



CASL

Chamber for the Advancement of Senior Living · Toronto & the GTA

Selling the Family Home: The Senior's Timeline

A month-by-month plan that puts the move — not the market — at the centre.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

Selling a long-held family home is not a transaction; it is a transition. Done in the right order, it is manageable. Done backwards — sold first, panic after — it is misery. Work this timeline from the destination backwards.

3-6 months out: decisions before dollars

- Confirm the destination first (residence, condo, family) and its real timeline — waitlists change everything.
- Interview 2-3 realtors who specialize in senior moves; ask each for references from senior clients specifically.
- Get a market opinion AND a "as-is vs. with-repairs" comparison — many senior homes sell better with small fixes, but not every repair pays back.
- Meet a financial planner about proceeds BEFORE listing: bridge financing, deposit timing, and tax questions answered early.

2-3 months out: prepare the house, kindly

- Start the downsizing sort (use our Kind Downsizing Planner) — declutter is 80% of senior-home staging.
- Do only the repairs your realtor says pay back: paint, lighting, leaky taps, yard tidy.
- Gather documents: survey, deed, utility bills, renovation permits and receipts, condo status certificate if applicable.

Listing weeks: protect the senior, not just the price

- Schedule showings in blocks, with your parent OUT of the house — showings are exhausting and emotional.
- Secure medications, mail, and valuables before any showing.
- Ask the realtor to pre-qualify buyers before accepting conditions-heavy offers; a clean close matters more than a marginal top price when a residence deposit is waiting.

Closing: line up the dominoes

- Match the closing date to the new home's availability — pay for an overlap month rather than risk a gap.
- Book the senior-move manager the day the offer firms up.
- Ask the lawyer to explain every closing cost line to your parent directly — dignity means being in the loop.
- Plan possession day so your parent is settled in the new home, not watching the old one empty.

CASL tip: our senior-focused realtor partners coordinate the sort, sale, and move as one project. One consultation, one plan, far fewer sleepless nights.