BUYERS CHECKLIST

Budget and Pre-Approval

Call or WhatsApp Irina: 416-846-8064



Know your numbers

- [ ] List monthly take-home income
- [ ] List monthly spending, including rent
- [ ] List all debts and minimum payments
- [ ] Check your credit report for errors
- [ ] Decide on a monthly payment you are comfortable with

Save your cash

- [ ] Set a down payment goal
- [ ] Confirm the minimum down payment for your price range
- [ ] Set aside closing costs (often 1.5% to 4% of the price)
- [ ] Set aside moving and first-month costs
- [ ] Build an emergency and repair fund
- [ ] Check FHSA and Home Buyers' Plan eligibility
- [ ] Check land transfer tax rebate eligibility

Get pre-approved

- [ ] Gather ID and proof of income
- [ ] Gather recent tax documents
- [ ] Gather proof of down payment
- [ ] List debts and assets
- [ ] Compare at least two lenders or a broker
- [ ] Ask how long the rate is held
- [ ] Ask about prepayment options and penalties
- [ ] Avoid new credit until closing

Build your team

- [ ] Choose a licensed agent and check the RECO register
- [ ] Read the buyer representation agreement
- [ ] Choose a real estate lawyer and get a written quote
- [ ] Line up a home inspector
- [ ] Get a home insurance quote

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BUYERS CHECKLIST

Home Viewing

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Outside

- [ ] Roof condition and age
- [ ] Eavestroughs and downspouts
- [ ] Foundation cracks
- [ ] Grading slopes away from the house
- [ ] Siding, brick and paint
- [ ] Windows and doors
- [ ] Driveway, parking and fences
- [ ] Trees close to the house

Inside

- [ ] Water stains on ceilings and walls
- [ ] Musty or strong smells
- [ ] Uneven floors
- [ ] Water pressure and drainage
- [ ] Outlets and light switches
- [ ] Storage and closets
- [ ] Natural light
- [ ] Layout works for your daily life

Systems

- [ ] Age of furnace and air conditioner
- [ ] Age of water heater, and whether it is rented
- [ ] Electrical panel and wiring type
- [ ] Plumbing materials
- [ ] Smoke and carbon monoxide alarms
- [ ] Insulation and attic

Basement

- [ ] Signs of moisture or past flooding
- [ ] Sump pump and backwater valve
- [ ] Ceiling height
- [ ] Exit windows
- [ ] Permits for any finished space or suite

Neighbourhood

- [ ] Walk the area in the morning and evening
- [ ] Test your commute at rush hour
- [ ] Nearest grocery store, pharmacy and park
- [ ] Noise, traffic and parking
- [ ] Confirm school boundaries with the school board
- [ ] Check planned development nearby

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BUYERS CHECKLIST

Condo Buying

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Costs

- [ ] Monthly common expense fees
- [ ] What the fees include
- [ ] Fee increases over recent years
- [ ] Parking and locker: owned or rented
- [ ] Hydro and other separate utilities
- [ ] Condo unit insurance

Building health

- [ ] Status certificate reviewed by your lawyer
- [ ] Reserve fund size and latest study
- [ ] Special assessments, past or planned
- [ ] Legal claims against the corporation
- [ ] Building age and upcoming repairs
- [ ] Elevators, roof and garage condition
- [ ] Share of owners and renters, if available

Rules

- [ ] Pets
- [ ] Short-term and long-term rentals
- [ ] Renovations and flooring
- [ ] Balcony use
- [ ] Move-in times and elevator booking

Living there

- [ ] Noise from neighbours, elevators and garbage rooms
- [ ] Security and concierge
- [ ] Amenities open and maintained
- [ ] Internet provider options
- [ ] Visitor parking
- [ ] Sun exposure and views

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BUYERS CHECKLIST

Making an Offer

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Before you offer

- [ ] Review recent sales of similar homes
- [ ] Ask about days on market and past price changes
- [ ] Confirm any offer date or instructions
- [ ] Update your pre-approval
- [ ] Have your deposit ready
- [ ] Set your maximum price in advance

What goes in the offer

- [ ] Price and deposit amount
- [ ] Financing condition and deadline
- [ ] Inspection condition and deadline
- [ ] Status certificate condition for resale condos
- [ ] Sale of your home condition, if needed
- [ ] Inclusions and exclusions, listed clearly
- [ ] Rental equipment such as a water heater
- [ ] Closing date
- [ ] Visits before closing
- [ ] Expiry time of your offer

Before you go firm

- [ ] Have your lawyer review the agreement
- [ ] Get final mortgage approval
- [ ] Read the inspection report
- [ ] Get specialist quotes for major issues
- [ ] Take advice before you waive any condition
- [ ] Keep copies of every signed document

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BUYERS CHECKLIST

Closing for Buyers

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Four weeks before

- [ ] Send documents to your lender
- [ ] Send the agreement to your lawyer
- [ ] Arrange home insurance
- [ ] Book movers and any elevator time
- [ ] Give notice on your rental, if you have one

One week before

- [ ] Complete any visit allowed in your agreement
- [ ] Confirm that repairs and inclusions are as agreed
- [ ] Review the statement of adjustments
- [ ] Confirm the balance due
- [ ] Confirm payment instructions by calling your lawyer at a known number
- [ ] Sign with your lawyer, and bring ID

Closing day

- [ ] Keep your phone nearby
- [ ] Wait for your lawyer to confirm registration
- [ ] Pick up the keys as directed

After closing

- [ ] Change the locks
- [ ] Test smoke and carbon monoxide alarms
- [ ] Keep your lawyer's reporting letter safe
- [ ] File for any eligible rebates or credits
- [ ] Update your address

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BUYERS CHECKLIST

Moving to a New Home

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Six to eight weeks before

- [ ] Get written quotes from movers
- [ ] Declutter, then donate or sell
- [ ] Collect boxes and supplies
- [ ] Book time off work

Two to four weeks before

- [ ] Arrange electricity, gas and water
- [ ] Book internet installation
- [ ] Arrange insurance
- [ ] Update your address with banks, employers and doctors
- [ ] Update Elections Ontario and Elections Canada
- [ ] Arrange school transfers, if needed
- [ ] Confirm elevator bookings

Moving week

- [ ] Pack an essentials box
- [ ] Label boxes by room
- [ ] Back up important documents
- [ ] Defrost the freezer
- [ ] Confirm mover arrival time

First week

- [ ] Locate water, gas and electrical shut-offs
- [ ] Test alarms
- [ ] Check waste collection days
- [ ] Find your nearest clinic and hospital
- [ ] Meet your neighbours

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SELLERS CHECKLIST

Prepare Your Home for Sale

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Repairs

- [ ] Fix leaky taps and running toilets
- [ ] Patch and paint scuffed walls
- [ ] Replace burnt-out bulbs
- [ ] Tighten handles and hinges
- [ ] Fix sticking doors and windows
- [ ] Find permits for past work

Declutter and depersonalize

- [ ] Remove family photos and collections
- [ ] Clear kitchen and bathroom counters
- [ ] Thin out closets by a third
- [ ] Organize the garage and basement
- [ ] Rent storage for extra items

Deep clean

- [ ] Windows inside and out
- [ ] Grout, tubs and showers
- [ ] Appliances, inside and out
- [ ] Baseboards and vents
- [ ] Carpets and pet areas
- [ ] Remove strong smells

Stage

- [ ] Use neutral colours
- [ ] Arrange furniture to show the room
- [ ] Stage a home office if you can
- [ ] Open blinds and add lamps
- [ ] Add fresh towels and simple decor

Curb appeal

- [ ] Clean the front door and entry
- [ ] Replace worn mats and house numbers
- [ ] Trim the lawn and hedges
- [ ] Clear snow and ice in winter
- [ ] Tidy the garbage area

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SELLERS CHECKLIST

Pricing and Listing

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Pricing

- [ ] Review a current CMA with your agent
- [ ] Compare sold homes, not asking prices
- [ ] Check zoning and development potential
- [ ] Check for second-suite potential
- [ ] Decide on your pricing strategy
- [ ] Know your mortgage balance and penalty
- [ ] Estimate your net proceeds

Listing details

- [ ] Confirm taxes, lot size and measurements
- [ ] List inclusions and exclusions
- [ ] List rental equipment
- [ ] Gather utility costs
- [ ] Gather permits, warranties and receipts
- [ ] Discuss any known defects with your agent and lawyer

Marketing

- [ ] Book professional photos
- [ ] Add a floor plan
- [ ] Add a 3D tour or video
- [ ] Write a description that leads with your standout features
- [ ] Market to all qualified buyers
- [ ] Agree on an offer strategy

After launch

- [ ] Track showings and feedback weekly
- [ ] Compare new listings and sales
- [ ] Review price early if showings are low
- [ ] Refresh photos if needed

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SELLERS CHECKLIST

Showing Day

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Before you leave

- [ ] Make the beds
- [ ] Wipe counters and sinks
- [ ] Empty garbage and recycling
- [ ] Open blinds and turn on lights
- [ ] Set a comfortable temperature
- [ ] Air out the home
- [ ] Put toilet seats down
- [ ] Clear the entry of shoes and coats

Protect what matters

- [ ] Lock away valuables
- [ ] Store medication and documents
- [ ] Secure laptops and keys
- [ ] Hide mail and bills

Pets and people

- [ ] Take pets with you
- [ ] Put away bowls, litter and toys
- [ ] Leave during showings
- [ ] Take children's toys off the floors

Outside

- [ ] Clear walkways
- [ ] Tidy the yard
- [ ] Move cars from the driveway
- [ ] Leave the porch light on

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SELLERS CHECKLIST

From Offer to Closing for Sellers

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Reviewing offers

- [ ] Compare price, deposit, conditions and closing date
- [ ] Ask how competing offers are being handled
- [ ] Review your CMA before countering
- [ ] Check the offer's expiry time
- [ ] Do not share your reasons or deadline

After acceptance

- [ ] Hire your real estate lawyer
- [ ] Send the agreement to your lawyer
- [ ] Track condition deadlines
- [ ] Allow visits set out in the agreement
- [ ] Complete agreed repairs and keep receipts

Before closing

- [ ] Tell your lender you are paying out the mortgage
- [ ] Confirm any discharge penalty
- [ ] Book movers
- [ ] Arrange final utility readings
- [ ] Cancel insurance as of the closing date
- [ ] Sign with your lawyer

Closing day

- [ ] Leave the home in the agreed condition
- [ ] Leave inclusions in place
- [ ] Leave keys, remotes and manuals
- [ ] Confirm payment instructions by phone
- [ ] Set aside money for commission, HST and legal fees

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RENTERS CHECKLIST

Rental Viewing and Application

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Prepare

- [ ] Set your all-in monthly budget
- [ ] Gather a job letter or proof of income
- [ ] Get your credit report
- [ ] Line up references
- [ ] List your must-haves

At the viewing

- [ ] Test taps, drains and appliances
- [ ] Look for mould, pests and leaks
- [ ] Check heat, windows and locks
- [ ] Check phone signal
- [ ] Check smoke and carbon monoxide alarms
- [ ] Ask who pays each utility
- [ ] Ask about parking, laundry and storage
- [ ] Ask who handles repairs

Basement units

- [ ] Confirm legal registration where required
- [ ] Check for a safe exit
- [ ] Check ceiling height and light

Spot a scam

- [ ] View the unit in person before paying
- [ ] Confirm the landlord owns or manages it
- [ ] Be wary of cash-only requests
- [ ] Be wary of pressure to pay fast
- [ ] Compare the price with similar listings

Before you sign

- [ ] Read the whole lease
- [ ] Confirm it uses the Ontario standard lease, if required
- [ ] Pay no more than one month's rent as a deposit
- [ ] Get a receipt
- [ ] Get every promise in writing

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RENTERS CHECKLIST

Rental Move-In

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Before move-in

- [ ] Keep your signed lease
- [ ] Keep your deposit receipt
- [ ] Confirm keys and move-in time in writing
- [ ] Book the elevator
- [ ] Arrange tenant insurance
- [ ] Set up hydro and internet

Move-in inspection

- [ ] Take dated photos of every room
- [ ] Note marks on walls and floors
- [ ] Test appliances
- [ ] Run taps and flush toilets
- [ ] Check heat and air conditioning
- [ ] Test smoke and carbon monoxide alarms
- [ ] Check window locks and screens
- [ ] Send a list of problems to your landlord in writing

First week

- [ ] Find the breaker panel and shut-offs
- [ ] Save the emergency repair contact
- [ ] Set up a rent payment method
- [ ] Ask for rent receipts
- [ ] Learn garbage and recycling rules
- [ ] Save all landlord messages

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RENTERS CHECKLIST

Rental Move-Out

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Giving notice

- [ ] Check your lease end date
- [ ] Use Form N9 for tenant notice
- [ ] Generally give 60 days' written notice
- [ ] Keep proof of delivery
- [ ] Ask about an agreement if you need to leave early
- [ ] Understand assignment and sublet rules

Before you leave

- [ ] Allow lawful showings after proper notice
- [ ] Repair any damage you caused
- [ ] Clean appliances and bathrooms
- [ ] Remove all belongings
- [ ] Take dated photos of every room

Final steps

- [ ] Return all keys and fobs
- [ ] Provide your new address
- [ ] Read the meter, if applicable
- [ ] Close utility accounts
- [ ] Redirect your mail
- [ ] Check that your rent deposit was applied
- [ ] Check for deposit interest owed
- [ ] Keep your records

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RENTERS CHECKLIST

Repairs and Disputes

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Report the problem

- [ ] Write down what happened and when
- [ ] Take dated photos or videos
- [ ] Send a written request to your landlord
- [ ] Keep copies of messages
- [ ] Set a clear follow-up date

If nothing happens

- [ ] Send a second written request
- [ ] Call your municipality for property standards
- [ ] Keep receipts for related costs
- [ ] Contact a community legal clinic
- [ ] Check the right LTB form (T1, T2, T5 or T6)
- [ ] Check all deadlines

If it is urgent

- [ ] No heat, water or electricity: contact your landlord and the city
- [ ] Illegal lockout: call the Rental Housing Enforcement Unit
- [ ] Immediate danger: call 911

Before a hearing

- [ ] Organize evidence by date
- [ ] Prepare a simple timeline
- [ ] Share evidence as the rules require
- [ ] Confirm your witnesses
- [ ] Join the hearing on time

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OWNERS CHECKLIST

Seasonal Home Maintenance

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Spring

- [ ] Check the roof for winter damage
- [ ] Clean eavestroughs
- [ ] Test the sump pump
- [ ] Check the foundation and grading
- [ ] Service the air conditioner
- [ ] Open outdoor taps carefully

Summer

- [ ] Touch up exterior paint and caulking
- [ ] Check decks and railings
- [ ] Look for pests
- [ ] Trim trees near the house
- [ ] Clean the dryer vent

Fall

- [ ] Service the furnace
- [ ] Clean eavestroughs again
- [ ] Shut off outdoor taps
- [ ] Seal gaps and drafts
- [ ] Clean or store outdoor furniture
- [ ] Stock salt and shovels

Winter

- [ ] Watch for ice dams
- [ ] Keep vents clear of snow
- [ ] Clear walkways
- [ ] Keep the home warm when you are away
- [ ] Check for frozen pipes

Every month

- [ ] Test smoke and carbon monoxide alarms
- [ ] Check the furnace filter
- [ ] Look for leaks under sinks
- [ ] Add to your repair fund

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