

BUYER CHECKLIST

TO HELP MAKE THE BUYING PROCESS EASIER FOR YOU

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What Are Your Top Priorities That Your Next Home Must Have?

of Bedrooms

Finished basement

Parking

of Bathrooms

Renovated

Will Do Work

Other

Is it Important to Be Able to Walk to Stores and Restaurants, or Would You Prefer To Be in a Denser Residential Area?

Walk to Stores and Restaurants

Residential Area

Do Schools Affect Your Decision at All?

Yes

No

Do You Regularly Travel Out of the City? Cottage? Family? Work?

Yes

No

Do you Need Easy Access to Pearson or City Centre Airports?

Yes

No

What Type of Commute to Work Will be Acceptable? What Will Your Commute be Like from Different Areas?

What Do You Like to Do on the Weekends?

Golf

Movies

Work

Swim

Theatre

Time With Kids at the Park

Bike

Live Sports

Travel

Do You Want Any Specialty Services Within Walking Distance?

Church

Daycare

Gym

Restaurants

Other

What Type of Neighborhood Do You Want?

Elite

Neighbourly

Emerging

Trendy

What is the Goal of Your Home as an Investment?

Want a Large Annual Return

Expect to Make Money in the Long Run

Approach it Like a Savings Account

Not Concerned

How Long Do You Plan to be in the House You are Looking for Now?

Permanant

10+ Years

5+ Years

3-5 Years

1-3 Years

Have You Received a Pre-Approval From a Lender?

Yes

No

Are Your Incomes Secure?

Yes

No

Not Sure

Have You Broken it Down as a Monthly Expense to Know How Much You Are Comfortable Using?

Yes

No

Not Sure

Do You Want a Property That Has Potential to Bring in Extra Income?

Yes

No

Not Sure

Close to (Approximate km)

Work

Parks/Playgrounds

Police Station

Spouse's Work

Recreation Facilities

Fire Station

Public Transportation

Restaurants

Doctor/Dentist

Schools

Places of Worship

Doctor/Dentist

Shopping

Veterinarian

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Kind of Home

Resale

New

Type of Home

Detached

High-Rise

Duplex

Semi-Detached

Townhouse

Low-Rise

Type of Ownership

Condominium

Freehold

Age of Home

New

Mid Century

Quiet Street

Yes

Not Concerned

Type of Exterior Finish

Vinyl Siding

Brick

Combination Brick and Siding

Aluminum Siding

Wood

Windows - Glazing

Single

Double

Triple

Low-E

Air Conditioning

Central

Window

Bedrooms

1

2

3

4+

Bathrooms

1

2

3

4+

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Windows - Construction

Wood

Aluminum

Vinyl

Other

Insulation Values

Walls

Basement

Ceiling

Foundation Construction

Concrete Block

Concrete

Preserved Wood

Brick

Water Heating

Gas

Electric

Electrical System

100 AMP

200 AMP

Circuit Breakers

Other

Type of Heating Fuel

Gas

Electric

Heat Recovery Ventilator

Yes

Not Mandatory

Deck or Patio

Yes

Not Mandatory

Private Driveway

Yes

Not Mandatory

Garage

Yes

Not Mandatory

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Security System

Yes

Not Mandatory

Master Bedroom En Suite

Yes

Not Mandatory

Ground Floor Bathroom

Yes

Not Mandatory

Eat-In Kitchen

Yes

Not Mandatory

Separate Dining Room

Yes

Not Mandatory

Separate Family Room

Yes

Not Mandatory

Fireplace

Yes

Not Mandatory

Wood Stove

Yes

Not Mandatory

Spare Room for Den or Home Office

Yes

Not Mandatory

Basement for Storage or Workshop

Yes

Not Mandatory

Lower Level Apartment or Nanny Suite

Yes

Not Mandatory

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YOUR NEEDS NOW AND IN THE FUTURE

Once you have a good idea about your finances, you'll need to think clearly about the home you'd like to buy.

"Try to buy a home that meets most of your needs for the next 5 to 10 years, or find a home that can grow and change with your needs."

Here are some things to consider:

SIZE

- How many bedrooms do you need?
- How many bathrooms do you need?
- Do you need space for a home office?
- What kind of parking facilities do you need? For how many cars?

SPECIAL FEATURES

- Do you want storage or hobby space?
- Is a fireplace or a swimming pool high on your list?
- Do you have family members or guests with special needs?
- Do you want special features to save energy, enhance indoor air quality, and reduce environmental impact?

LIFESTYLE AND STAGES

No matter what type of housing you choose, you must have a clear idea of your needs today as well as your possible future needs. These are some examples of questions home buyers might ask:

- Do I need a home office?
- Do I plan to have children?
- Do I have teenagers who will be moving away soon?
- Am I close to retirement?
- Will I need a home that can accommodate different stages of life?
- Do I have an older relative who might come to live with me?

WHAT LOCATION SHOULD YOU CHOOSE?

Location is a critical factor. A home with everything you need but in the wrong location, is probably not the right home for you. Here are some things to consider about location:

- Do you want to live in a city, a town or in the countryside?
- How easy will it be to get to where you work? How much will the commuting cost?
- Where will your children go to school? How will they get there?
- Do you need a safe walking area or recreational facility, such as a park, nearby?
- How close would you like to be to family and friends?

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WHAT IS SUSTAINABLE NEIGHBOURHOOD?

QUESTIONS TO ASK YOURSELF.

EASY TRANSPORTATION

- Are stores, schools, recreation facilities, restaurants, and health services within walking or cycling distance?
- Will your children need to take a bus to school? Can they walk to the park?
- Can you do most of your shopping without a car?
- Are there nearby bus stops and cycling lanes?
- How long is the bus ride to work, or school? Can you safely bike?

HOUSE SIZE AND FEATURES

- Are the homes compact with shared walls to reduce heating costs?
- Are homes reasonably sized with lots requiring less upkeep?
- Are there different dwelling types (such as single-detached, semi-detached, townhouse and apartments) in the neighbourhood?
- Are there lots modestly sized? Roadways narrow? Driveways/parking areas small?
- Do natural drain ways lead to streams or park lands?
- Is there native vegetation and streams with woodland edges?

“LOOK AND FEEL”

- Do the buildings have a friendly face to the street?
- Are the community centres, shops and meeting places welcoming?
- Are there trees lining the street?
- Do you find the homes interesting to look at?
- Do the building sizes feel comfortable to you?
- Are the roads easy to walk along or cross?

SAFETY

- Do the homes have “eyes on the street”? (In other words, are there people around who might watch out for you? Is there somewhere to go in an emergency?)
- Are the community centres, shops and meeting places welcoming?
- Is there adequate street lighting?
- Are there safe places for children to play?
- Are the streets safe for cyclists and pedestrians?
- Is traffic slow moving and light?

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BUILDING YOUR NEW HOME

Some people prefer the challenge and flexibility of building their own home. On one hand, you make all the decisions about size, design, location, quality of material, level of energy-efficiency and so on. On the other hand, expect to invest lots of time and energy.

OTHER PROFESSIONALS WE WILL NEED:

- Lenders or mortgage broker
- Lawyer or notary
- Insurance broker
- Home inspector
- Appraiser
- Land surveyor
- Builder or contractor

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