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# The Complete Guide to Upsizing in Kitchener–Waterloo

*A Step-by-Step Guide for Growing Families*

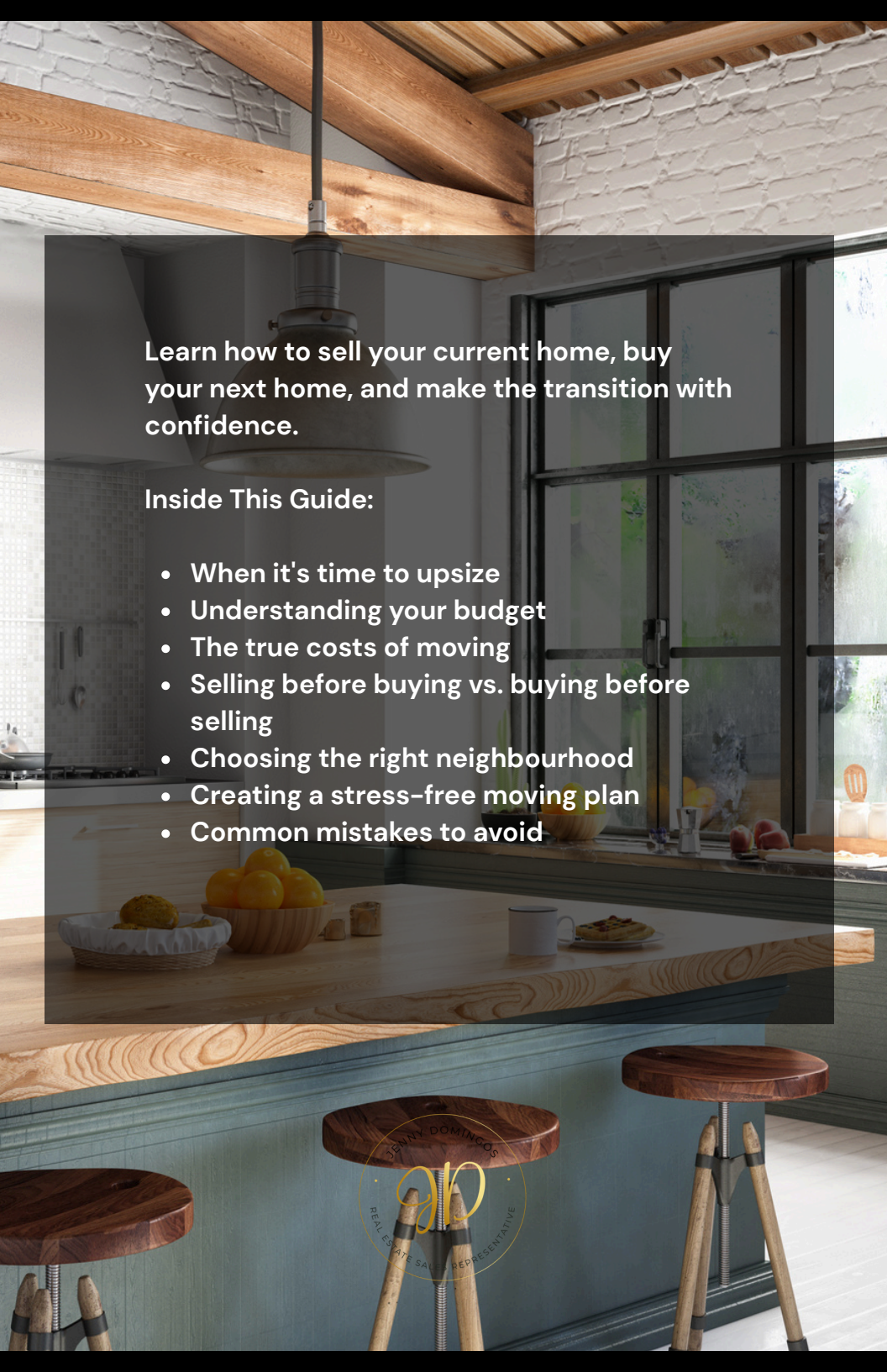
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Learn how to sell your current home, buy your next home, and make the transition with confidence.

### Inside This Guide:

- When it's time to upsize
- Understanding your budget
- The true costs of moving
- Selling before buying vs. buying before selling
- Choosing the right neighbourhood
- Creating a stress-free moving plan
- Common mistakes to avoid



# IS IT TIME TO UPSIZE?

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## 7 Signs You've Outgrown Your Current Home

Your first home may have been perfect when you bought it, but families change and so do housing needs.

### 1. You're Running Out of Bedrooms

Maybe the kids are sharing rooms and it's causing daily conflicts. Perhaps you need a dedicated guest room or home office.

### 2. Storage Is Taking Over Your Home

If closets are overflowing and the garage is packed wall-to-wall, your home may simply no longer fit your lifestyle.

### 3. Your Family Has Grown

A growing family often means needing more bathrooms, larger living spaces, and room for everyone to spread out.

### 4. You're Working From Home

Many families now need one or two dedicated office spaces that simply didn't matter when they bought their first home.

### 5. Entertaining Feels Impossible

Whether it's holiday dinners, birthday parties, or family gatherings, your current home may no longer support the way you want to live.

### 6. You Want a Better Yard

Many upsizers are looking for more outdoor space for children, pets, gardening, or simply enjoying time outside.

### 7. You Want a Different Neighbourhood

Schools, parks, walking trails, commuting times, and community amenities often become more important as families grow.

## Ask Yourself:

If you were buying today, would you choose your current home again?  
If the answer is no, it may be time to start planning your move.

# UNDERSTANDING YOUR UPSIZING BUDGET

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## How Much Home Can You Afford?

One of the biggest misconceptions about upsizing is focusing only on the price of the next home.

The real question is:

What will your next home cost after selling your current one?

### Step 1: Estimate Your Current Home's Value

Start by understanding what your home could realistically sell for in today's market.

### Step 2: Calculate Your Remaining Mortgage

Contact your lender and request a current mortgage payout statement.

### Step 3: Estimate Selling Costs

Typical costs include:

- Real estate commission
- Legal fees
- Mortgage discharge fees
- Moving expenses
- Home preparation costs
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### Example

Current Home Value: \$700,000

Mortgage Balance: \$350,000

Estimated Selling Costs: \$40,000

Approximate Equity Available:

$\$700,000 - \$350,000 - \$40,000 = \$310,000$

This equity can become the down payment on your next home.

### Step 4: Get Pre-Approved

A mortgage pre-approval will help determine:

- Maximum purchase price
- Monthly payment comfort level
- Available financing options

Knowing your numbers early prevents disappointment later.

# SHOULD YOU BUY FIRST OR SELL FIRST?

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## The Question Every Upsizer Asks

There is no one-size-fits-all answer.

### Option 1: Sell First

#### Advantages

- You know exactly how much money you have available.
- Less financial stress.
- Stronger budgeting confidence.
- No risk of carrying two homes.

#### Challenges

- You may need temporary accommodation.
- Finding the perfect home under a deadline can feel stressful.

### Option 2: Buy First

#### Advantages

- More time to find the right home.
- One move instead of two.
- Greater flexibility.

#### Challenges

- Potentially carrying two mortgages.
- Increased financial risk.
- Requires stronger financing qualifications

### Option 3: Coordinated Sale and Purchase

Many families choose to carefully coordinate both transactions to minimize risk and disruption.

This often provides the best balance between flexibility and financial security.

## Which Option Is Best?

The answer depends on:

- Your financial situation
- Current market conditions
- Family needs
- Comfort with risk

A personalized strategy can save thousands of dollars and a significant amount of stress.

# CHOOSING THE RIGHT NEIGHBOURHOOD

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## Finding More Than Just a Bigger House

The right neighbourhood can have a huge impact on your family's quality of life.

### What Should You Consider?

#### Schools

Research both public and Catholic school boundaries.

#### Parks and Recreation

##### Look for:

- Playgrounds
- Sports fields
- Community centres
- Walking trails
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#### Commute Times

##### Consider:

- Work locations
- School drop-offs
- Highway access
- Public transit

#### Home Styles

Different neighbourhoods offer different options:

- Two-storey family homes
- Executive homes
- Bungalows
- New construction
- Mature neighbourhoods

# PREPARING YOUR HOME FOR SALE

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## **Maximizing Your Sale Price**

Many upsizers leave money on the table by rushing to market.  
Focus on High-Impact Improvements

## **Declutter**

Buyers need to see the space, not your belongings.

## **Deep Clean**

A clean home consistently shows better and photographs better.

## **Paint**

Fresh neutral paint often provides one of the highest returns on investment.

## **Minor Repairs**

Address:

- Leaky faucets
- Loose handles
- Damaged trim
- Burnt-out light bulbs
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## **Improve Curb Appeal**

First impressions matter.

Simple improvements include:

- Fresh mulch
- Trimmed shrubs
- Clean walkways
- Seasonal flowers

## **Professional Photography**

Most buyers start their search online.

Strong photography can significantly impact showing activity and buyer interest.

## **Home Staging**

Strategic staging helps buyers emotionally connect with your home and often leads to stronger offers.

# THE UPSIZING TIMELINE

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## Your 90-Day Upsizing Plan

### 90 Days Before Moving

- Meet with a REALTOR®
- Obtain mortgage pre-approval
- Review neighbourhood options
- Start decluttering

### 60 Days Before Moving

- Complete repairs
- Begin packing non-essential items
- Gather important documents
- Prepare home for photography

### 30 Days Before Moving

- List your home
- Begin viewing homes
- Book movers
- Collect moving supplies

### After an Accepted Offer

- Hire a lawyer
- Arrange home insurance
- Schedule utility transfers
- Notify schools if needed

### 2 Weeks Before Moving

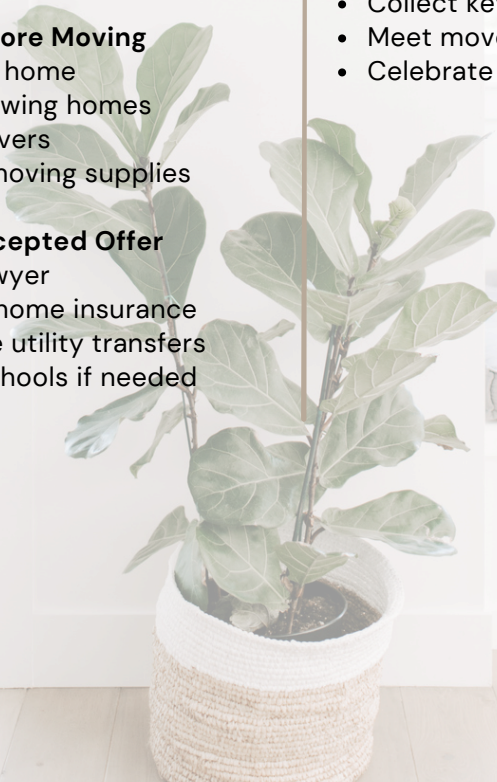
- Confirm moving arrangements
- Change mailing address
- Continue packing

### 1 Week Before Moving

- Pack essentials separately
- Confirm key appointments
- Arrange childcare if needed

### Moving Day

- Final walkthrough
- Collect keys
- Meet movers
- Celebrate your new home



# AVOID THESE COSTLY MISTAKES

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## **Mistake #1**

Falling in love with a home before understanding your budget.

## **Mistake #2**

Overestimating what your current home will sell for.

## **Mistake #3**

Ignoring moving and closing costs.

## **Mistake #4**

Choosing a neighbourhood without researching schools and amenities.

## **Mistake #5**

Waiting until the last minute to prepare your home for sale.

## **Mistake #6**

Making decisions based on emotion instead of a clear plan.

## **Mistake #7**

Trying to coordinate everything without professional guidance.

## NOTES

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## Ready to Make Your Move?

Upsizing isn't just about buying a larger home. It's about creating a home that better supports your family's lifestyle, goals, and future.

Whether you're just starting to think about moving or you're ready to begin today, having a clear strategy can make the process smoother and more successful.

Let's Talk About Your Next Move  
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