FREE GUIDE

LIST WITH SCOTT

THE

RIGHTSIZING PLAYBOOK

For Seniors and Their Families

Know your options. Know your numbers.
Know your next step.

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STONEHAUS REALTY

The Rightsizing Playbook for Seniors and Their Families

Oct 28, 2026 · @scott

Welcome: your next chapter, done right

Moving out of a home you've loved for decades is not just a real estate deal. It's a life transition, and it deserves a plan built around you.

As a Canadian Certified Seniors Representative (CCSR), I've trained specifically to guide older adults and their families through this move. That means I understand the housing options, the timing, the paperwork and the emotions that come with it. You set the pace. I handle the heavy lifting.

This playbook walks you through the questions to ask, the options available, the money side and a step by step plan. Share it with your family. Then call me and we'll build your plan together.

Scott Arsenault, REALTOR®, CCSR

Is it time? Signs and questions

The best moves happen by choice, not in a crisis. If two or three of these sound familiar, it's worth starting the conversation now.

Common signs

- Stairs, the yard or snow clearing have become a chore or a worry
- Whole rooms go unused, but still need heating, cleaning and upkeep
- Repairs and maintenance keep piling up
- You'd like to be closer to family, shops, transit or medical care
- Driving is getting harder, and the home depends on it
- You're feeling isolated, or you'd love more community around you
- A health change makes the current layout harder to live in

Questions to talk through as a family

1. What do you love about your home, and what do you not need anymore?
2. Where do you picture yourself living in 2 years? In 5?
3. How important is staying in your neighbourhood or near family?
4. What level of support might you want now, and down the road?
5. What does your budget look like after the sale?
6. Who in the family will help, and who makes decisions if you can't?

There's no wrong answer. The goal is a plan you feel good about, on your timeline.

Your housing options, compared

Rightsizing isn't one choice. It's a range, from staying put with a few changes to full time care. Here's how the options stack up, from most independent to most support.

Option	What it is	Best for	You own or rent?
Stay and adapt	Accessibility upgrades to your current home	Loving your home and needing only a few changes	Own
Condo or rancher townhouse	One level living, strata handles the outside work	No more yard, roof or snow, full independence	Own
55+ community	Adult oriented strata or manufactured home park	Like minded neighbours and a lower price point	Own (in parks you often own the home, rent the pad)
Life lease	Pay up front for the right to live in a unit, often in a 55+ building	Lower entry cost than buying, with community built in	Lease interest
Independent living (retirement residence)	Your own suite plus meals, housekeeping, activities	Wanting freedom without cooking and chores	Rent monthly
Assisted living	Independent living plus help with daily tasks like medication and bathing	Needing a hand with some daily activities	Rent monthly (private pay or subsidized)

Option	What it is	Best for	You own or rent?
Long term care	24 hour professional nursing care	Complex health needs	Publicly subsidized or private

How to access subsidized care in our area: start with your local Interior Health Home and Community Care office. A care manager does an assessment and walks you through the options. Subsidized rates are based on income.

Good to know: in a manufactured home park or life lease, the land isn't yours, and the paperwork is different. I handle these files regularly and will walk you through exactly what you're buying or selling.

The money side

For many families, the home is the biggest asset they own. A smart sale can fund the next chapter for years. Here are the BC programs and rules worth knowing.

Program	What it does	Key details
Principal residence exemption	Generally, no capital gains tax when you sell the home you've lived in	Confirm with your accountant, especially if you own more than one property
Home Owner Grant for seniors	Lowers your yearly property tax	Age 65 or older; $845 starting 2027; full grant for homes assessed up to $2,075,000
Property tax deferment	Lets owners 55 and older delay paying property tax until the home sells	From 2026, new deferrals charge prime plus 2%, compounding monthly; it's repaid from the sale
Seniors' Home Renovation Tax Credit	Money back on accessibility upgrades if you stay	10% of up to $10,000 a year, so up to $1,000; age 65 or older

Questions to answer before you list

- What will you net after selling costs, and what does your next home cost?
- Will you buy first, sell first, or move into a rental or residence?
- If you've deferred property taxes, how much is owed at closing?

- Should a financial advisor help plan how to invest the proceeds?

I'll give you a clear estimate of your home's value based on what's selling right now and your direct competition, so you can plan with real numbers.

This is general information, not tax, legal or financial advice. Program rules change, so confirm your situation with a professional.

Selling the family home without the stress

The right plan turns a big, emotional job into a series of small, doable steps.

Timing your move

- **Line up the next home first.** Know where you're going and when you can move in before we list.
- **Ask for a longer possession date.** Many buyers are happy to wait, which gives you time to move without rushing.
- **Match the dates.** Your sale and your move in date should line up, so you never pay for two homes or move twice.

Decluttering, one room at a time

- Start with the rooms you use least, like the basement, garage and spare bedroom.
- Sort into four piles: keep, give to family, donate or sell, and recycle.
- Measure your new space. Bring the furniture that fits and the pieces you love most.
- Give family a deadline to claim heirlooms.
- Ask me about downsizing helpers, movers and estate sale pros I trust.

Paperwork to get ready

- Proof of ownership and recent property tax notice
- Any mortgage or line of credit statements
- Records of renovations, the roof, furnace and hot water tank
- Strata documents, if you're in a strata
- Enduring power of attorney or representation agreement, if a family member will sign on your behalf
- If owner has passed away: probate or survivorship documents (talk to a lawyer early)

Getting top dollar

Small touches make a big difference: fresh paint in tired rooms, a deep clean, clear counters and good lighting. Professional photos and video put your home in front of the most buyers. I take care of all of it.

Your rightsizing timeline

Most moves come together comfortably in about 6 months. If you need to move faster, we can compress it.

1. **6 months out: plan.** Family conversation, a free home value review with Scott, and a look at your next home options.
2. **5 months out: choose your next home.** Tour communities and residences, and get on any waitlists.
3. **4 months out: start sorting.** Declutter the least used rooms first. Families claim heirlooms.
4. **3 months out: get market ready.** Small repairs, paint and a deep clean. Gather your paperwork.
5. **2 to 3 months out: list.** Professional photos, video and marketing. Showings scheduled around your routine.
6. **Offer accepted: firm up dates.** Possession lined up with your move in date. Book movers.
7. **Move week.** Pack, move and settle in. Your lawyer or notary handles the sale.
8. **After the move.** Update your address, cancel utilities and enjoy the new chapter.

Rightsizing checklist

Print this out and tick it off together.

Plan

- [ ] Have the family conversation
- [ ] Book a free home value review with Scott
- [ ] Decide what support you want now and later
- [ ] Talk to your accountant or financial advisor
- [ ] Make sure your power of attorney and will are up to date

Prepare

- [ ] Choose and secure your next home
- [ ] Declutter room by room
- [ ] Let family claim keepsakes
- [ ] Gather ownership, tax and maintenance records
- [ ] Finish small repairs and touch ups

Move

- [ ] Confirm sale and move in dates
- [ ] Book movers and downsizing help
- [ ] Forward mail and update your address
- [ ] Transfer or cancel utilities, internet and insurance
- [ ] Settle in and meet your new neighbours

Let's plan your next chapter together

Your first step is a free, no pressure conversation, at your kitchen table or over the phone. Bring the family. We'll talk through your options, what your home is worth today and a timeline that fits your life.

Certified Seniors Representative serving Kamloops and the BC Interior, with a province wide network that reaches deep into the Lower Mainland. Houses, condos, manufactured homes, 55+ communities and life leases.

Preferred REALTOR® for Chartwell Retirement Residences. If a Chartwell residence is part of your plan, I can help you sell your home and time your move so everything lines up.

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Sources

- BC Government: Home owner grant for seniors
- Fasken: BC Budget 2026 real estate highlights (property tax deferment changes)
- BC Government: Seniors' Home Renovation Tax Credit
- Interior Health: Long term care