A RESOURCE FOR HAMILTON HOMEOWNERS

HAMILTON DOWNSIZING STARTER GUIDE

An Introduction to the 3R Method™

Downsizing isn't just a move. It's a life transition that blends logistics, identity and relationships.

REFLECT.
RELOCATE.
REJOICE.



INTRODUCTION

What the 3R Method™ Is (and who it's for)

The 3R Method™ gives you a practical and compassionate framework for navigating that transition — helping you clarify what matters, make decisions at a manageable pace and think about the emotional side of moving, not just the boxes.

What it is

A practical framework for navigating a real-world downsizing transition — bringing the personal and practical pieces together so you can make thoughtful decisions without feeling like you have to solve everything at once.

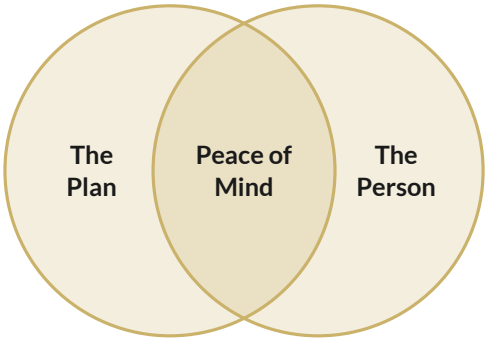
Who it's for

Hamilton homeowners and families who are beginning to think about simplifying, changing homes or creating a different kind of life — and want to move forward while staying in control of the decisions.

Why it works

The 3R Method™ considers both **the plan and the person**. Because a successful downsizing move isn't simply about getting from one house to another. It's about making decisions that fit the life you want to live next.

"Start with clarity, not with boxes."



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INTRODUCTION

The 3 R’s at a Glance

The 3R Method™ gives you a simple way to think about the entire downsizing transition — before, during and after the move.

01 Reflect

Clarify what matters before acting.

Name what you’re keeping (routines, meaning), what’s changing, and what your next home must support.

This reduces overwhelm and guides choices.

02 Relocate

Plan your move calmly, one step at a time.

Bring the practical pieces together — preparing your current home, deciding what comes with you, finding your next home, organizing the move and coordinating the details.

Small, consistent steps are easier to manage than trying to do everything at once.

03 Rejoice

Settle in and create a life that fits you now.

Once you’ve moved, give yourself time to settle, rebuild routines and reconnect with the things and people that matter.

Joy doesn’t always arrive on moving day. Sometimes it comes gradually, as your new home begins to feel like home.

01 · REFLECT

Reflect — Start with what matters

Before deciding what to pack, donate or let go, take a moment to understand what you want your next chapter to look like.

The goal isn't to make decisions about everything at once. It's to create a clearer sense of what matters so the decisions that follow have a purpose.

Use these three questions as your compass

1

What do I want to keep?

Think beyond objects. What routines, relationships, memories, activities and parts of your current life are important enough to carry forward?

2

What do I want to change?

What isn't working as well as it once did? Think about the physical demands of your home, maintenance, costs, unused space, location or anything else that has become more difficult than you'd like.

3

What will I need in my next home?

Think about how you want to live. What should your next home make easier? Consider function, accessibility, support, location, maintenance, peace and the things you want more room for in your life.

A FEW THINGS TO REMEMBER

You don't have to make every decision today.

If you're downsizing with a partner or family, take time to understand what matters to each person before tackling the bigger decisions.

And remember: **slow is still progress.** A few thoughtful decisions made consistently can take you much further than trying to solve the entire move in a weekend.

WANT TO GO DEEPER?

Should I Stay or Downsize? A Hamilton Home & Lifestyle Assessment walks you through these questions in more detail.

01 · REFLECT

The Emotional Side of Reflect

Reflect isn't only about deciding what to do with your home and belongings. It's also about recognizing that you're moving through a significant transition.

Ending → **Neutral Zone** → **New Beginning**

The emotional experience of a major change often moves through three broad stages:

Endings

Leaving behind a familiar home, routines or way of life can bring sadness, uncertainty or even resistance.

The Neutral Zone

The old chapter is ending, but the new one hasn't fully taken shape. You may feel uncertain, unsettled or somewhere in between.

New Beginnings

Over time, new routines develop, your new surroundings begin to feel familiar and you can start to see what's possible.

Adapted from William Bridges' Transition Model.

This is why Reflect comes first

Before you can confidently Relocate, you need space to acknowledge what you're leaving behind, understand what matters and begin to imagine what comes next. The 3R Method™ doesn't ask you to rush through the transition. It gives you a framework for moving through it.

JOURNAL CARD

Take a few minutes to write down your thoughts.

What do I want to keep?

What do I want to change?

What will I need in my next home?

You don't need complete answers. The purpose is simply to start noticing what matters.

02 · RELOCATE

Relocate — Plan the transition (without overwhelm)

Once you have a clearer idea of what matters and what you want your next chapter to look like, the practical work can begin. You don't have to tackle everything at once.

Scope & Timer

Pick one room, closet, drawer or specific task rather than the entire house. Set a realistic time limit — perhaps 30 to 120 minutes — and work until the timer rings. Then stop. Smaller decisions are easier to make and easier to finish. **Progress is enough.**

Create a Rhythm

Consistency matters more than marathons. Don't wait for a perfect day when you have nothing else to do. Small, regular sessions are more manageable than a whole weekend of sorting.

Work With Your Energy

Some decisions take more mental and emotional energy than others. Schedule those for when you have the most capacity, and leave simpler jobs for times when your energy is lower.

Celebrate Progress

Downsizing can make the unfinished work feel enormous. Pause occasionally and notice what's been accomplished, not just what's left. Every decision you make reduces the number of decisions still waiting for you.



02 · RELOCATE

Preparing Your Home for the Next Step

If selling your current home is part of your plan, preparation will eventually become part of the Relocate phase.

Focus on what matters

The goal isn't perfection. It's to understand what actually needs attention and what will make a meaningful difference to how the home is presented — not to spend money simply because you can.

What preparation might include

Every home is different. Depending on the home, the market and your goals, preparation might include decluttering, cleaning, repairs, staging, photography or other steps — or only some of these.

Where spending money makes sense

Not every improvement adds value. Before spending, consider whether a particular update will genuinely improve how the home is received — or whether it simply feels like the right thing to do. Sometimes the answer is to invest; sometimes it isn't.

Curious what selling might cost? See **Cost to Sell a Home in Hamilton**.

COMMON MISTAKES TO AVOID

- **Rushing the preparation:** Trying to make too many decisions too quickly can create unnecessary stress.
- **Trying to do everything yourself:** Some parts of a downsizing transition are easier with help. Knowing when to ask is part of the process.
- **Waiting too long to ask for help:** You don't have to have everything figured out before bringing other people into the process.

"Thoughtful preparation is the goal. Not perfection."

02 · RELOCATE

A Realistic Timeline

A downsizing transition doesn't happen in a perfectly straight line. There are practical things to do and emotional experiences to move through — often at the same time.

The Tasks Track

1. **Sorting**
   Decide what comes with you, what goes to family or friends, what can be donated or sold, and what can be let go.
2. **Preparing**
   Complete the work that makes sense before the home is sold — without automatically taking on every repair or renovation.
3. **Selling**
   Price, market and negotiate the sale while keeping the larger transition and your timing in mind.
4. **Moving**
   Coordinate your belongings, movers, closing dates and the practical details of getting from one home to the next.
5. **Settling**
   Give yourself time to unpack, establish routines and make the new place feel like home.

THE EMOTIONAL TRACK

The emotional side doesn't follow the same schedule. You may move through the Ending, Neutral Zone and New Beginning (page 05) at your own pace, sometimes while the tasks are still underway. There is no required timetable for any of this.

Make progress without creating more stress

- **Schedule small blocks of time.** Regular progress is easier to sustain than occasional marathon sessions.
- **Lock in important dates early.** Once you know your likely selling, closing or moving dates, build the rest of the plan around them.
- **Keep the right people informed.** If family members, movers, lawyers, contractors or other professionals are involved, clear communication can prevent unnecessary surprises.
- **Expect the plan to change.** A downsizing transition rarely unfolds exactly as expected. Leave some room for adjustments.

There is a process, but your process doesn't have to look exactly like someone else's.

02 · RELOCATE

Navigate the Buy/Sell Decision With Confidence

If you're selling one home and buying another, you're really coordinating two decisions at once. The best approach depends on your finances, your timeline and — perhaps most importantly — which kind of uncertainty you're more comfortable managing.

01

Sell First

Sell your current home before purchasing the next one. This can give you greater financial certainty because you'll know what your current home sold for and what funds will be available.

Advantages

Clearer budget · Less risk of carrying two properties · Less financial pressure

Challenges

May need temporary accommodation · Limited window to find your next home

02

Buy First

Secure your next home before selling your current one. This can make sense when finding the right next home is the bigger concern and you have the financial flexibility to manage the overlap.

Advantages

More time to find the right home · Less pressure once your sale closes

Challenges

May temporarily carry two properties · Your current home could take longer to sell than expected

If you'll need equity from your current home to close on the next one, ask your mortgage professional whether bridge financing is an option.

03

Coordinate the Timing

Give yourself breathing room between the two transactions. A longer closing period, temporary accommodation or storage may create enough flexibility to avoid forcing two major decisions into the same narrow window.

Advantages

Reduces pressure on both decisions · More flexibility to find the right fit

Challenges

Requires planning ahead · May involve temporary living arrangements

02 · RELOCATE

Before You Decide

A few questions to work through before committing to dates or making a firm purchase.

Your Current Home

- What is it likely to sell for?
- What preparation does it need?
- How long might the sale realistically take?
- How much equity will be available?

Your Next Home

- What type of home are you looking for?
- How much are suitable homes likely to cost?
- How flexible are you about location, timing and features?

Your Financial Picture

- How much can you comfortably carry?
- Will you need the proceeds from your sale?
- What financing options are available?
- What happens if the sale takes longer than expected?

BUYING IN HAMILTON?

You'll pay the Ontario land transfer tax only. Hamilton has no municipal land transfer tax. Estimate it with the **Land Transfer Tax Calculator**.

PROTECT YOUR OPTIONS

Talk through the financial and legal implications with the right professionals before committing to dates or making a firm purchase. Your mortgage professional, lawyer and REALTOR® can each help you understand the moving pieces.

"The more clearly you understand the moving pieces before you commit, the more choices you'll have when the time comes."

03 · REJOICE

Rejoice — Landing Well

The move is finished. The boxes may be unpacked. But the transition isn't necessarily over. A new home can take time to feel familiar. Rejoice is about giving yourself permission to settle in — and noticing what you're gaining from the change.



01

Re-establish a Routine

Bring some familiar rhythms with you. A regular wake-up time, morning coffee, evening walk, favourite meal or weekly activity can provide a sense of continuity while everything else is changing.

02

Reconnect

Make room for the people and activities that matter to you. Call a friend. Meet a neighbour. Visit a familiar place. Join something you've been meaning to try. A home becomes more than a space when it becomes part of a life.

03

Create Familiarity

You don't have to decorate everything at once. Start with the things that make a space feel like yours — a favourite chair, family photographs, books, artwork or a familiar place to sit and read. Small touches can create a sense of home surprisingly quickly.

GIVE YOURSELF TIME

It's normal if joy doesn't arrive on moving day. You may feel relief, excitement, sadness, exhaustion or some combination of all of them. You're adjusting. You're not failing.

THREE SMALL THINGS TO TRY YOUR FIRST WEEK

- **One ritual:** morning coffee, an evening walk, Sunday dinner.
- **One reconnection:** call a friend, meet a neighbour, return to a favourite place.
- **One welcoming place:** a reading chair, a family-photo wall, a comfortable corner.

NEXT STEPS

What to Do Next

You've taken the first step. You don't need to tackle everything at once. The 3R Method™ is designed to help you move forward one thoughtful step at a time.

Reflect

Start by thinking about what matters, what you want to change and what you want your next home and life to support.

Relocate

When you're ready, start bringing the practical pieces together — your belongings, your current home, your next home, the sale and the move.

Rejoice

And when you arrive, give yourself time to settle in, rebuild routines and discover what this next chapter has to offer.

Keep exploring

The 3R Method™ →
The framework behind the approach

Should I Stay or Downsize? →
Your Reflect tool

3R Journey Map →

Hamilton Home Wishlist →

Decluttering Resources →

Hamilton Home Resources →

A NOTE FROM ME

You don't need to have a decision made before we talk. Many of the people I help start with a simple conversation about what might come next.

— Mike

"The goal was never simply to move into a smaller home. It was to create a home and lifestyle that better fit the life you're living now."

Reflect

Clarify what matters before acting.

Relocate

Plan your move calmly, one step at a time.

Rejoice

Settle in and create a life that fits you now.

This guide provides general information only and is not legal, financial, tax or mortgage advice. Programs, rules and costs change; confirm details for your situation with the appropriate professionals. Not intended to solicit sellers or buyers already under contract with a brokerage.



HAMILTON DOWNSIZING STARTER GUIDE

You don’t have to figure it all out today.

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