



## *Home Buyer Checklist – Vaughan & the GTA*

A step-by-step checklist to help you buy with confidence,  
from first thoughts to closing.

### 1. Before You Start Looking

- ☐ Clarify your reasons for buying (first home, more space, investment, downsizing).
- ☐ Decide on your ideal time frame (0–3 months, 3–6 months, 6–12 months, planning ahead).
- ☐ Gather basic financial information (income, debts, savings, down payment).

### 2. Get Your Financing in Order

- ☐ Speak with a mortgage professional about your options.
- ☐ Get a **pre-approval** (not just a rate quote).
- ☐ Understand:
  - Your maximum approval amount
  - Your **comfortable** monthly payment range
  - How rate changes could affect you
- ☐ Ask about closing costs:
  - Land transfer tax
  - Legal fees
  - Appraisal, inspection
  - Moving costs
- ☐ Set a working budget for your home purchase (price range).

### 3. Define Your Needs vs. Nice-to-Haves

- ☐ Decide on preferred **home types**:
  - Condo
  - Townhouse
  - Semi-detached
  - Detached
- ☐ List your **must-haves** (non-negotiables):
  - Minimum bedrooms & bathrooms
  - Parking requirements
  - Commute time or transit access
  - School zones (if relevant)
  - Accessibility needs



- ☐ List your **nice-to-haves**:
  - Specific finishes (kitchen, flooring, etc.)
  - Extra rooms (office, rec room, guest room)
  - Lot size or yard
  - Specific streets or pockets
- ☐ Share this list with Lucas so you're aligned on priorities.

#### 4. Choose Your Neighbourhood Shortlist

- ☐ Identify your main areas of interest (e.g., Woodbridge, Maple, Kleinburg, Concord/VMC, Thornhill, other GTA areas).
- ☐ Consider:
  - Commute and transit routes
  - Proximity to parks, trails, and community centres
  - Shopping, restaurants, and services
  - Schools and daycare options
- ☐ Ask Lucas for:
  - Local insights on each area
  - Differences in pricing and value
  - Any future development plans that might affect the neighbourhood.

#### 5. Start Viewing Homes (With a Builder's Eye)

For each home you see:

- ☐ Assess the **layout & flow** – does it suit your daily life?
- ☐ Note the **age and condition** of major components:
  - Roof
  - Windows and doors
  - Furnace / AC
  - Electrical and plumbing
- ☐ Ask:
  - What's cosmetic vs. potentially expensive to fix?
  - Are there any visible red flags (moisture, cracking, smells)?
- ☐ Take notes and photos so you can compare homes later.
- ☐ Debrief with Lucas after showings to compare pros and cons.

#### 6. Analyze the Numbers Before You Offer

For any home you're considering:

- ☐ Review recent **comparable sales** (similar homes nearby).

- ☐ Look at:
  - List price vs. sold prices
  - Days on market
  - Condition and upgrades compared to this home
- ☐ Discuss with Lucas:
  - A realistic value range today
  - How competitive the current buyer demand is in that pocket
  - How the home fits within your budget and comfort zone
- ☐ Decide on:
  - Your ideal offer price
  - Your “walk away” number
  - Conditions you want (financing, inspection, etc.)
  - Preferred closing dates.

## 7. Prepare Your Offer

- ☐ Confirm your financing/pre-approval is up to date.
- ☐ Make sure your deposit is ready (amount and timing).
- ☐ Review your **offer structure** with Lucas:
  - Price
  - Conditions
  - Closing date
  - Chattels and fixtures included
- ☐ Understand possible scenarios (counters, multiple interest, etc.).
- ☐ Sign the offer and let Lucas present/submit it on your behalf.

## 8. After the Offer Is Accepted

- ☐ Mark all condition deadlines (financing, inspection, etc.).
- ☐ Complete your home inspection (if applicable):
  - Review the report with Lucas and your inspector.
  - Decide if any issues need to be addressed or renegotiated.
- ☐ Provide additional documents to your lender (if requested).
- ☐ Confirm final mortgage approval.
- ☐ Stay in touch with your lawyer about closing details.

## 9. Preparing for Closing

- ☐ Confirm your **closing date** and any key timelines.
- ☐ Arrange:
  - Home insurance
  - Utilities setup



- Internet/cable if needed
- ☐ Review your statement of adjustments from your lawyer (final numbers owing).
- ☐ Plan your move (movers, packing, time off work).

## 10. Move In & Next Steps

- ☐ Do a final walkthrough (if applicable) before closing or just after.
- ☐ Check:
  - Major systems
  - Agreed-upon repairs or inclusions
  - Overall condition vs. what you expected
- ☐ Keep in touch with Lucas:
  - For any questions that come up after closing
  - For future planning (upgrades, refinancing, long-term goals)

***Need help at any step?***  
***Lucas is available to walk through this checklist with you***  
***and tailor it to your situation in Vaughan or the GTA.***