



WINDSOR-ESSEX FIRST-TIME BUYER GUIDE

# Buying Your First Home in Windsor-Essex

A simple guide to the numbers,  
the process, and the decisions  
that matter.



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WELCOME TO THE GUIDE






# Buying your first home doesn't have to feel overwhelming.

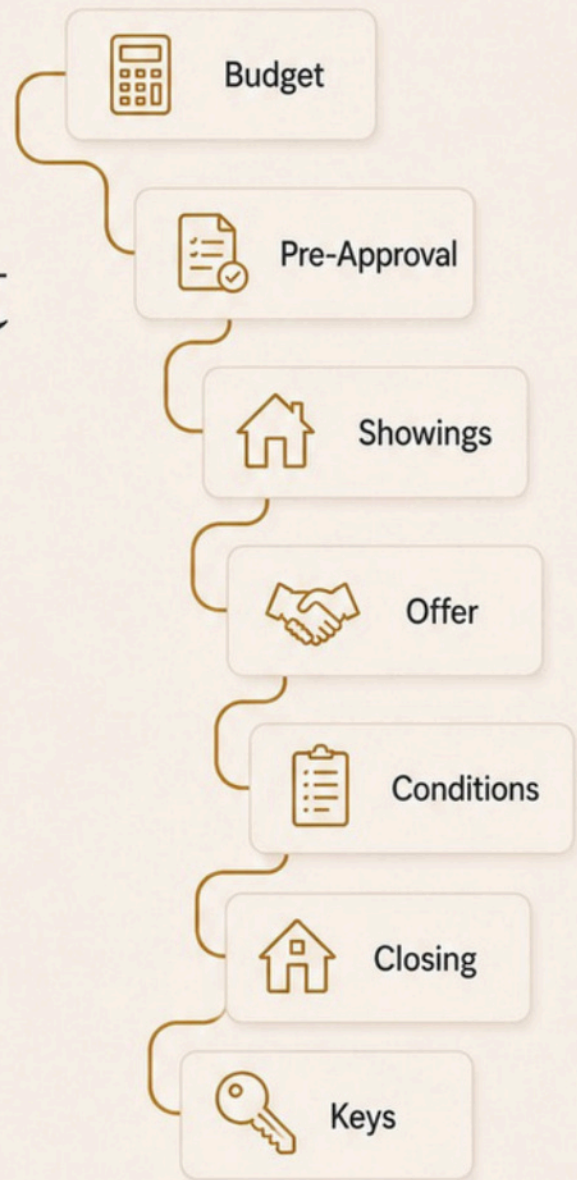
Buying your first home can feel confusing, especially when you're trying to understand budgets, mortgages, offers, conditions, closing costs, and timelines all at once.

This guide was created to explain the process in plain language so you can ask better questions, avoid common surprises, and move forward with more confidence.

You don't need to know everything before you start. You just need a clearer roadmap.




## Inside, you'll learn about:

-  Real buying costs
-  Down payment and savings options
-  Mortgage pre-approval
-  Viewing homes with confidence
-  Offers, conditions, and closing



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## THE ROADMAP

# The home buying process is **easier** when you know what comes next.

Buying your first home does not happen all at once. It is a series of steps, and each step has a purpose.

When you understand the order, the process feels less rushed and a lot more manageable.



### Quick reminder:

You do not need to have every answer on day one. The goal is to understand the next step before you take it.

-  **1 Get financially prepared**  
Understand your budget, savings, and expected costs.
-  **2 Get pre-approved**  
Speak with a mortgage professional before shopping seriously.
-  **3 Define your needs**  
Separate your must-haves, nice-to-haves, and dealbreakers.
-  **4 Start viewing homes**  
Look beyond the photos and focus on fit, function, condition, and location.
-  **5 Make an offer**  
Price, deposit, conditions, closing date, and strategy all matter.
-  **6 Satisfy conditions**  
Financing, inspection, insurance, or other conditions may need attention.
-  **7 Prepare for closing**  
Your lawyer, lender, insurance, and utilities all come into play.
-  **8 Get the keys**  
Once closing is complete, the home is officially yours.

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## KNOW YOUR NUMBERS

# The mortgage payment is only **part of the picture.**

Owning a home involves more than just the mortgage payment. Before you buy, it helps to understand the full monthly cost of ownership.

Property taxes, insurance, utilities, internet, condo fees if applicable, and maintenance can all affect what feels comfortable month to month.

The goal is not to buy the most expensive home the bank approves you for. The goal is to buy a home you can still live comfortably in.



**Comfort matters more than max approval.**

A sustainable budget today leads to peace of mind tomorrow.



### Mortgage

Your principal and interest payments.



### Property Taxes

Municipal and school taxes based on your home's assessed value.



### Home Insurance

Protects your home and belongings from unexpected events.



### Utilities

Electricity, gas, water, sewer, and garbage collection.



### Internet

A monthly essential for work, learning, and staying connected.



### Condo Fees (if applicable)

Covers building maintenance and shared amenities.



### Maintenance

Ongoing upkeep and repairs to keep your home in great shape.



### Emergency Cushion

Savings set aside for surprises and future peace of mind.

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## KNOW THE DIFFERENCE

# Deposit, down payment, and closing costs are not the same thing.

Buying a home involves more than one bucket of money. Knowing the difference helps you plan properly and avoid surprises.



### Ontario note:

Eligible first-time buyers may qualify for a land transfer tax refund of up to \$4,000.

*Confirm eligibility with your lawyer or tax professional.*



### Quick reminder:

Your deposit is usually not extra money, but you need to have it available quickly once your offer is accepted.



## Deposit

Money submitted after an accepted offer. It is usually held in trust and applied toward the purchase price.



## Down Payment

The money you are contributing toward the home purchase. Your mortgage covers the rest.



## Closing Costs

Extra costs due around closing, such as legal fees, land transfer tax, title insurance, adjustments, moving costs, and utility setup.

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## SAVINGS OPTIONS

# Your first home savings can come from **more than one place.**

Saving for your first home is not just about saving more. It is also about understanding where your money is, how it can help you, and when you may need access to it.



### FHSA

Designed for first-time buyers. Contributions are generally tax-deductible, and qualifying withdrawals for a first home can be tax-free.

Annual room starts at \$8,000 |  
Lifetime limit: \$40,000



### RRSP Home Buyers' Plan

May help eligible buyers use RRSP savings toward a first home.

Current withdrawal limit: \$60,000



### TFSA

Flexible savings that may help with deposits, closing costs, moving costs, or an emergency cushion.



### Regular Savings

Helpful for quick-access costs like deposits, inspections, utility setup, moving costs, and extra buffer.



### Quick reminder:

The best plan is not just 'save more.' It is knowing where your money is, what it can be used for, and when you will need it.

General information only. Speak with a qualified mortgage professional, accountant, financial advisor, or lawyer before making decisions.



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## GET PREPARED

# A pre-approval helps you shop with more clarity.

Before you start viewing homes seriously, it helps to understand what price range may be realistic for your situation.

A pre-approval can give you a clearer starting point, but your comfort level matters just as much as the number you are approved for.



### Common documents lenders may ask for:

- Employment income
- Down payment confirmation
- Credit history
- Debt information
- Tax documents, if self-employed
- Identification



### Quick reminder:

Before closing, avoid big purchases, new loans, or major credit changes unless you have spoken with your mortgage professional first.



### What it does

Helps you understand your possible budget, estimated payment range, and financing options.



### What it is not

A final mortgage approval. The lender may still need to review the property, documents, income, credit, and other details.



### Why it matters

It helps you shop more confidently and avoid making decisions without understanding your financing position.

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## DEFINE YOUR PRIORITIES

# The right home is not always the perfect home.

Before you start viewing homes, it helps to know what matters most.

A clear list of priorities can keep you focused when emotions, competition, and beautiful staging start to influence the decision.



### Quick reminder:

The perfect home may not exist. The right home is the one that fits your life, your budget, and your priorities.



## Must-Haves

The things the home truly needs in order to work for you.

- Budget range
- Location
- Bedrooms
- Parking
- Property type
- Layout needs



## Nice-to-Haves

The things you would love, but could live without.

- Updated kitchen
- Finished basement
- Garage
- Ensuite bathroom
- Larger yard
- Extra storage



## Dealbreakers

The things that should make you pause.

- Uncomfortable monthly cost
- Too much work needed
- No parking
- Wrong location
- Poor layout
- Major repair concerns

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VIEW WITH CLARITY

# Walk through a showing **like a buyer,** not a browser.

A showing is not just about whether you like the home. It is your chance to understand how the property actually fits your life, your budget, and your long-term plans.

The goal is to look past the surface and pay attention to how the home works.



## After each showing, write down:

- ✓ What stood out
- ✓ What concerned you
- ✓ What questions you still have



## Quick reminder:

The right question is not just, 'Do I love it?' It is also, 'Does this home actually fit my life?'



## Walk through twice

First pass: notice your reaction.  
Second pass: look at the details.



## Check function

Think about storage, layout, parking, bedrooms, bathrooms, kitchen flow, and everyday routines.



## Look beyond staging

Furniture, paint, lighting, and decor can influence how a home feels. Focus on what stays after the staging is gone.



## Step outside

Notice traffic, noise, parking, neighbours, the street, and how the area feels.

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## MAKING AN OFFER

# A strong offer is not just about the price.

When you find a home you want to buy, the offer is where the details matter.

The price is important, but sellers also look at timing, deposit, conditions, inclusions, and how much certainty the offer provides.



### Strategy note:

Offer strength is not only about paying more. A cleaner offer, stronger deposit, flexible closing date, or fewer uncertainties can sometimes matter too.



### Quick reminder:

A competitive offer should still make sense for your situation. Strong does not always mean risky.



### Price

The amount you are offering for the home.



### Deposit

Money submitted after acceptance, usually held in trust and applied toward the purchase price.



### Conditions

Items that must be satisfied before the deal becomes firm, such as financing, inspection, or insurance.



### Closing Date

The date ownership is scheduled to transfer to the buyer.



### Inclusions & Exclusions

Items that stay with the home or are specifically excluded from the sale.



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## BUYER PROTECTION

# Conditions can protect you before the deal becomes firm.

A condition is something that must be satisfied or waived before the sale becomes firm.

Conditions can give buyers time to confirm important details before fully committing to the purchase.



### Important:

Conditions are not automatically "weak." They can protect buyers, but they can also affect how a seller compares offers.



### Quick reminder:

Before removing or waiving a condition, make sure you understand the risk you may be taking on.



### Financing

Helps confirm mortgage approval for the specific property.



### Inspection

Gives you time to better understand the home's condition.



### Insurance

Helps confirm the property can be properly insured.



### Sale of Property

May apply if you need to sell your current home before completing the purchase.



### Document Review

May apply when important documents need to be reviewed before the deal becomes firm.

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## AFTER ACCEPTANCE

# Buying the house is **only** step one.

Getting your offer accepted is exciting, but the process is not finished yet.

There may still be deadlines, documents, conditions, deposits, lawyer steps, lender steps, insurance, and closing costs to handle before the home is officially yours.



### Quick reminder:

An accepted offer is an important milestone, but it is not the finish line.



### You are not expected to know every step on your own.

Your Realtor, mortgage professional, lawyer, and insurance provider each play a role.



### Deposit

Submitted after acceptance according to the terms of the offer.



### Conditions

Financing, inspection, insurance, or other conditions may need to be satisfied or waived.



### Mortgage & Lawyer

Your lender continues the mortgage process, and your lawyer starts preparing for closing.



### Insurance & Utilities

Home insurance is arranged, and utilities may need to be set up or transferred.



### Closing Day

Once everything is complete, ownership transfers and you get the keys.



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## COMMON MISTAKES

# Small mistakes can become expensive surprises.

Buying your first home comes with a learning curve. The goal is not to know everything before you start, but to avoid the common mistakes that can create stress, delays, or unexpected costs.



### Quick reminder:

Asking questions is not a weakness. It is how you make a better decision.



### Shopping before knowing your numbers

Understand your budget before you fall in love with a home.



### Focusing only on the mortgage payment

Taxes, insurance, utilities, maintenance, and closing costs matter too.



### Confusing list price with value

The asking price is the seller's strategy. Sold prices tell the bigger story.



### Ignoring closing costs

Your down payment is not the only amount you need to save for.



### Falling for cosmetic updates

Nice finishes are great, but layout, systems, and condition still matter.



### Removing conditions without understanding the risk

A stronger offer should still make sense for your situation.

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## REAL ESTATE TERMS

# A few words you'll hear often when buying a home.

Real estate comes with a lot of language that can feel unfamiliar at first.

Here are a few common terms explained in plain English.



### QUICK REMINDER:

If a term is unclear, **ask**. Understanding the language helps you understand the decision.



### Deposit

Money submitted after an accepted offer, usually held in trust and applied toward the purchase price.



### Down Payment

The amount of money you contribute toward the purchase price. Your mortgage covers the rest.



### Closing

The day ownership officially transfers from the seller to the buyer.



### Conditional Offer

An offer that depends on certain conditions being satisfied or waived.



### Firm Offer

An offer where all conditions have been removed or there were no conditions included.



### Irrevocable

The deadline for the seller or buyer to accept, reject, or respond to an offer.



### Chattels

Moveable items that may or may not be included, such as appliances.



### Fixtures

Items attached to the property, such as built-in lighting or cabinetry.



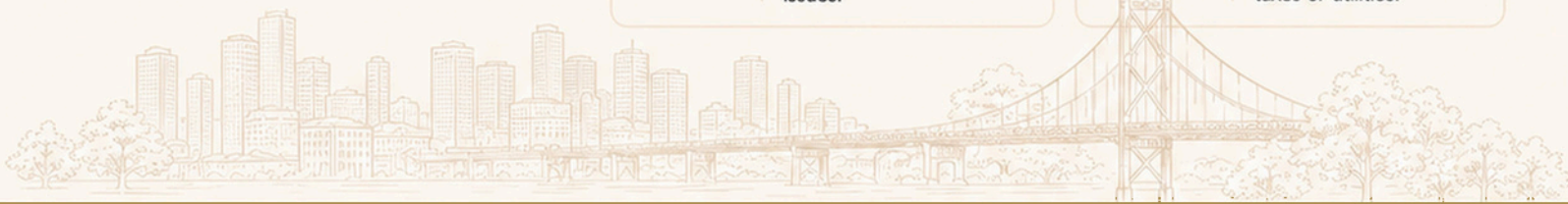
### Title Insurance

Insurance that can help protect against certain ownership/ title-related issues.



### Adjustments

Costs balanced between buyer and seller on closing, such as prepaid taxes or utilities.



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READY TO START?

# Your first home starts with a simple conversation.

Buying your first home does not need to feel confusing. With the right preparation, the right questions, and the right support, you can move through the process with more confidence.

Whether you are ready to start soon or just want to understand your next steps, a conversation can help you get clear on your budget, timeline, and goals.



Thinking about buying your first home in Windsor-Essex?

Let's start with your questions, your timeline, and what makes sense for your situation.

1



## Know your timeline

Are you buying soon, later this year, or just starting to plan?

2



## Understand your numbers

Review your budget, savings, pre-approval, and expected costs.

3



## Build your plan

Talk through what steps make sense before you start viewing homes.

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