

# Downsizing vs. staying put: What to consider

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# Downsizing

Real estate commissions, legal fees, land transfer tax, and moving costs can add up quickly.

# Staying

Access your home equity, pay for home accessibility modifications, and keep more of what you've built.



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# Downsizing

For many, downsizing means moving into a condo, which can come with unpredictable strata fees and rules you don't control.

# Staying

Property maintenance is yours to handle within your own budget and schedule.



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# Downsizing

Move to a smaller unit, which can mean less space for family and visitors.

# Staying

Keep the home you worked hard for (and likely made memories in).



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# Downsizing

Sell your home because you ‘feel like you have to’ or ‘worry about being a burden to your children.’

# Staying

Unlock a portion of your home’s equity for access to cash flow.



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# Downsizing

Sell now before you have to ask,  
'What if I can't use the stairs?'

# Staying

Invest in a stairlift or main floor bedroom  
today, so it works for you for decades.



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# Your home is more than an asset

For many, it's tied to independence.

Downsizing may be right for some.

For others, a reverse mortgage may be the solution.

Before you sell, see how much you may qualify for...



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**Find out how much **tax-free\*** cash you could unlock with Equitable Bank's reverse mortgage calculator.**

**To learn how, see my contact details in the caption.**



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\*Equitable Bank does not offer tax advice. Please consult your financial advisor to discuss the tax-free benefits of a reverse mortgage.