TEAM RAJPAL · PICKERING (SEATON), ONTARIO

Pickering Empty Nesters' Guide

Want to give your adult kids a leg up on their first home?

A quick-reference guide to downsizing and unlocking your equity — without leaving Pickering.

AT A GLANCE

$1,140,177	$542,972	36%	$128,000
AVG. DETACHED HOME	AVG. 2-BED CONDO APT	ONTARIO BUYERS GET FAMILY HELP	AVG. GIFTED DOWN PAYMENT

TOP REASONS

Why Empty Nesters Are Downsizing

Unlock Equity

Free up real capital for your next chapter — or your kids' first one.

Help Your Kids Buy

Downsizing is often where the down-payment gift comes from.

Less To Maintain

Single-level living and less upkeep — more freedom for what's next.

Same City, New Chapter

Keep your community, your routines, your neighbours.

JAN – SEPT 2026 · TRREB, PICKERING

What Downsizing Can Unlock

POTENTIAL EQUITY UNLOCKED

$597,000

DETACHED HOME → 2-BED CONDO APARTMENT

$1,140,177	$542,972
Avg. Detached Home	Avg. 2-Bed Condo Apt

More than 4.6× the average Ontario gifted down payment ($128,000). Pickering avg. sale price, TRREB MLS®, year-to-date Jan–Sep 2026 — a snapshot, not a forecast. Every home and situation is different.

THE "BANK OF MOM & DAD"

Passing Your Equity Forward, 101

Your equity can become their down payment. The average Ontario gift has grown 73% since 2015 to about $128,000 — many parents are gifting sooner instead of waiting for an inheritance.

You won't be taxed on the gift. Cash gifts aren't taxed in Canada — you'll just need to sign a simple gift letter confirming it's not a loan.

You're far from alone. About a third of Canadian home buyers get family help with their down payment — downsizing is one of the most common ways parents make it happen.

We'll walk you through it. From timing the sale to exactly what documentation the bank will need — so gifting your equity forward goes smoothly for everyone.

TEAM RAJPAL

You'll Love Coming Home…

Pickering (Seaton), Ontario · Sales · Leasing · Property Management · 2460 Brock Road, Pickering, ON · 647-372-2997 · info@teamrajpal.com · teamrajpal.com

 · Sources: TRREB MLS® (Pickering, year-to-date Jan–Sep 2026 avg. sale price — detached & 2-bed condo apartment) · Ratehub.ca & DualBrokers (Ontario gifted down payment statistics). Figures current as of publication — reconfirm before distribution.

Not intended to solicit buyers or sellers currently under contract with a brokerage.

POPULAR OPTIONS

Where Empty Nesters Downsize To In Pickering

Larger New-Build Condos

Developers are building bigger in Pickering now — 2 and 3-bedroom layouts with real space, not just starter units.

CALL US FOR WHICH BUILDINGS OFFER LARGER LAYOUTS

Established Condos & Older Buildings

Resale condos across Pickering — often more space per dollar than new construction, and move-in ready.

CALL US FOR THE RIGHT BUILDING & FLOOR PLAN

Bungalows & Bungalofts

Single-level living, or a bungalow with a loft upstairs for guests and grandkids — both keep you in the neighbourhood you know.

CALL US FOR THE RIGHT STREETS & NEIGHBOURHOODS

Smaller 2-Storey Homes With An Elevator

A smaller footprint without giving up a second storey — home elevators are a fast-growing option for staying comfortable long term.

ASK US WHICH BUILDERS OFFER THIS

> ***Good to know:*** *Pickering City Centre alone will add 12,000+ new suites in 1, 2 & 3-bedroom layouts over the next decade, plus net-zero homes in Whitevale and new construction throughout Seaton — more options are coming online every year.*

HOW IT WORKS

Your Downsizing Journey — A → Z

1. **Have The Conversation** — Talk through goals & timeline — no pressure, just a plan.
2. **Plan & Declutter** — Sort what to keep, sell, donate, or pass down.
3. **Prepare & List** — Staging, repairs, photography & cleaning — coordinated for you.
4. **Sell & Move** — We coordinate your full move so the timelines add up — no stress. We've got you covered.
5. **Settle In** — Equity unlocked, gift given if that's the plan.

TRACK RECORD & IN THEIR WORDS

Why Families Trust Team Rajpal

$1B+	50+ Yrs	Top 1%
GTA REAL ESTATE SOLD	COLLECTIVE TEAM EXPERIENCE	OF GTA REAL ESTATE AGENTS

> ***"Their track record, dedication and professionalism is unmatched. Geeta made us comfortable right away."***
>
> **— JOHN & MARIA T.**

> ***"After a bad experience we were thrilled to work with Team Rajpal and get a high price for our home, they took away the anxiety of selling a home."***
>
> **— WANDA S.**

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 · Sources: GTA-Homes / CentreCourt (Pickering City Centre) · teamrajpal.com · Team Rajpal client testimonials. Figures current as of publication — reconfirm before distribution.

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