



# Should We Upsize This Year?

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The Complete Guide for Families  
Thinking About a Bigger, Better Home  
in the GTA



# WHY THIS IS A BIG (& EMOTIONAL) DECISION



For many families, the idea of upsizing starts with a feeling - tight hallways, noisy kitchens, and the sense that your home is no longer working for your lifestyle. Maybe you're stepping over backpacks, holding Zoom calls from your bedroom, or wondering how your kids are going to keep sharing a room without driving each other crazy.

But upsizing isn't a light decision. This guide will help you get clarity - financially, logistically, and emotionally - so you can make the right move at the right time for your family.

# 10 REAL SIGNS YOU MIGHT BE READY TO UPSIZE



1. Your kids are sharing a room - and it's not working.
2. You're working from the dining table or bedroom.
3. You avoid hosting friends or family because you don't have the space.
4. You're expecting another child (or have plans for one).
5. You've outgrown the kitchen or living area.
6. There's no quiet space for anyone to decompress.
7. Your garage, basement, or closets are maxed out.
8. You've had discussions about moving "someday."
9. A parent or in-law may be moving in soon.
10. You find yourself browsing real estate sites for fun (a lot).

*Quick Tip: If 5 or more of these apply, upsizing might be closer than you think.*

# LIFE STAGE VS. LIFESTYLE: WHY FAMILIES UPSIZE (AND WHEN)

Families upsize for many reasons, but they usually fall into one of these categories:

## **Growing Families**

As your family expands, so does the need for more bedrooms, bathrooms, and places to play. This is one of the most common reasons families move - especially when babies become toddlers and toddlers become teens.

## **Career and Lifestyle Shifts**

The rise of remote work has made home offices a must-have. And as families prioritize work-life balance, many are trading downtown walk-ups for suburban yards, quieter streets, and space to breathe.

## **Multigenerational Living**

Cultural and economic factors have led more families to welcome in-laws or aging parents into their homes. Privacy, functional layout, and access to amenities all become critical.

## **Future Planning**

Some families upsizing aren't maxed out yet - they're just planning ahead. Whether it's preparing for more kids, long-term caretaking, or simply investing in lifestyle, it's about building the life they want now.





# WHAT KIND OF HOME DO YOU ACTUALLY NEED?

Not just any bigger house will do.  
Here are some factors to consider.

## Bedrooms & Bathrooms

Think long-term. If your kids are little now, will they need their own rooms in a few years?

## Outdoor Space

Yards, decks, and walkable neighbourhoods all contribute to quality of life.

## Storage

Closets, garage space, cold storage. Upsizing isn't just about bedrooms - it's about living more comfortably.

## Flexible Space

Can a guest room double as an office? Is there a finished basement for play or teenagers?

## Layout

Open-concept living works for some families; others need defined rooms to spread out.

# CAN YOU AFFORD TO UPSIZE RIGHT NOW?

Let's break this down realistically:

## Home Equity

Your current home might be holding the down payment for your next one. Start with a home valuation to get an estimate.

## Mortgage Considerations

Talk to a mortgage advisor about your new budget. Pre-approvals give you a clearer picture of what you can afford.

## Upsizing Costs

- Land Transfer Tax
- Legal fees
- Movers and transition costs
- Utility setup, minor repairs

## Bridge Financing or Sell-First Strategy?

You might buy before you sell, or vice versa. Each has pros and cons that depend on your risk tolerance and cash flow.

[Download our Upsizing Affordability Worksheet \(PDF\)](#)



# TIMING THE MARKET VS. TIMING YOUR LIFE

Trying to "time the market" perfectly can lead to analysis paralysis. Instead, consider these:



## School Year Moves

Many families prefer to move during summer to minimize disruption.

## Interest Rates

Rates may fluctuate, but equity growth and lifestyle needs often matter more.

## Market Seasonality

Spring and fall tend to be active, but don't wait a full year just to catch a hot market.

## Your Life Stage

New baby on the way? Kids entering school? These milestones matter more than chasing the lowest rate.



# EMOTIONAL READINESS: ARE YOU (ALL) READY TO MOVE?

A few key questions to ask as a family:

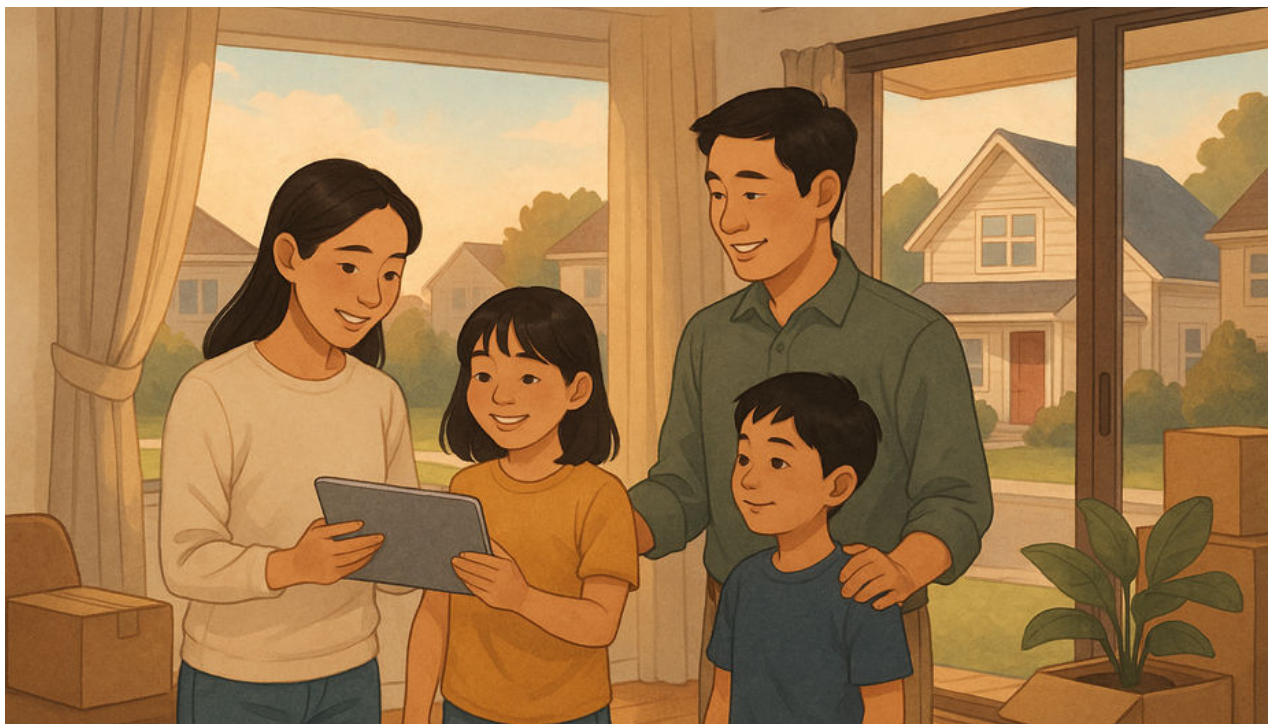
Is everyone emotionally on board?

How will this impact your kids' routines or friendships?

Can you manage the temporary disruption of packing, showing, and settling?

# WHAT SHOULD YOU DO NEXT?

| If You...                                    | Then...                                      |
|----------------------------------------------|----------------------------------------------|
| Need to understand your current home's value | <a href="#">Get a free home valuation</a>    |
| Are ready to talk next steps                 | <a href="#">Book a 15-min Discovery Call</a> |



## Final Thoughts

Upsizing isn't just about moving into a bigger house. It's about designing a home that works better for your family's needs now and into the future. Whether you're just starting to wonder or already searching listings, we're here to help you navigate the next step - with calm, clarity, and confidence.

Let's make your next move feel like the right one.

*What's Next?*

# LET'S FIND YOUR PERFECT FAMILY HOME!

Upsizing your home is a big step - but you don't have to do it alone. The Halyard Group specializes in helping growing families transition seamlessly to a larger home.

## Why Work with The Halyard Group?

- ✓ We focus exclusively on upsizing families.
- ✓ We handle both selling your current home and finding your next one.
- ✓ We make the process stress-free, so your family stays happy.





# MEET THE HALYARD GROUP

We don't work with just anyone. Our focus is 100% on helping families who have outgrown their current home and need to make the move to something bigger - because when it comes to upsizing, you deserve a team that knows exactly how to get it done.

- Based in the Greater Toronto Area
- Specialize in family-friendly moves
- Strategic market insights to upsize with confidence
- Personalised support from start to finish
- Strategic market insights to upsize with confidence
- Step-by-step guidance tailored to your family's goals
- Deep knowledge of Toronto's top family-friendly neighbourhoods

## Let's Chat!

Thinking about upsizing?

Let's chat about your options! Schedule a free, no-obligation consultation today.

Follow Us on Instagram – [@halyard\\_group\\_re](https://www.instagram.com/halyard_group_re)

Visit Our Website – [halyardgroup.ca](https://halyardgroup.ca)

## Questions? We'd Love to Help!

Contact us anytime at 416-435-8324 or  
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