months; it rarely happens automatically. Adult lifestyle communities and condo buildings often have this built in, which is part of why they appeal to so many downsizers — but wherever you land, giving yourself permission to seek out new routine, rather than waiting for it to arrive, makes the adjustment considerably shorter.

When to Reach Out

My involvement does not end at closing. If something about the new home, the neighbourhood, or the transition itself needs a second opinion — a contractor recommendation, a question about the area, or simply someone to talk it through with — that conversation is always open, with no obligation attached.

Looking Back a Year Later

Almost every client I have helped through this move tells me the same thing a year on: the adjustment took less time than they feared, and the version of their life on the other side — lower maintenance, lower cost, closer to what actually matters to them — was worth the effort of getting there. That is not a guarantee, but it is a consistent enough pattern, across 24-plus years of these moves, to be worth knowing before you start.

Quick Action Checklist

- ☐ **Confirm** every utility and mail redirection actually took effect.
- ☐ **Find** your pharmacy, clinic, and grocery store in the first week.
- ☐ **Unpack** the rooms you use daily before anything else.
- ☐ **Permit yourself** to feel the adjustment — it's normal.
- ☐ **Reach** out if a question comes up, any time.

Where This Leaves You

Ninety days in, most homeowners tell me the same thing: the move itself was the hard part, and they wish they had started sooner. That's the entire reason this guide exists — to help you start whenever you're ready, with the full picture in hand.

QUESTIONS I ANSWER EVERY WEEK

Frequently Asked Questions

Should I sell before I buy?

That depends on your financial position and your comfort with timing. I model both scenarios — sell first, or buy conditionally, then sell — and show you the real numbers for each. My goal is to make sure you always have a confirmed place to go before your current home changes hands.

Do I need to renovate to sell?

Rarely. I only recommend updates that have a documented financial return — most cosmetic projects cost more than they recover. I position your home to attract serious buyers based on what it is actually worth, not what it could theoretically be after \$40,000 of work.

Can you help with the physical move and clearing out the house?

Yes. I maintain a vetted network of moving companies, professional organizers, estate sale coordinators, and donation partners. I coordinate those relationships on your behalf so you don't have to make five phone calls when you should be focused on your next chapter.

What if I'm moving to London from another city?

That's exactly the kind of move I'm set up to support. I regularly work with buyers relocating from the GTA, Hamilton, and other Ontario markets—helping you understand what your budget realistically buys here and managing the purchase alongside your sale in your home city, coordinated and not rushed.

Is there a right time to make this move?

The right time is while you are still fully in control of the decision. Homeowners who plan their transition early — on their own timeline — consistently achieve better financial outcomes than those who move under external pressure.

How does the home-selling process work?

There are over 30 distinct steps between the day you decide to sell and the day you receive your proceeds cheque — and what happens in the first 72 hours sets the tone for everything that follows. Not one of them should catch you off guard. That's not an accident — it's a process.

About Ty Lacroix

I've worked as a Broker and Realtor in London, Ontario for more than 24 years, and I built The Envelope Real Estate Group around a simple idea: most real estate marketing focuses on the agent, when it should focus on protecting the homeowner.

I personally handle every client conversation — from the first call to the closing table. Where a trusted colleague better serves a buyer or situation on my team, I make that connection directly, but the strategy behind your sale or purchase is mine, start to finish.

My focus is on sellers, downsizers, and buyers making significant, often once-in-a-decade decisions — the kind of moves where the cost of a mistake is measured in tens of thousands of dollars, not hundreds. That is where I've spent almost my entire career, and it's the only kind of work I take on today.

If this guide raised a question specific to your situation — your home, your timeline, your equity — that conversation is always available, with no obligation attached.

Appendix A — A Simple Way to See Your Numbers

You don't need this filled in perfectly — a rough version is still more useful than no version at all. Use it to capture what you currently believe to be true, then bring it to our conversation so we can replace the estimates with real numbers.

Expected sale price range for your current home

Estimated commission and closing costs

Estimated net proceeds from the sale

Cost of the next home (purchase price + closing costs)

Estimated moving, storage, and transition costs

Net position after both transactions

If the last line feels uncertain, that's normal — it's exactly what Step 2 of this guide is built to resolve.

Appendix B — Where London Downsizers Choose to Live

There is no single “best” neighbourhood for downsizing — only the one that fits how you actually want to live. These are a few of the areas I most often show clients who are making this move, as a starting point for your own thinking.

Riverbend

Newer builds and walking trails along the Thames River, popular with downsizers who want single-floor living without leaving West London.

Byron

An established, walkable west-end community with a strong sense of neighbourhood — a common choice for homeowners downsizing from a larger property nearby.

Lambeth

A quieter south-west community with a small-town feel while still being close to shopping and medical services.

Wortley Village / Old South

Character homes and a walkable village core, favoured by downsizers who want charm and community over a larger footprint.

Westmount

Central and convenient, with strong access to shopping, medical care, and transit — practical for a lower-maintenance lifestyle.

Kilworth / Komoka

A quieter, small-community option just outside the city, popular with homeowners who want space without full city density.

Sunningdale

Newer, low-maintenance builds in North London, often chosen by downsizers who still want single-floor new construction.

Hyde Park

A fast-growing North London area with strong amenities and a wide range of newer, low-maintenance housing options.

Oakridge

An established west-end community with mature streets and a strong mix of bungalows well suited to one-floor living.

If you are downsizing within London, or moving here from another city, I can walk you through which of these — or which of the others — fits your specific situation.

Sources

Every statistic in this guide is drawn from a named, publicly available survey or report, listed here for reference.

Royal LePage / Leger, “The New Real Estate Reality for Retirees” Retirement Survey, 2025.

HOOPP, 2025 Canadian Retirement Survey (Healthcare of Ontario Pension Plan).

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Royal LePage, National Boomer Survey (downsizing motivations and homeownership data).

HomeLight, 2024 Top Agent Insights Seller Report (staging return on investment).

Statistics Canada, 2023 report on seniors' home maintenance and mobility challenges.

National aging-in-place survey data, as cited by Move Seniors Lovingly.

BC Active Aging Symposium research on decluttering, structure, and well-being.

Statistics Canada, inter-provincial and intra-provincial migration data, 2021–2024.

A Closing Note

Ninety-five per cent of realtors are transactional — they show up for the listing and disappear after closing. I built my business the opposite way: on relationships that last well past the sale, with clients who often call me years later for a second move or send their family to me because they know exactly what they'll get.

If you've read this far, you are further along in this decision than most people ever get — not because you've decided to move, but because you've decided to understand what moving would involve before you commit to anything. That's the single most protective thing a homeowner in your position can do.

There is no obligation attached to any of this. When you're ready — whether that's next month or next year — I'm one direct conversation away.

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