WHAT COMES NEXT?

A GUIDE TO PLANNING YOUR NEXT MOVE AND YOUR NEXT HOME

START WITH THE LIFESTYLE
THEN FIND THE HOME

ENGEL&VÖLKERS

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Welcome

You don’t have to be ready to move to start thinking about what comes next.

For many people, the idea of moving begins long before there’s a For Sale sign on the lawn.

Perhaps the house feels larger than it needs to. Maybe you’re travelling more, spending less time in the garden, or simply wondering whether another kind of home might better suit the way you want to live now.

You may be considering a move next year - or several years from now.
Either way, I believe the best place to start isn’t with what you might leave behind.

It’s with what you want to move toward.

This guide is designed to help you explore that question: the lifestyle you want, your housing options, the financial picture and the practical considerations that can gradually turn an idea into a thoughtful plan.

There is no timetable you need to follow.

The goal is simply to understand your options.

Catherine

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A guide to what comes next

Start with The Lifestyle

Before deciding what to leave behind, think about what you want to move toward.

Downsizing is often described in terms of having less — less space, less maintenance, fewer belongings.

I prefer to look at what you might gain.

More freedom to travel. A home that's easier to maintain. The ability to walk to shops, cafés or the waterfront. A smaller garden you can still enjoy. More financial flexibility. Or simply a home that feels better suited to the way you live today.

Your priorities will be different from someone else's, and that's exactly the point.

What would you like your life to look like next?

Once you know that, you can begin exploring the homes, locations and possibilities that could support it.

START WITH THE LIFE YOU WANT. THEN FIND THE HOME

What do you want more of?

Your next move isn't only about having less. Take a moment to think about what you'd like more of in the years ahead.

- [ ] Freedom to travel
- [ ] A smaller garden
- [ ] Less home maintenance
- [ ] Lock-and-leave convenience
- [ ] Walkability
- [ ] Being closer to family or friends
- [ ] One-level living
- [ ] Shops and services nearby
- [ ] Financial flexibility
- [ ] A stronger sense of community
- [ ] Proximity to the ocean or nature
- [ ] Space for visiting family
- [ ] A simpler day-to-day lifestyle
- [ ] Something else: ___________

And what would you happily have less of?

____

____

____

____

THE ANSWERS BEGIN TO DEFINE WHAT YOUR NEXT HOME NEEDS TO DO FOR YOU.

Your Next Home

Different homes support different ways of living.
Once you have a clearer sense of what you want from your next chapter, you can start looking at the kind of home that might support it.

Condo

Low maintenance, security and an easy lock-and go-lifestyle

Townhouse

More space and privacy, often with less exterior maintenance.

Rancher or Bungalow

One-level living with the independence and privacy of a detached home.

Smaller Detached Home

A familiar style of living with less space and responsibility.

Location Changes the Equation

Where you live can matter as much as what you live in. A move from a larger property isn't simply a question of square footage. Perhaps you'd like to walk into Sidney for coffee and groceries. Live closer to the waterfront. Exchange a large garden for a patio. Be closer to family. Or stay within the community you already know and love.

Different parts of Victoria and Saanich offer very different combinations of housing, walkability, amenities, privacy and lifestyle.Those differences affect price.

A smaller home in the location you really want may not necessarily cost less than your current property.

That's why I like to consider three things together:

Home	+	Location	+	Lifestyle
What's support you		Where you feel connected		How you want to live

THE RIGHT MOVE IS WHERE THOSE THREE BEGIN TO ALIGN.

Understanding The Financial Picture

A smaller home doesn't always mean a smaller financial decision. Before making a move, it helps to understand the full picture.

Your current home

What could it realistically sell for, and what costs would be associated with selling?

Your next home

What might the kind of home and location you want cost?

Your Equity

How much equity could you release — or how much would you prefer to reinvest into the right property and location?

Ongoing costs matter too. I. A condo may reduce maintenance but introduce strata fees. A townhouse may offer a balance of space and predictability. A smaller detached home may still involve exterior maintenance, insurance and repairs.

The goal isn't simply to spend less.

It's to understand how your home, lifestyle and finances fit together — and make a move that feels comfortable both now and in the years ahead.

Questions worth considering

What is my current home likely worth?

- What would I be comfortable spending on my next home?
- Do I want to release equity — and if so, how much?
- What ongoing housing costs am I comfortable with?
- What am I willing to pay for the lifestyle and location I want?

GET APPROPRIATE ADVICE FROM YOUR FINANCIAL ADVISOR, ACCOUNTANT AND LEGAL PROFESSIONALS TO COMPLETE THE PICTURE

Buy First or Sell First

Sometimes the sequence is as important as the move itself. One of the questions I often hear is: Should I find my next home before selling the one I have?

There isn't one answer that works for everyone.

Selling First

Can provide certainty about your budget and remove the pressure of carrying two properties

Buying first

can give you greater control over where you go next and more time to find the right home.

Possible Trade Off

but it may mean finding temporary accommodation if the right home doesn't appear immediately.

Possible Trade Off

It requires understanding the financial implications and how long your current home may take to sell.

What shapes the decision

- ✓ Your financial position
- ✓ Your current property
- ✓ The Real Estate Market
- ✓ Your next home requirements
- ✓ What feels comfortable to you

THIS IS SOMETHING WE PLAN BEFORE WE ACT.

Planning Ahead

Planning ahead doesn't mean you're ready to move.
You may be considering a move next year, several years from now, or simply wondering what your options might be.

That's a good time to start exploring.

A FEW YEARS AHEAD

Think about how you want to live. Explore communities and different kinds of homes. Begin understanding what your current property might be worth.

6–12 MONTHS AHEAD

Start narrowing the possibilities. Understand the financial picture. Look objectively at your current home and identify what may — or may not — need attention.

WHEN THE TIME FEELS RIGHT

Create the sequence. Prepare the home. Begin the search. Coordinate the sale, purchase and move around the plan that works for you.

PLANNING ISN'T COMMITTING.
IT GIVES YOU CHOICES.

Preparing Your Home

Not everything needs to be done before you sell.
It's easy to assume that preparing a long-held home for sale means renovating, updating and fixing everything. It doesn't.

Not every repair adds value. Not every room needs to be updated. Sometimes the best decision is to do less—not more.

Before spending money, I like to look at the property through a buyer's eyes and consider:

What will genuinely affect value or marketability?

What should be addressed?

What can safely be left alone?

This helps us focus your time and money where they are most likely to make a difference. Prepare thoughtfully. Spend carefully.

Preparing Your Belongings

You don't have to do everything at once. As a move becomes more likely, the practical questions naturally follow:

What needs to be sorted?

What should be donated, sold or passed on?

What belongs in your next home?

The easiest way to make progress is usually to begin early and work in manageable steps.

ONE ROOM. ONE CUPBOARD. ONE CATEGORY AT A TIME.

Some people prefer to handle most of this themselves. Others appreciate support from a professional organizer, estate-sale specialist, mover or another trusted local professional.

**THERE IS NO SINGLE RIGHT WAY TO DO IT.
THE RIGHT LEVEL OF SUPPORT DEPENDS ON YOU.**

The Right Support

Every move is different. So is the support you may need.

You may be perfectly comfortable handling much of your move yourself. Or there may be parts where involving the right professional could make the process easier.

Over the years, I’ve developed relationships with trusted local professionals—from organizers, movers and estate-sale specialists to contractors, lawyers, notaries and financial professionals.

BUT I DON’T BELIEVE IN GIVING EVERYONE THE SAME LIST.
The people I recommend depend on you, your home and what your particular move requires.

YOU
Your preferences

YOUR HOUSE
What the property requires

YOUR MOVE
The support that would be useful

As we build your plan, we'll identify where additional expertise could be helpful. When appropriate, I can make a personal introduction to someone I trust and believe may be a good fit.

THE RIGHT PEOPLE. AT THE RIGHT TIME.

YOUR PLAN

What comes next for you?

Use this page to gather the ideas that matter most. You don't need to have every answer—this is simply a place to begin shaping your plan.

THE LIFE

What would I like more of?

What would I happily have less of?

THE HOME

What would I like to keep about the way I live now?

What would I be happy to change?

THE LOCATION

Where could I imagine myself living?

What would I like to have nearby?

THE FINANCIAL PICTURE

What do I need to understand before I feel comfortable making a decision?

What would I like my move to make possible financially?

THE TIMING

If I moved, when might it realistically be?

What do I need to understand before I feel comfortable making a decision

You Set The Pace

You don’t have to know exactly what comes next.
For some people, exploring their options confirms that they’re ready for a change. For others, it confirms that staying where they are a little longer is exactly the right decision.

Both are useful answers.

Understanding what your home may be worth, exploring where you might live next and knowing what would be involved gives you something valuable:

Perhaps the biggest luxury is **Choice**

There is no reason to make a decision before you’re ready. My role is to help you understand your options, answer your questions and provide the information you need to decide what feels right for you.

No pressure. Just a clearer picture of what comes next.

LET’S START A CONVERSATION

You don’t have to be ready to move.

If you’ve begun wondering whether your current home still fits the way you want to live, that is enough reason to begin a conversation.

We can talk about your current home, what you might want next, the communities and housing options available, and what the financial picture could look like.

That conversation may lead to a move, a plan for later—or simply reassurance that staying where you are is still the right choice.

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