



KIC·REALTY

THE CALGARY DOWNSIZERS GUIDE

DOWNSIZING

FINDING THE RIGHT-SIZE TO FIT YOUR NEEDS

YOUR CALGARY REALTOR®

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NADINE RIFE REAL ESTATE - HELPING YOU FIND HOME

This guide is for you if...

...you have been thinking about the move for at least a year and still feel like you're nowhere.

...your kids have been gone longer than they lived with you, and the bedrooms are starting to feel like a museum.

...the stairs are fine. They're just stairs you notice now.

...you don't want a realtor selling you something. You want someone honest helping you decide whether to do this at all.

What this guide actually is

Calgary's relocation guides, first-time-buyer guides, and lake-property guides all exist. They are everywhere. The **downsize** — the most emotionally significant, financially consequential, and quietly under-served move in our market — has had no comparable resource. Until now.

This is the document I hand to families when they call me, before I show up at their kitchen table. It is the year-one resource for a move that should take eighteen to thirty-six months and deserves to be done on your terms.

Read it with your spouse. Read it with a coffee. Skip the sections that don't apply. Mark up the questions you don't have answers to yet. Then call me — or don't. Either way you'll be further along than you were yesterday.

The Calgary downsize gets the worst service in our market — handled by generalists in week one of a crisis instead of by specialists in year one of a plan. It deserves better.

— Nadine

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The Timeline — 36 months to 0

The single most useful thing I can tell you: the right time to start thinking about downsizing is two to three years before you move. Not because you should rush. Because you shouldn't.

Most Calgary downsizers happen because something forced them — a stair fall, a diagnosis, a partner's death, a child moving out of province. Those moves cost more, hurt more, and rarely land where they should. The families I work with who start the process when nothing is wrong end up in better homes, with more money left over, and with their relationships intact.

Here is the cadence I see work.

36 months out

- Read this guide. Complete the True Cost of Staying worksheet.
- Have one conversation with your spouse. Not a decision — a conversation.
- Drive through three Calgary neighbourhoods you'd consider. Don't enter any homes.
- Notice what you both keep going back to in that conversation.

24 months out

- Have a Right-Size Conversation with a realtor you trust. Thirty minutes, no listing folder, no pressure.
- Begin Phase 1 of sorting: one room, not the basement. (See Section 6.)
- If applicable: invite your adult children to claim sentimental items, with a 30-day window.
- Start a 'maybe' folder of listings — not to buy, to learn the market.

18 months out

- Financial planning conversation with your advisor. Equity, downsize budget, retirement income implications.
- Tour three to five properties of the type you're considering. No pressure to buy.
- Phase 2 sorting: three rooms.
- Decide who is making which decision (you, your spouse, jointly).

12 months out

- Pricing strategy conversation for the family home — a real CMA, not a vibe.
- Pre-list improvements decided. (Paint? Floors? Often: nothing.)
- Phase 3 sorting — the 60% mark. Now call me.
- Get on pre-list / off-market notification lists for your target product.

6 months out

- Listing strategy finalized — price, timing, staging level.
- Stage the home. Often less than you think.

- Tour active listings weekly so you know the market when yours hits.
- Pick your lawyer, your mover, your downsize organizer.

3 months out

- Photo day. Listing day.
- Move logistics: confirm mover, estate sale (if needed), donation pickups.
- Mail forwarding, insurance updates, utility transfer list.

Move day

- Don't lift the piano.
- Schedule someone (a kid, a neighbour, anyone) to bring you lunch at 1pm. You will forget to eat.
- Take one photo of the empty house before you leave. You will want it later.

If you only remember one thing from this section:

Crisis downsizes happen on someone else's timeline. Planned downsizes happen on yours. The cost difference is rarely the dollars. It's the dignity.

The Conversation

In every Right-Size Conversation I have, I walk through the same three questions. They take an hour, sometimes two. There are no wrong answers. The point is not to extract information — it's to give you and your spouse a structure to say things out loud that you may not have put into words yet.

You can do this on your own. You can do it with a friend, a financial planner, an adult child. Or you can do it with me.

Question 1: What does the house still give you?

Most people answer 'memories' first, and that's true. Push past it. What does the house, today, actively give you? Garden? Workshop? Space for grandkids when they visit? A piano room? A view? A neighbourhood you love?

Write the list. Be specific. 'A place to host Christmas with all 14 of us' is a real answer. So is 'the way the morning light comes through the kitchen.' So is 'I know every contractor in this neighbourhood by name.'

The point of this question is to honour what you'd be leaving. Not everything has to be replaced — but the things that matter need to be named before they can be replaced thoughtfully.

Question 2: What is it starting to take?

Money. Hours. Mental energy. Stairs. Snow. The cleaning. The list of things you've been meaning to fix. The way you feel on Sunday afternoons when you remember the roof is twelve years old.

Be honest. Most people are surprised at how long this list gets once they let themselves write it.

This is where the True Cost of Staying worksheet does its real work — it makes the 'take' column visible in dollars, hours, and rooms. Then you can compare the two lists honestly.

Question 3: What would 'next' look like if you got to design it from scratch?

Not what's on the market. Not what your friend Doreen did. From scratch — if you could draw it on a napkin.

How many bedrooms? Single level or okay with a few stairs? Yard or balcony or neither? Walk to coffee or drive everywhere? Garage or underground or none? Quiet street or busy walkable corner? Near which of your kids?

Most people answer this question in twenty minutes and then say: 'I've never said any of this out loud before.' Good. That's the whole point. The market has plenty of options. The constraint is knowing what you actually want.

A note for couples:

About half of the couples I work with discover, in this conversation, that they had different visions of 'next' the whole time. This is not a problem. It is the most important conversation you'll have this year. Better at the kitchen table than at the closing table.

The Money

There are four numbers you need to know honestly. None of them are guesses, and none of them are what your neighbour told you over the fence.

1. What your home is actually worth

The honest number is rarely what you paid in 1998, and rarely what comparable homes sold for at the 2022 peak. Both are wrong in the same direction: they're someone's wish, not a price. The real number is in the middle — it's a current Comparative Market Analysis (CMA) done by someone who works in your specific area, knows the recent comparables, and tells you the truth about your home's condition.

A CMA is free. It takes me about two hours per home (walk-through plus desk work). You're not obligated to do anything with it.

2. What you'll net at closing

Gross sale price is not what lands in your bank account. The honest math:

- Realtor commissions: 4–7% in Calgary, depending on the structure you negotiate.
- Real estate lawyer: \$1,500–2,500 for a typical SFH sale.
- Pre-list improvements: \$0–\$15,000 typical for a downsize-ready home. Most homes do not need a renovation. Many need paint, deep clean, and a stager's eye.
- Mortgage discharge fees and any penalty: ask your lender for an exact number.
- Moving and downsizing costs: \$3,000–\$15,000 depending on volume and whether you use an estate sale, organizer, or both.

Your net is the gross minus all of the above. A good agent will model this for you before you list, so the number stops being a mystery.

3. What you'll need for the next home

Three Calgary downsize benchmarks as of mid-2026, useful as starting points only:

- Single-level bungalow in an established community: \$750,000 – \$1,400,000.
- Villa or duplex bungalow (lower maintenance): \$600,000 – \$900,000.
- Condo, downtown-adjacent or inner city: \$400,000 – \$800,000+.

Add: closing legal fees, GST on new builds, condo move-in fees if applicable, and a moving budget.

4. The gap, and what it's for

If your family home is worth \$900,000 and your downsize target is \$650,000, the difference — net of all transaction costs — is your gap. For many Calgary boomers I work with, that gap is between \$150,000 and \$400,000.

That money has options. Income-producing investments. A gift to children or grandchildren (with proper tax planning). A renovation at the cabin. The travel fund. Topping up a TFSA or RRIF. Paying off a remaining mortgage so the next home is owned free and clear.

This part of the conversation should always include your financial advisor. I'm a realtor. Your numbers deserve a planner who knows your full picture.

A word on the principal residence exemption:

In Canada, your primary residence is generally exempt from capital gains tax when sold. The rules around designating which property is the 'principal residence' (if you also own a cabin or rental) are nuanced. Talk to your accountant before you list. This guide is not tax advice.

Calgary Neighbourhoods for the next chapter

There is no one right answer. The best neighbourhood for your downsize is the one that fits the answers you gave in Section 2. The list below is not exhaustive — it's the neighbourhoods I most often put on a Calgary downsizer's shortlist, organized by lifestyle.

Walkable inner-city living

University District

Newer-build. Walkable to cafés, restaurants, groceries, and a movie theatre. Strong condo and townhome inventory aimed at exactly this demographic. You can see your grandkids ride bikes on the pathways. Some of the lowest-stairs living in the city.

Currie

Mount Royal's quieter neighbour. Mature trees, low-rise feel, mix of single-family and attached product. The new-build feel without the new-build subdivision.

Bridgeland & Renfrew

Inner-city, character-rich, walkable to downtown. Newer infill bungalow and townhome product mixed with heritage homes. Best for downsizers who want walking-distance life and don't mind a touch of slope.

Mission & Cliff Bungalow

Premium walkable inner-city. Older bungalows, walk-up condos, and infills. River pathways at the door.

Established single-level communities

Lake Bonavista

The original Calgary bungalow community, and still one of the best for downsize inventory. Mature trees, lake access, established neighbourhood culture. Multiple-offer is still common in the right pockets.

Britannia

Premium established inner-city. Higher price point, but the bungalow stock is excellent and the location is unbeatable for walkability + transit + Mission/17th access.

Acadia, Cedarbrae, Willow Park

Solid bungalow communities in the southwest with strong resale, mature trees, and price points well below Britannia. Often overlooked because they're not new.

West Springs & Cougar Ridge bungalows

Newer than Acadia but old enough to have settled. Some of the best single-level inventory in the west end of the city. Quiet, family-friendly, easy access to mountains.

Newer single-level & villa product

Mahogany villas

Most people think of the lake first. For downsizers, what matters more is the villa product: single-level bungalow attached, modest yard, lower maintenance. Strong community. Active 55+ social scene.

Auburn Bay, Cranston

Southeast new communities with growing villa and bungalow inventory. Best for downsizers staying close to family in the SE.

Watermark at Bearspaw

Acreage-feel community on the city's northwest edge. Estate downsize for those leaving 4,000 sqft and not ready for a condo. Larger lots, but mostly single-level new builds.

Quiet, low-maintenance, walkable

Quarry Park

Single-level living, river pathways at the door, walkable to a coffee shop, doctor, and dentist in the same trip. Underrated for downsizers who want quiet and walkable without the price tag of UDistrict.

McKenzie Towne

Mature now. Strong duplex bungalow inventory. High Street has a walkable feel that's unusual for a SE community.

DM me 'NEXT' or email me directly for the current Calgary Downsizer Shortlist — with this year's price ranges, average days on market, and the one factor most buyers overlook in each neighbourhood.

It's updated quarterly. Free, no sign-up wall, just my best work.

SECTION 5

Bungalow, Villa, or Condo

Most downsizers I meet think they want one of these three. By the end of the touring process, a third of them have chosen something else. That is not indecision — it is the system working. You can't tell which one fits until you've stood in all three.

The honest comparison

	Bungalow	Villa / Duplex	Condo
Levels	1	1	1 (within unit)
Yard	Yes	Small / shared	None
Outdoor maintenance	All yours	Often shared	None
Snow / lawn	You	Usually included	Included
Calgary price (starting)	\$750K–\$1.4M	\$600K–\$900K	\$400K–\$800K
Condo / HOA fees	None	\$150–\$400 / mo	\$300–\$800 / mo
Travel-friendly	Lower	Medium	High
Resale liquidity	High	High	Medium-High
Pet-friendly	High	High (with rules)	Varies by building
Best for	Gardeners; dog owners; want some chores	Want a house, not a hallway, with less work	Lock-and-leave; cabin is the real home

How to actually decide

Tour all three formats in the same week, in your target price band. Walk through each with the same questions: *Where would I have my coffee? Where do my grandkids sleep when they visit? Where do I put the Christmas tree? Where does the dog go to the bathroom in February?*

The answer is usually obvious within a day of doing this. The hard part is making yourself do it before you commit emotionally to one format on paper.

SECTION 6

The Sorting Framework

Thirty years of stuff cannot be sorted in a weekend. It can be sorted in twelve months if you have a framework, a small amount of discipline, and someone to call when you're at 60%.

Here is the framework I use with every downsizer I work with.

Rule 1: Pick one room. Not the basement.

The basement breaks people. It has the most volume, the lowest emotional baseline, and the worst lighting. Start with a guest room. Spend a Saturday. You'll learn how you sort before you have to do it on anything that matters.

Rule 2: Three piles. Not four.

Keep. Gift (to a person, named). Let go. The fourth pile, 'Maybe,' is where downsizers go to die. If it's in 'Maybe' for more than 48 hours, it's 'Let go.'

Rule 3: Invite the kids once.

Tell your adult children, in writing, that you are starting to sort. Give them a 30-day window to claim anything sentimental — heirlooms, furniture, art, photos. On day 31, decisions get made without them. (They will thank you. Their kitchens are also full.)

Rule 4: The photo rule.

For anything sentimental that you don't have space for: take a photo of the thing. Keep the photo. Let the thing go. The memory is yours either way. The thing is just where the memory was parked for a while.

Rule 5: Call me at 60%.

Not before — you don't need a realtor yet. Not when you're done — the listing strategy and the timeline should be talking earlier than that. When the house is about 60% sorted, the listing window comes into focus and we can plan the rest backwards.

When to hire help

Calgary has excellent downsizing professionals — people who run estate sales, professional organizers credentialed by NASMM (National Association of Senior & Specialty Move Managers), and specialty movers who pack and unpack on the same day.

You don't always need them. But for these situations, you almost certainly do:

- You're sorting on someone else's timeline (a medical event, an estate, a relocation).
- You and your spouse can't agree on what to keep.
- You're physically unable to move the volume.
- You'd rather pay \$2,000 than spend three months of weekends doing this.

I keep a short list of Calgary downsize professionals I trust. Ask, and I'll send it.

The Team You'll Need

Most downsizers try to do this with a realtor and a lawyer. That works for the transaction. For the transition, you need a slightly bigger team.

Real estate professional

Someone who has done this specifically — not just real estate, but downsizing. Asks better questions in the first meeting than at the listing meeting. Familiar with the neighbourhoods you're considering on both sides.

Real estate lawyer

Calgary has dozens of excellent ones. Look for someone who handles both the sale and the purchase in the same file. Typical fees: \$1,500–\$2,500 per transaction.

Mortgage broker or banker

Even if your current home is paid off — if you're buying the next one before selling, or carrying a bridge loan, or putting a mortgage on the new home in retirement, you need this conversation early. Income qualification rules are different at 65 than at 45.

Financial advisor / planner

The most underrated person on the list. The equity that comes out of your home will reshape your retirement income strategy. Have this conversation 18 months out, not after closing.

Accountant

For the principal residence designation, any rental conversion considerations, and any gifting strategy involving the proceeds. One meeting before listing, one after closing.

Downsizing professional / organizer

Optional but transformative. Especially valuable if you're physically constrained, time-constrained, or have decision fatigue setting in.

Estate sale company

If the volume is significant. They take a percentage, but they handle pricing, advertising, the actual sale day, and clean-out.

Mover

Book at least 8 weeks out. Avoid month-end if possible. Avoid June if possible. If you're moving in the winter, ask about ice mats and floor protection — Calgary winters are unkind to flooring.

Contractor for accessibility renos (next home)

If your downsize home will be your home for the next 20+ years, plan small accessibility upgrades now while you're not under pressure: lever door handles, bathroom grab bars set into proper backing, no-threshold shower, better lighting. Most are inexpensive when done with a planned renovation.

FAQs

When should we tell the kids?

Earlier than feels natural. As soon as you and your spouse have agreed that the move is happening (even if the date is two years out), tell them. They'll have feelings. Better at month 24 than at month 2, when those feelings can derail a plan that's already in motion.

What if my spouse and I aren't ready at the same time?

Common. Usually one is twelve to eighteen months ahead. The Right-Size Conversation is designed for this — it gives the slower partner a structured way to think about it without feeling pushed. About 80% of the couples who arrive at my kitchen table not aligned leave aligned by the end. The remaining 20% do not move yet, and that is a good outcome too.

Should we rent or buy after we sell?

Most downsizers should buy. Renting in retirement exposes you to landlord risk and rent increases over a 20-year horizon that owning does not. Exceptions: you're moving cities, you're testing a lifestyle (urban condo vs. suburb), or you have a specific reason to liquidate equity. Talk to your advisor.

What about the cabin / lake place?

Two questions: are you keeping it? And which property is your principal residence for tax purposes? Both matter. A common pattern in Calgary: the family home gets sold, the cabin stays, and the new Calgary residence becomes a smaller condo or villa that's closer to either downtown or the kids. Your accountant should weigh in before listing.

We have a fully paid-off home. Why move at all?

Sometimes the answer is: you shouldn't. About a third of the families I sit down with leave the conversation with a five-year plan and my number, not a listing agreement. The right answer for your house may be to stay another five or ten years. The point of the conversation is to know that on purpose, not by default.

How much will the move actually cost?

For a typical Calgary downsize from a 2,400 sqft SFH to a villa or condo, total transaction costs (commissions, legal, moving, prep, contingencies) usually land between \$50,000 and \$90,000. That's why the financial picture matters. We model this before you list, so it's never a surprise.

We've been here 35 years. The thought of leaving feels like a betrayal of our memories.

It isn't. The house held the memories while you lived in it. The memories belong to you, not to the building. When you walk through this home for the last time, you take everything with you that mattered. The walls were just where it happened. This is the part of the conversation that takes longest, and it is the most important. Don't skip it.

What if a parent needs to move and they're not on board?

This is one of the hardest situations in real estate. The short answer: don't make it a real estate problem first. Make it a family conversation, with a professional present if needed (a geriatric care manager, a family therapist, or a trusted family doctor). The realtor's role comes after the family is aligned, not before.

Can you work with me even if I'm 24 months from moving?

Yes. In fact, that is exactly when I prefer to meet families. Most of my best clients first sat down with me two years before they listed. The work we do in those two years is what makes the actual sale and purchase smooth.

SECTION 9

Your next step

If anything in this guide felt familiar, the next step is small. It is not a listing meeting. It is not a contract. It is one conversation.

The Right-Size Conversation

30 minutes • no listing folder • no pressure

Coffee somewhere quiet, or a video call if that's easier. Three honest questions, your numbers, and a clearer picture of what's next. You leave with my number, in case the picture changes.

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nadineriferealestate.com

Or simply DM me on Instagram or Facebook with the word **COFFEE** and I'll send a Calendly link.

ABOUT THE AUTHOR

Nadine Rife

Calgary's Right-Size Realtor.

[Two- to three-paragraph bio here. Years in Calgary real estate. What led you to specialize in downsizing. A specific number — families helped, neighbourhoods served, years in business. A personal note, if it fits — where you grew up, where you live now, what you do on weekends. The bio that earns a kitchen-table conversation reads like a person, not a brochure.]

[Add a personal closing line. Something like: 'If you've read this far, thank you. The Right-Size Move deserves better than the standard playbook. I'd be honoured to help you write the next chapter.']

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