



Upsizing Affordability Worksheet

Plan Your Budget, Equity & Monthly
Costs With Confidence



STEP 1: ESTIMATE YOUR HOME EQUITY

Description	Amount
Current Home Value (use estimate or recent sales nearby)	\$
Remaining Mortgage Balance	\$
Estimated Equity (Value - Mortgage)	\$



STEP 2: ONE-TIME UPSIZING COSTS



Expense	Estimated Cost
Land Transfer Tax	\$
Legal Fees & Disbursements	\$
Realtor Commission (selling your home)	\$
Moving & Storage	\$
Staging / Home Prep	\$
Bridge Financing (if needed)	\$
Utility Transfers / Setup	\$
Total One-Time Costs	\$

STEP 3: NEW MONTHLY HOME COSTS

Monthly Expense	Estimated Cost
New Mortgage Payment	\$
Property Taxes	\$
Home Insurance	\$
Utilities (Hydro, Water, Gas)	\$
Internet / Cell Plans	\$
Maintenance / Repairs Budget	\$
Emergency / Contingency Savings	\$
Total Monthly Costs	\$

Plan for 1-1.5% of your home's value per year in long-term maintenance savings.



STEP 4: HOW COMFORTABLE DOES THIS FEEL?

- ☐ Will you still have breathing room in your budget after the move?
- ☐ Are you maxing out your mortgage approval, or leaving space for lifestyle?
- ☐ What trade-offs might you need to make (commute, size, finishings) to stay within budget?

Use this worksheet to guide your conversation with a mortgage advisor, and bring it to your Discovery Call with The Halyard Group for a strategic review.

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

Questions? We'd Love to Help!

Contact us anytime at 416-435-8324 or
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