

HELPING A LOVED ONE MOVE / DOWNSIZING AFTER LOSS

A smaller home after losing a spouse

A gentle guide to exploring independence, belonging and the next chapter after loss.

Charlotte Ferguson, REALTOR®

Magnolia Group Realty | Powered by Royal LePage Wolle Realty

Home. Belonging. Together.

A WELCOME FROM CHARLOTTE

You do not have to figure this out alone.

A home can hold a relationship long after a person has died. Considering a move may feel like another goodbye. For the family member helping, there may be guilt about raising the subject or fear that saying nothing will leave their loved one struggling.

I will make space for your loved one's feelings and wishes, and for the worry and responsibility you may be carrying. My approach begins with listening to both of you. We can take the housing questions one step at a time.



CARE FOR BOTH OF YOU

Make room for memories. Make room for possibilities.

Dignity at every stage

The person moving deserves to be heard and treated as a person with a life, preferences and relationships. Needing support does not make those things less important.

Wishes belong in the plan

I will listen to what your loved one wants to preserve, support their involvement and respect their right to make their own decisions. If care needs, practical limits or legal requirements affect an option, we will discuss it thoughtfully.

The caregiver deserves care too

You can care deeply and still feel tired, uncertain or overwhelmed. Asking for help is not a measure of how much you love someone. We can break the property decisions and tasks into manageable steps.

> A thoughtful plan makes room for the person moving and the person helping.

ROOM FOR THE HARD PARTS

The feelings that can come with this decision.

I feel like I am asking them to leave their spouse behind.

The home may hold a relationship in very tangible ways. We can honour what it means and ask what they want to preserve. The goal is to explore a workable home, without dismissing the life they built there.

I cannot maintain two households indefinitely.

That does not make you uncaring. Describe what help you can consistently offer and what requires another plan. Their wishes and your limits can both be acknowledged without turning the conversation into an ultimatum.

They are not ready when I think they should be.

There is no universal timetable for grief. We can separate genuine practical deadlines from family preferences, explore support and respect the homeowner's decision-making rights.

> You do not have to arrive calm, certain or with every family question resolved.

UNDERSTAND EVERYDAY LIFE

Begin with curiosity, not a completed plan.

Ask what feels difficult

Try: What feels hardest about living here now? Listen for specific concerns such as upkeep, cost, transportation or loneliness.

Ask what still feels good

Familiar neighbours, a garden or a sense of privacy may be reasons to explore help at the current home. Those attachments deserve respect.

Ask what must come along

A dining table, treasured photographs, a pet or room for family visits may matter more than a particular floor plan. Build the possibilities around their priorities.



CONSIDER THE POSSIBILITIES

A smaller home can still hold a full life.

Stay with more support

Look at what additional help would involve and who can reliably provide it. Be honest about costs and family availability.

Explore independent housing

A smaller house, condo or rental may be worth comparing. Retirement living or long-term care does not have to be the starting assumption.

Plan for connection

A move alone may not resolve loneliness. Consider access to friends, family, transportation, familiar activities and welcoming community spaces.





Handle the belongings. Honour the meaning.

Ask before sorting

Obtain permission before donating, selling or discarding possessions. A cupboard that appears cluttered may hold a lifetime of meaning.

Keep decisions manageable

Work in small agreed stages. Set aside meaningful items and allow space for reflection where the timeline permits. Not every decision needs to happen in one day.

Name practical limits gently

Explain what help you can consistently provide. If real deadlines exist, describe them honestly and explore options without presenting a sale as already decided.

BEFORE COMMITMENTS

Understand the costs. Clarify the authority.

Compare the whole picture

Consider the expected sale proceeds, selling expenses, mortgage payout and possible penalties, moving costs, any adaptations, and the ongoing costs of the next home. A smaller home is not automatically cheaper or easier.

Bring the right professionals in

Your lawyer guides ownership, signing authority and legal obligations. Your lender or financial advisor can address financing and financial questions. Healthcare professionals guide care and accessibility needs.

Keep the homeowner central

Property and personal-care powers of attorney have different purposes. Ask a lawyer to review the actual documents, when they apply and any limits before sale documents are signed. A capable homeowner continues to make their own financial decisions.



SUPPORT FOR REAL-LIFE CIRCUMSTANCES

When time is short, or you live far away.

An unexpected deadline

A hospital discharge, sudden injury or change in housing can make everything feel urgent. Contact me early and tell me the actual dates, what is confirmed and what is still uncertain. We can identify the property decisions that need attention first.

A sale is one part of the plan

We can review a realistic sale timeline alongside the arrangements being made with the care team and lawyer. A sale cannot guarantee an immediate housing solution. If there is a gap between homes, we can identify the housing questions that need answers before sale commitments.

Helping from another city

You can begin by email and arrange a remote conversation. We can discuss communication preferences, authorized contacts, property access and who can help locally. We will clarify which tasks can be handled remotely and which need someone present.

Your family's privacy matters

Your loved one's diagnosis, bereavement or private family circumstances will not be used as a selling story in property marketing. We can discuss photographs and personal items thoughtfully. Any information that needs to be addressed professionally will be handled through the appropriate process.

Email Charlotte early - even if the plan is still taking shape.

MEET CHARLOTTE

How I help with the real estate work.

I am Charlotte Ferguson, REALTOR® and founder of Magnolia Group Realty, powered by Royal LePage Wolle Realty. I help families in Waterloo Region work through housing decisions with care for the person moving and the people supporting them.

A realistic property plan

When we work together on a sale, I assess the market, discuss pricing and explain the likely selling expenses. We consider whether preparation is worthwhile, what can wait and how to present a lived-in home.

Appointments and communication that fit

We agree on a workable photography and showing plan, communication preferences and the authorized contact. Your loved one's daily needs remain part of the plan.

Guidance through offers and timing

I explain offers and their conditions, negotiate on the seller's instructions and help align the real estate timeline with the move. We identify questions for the lawyer, lender or care team before commitments.

Help with practical arrangements

I can help identify tasks for movers, cleaners or organizers and discuss how to arrange that help. We agree on who books, supervises and pays for outside services. Those services are separate from my real estate role.

I do not decide capacity, direct medical care or settle family disputes. I help make the property decisions clearer and the real estate work more manageable.

A CLEAR FIRST STEP

What happens when you contact me?

First, I listen

Tell me what has changed, what your loved one wants and which part feels hardest. You can begin with a few words. There is no need to send medical details or legal documents with your first email.

Then, we sort the housing questions

We discuss whether you are exploring options or preparing for a sale, any practical deadlines, and the information needed next. We can identify questions for the lawyer, care team or financial professional.

You leave with a starting point

The aim is a clearer understanding of the housing possibilities, the work a sale could involve and the next steps worth taking. You do not need a moving date or a finished checklist to begin.

If you want to work together

We discuss the services, fees and representation agreement before you decide to retain me. A first conversation does not authorize a listing or require a decision to sell.

> Email me with the subject: Helping a loved one move. A few sentences are enough.

ANSWERS BEFORE YOU BEGIN

Questions families often ask.

What if my parent refuses to discuss moving?

We can start with your general housing questions and possible support at the current home. A capable homeowner's refusal is not something I will try to overcome through pressure.

Can we explore homes without committing to sell?

Yes, an initial conversation can compare possibilities. Before taking further steps, we clarify representation, costs and any commitments. Exploring does not itself authorize a sale.

How do I explain my limits without sounding cruel?

Try describing what you can sustain: I can help with appointments, but I cannot manage both homes every week. Then explore other support together. A clear limit can be expressed with care.

Is there a right time to sort their belongings?

There is no universal deadline. Begin with permission, practical needs and the agreed timeline. We can separate what the property sale requires from decisions that can wait.

Have a different question? Email Charlotte.

ONE STEP AT A TIME

A manageable path from here to there.

01 / Listen and identify the need

Describe what has changed. Ask what matters most to your loved one and what help you need as the caregiver.

02 / Confirm the decision-making process

Clarify who owns the home and who may instruct a REALTOR® or sign documents. Address unresolved authority or capacity questions with the appropriate professionals.

03 / Compare housing and timing

Explore staying with changes, moving and available support. Confirm the destination and consider how sale dates, finances and moving arrangements connect.

04 / Prepare, with permission

Agree on essential belongings, practical preparation and a manageable showing plan. Share tasks and choose help where needed.

05 / Plan the arrival, not just the closing

Arrange transport, important belongings and support at the next home. Leave room for settling in and checking what still needs attention.

A capable homeowner's wish to stay must be respected. Worry, grief or family involvement does not automatically give another person authority to require a sale. Ask a lawyer about ownership questions after a spouse's death.

A PAGE TO COMPLETE TOGETHER

What matters most?

Leave anything blank that you do not yet know. This is a place to begin, not a test. Keep private medical and legal details elsewhere.

What has become difficult about home?

What does my loved one want to preserve?

How would they like to participate and communicate?

What do I need help with as the caregiver?

Their wishes matter. Your wellbeing matters. Both belong in this plan.

YOUR FIRST-STEP PLANNING PAGE

Before the boxes.

- ☐ Share what your loved one wants and what feels difficult now.
- ☐ With the lawyer, clarify ownership and who may sign sale documents.
- ☐ With Charlotte, explore housing options, sale preparation and timing.
- ☐ Ask the relevant professionals about costs and care or support needs.
- ☐ Agree on practical help, appointment needs and arrival arrangements.

Our next three actions

01 Next action / person responsible

02 Next action / person responsible

03 Next action / person responsible

You can contact me before this page is complete.

charlotte@yourmagnoliagroup.com

A WORKSHEET FOR YOUR CONVERSATIONS

A clearer picture of the costs.

Use estimates to begin, and leave unknown amounts blank. Confirm figures with the relevant professionals before relying on them. This page is for planning; it is not a statement of net proceeds or a financing approval.

Estimated sale proceeds

Expected selling price $ _____
Charlotte / market estimate

Mortgage payout and any penalty $ _____
Lender / lawyer

Real estate fees and applicable taxes $ _____
Representation agreement

Legal fees and other closing adjustments $ _____
Lawyer

Preparation and other sale costs $ _____
Quotes / agreed scope

Working estimate: price less the costs above **$ _____**

Moving and the next home

Moving / packing / storage $ _____

Next-home upfront costs or adaptations $ _____

Any gap or overlap between homes $ _____

Estimated monthly housing and support costs $ _____

Ask the lawyer about any other payouts, title-related costs or tax questions. Sale proceeds belong to the owner; separate authority may be needed to manage them. Keep financial details private.

USEFUL CONNECTIONS

Support for the parts you do not have to carry alone.

Ontario Caregiver Organization

Caregiver resources and support. Helpline: 1-833-416-2273.

Hospice Waterloo Region: grief support

Bereavement support information. Contact the organization to check current programs and eligibility; its published services include criteria related to loss after palliative illness.

CLEO: property power of attorney

Ontario legal information about a continuing power of attorney for property.

CLEO: personal-care power of attorney

Ontario information about the separate personal-care role.

A note about this guide

This is general housing-planning information, not legal or medical advice or a determination of capacity. Needs and authority vary. Where a child is a minor, seek advice specific to that family and ownership situation.

Source context: Government of Canada guidance on powers of attorney; CLEO Ontario publications; Alzheimer Society guidance on familiar surroundings and routines. Resource links checked October 2026. Organizations listed do not endorse this guide.

Illustrative photographs were created with AI. The people pictured are not clients or testimonials.



Let's plan your family's next housing step.

Email me to arrange a first conversation about your loved one's needs, the housing options and what selling could involve. You can begin before deciding to move or sell.

Arrange a conversation with Charlotte

charlotte@yourmagnoliagroup.com

Charlotte Ferguson, REALTOR® | Waterloo Region

Magnolia Group Realty | Powered by Royal LePage Wolle Realty

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