

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.



- 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?

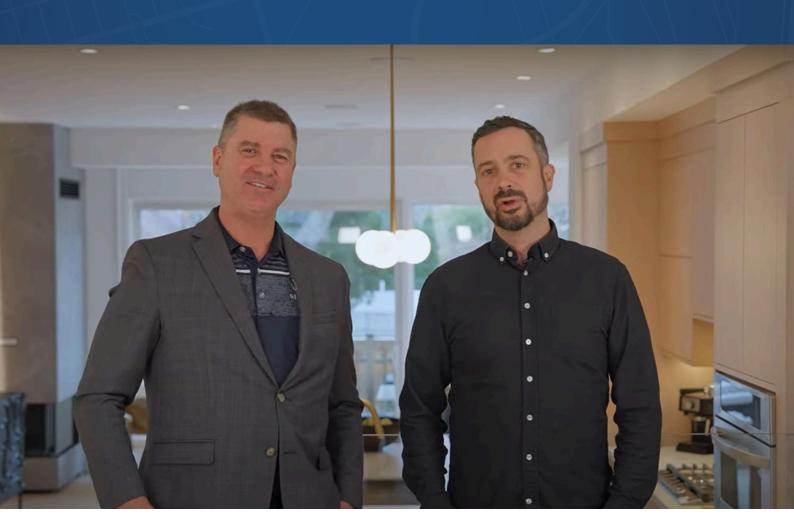
We focus exclusively on upsizing families.

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 familyfriendly 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

Visit Our Website - halyardgroup.ca

Questions? We'd Love to Help!

Contact us anytime at 416-435-8324 or info@halyardgroup.ca

