

THE RIGHT FIT METHOD
A BUYER'S GUIDE

Room to Grow

A Toronto buyer's guide and workbook for when your home no longer fits your life.

read it, then fill it in

LILY ESKANDARI

Right home. Right layout. Right life.

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Send me any listing before you fall in love. I'll tell you what I see.



Lily

BEFORE YOU START

More space is easy to find. The right space isn't.

People move for all kinds of reasons. Someone new in your life. A baby on the way. A dog. A business that outgrew the kitchen table. A parent who needs to be closer.

My 23 years in property development started here in Toronto, customizing and pricing detached homes, semis, townhomes and condos for a developer. On projects like St. Gabriel in North York, I worked on every unit and sat with each buyer to learn what they wanted. That work took me to projects with some of the biggest developers in the Middle East, Africa and India: prestigious homes, each made for a very specific group of people. I guided agents on which homes fit which buyers. Through all of it, Toronto stayed home. Midtown Toronto has been my neighbourhood for 26 years.

I saw the same thing again and again. The happiest buyers rarely chose the biggest home. They chose the one with the right layout.

MY ONE RULE

Pay for what you can't change.

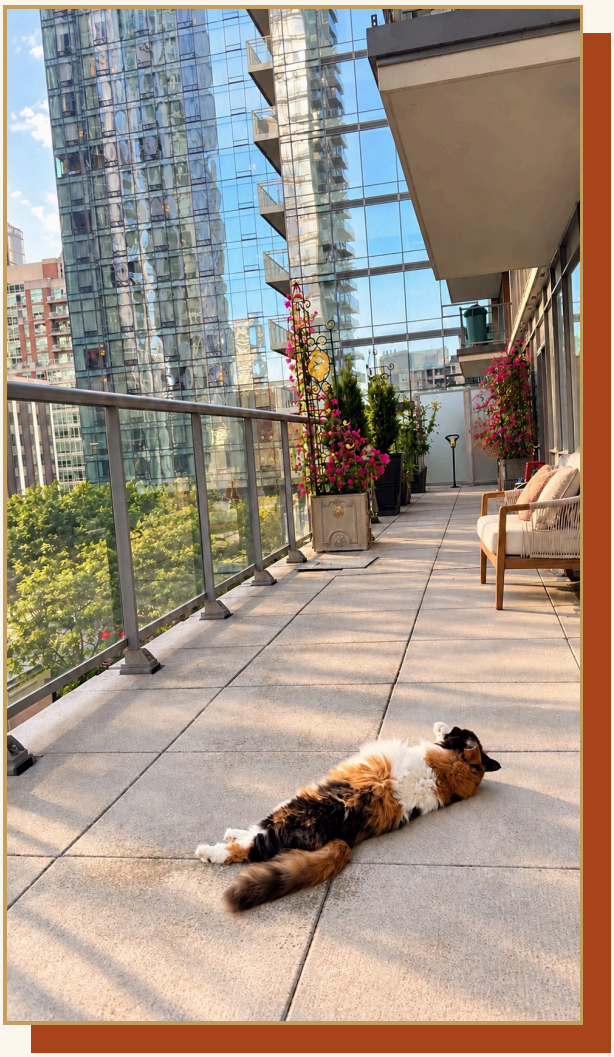
Paint, counters and even closets can often be fixed after you move in. Location and natural light can't, and layout is costly to change. And they matter most when you sell.

Grab a pen, or just tap and type.
By the end, you'll notice what most people walk right past.

QUESTIONS WHILE YOU READ? I'M ONE MESSAGE AWAY.

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my favourite room has no ceiling



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THE RIGHT FIT METHOD

1 Start with your why
2 Describe your Tuesday
3 Know your numbers
4 See what the photos don't show
5 Buy for the day you sell

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PART ONE

Before you look

Buying a home in Toronto? Don't open a single listing yet. The best home searches start at a quiet table, with a pen.

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1 WHY YOU'RE MOVING

Start with your why.

Your reason for moving should guide your next home. Not the other way around.

TICK EVERY REASON YOU NEED A NEW HOME

- ☐ A partner moving in
- ☐ A baby on the way
- ☐ Kids getting bigger
- ☐ Working from home
- ☐ A home business
- ☐ A new dog or cat
- ☐ A parent moving in
- ☐ A new job
- ☐ Hosting guests
- ☐ More storage
- ☐ Room for hobbies
- ☐ Too much house
- *Other:*

Finish this sentence. Be specific.

We knew our home didn't fit anymore when...

What do you love about where you live now?

The morning light? The walk to the park? The neighbours? Write it down, so you don't trade it away by accident.

2 YOUR NORMAL TUESDAY

Forget your dream home. Describe your Tuesday.

A dream home is a wish list. A normal Tuesday is real life, and it shows which layout you need.



my Tuesday crew

TIME	WHERE ARE WE?	WHAT DO WE NEED?
7 a.m.		
9 a.m.		
Noon		
6 p.m.		
10 p.m.		

Example: 7 a.m. · two of us getting ready at one sink · a double vanity

Lily's tip

Read your "What do we need?" column out loud. That's your real wish list. Notice how much of it is about where rooms sit, not how big they are.

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3 YOUR LIST

Write it before you fall in love.

Because you will fall in love, usually with a kitchen, and sometimes with the wrong home.

Must have	Nice to have	Never again
No exceptions	A bonus, not a dealbreaker	You've lived it. Don't repeat it.

Now star your top three must haves. If a home is missing one that can't be added later, walk away, however beautiful it is.

Lily's tip

Your **never again** column is the most valuable one. It's also the first thing people forget the moment they see marble counters.

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4 YOUR NUMBERS

The Toronto surprise.

Buy inside the City of Toronto and you pay land transfer tax twice: once to Ontario, and once to the city. It's due on closing day, on top of your down payment. Here's what that looks like at three example prices.

EXAMPLE HOME	BOTH LAND TRANSFER TAXES	CASH NEEDED (20% DOWN + BOTH TAXES)
$1.5 million condo	$52,950	$352,950
$2.5 million semi	$97,950	$597,950
$3.5 million house	$157,450	$857,450

Examples only, before legal fees and moving. Calculated from Ontario and City of Toronto rates, October 2026.

YOUR NUMBERS	MY ESTIMATE
The price range we're comfortable with	$
Our down payment	$
Both land transfer taxes	$
Lawyer, title insurance, inspection	$
Moving, furniture, any small renovation	$

Good to know

Mortgage default insurance isn't available on homes of $1.5 million or more, so plan on at least 20% down. On the part of a price over $3 million, Toronto's land transfer tax **went up on April 1, 2026**. Buying your first home? If you qualify, rebates take up to $8,475 off.

Sources: City of Toronto; Ontario Ministry of Finance; Department of Finance Canada. Confirm with your lawyer and mortgage broker. This is not legal or tax advice.

BEFORE YOU GO BIGGER

When a house is too big.

In a Toronto condo, too much space is rarely the problem. With houses, it happens often. Drive a little farther from the city centre and the same money buys a much bigger house. It feels like a win.

Then real life starts. Every extra room is one more room to heat, cool, clean, furnish, insure and repair. A few years in, those rooms often hold boxes, and the house starts to feel like a second job.

61%

of the energy the average Canadian home uses goes to heating. More rooms, more to heat.

Natural Resources Canada

Happier with the house. Not happier with life.

A large UK study found that moving to a bigger home lifted how people felt about their house, but not how they felt about their lives.

Foye, Journal of Happiness Studies, 2017

Count it before you buy.

Every square foot is in the price. Not every square foot is in your life. Say a 1,500 square foot Toronto townhouse sells for $2.4 million. That's $1,600 a square foot. If 150 of those feet are hallway, that's **$240,000** of your price for space you only walk through. I measure it at every showing.

Rooms we'd use every day _____

Rooms we'd only clean _____

> *The right size is the one where you use every room.*

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PART TWO

How to see a home

Most people walk past this bull in Yorkville without really seeing it. Seven minutes away, there's a forest most people never see either. My mother and I used to walk those trails together. I still go back, and I'm still amazed every time.

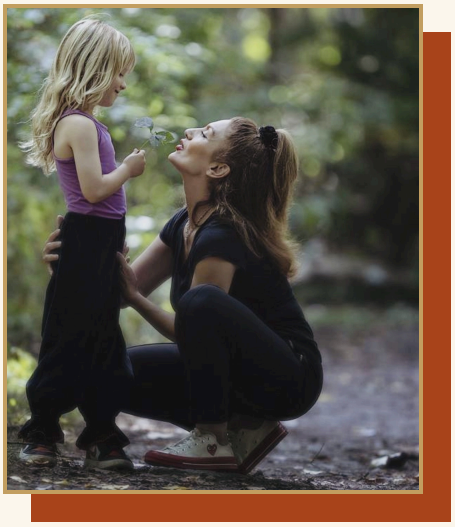
Toronto's ravines cover 17% of the city, and they're one of the largest urban ravine systems in the world. They run behind neighbourhoods all across Toronto. Most buyers walk past them, the same way they walk past a badly planned hallway. These pages show you where to look.

Source: City of Toronto, Toronto Ravine Strategy.

5 LOCATION FIRST

You can renovate a kitchen. You can't move a street.

In Toronto real estate, location is the one thing you buy forever. So before you judge the condo or the house, get to know the street around it.



a forest, seven minutes from Yorkville

TICK WHAT NEEDS TO BE A SHORT WALK AWAY

- ☐ Subway
- ☐ Groceries
- ☐ A park
- ☐ A ravine or trail
- ☐ A school
- ☐ Daycare
- ☐ A dog park
- ☐ Your gym or studio
- ☐ A great café
- ☐ Family
- ☐ Work

Other:

THEN VISIT THE STREET THREE TIMES

Morning

Rush hour, school drop off, and how busy the subway really is.

Evening

Are the streets well lit? Do you feel safe walking home after dark?

Friday night

The bar, the patio, and the noise you'd never hear at a Sunday showing.

> *Live inside a public school's boundary, and your child usually has a place there. The exception: some new condo buildings, including around Yonge and Eglinton, are sent to a different school when the local one is full. Before you buy, confirm the exact address with the school board.*

A great location with a great layout is what the next buyer will pay for too. In a slow market, those are the homes buyers still compete for.

6 OBSESS OVER THE LAYOUT

Know what you can change.

At every showing, condo or house, sort what you see into two piles. A small renovation fixes one. The other costs a fortune, or can't be changed at all. Telling them apart takes a trained eye, so bring one: an agent who knows design, or a good contractor.

Easy to change

BUDGET FOR THESE BEFORE YOU OFFER

- A small closet in a big bedroom
- More counter, or a small island
- Paint, floors and lighting
- A dark corner (add a lamp)
- Tired finishes
- Furniture and décor

Hard to change

THIS IS WHAT YOU'RE BUYING

- A den with no window
- A bedroom too small for a closet
- How the rooms connect
- Ceiling height
- Where the plumbing sits in a condo
- Noise and location

SWAP THE QUESTION

~~Is it big?~~	**Will a real sofa, bed and table fit?**
~~What a gorgeous closet!~~	**Where do the vacuum, bikes and suitcases go?**
~~Three bedrooms!~~	**Does each one have a window and room for a desk?**

> *Picture a bigger home where the toys still end up in the living room. Same problem, bigger mortgage. I know this one well. In my own home, my daughter's toys live in my bedroom.*

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7 LISTEN TO THE HOME

A bigger home is no upgrade if you hear everything.

It's 11 p.m. You've just fallen asleep. Then: thud, clink, whoosh. Someone has sent their recycling down the garbage chute, and the chute is right behind your headboard.

Showings are busy, so most people skip this step. Look at the floor plan and ask one question: what's on the other side of each bedroom wall?

The elevator

In some buildings you hear every ride. In others, good insulation can almost hide it. Listen for yourself.

The garbage chute

Find it on the floor plan. It should never share a wall with a bedroom.

Neighbours

Ask what's above and below you: a gym, a party room, a busy family. In a semi or a townhouse, listen at the shared wall.

Outside

A busy road, a laneway garage, a loading dock or a patio right under your window.

Lily's tip

A well built home can be beautifully quiet. That's why it's worth checking. Ask for two quiet minutes, close the bedroom door and listen. Then have someone **run the tap and flush the toilet** while you listen from the bedroom.

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8 THE BALCONY, NOT THE VIEW

Everyone pays for the view. Few check the balcony.

You look at a view. You live on a balcony.

On a long day, it's the difference between feeling boxed in and opening a door to take a deep breath. If a dog or a cat shares your home, it matters even more. I share mine with two very opinionated cats.

When I sell a home, the balcony is the first space I style. It changes how the whole home feels.

In a house, the same goes for the deck. Off the kitchen, it gets used every day.

Summer

Planters, lanterns, breakfast outside.

Winter

Faux evergreens and string lights. Snow on them looks beautiful from the sofa.

A GOOD BALCONY IS

Deep enough for a table and two chairs

Off the living room, not a bedroom

Covered, so rain doesn't end the evening

Sheltered from strong wind, a real issue on high floors

When Tampere University in Finland surveyed 1,315 apartment residents during the 2020 pandemic restrictions, residents named their balconies as one of the things that helped them cope (Tampere University, 2021).

9 LOOK WHERE OTHERS DON'T

Eight things I check that most buyers never notice.

01
The basement height

Many older Toronto houses have low basements. Digging one deeper is one of the most expensive renovations there is.

02
Where the sun lands

A wall of west facing glass is beautiful in October and very hot in July.

03
The bathroom door

Can you see it from the dining table? Then so will every dinner guest.

04
The shower

Step inside and lift your elbows. If they hit the glass, you'll be reminded every single morning.

05
The walk from parking

Picture it with an armful of groceries, or a wet dog. How far is the door?

06
The tower that may be coming

Check development applications nearby before you pay extra for a view.

07
Where the boots go

Is there a closet right at the door you'll actually use? In February, that's the door with the snow.

08
The kitchen window

From the sink, can you see the backyard? With young kids, that window is worth more than the island.

Light and finishes sell the showing.
The layout decides how you live.

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PART THREE

Before you say yes

One page to bring to every showing, and one honest test before you make an offer. Coffee first. Offer second.

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10 THE SHOWING SHEET

Use one for every home you see.

Address _____ Date _____

ROOM	ASK YOURSELF	LOVE IT?
Entry	Is there a real closet, or will coats end up on chairs?	☐☐☐☐☐
Kitchen	Counter space on both sides of the stove? A spot for a table?	☐☐☐☐☐
Living	Is there one long wall for the sofa, without doors breaking it up?	☐☐☐☐☐
Bedrooms	A window, room for a closet, and a quiet wall behind the bed?	☐☐☐☐☐
Bathrooms	Enough for a busy morning? Step into the shower: can you lift your elbows?	☐☐☐☐☐
Work spot	A door you can close, and a window you can look out of?	☐☐☐☐☐
Outside	Could you eat breakfast out there?	☐☐☐☐☐

Tick up to five boxes for each room. Five means you love it.

The one thing I'd change:

The one thing I can't change:

Notes:

11 BUY FOR THE DAY YOU SELL

Picture the next buyer walking in.

Would they want this home as much as you do? Answer honestly. Six or more yes answers usually point to a home that's easier to sell later.

QUESTION	YES	NO
Does the layout work for most people, not just us?	☐	☐
Will real furniture fit in every room?	☐	☐
Is it the right size, with no rooms going to waste?	☐	☐
Is there a second bathroom or powder room?	☐	☐
Is there outdoor space you'd actually use?	☐	☐
Is it quiet inside?	☐	☐
Can you walk to transit and a park?	☐	☐
Do people ask for this street or building by name?	☐	☐
Our score		/ 8

Before you make an offer

Talk to your lender and confirm your financing.
Ask your lawyer which conditions to include.
For a house, book a home inspection.
For a condo, have your lawyer review the status certificate.
Compare recent sales of similar homes nearby.

> *When you buy, think about the day you'll sell. The right home makes that day easier.*

HOW I WORK WITH YOU

Four promises. No fine print.

01 We start with your Tuesday.

Before we open a single listing, I want to know how your family actually lives. Mornings, homework, guests, the dog. That decides the layout, and the layout decides the home.

02 I measure what you'd live in.

At every showing, I measure the hallways and the dead corners, and show you how much of the price is space nobody uses.

03 I tell you what I see. Right away.

If a home you love has a problem you can't fix later, I'll say so in the room, not after you sign. Even when you love it. Especially when you love it.

04 The six month test.

Six months after the excitement fades, you should still say it was the best decision you could have made. That's how I measure my work.

WHAT MY BUYERS SAY

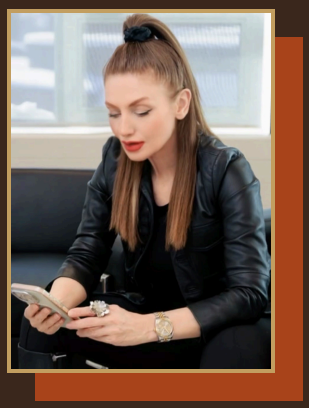
Lily saw what we would have discovered only after moving in. Her eye for layout and how our family actually lives saved us so much time, money, and regret. We're grateful every day that we listened.

— FRAN SHIRAZ · MIDTOWN TORONTO

When you fall in love with a house, I won't stay quiet.

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LET'S FIND YOUR RIGHT FIT



The right home isn't the biggest one. It's the one that fits.

Found a home and you're not sure? Send me the listing before you fall in love. I'll tell you what I see, including what the photos leave out.

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WHY FOREST HILL VILLAGE

I work out of Forest Hill Real Estate's office in Forest Hill Village, where the brokerage has been since 1985. Some of the REALTORS® around me have been there since the beginning. They have seen every kind of market. They understand the heartbeat of buying and selling, for families and investors alike, and nothing they say is a cliché. Sitting with them is a breath of fresh air. They get me, and I get them.

Buying or leasing a space for your business? I do commercial too. The developers I worked with built shopping centres, restaurants and hospitality spaces as well as homes. I've found four locations, and counting, for SoreFit Boutique Training. Selling too? Ask me for Sell It Right, my seller's guide.