PRACTICAL SELLER'S GUIDE

Downsizing Your Home:

How to Sell Smart When You're Ready for Your Next Chapter

South Shore Montreal | Laval | Greater Montreal

This guide is for you if:

- You are 55+ and considering downsizing your property
- You're wondering whether to sell before or after finding your next home
- You want to maximize your sale price without unnecessary spending
- You want a smooth, stress-free transition

Examples are drawn from the South Shore market, but the principles apply across Greater Montreal and Laval.

The Market Reality in 2026

In 2026, the average home price in Montreal reached approximately $657,000, up 5.1% year-over-year. On the South Shore — in areas like Brossard, Longueuil, La Prairie, and Candiac — demand remains strong, largely driven by the REM transit expansion that has increased accessibility and boosted property values.

For homeowners 55+ looking to downsize, this window represents a unique opportunity to capitalize on years of accumulated equity — provided you approach the process in the right order.

The most common problem:
Many homeowners list their property without first clarifying three essential things:

1. The true market value of their property today
2. The concrete options available for their next home
3. Whether it makes more sense to sell first or buy first

This decision can have a financial impact of tens of thousands of dollars.

The 5 Most Common Mistakes

Here are the five traps that downsizing sellers fall into most often — and how to avoid each one.

MISTAKE #1 Underestimating Your Home's Value

Many sellers set their price based on what they paid, the perceived value of renovations, or what a neighbour sold for two years ago. The current market can be very different.

South Shore Example: *A home in Brossard estimated by its owners at $550,000 ultimately sells for $615,000 after a rigorous market analysis. The sellers almost left $65,000 on the table.*

→ Solution: Always start with a Comparative Market Analysis (CMA) done by a local broker who knows your specific area.

MISTAKE #2 Spending on Renovations That Don't Pay Off

A full kitchen renovation, new flooring throughout, trendy paint colours — these costly projects don't guarantee a return on investment at sale time.

South Shore Example: *A couple in Longueuil invested $35,000 in renovations before selling. The buyer then redid everything to their own taste. Result: the renovations added only $12,000 to the sale price.*

→ Solution: Focus on deep cleaning, decluttering, home staging, and visible functional repairs. The return on investment is 3 to 5 times higher.

MISTAKE #3 Not Planning the Sell + Buy Transition

Selling your home without knowing where you'll go next creates enormous pressure: risk of accepting any property by default, or having to rent temporarily at your own expense.

South Shore Example: *A homeowner in La Prairie sells quickly but finds nothing suitable in the 60 days that follow. She must rent for 6 months, costing an extra $9,000 in moving and rental expenses.*

→ Solution: Establish a clear transition plan BEFORE listing: know your options (purchase, new condo, transitional rental, bridge financing) and anticipate realistic timelines.

MISTAKE #4 Poor Timing in a Seasonal Market

The Greater Montreal real estate market follows predictable seasonal cycles. Selling at the wrong time reduces the number of buyers and the pressure to make strong offers.

South Shore Example: *A homeowner in Candiac lists in December. After 45 days with no offer, he accepts one at $28,000 below asking price. The following spring, two comparable homes sell above asking price in under a week.*

→ Solution: Target peak periods (spring: March–May, fall: September–October) unless exceptional market conditions justify a quick sale at any time of year.

MISTAKE #5 Choosing a Broker Based on the Highest Suggested Price

Some brokers deliberately overprice to win the listing. An overpriced property sits longer on the market and often sells for less than it would have if priced correctly from the start.

South Shore Example: *A home in Boucherville is listed at $749,000 by the most optimistic broker. After 90 days and three price reductions, it sells at $698,000. Priced at $719,000 from the start, it likely would have attracted multiple offers above asking.*

> → **Solution: Choose your broker based on local knowledge, marketing strategy, and real results — not solely on the highest suggested price.**

How to Prepare Your Home Without Unnecessary Spending

Successful listing preparation is 80% strategic preparation and only 20% spending. Here's how to optimize every dollar invested.

What actually pays off

Action	Estimated Return
Full decluttering and clearing out	3–5x return on cost
Professional deep cleaning	Immediate impression, very low cost
Neutral paint (off-white, pale grey)	Maximum impact for $800–$2,500
Minor visible repairs (handles, caulking, faucets)	Reassures buyers, minimal cost
Home staging with existing furniture	Can add $10,000–$30,000 to offers
Professional photography and 3D tour	50% more showings per studies
Curb appeal: tidy exterior and entrance	First impression = first offer

What generally does not pay off

Avoid these expenses before selling:

✗ Complete kitchen or bathroom renovation
✗ Roof replacement (unless required by the inspector)
✗ High-end finishes (quartz, new hardwood) in a mid-range home
✗ Elaborate landscaping
✗ Adding a pool or hot tub

Golden rule: only invest in what prevents a buyer from walking out — not in what you personally find appealing.

The 3-week preparation checklist

Week 1 — Free Up Space

- Remove at least 50% of the contents from each room (store, donate, sell)
- Empty closets to two-thirds full — buyers open everything
- Remove family photos and highly personal objects
- Use a junk removal service if needed

Week 2 — Repair and Refresh

- Fix everything visible: cracks, caulking, squeaky doors, dripping faucets
- Paint walls in neutral tones if current colours are too bold
- Professional deep clean throughout, including windows
- Check the exterior: mow, weed, clean the shed

Week 3 — Stage and Photograph

- Work with your broker to optimize furniture layout
- Ensure each room has a clear function and good natural light
- Professional photos and 360° virtual tour
- Prepare key documents: seller's declaration, certificates, renovation invoices

The Importance of Timing for Results

Timing is one of the most underestimated levers in a real estate transaction. A difference of a few weeks can mean a significant price gap — and determine whether your transition feels smooth or stressful.

Sell first or buy first?

The central question of downsizing

There is no universal answer. The right decision depends on your financial situation, current market conditions in your area, and your tolerance for risk.

SELL FIRST	BUY FIRST
You know exactly your available budget	You have time to find the right property
You avoid managing two transactions at once	No risk of being left without a home
You have limited borrowing capacity	You negotiate from strength (no sale condition)
Buyer's market: plenty of inventory available	Seller's market: limited inventory available
⚠️ Risk: you may need to move quickly, sometimes under pressure	⚠️ Risk: bridge financing needed if transactions don't align

Bridge financing: your safety net

Bridge financing (or a bridge loan) is an often-overlooked tool that allows you to purchase your new property before your current home sale is complete, using the equity in your existing home as temporary collateral.

Concrete example — South Shore:

Louise and Robert, 61 years old, Brossard. Home value: $720,000. Remaining mortgage: $80,000. Available equity: $640,000.

They find the perfect condo in Longueuil at $480,000 before their home is sold. Bridge financing allows them to purchase immediately — no panic, no need to accept any buyer just to close. Their home sells 35 days later at full asking price. Perfect transition.

The bridge financing cost them approximately $1,800 in interest. They saved $35,000 by negotiating without pressure.

Market seasons: when to sell to maximize results

The Montreal, South Shore, and Laval markets follow predictable cycles. Understanding these cycles allows you to choose the optimal moment.

PERIOD	OPPORTUNITY
March – May (Spring)	⭐ Optimal period: strong demand, low inventory, frequent multiple offers
June – August (Summer)	Moderate activity — good period for properties with outdoor appeal
September – October (Fall)	⭐ Second-best period: serious buyers, good liquidity
November – February (Winter)	Slower activity — buyers present are highly motivated but fewer in number

Your Action Plan in 5 Steps

1. **Valuation:** Get a realistic market valuation of your property — not the price you hope for, but what the current market can actually deliver.
2. **Your options:** Clarify your next-step options: purchase (house, condo, new construction), transitional rental, retirement community. Set a precise budget.

3. **Strategy:** Decide on your transition strategy: sell first or buy first? Your broker will help you analyze the pros and risks based on your specific situation.
4. **Preparation:** Prepare your property strategically (declutter, targeted repairs, home staging) without investing in unnecessary renovations.
5. **Timing:** Choose the right moment to list — ideally spring or fall — with a precise pricing strategy based on real market data.

Ready to take the next step?

Book your free strategic consultation:

- A realistic valuation of your property
- A personalized sell + buy transition plan
- A timing strategy tailored to your situation

Send me "TRANSITION" by direct message to book your free 30-minute call

This guide is provided for informational purposes. Market data is drawn from publicly available sources as of 2026. Examples are illustrative and based on representative scenarios from the South Shore Montreal market.