

PatriciaNewman.ca



Buyer's GUIDE

...AN OVERVIEW OF
THE BUYING PROCESS.

Buying a home is one of the **most important investments** you'll ever make — both financially and personally. With the right preparation and support, it can be an exciting and rewarding experience.

There are **three key stages** to every home purchase: **Planning, Viewing, and Offering** — and each plays a vital role in achieving a confident, informed decision.

This **Buyer's Guide** is designed to help you navigate each stage with ease, understand what to expect along the way, and make the most of today's market opportunities. You'll find helpful tips, professional insights, and a step-by-step overview to guide you from start to finish.

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 **TEAM REALTY LTD.**
BROKERAGE

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Organize Your Finances

The first step toward homeownership is saving for your **down payment**—a minimum of **5%** of the purchase price for most homes in Canada.

Next, meet with a **mortgage professional** to secure a **Pre-Approval**. This step is free, carries **no obligation**, and helps you understand exactly how much you can afford, including estimated interest rates and loan terms. Most pre-approvals also **lock in a rate** for a set period, protecting you if rates rise.

It's wise to **shop around** and compare lenders to find the best rate and mortgage product for your lifestyle. Your mortgage specialist will discuss important factors such as:

- How long you plan to stay in the home
- Whether you may refinance in the near future
- If a Home Equity Line of Credit (HELOC) might be beneficial

When you find the right property, you'll typically have **5 business days** to satisfy your financing condition. Having a pre-approval ensures your documentation is already in order and can be quickly converted into a **Mortgage Commitment**.



Ask your lender for a **Pre-Approval Letter**—it strengthens your offer and shows sellers you're serious and financially ready.



First-Time Home Buyer Incentives (Ontario & Federal Programs)

Buying your first home in Ontario comes with access to several programs designed to make ownership more affordable. Be sure to discuss these options with your **mortgage broker or financial advisor** to see which ones you qualify for.

RRSP Home Buyers' Plan (HBP)

Allows eligible first-time buyers to **withdraw up to \$60,000** (as of 2024) from their Registered **Retirement Savings Plan (RRSP)** to use toward their home purchase. The funds must be repaid within **15 years**.

First-Time Home Buyers' Tax Credit (HBTC)

Provides a **non-refundable tax credit of up to \$1,500** (based on a \$10,000 amount) to help cover closing costs such as legal fees and inspections.

First-Time Home Buyer Incentive (FTHBI)

A shared-equity program with the **Government of Canada**, offering:

- **5%** toward the purchase of an existing home
- **10%** toward a newly built home

This helps lower your monthly mortgage payments **without increasing your down payment**.

Land Transfer Tax Rebate (Ontario)

First-time homebuyers in Ontario can receive a **rebate of up to \$4,000** on provincial land transfer tax.

 *For homes in the City of Toronto, an additional municipal rebate of up to \$4,475 may apply.*

New to Canada Program

Supports **newcomers** with limited Canadian credit history in purchasing a home with as little as **5% down**. Applicants must demonstrate stable employment and meet lender-specific criteria.



Incentives and eligibility criteria can change — always confirm the most recent program details with your mortgage professional before making an offer.



Know Your Neighbourhood

Once your budget is set, it's time to picture where—and how—you want to live. Think about the lifestyle that suits you best and how your next home can support it.

Consider factors like:

- Proximity to schools, parks, and recreational facilities
- Commute time and access to public transit
- Nearby shopping, dining, and community amenities
- Overall neighbourhood feel and long-term potential



Create a simple list of **“Must-Haves” vs. “Nice-to-Haves”** to help guide your search and stay focused on what truly matters.

And remember the golden rule of real estate: **location, location, location**. Your REALTOR® can provide valuable insight into each area's market trends, growth potential, and resale value—helping you make an informed, confident investment.

Educate Yourself

Buying a home is a strategic investment. Take time to understand the **local real estate market** and the **home-buying process** so you can make confident, informed decisions.

While online research is helpful, your **REALTOR®** is your best resource for up-to-date insights on:

- Current market conditions and neighbourhood trends
- Recent comparable sales and property values
- Long-term resale potential and community growth

Real estate values are always evolving — influenced by **market conditions, interest rates, buyer demand, inflation, and local developments**. Discussing these factors with your REALTOR® ensures you make a purchase that aligns with both your lifestyle and financial goals.

If you're a **CAF Member relocating for work**, consider **resale value** a key part of your strategy. With potential postings every few years, buying a property that retains strong market appeal will help protect your investment and make your next move easier.



Work With An Experienced REALTOR®

Partnering with a knowledgeable and experienced REALTOR® is one of the most important steps in your home-buying journey. Your REALTOR® is there to guide you through every stage of the process — from searching for properties to negotiating offers and closing the deal — while protecting your best interests at all times.

A REALTOR® will:

- Provide expert advice on **market conditions, property values, and pricing strategies**
- Arrange and accompany you on **property viewings**
- Prepare and present **offers**, ensuring all legal requirements are met
- **Negotiate** on your behalf to secure the best possible terms and price
- Connect you with trusted professionals such as **mortgage brokers, home inspectors, and lawyers**

Working with a REALTOR® also ensures compliance with RECO and TRESA regulations, guaranteeing fairness, transparency, and confidentiality in every transaction.

Whether you're a first-time buyer, a seasoned homeowner, or a relocating CAF Member, your REALTOR®'s role is to make the experience as seamless, informed, and rewarding as possible.

Automated New Listing Alerts

Never miss out on a new listing!

Your REALTOR® can set you up with a personalized **Digital Property Portal**, an automated system that instantly sends you new listings the moment they hit the MLS.

Your customized portal allows you to:

- View homes that meet your exact criteria (price, area, style, features)
- Receive **real-time email or app notifications** for new and updated listings
- Save and rate your favourite properties for easy reference
- Communicate directly with your REALTOR® about listings you're interested in

Your agent is also connected to the portal — monitoring updates, new opportunities, and changes — ensuring you never miss a home that could be the perfect fit.

Start House Hunting

Now the fun begins — it's time to start touring homes!

The best way to understand the market and define what you truly want is to **see properties firsthand**. On average, our buyers view **11 homes** before finding the right one.

Your REALTOR® can show you **any property listed on MLS**, regardless of the listing brokerage, ensuring you have full access to every home that fits your needs and budget.



Understand The Documents

Before you sign any legal documents, discuss them in detail with your REALTOR® to make sure you have a solid understanding of the terms, clauses and conditions. Your REALTOR® should take the time to review these with you in great detail.

Planning Your House Hunting Trip

If you need a **House Hunting Trip (HHT)** for your purchase, then organize well in advance with your REALTOR®. If you are a CAF Member you likely only have 5 days to view, offer and secure a purchase, so you will need to hit-the-ground-running and have a REALTOR® who makes you their top priority. Work with a REALTOR® who understands military relocations and will make your HHT their **top priority**, ensuring everything is organized and ready the moment you arrive.



Ask your REALTOR® to find out the seller's preferred closing dates for each property to ensure that the homes you view align with your ideal moving timeline—especially important for CAF members on a strict relocation schedule.

Ask About Property Details

Your REALTOR® should gather key information about the home's **age, condition, and systems**, including plumbing, electrical, roofing, and heating and cooling. It's also important to ask about internet connectivity, such as broadband and Wi-Fi options, which are essential for modern living.

If the property has undergone renovations, confirm whether **building permits** were obtained and work was completed to code.

Always consider arranging a **home inspection** for an in-depth look at the property's structure and systems — it's one of the best ways to protect your investment.



Ask your REALTOR® about the **Seller's Property Information Statement (SPIS)** — a document allows the seller to disclose known details about the property — such as **repairs, upgrades, and potential defects** — based on their firsthand knowledge of the home.

Speak with a Home Inspector

It's a good idea to connect with a **Home Inspector** early in the process to understand what a typical inspection includes and how it can protect your investment.

You and your REALTOR® will attend the inspection together, giving you the opportunity to ask questions, review findings in real time, and gain valuable insight into the home's condition before finalizing your purchase.



Choose a **certified, experienced inspector** familiar with the local area — they'll know what issues are most common in nearby homes.



Understanding the Offer Process

Your REALTOR® will prepare and present your **Offer – the Agreement of Purchase and Sale** — a detailed, legally binding document that outlines the terms of your proposed purchase or sale. The offer includes all **essential details**, such as:

- Purchase price and deposit amount
- Closing and possession dates
- Items included or excluded from the sale (chattels and fixtures)
- Conditions and clauses (such as financing, inspection, or lawyer review)

Once submitted, the seller may choose to **Accept, Counter, or Reject** your offer within the specified **irrevocable period**. If no response is received within that timeframe, the offer automatically becomes **null and void**.

When both parties agree and sign, the offer becomes **legally binding**, and the countdown begins to **fulfill all conditions** within the agreed timelines. During this stage, your REALTOR® will coordinate communication between all parties — mortgage professionals, lawyers, and inspectors — to keep the process on track and ensure a smooth path to closing.



Review every detail with your REALTOR® before signing to ensure the offer fully reflects your goals and protects your interests.



Arranging Home Insurance

Before closing, you'll need to have **home insurance** in place — your lawyer will require proof of coverage.

It's smart to **shop around** and compare quotes to find the best policy for your needs and budget. Your REALTOR® can provide a list of common questions insurers may ask about the property. If you're unsure of certain details, most answers can be confirmed after your **home inspection**.



Arrange insurance early to avoid last-minute delays on closing day.

Closing

As **Closing Day** approaches, your lawyer will contact you to arrange the **final review and signing** of all legal documents, including your **mortgage paperwork**. This typically occurs a **few days before closing** to ensure everything is completed on time.

Once all documents are signed and outstanding fees are paid, your lawyer will complete the **legal transfer of ownership**, officially registering the property title in your name.

Your REALTOR® will coordinate with your lawyer to ensure that all necessary documents are delivered and that both parties are kept informed throughout the process.

On **Closing Day**, keys typically exchange hands between **1:00 and 4:00 PM**, once the transfer has been confirmed by your lawyer. Make sure your **moving plans** align with this timeline to avoid delays or additional storage costs.



Confirm your utility transfers, insurance activation, and change-of-address details a few days before closing to ensure a smooth move-in day.

Congratulations!

You have successfully navigated the home-buying process and achieved the milestone of becoming a homeowner! Purchasing a home is a major achievement — one that reflects **dedication, preparation, and commitment to your future**.



Tasks for Buyers – When Moving House

A comprehensive list of the most common tasks buyers typically need to handle when moving house.

Moving Checklist

Address & Documentation

- Submit **change of address** with the post office
- Update address with **banks, credit cards, and insurance companies**
- Update **driver's licence, Municipality office, and tax authority, Passport**
- Notify **employer, healthcare providers, and schools**

Utilities & Services

- Schedule **utility shut-off** at old home [electricity, gas, water, Internet]
- Arrange **utility hook-up** at new home
- Set up **internet, cable, and phone service**
- Transfer or install **home security system**

Movers & Logistics

- Hire or confirm **moving company** / rent truck
- Purchase **moving supplies** [boxes, tape, bubble wrap]
- Pack belongings and **declutter unwanted items**
- Arrange for **storage solutions** if needed
- Prepare **essentials bag** [documents, toiletries, chargers, snacks]

Home Preparation

- Schedule **deep cleaning** before move-in
- Change or rekey **locks and garage codes**
- Test smoke **detectors and carbon monoxide alarms**
- Check appliances and fixtures are working
- Schedule **pest control service** if needed
- Arrange for contractors/painters if needed

Financial & Insurance

- Transfer or update **homeowners/renters insurance**
- Confirm **mortgage and escrow accounts**
- Update **auto insurance** with new address

Community & Lifestyle Setup

- Register for **trash, recycling, and water billing**
- Find new **doctors, dentists, and veterinarians**
- Research **local schools, daycare, gyms, and community centers**
- Introduce yourself to **new neighbours**

Closing Costs for a Buyer in Ontario

When purchasing a home, it's important to plan for **closing costs** — the additional expenses beyond your down payment that finalize your purchase. These typically range from **1.5% to 4%** of the home's purchase price.

Typical Closing Expenses

- **Land Transfer Tax (LTT):**
A provincial tax (and, in some cities, municipal) based on the home's purchase price.
- **Legal Fees & Disbursements:**
Covers your lawyer's services for title searches, document preparation, registration, and closing adjustments.
- **Title Insurance:**
Protects both you and your lender against losses due to title defects, ownership disputes, or registration errors.
- **Appraisal & Inspection Fees:**
Lenders may require an appraisal to confirm market value, and a home inspection is highly recommended to identify potential issues.
- **Mortgage Default Insurance (CMHC, Sagen, or Canada Guaranty):**
Required if your down payment is under 20%. This premium can be added to your mortgage balance.
- **Interest Adjustments:**
Covers mortgage interest from the closing date to your first scheduled payment.
- **Prepaid Expenses:**
Reimbursement to the seller for prepaid items such as property taxes, fuel, or utilities.
- **Condo Status Certificate (if applicable):**
For condominium purchases, this document outlines the corporation's financial and legal health.
- **Moving & Utility Setup Costs:**
Professional moving services, truck rentals, deposits, or activation fees for hydro, gas, water, or internet/cable.



Closing Costs For A Buyer In Ontario

Additional Possible Expenses

- **New Home or Pre-Construction Fees:**
May include development levies, Tarion Warranty registration, and connection charges.
- **HST on New Builds:**
HST is typically included in the advertised price, but if you're not eligible for the HST Rebate (e.g., for investment properties), the difference may be payable on closing.
- **Homeowner Information Package (for resale freeholds):**
Some municipalities require surveys, compliance certificates, or other documentation as part of the closing process.

First-Time Home Buyer (FTHB) Incentives

- **Land Transfer Tax Rebate:**
Ontario offers up to **\$4,000** in provincial rebates. In Toronto, an additional municipal rebate of up to **\$4,475** is available.
- **RRSP Home Buyers' Plan (HBP):**
Withdraw up to **\$35,000 per person** tax-free from your RRSP to buy your first home (repayable over 15 years).
- **First Home Savings Account (FHSA):**
Contribute up to **\$8,000 per year** (to a lifetime max of \$40,000) and withdraw tax-free for your first home purchase.
- **Home Buyers' Tax Credit:**
A **\$10,000 federal non-refundable tax credit** (as of 2025) for eligible first-time buyers, offering up to **\$1,500 in tax relief**.

Summary

Closing costs in Ontario generally range from 1.5% to 4% of the home's purchase price.

In **Toronto**, costs are higher due to the additional **Municipal Land Transfer Tax**.

However, **first-time buyers** can significantly reduce their costs through **rebates and government incentives**, making homeownership more accessible.



Ask your lawyer or mortgage broker for a detailed estimate of your total closing costs before making an offer — so you can budget confidently and avoid surprises on closing day.

A Dynamic TEAM to Serve You Better



In **January 2021**, Patricia and Deb joined forces to combine their extensive **knowledge, experience, and client-first approach**. Together, they bring **almost 40 years of real estate expertise**, ensuring every listing receives the highest level of attention, strategy, and care.

Their partnership means every client benefits from the combined insights and strengths of two accomplished REALTORS®, each recognized for **professionalism, integrity, and results**. Backed by numerous awards, Patricia and Deb continue to set the standard for excellence in the industry.

Their collaborative approach ensures every client benefits from:

- **Strategic Negotiation & Sales Expertise**
- **Creative Marketing & Digital Advertising**
- **Dedicated Client Care & Communication**
- **Seamless Administrative Coordination**
- **Specialized Knowledge in Military & Government Relocations**

Both hold Third Party Service (**TPS**) designations with BGRS/Sirva. Their proven expertise in military relocations and relocation logistics, ensures clients experience a smooth, efficient, and stress-free move — even under tight timelines.

“Our goal is to make your real estate experience as seamless and stress-free as possible. We are dedicated to providing exceptional service, open communication, and the professionalism every client deserves. Our door is always open — reach out anytime.”

Patricia & Deb



About Patricia

Before launching her real estate career, Patricia spent several years living abroad, gaining valuable professional experience. She worked **4 years in England as a Personal Assistant** for Europe's largest organic retailer and another **2 years in New Zealand as an Administrator** with a medical equipment supplier.

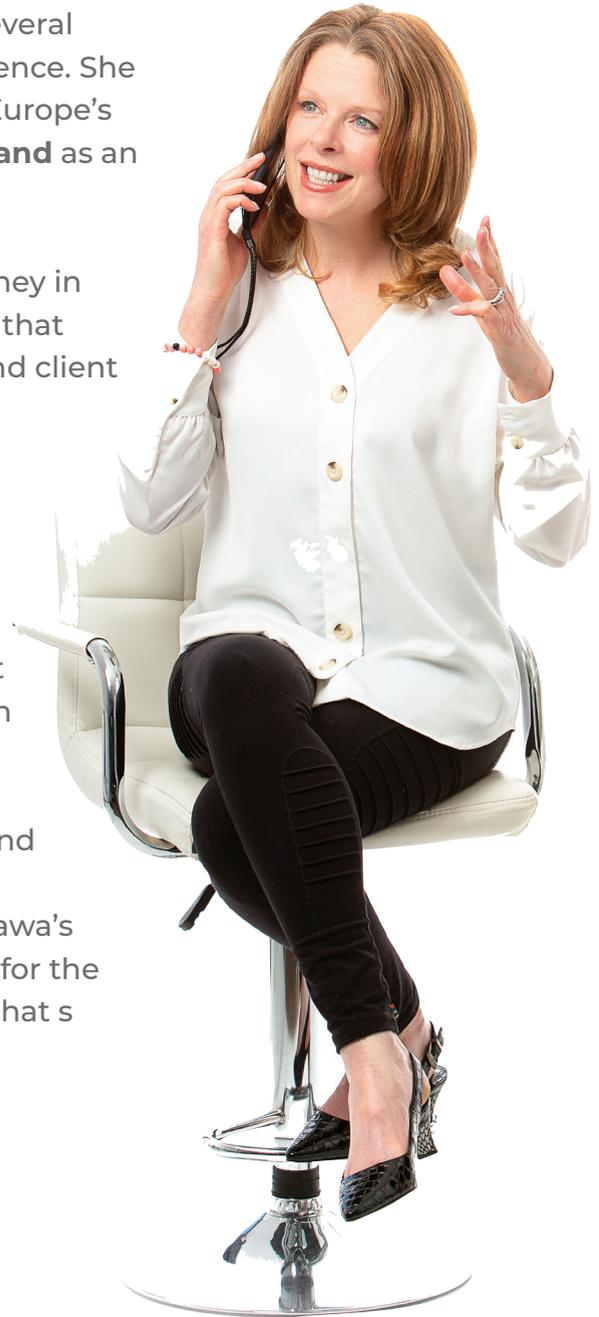
Returning to Canada, Patricia began her real estate journey in **2005** as an **Administrator** in her first brokerage — a role that gave her a strong foundation in real estate operations and client service, before becoming **licenced in 2006**.

Married to a medical professional and long-serving Member of the Canadian Armed Forces, Patricia understands firsthand the unique challenges of military relocations. Her husband played a role on the panel overseeing the design of the Armoured Combat Support Vehicles (ACSV), reflecting their family's deep connection to the CAF community.

Having relocated several times across Ontario, Patricia and her family have now settled in Petawawa, where they proudly call the Ottawa Valley home. Growing up in Ottawa's Cottage Country, Patricia brings a genuine appreciation for the region's lifestyle, communities, and people — a passion that shines through in every client relationship.

Achievements:

- *** Executive Award:** 2012
- *** 100% Award:** 2013-2019, 2023-2024
- *** Hall of Fame Award:** 2019
- **Top Agent Magazine:** 2019
- *** Platinum Award:** 2020-2022, 2025 *RE/MAX Canada



In 2019, Patricia's dedication and accomplishments were spotlighted in Top Agent Magazine, a recognition of her impact and excellence in real estate.



Deb began her real estate career in **2003** as an **Administrative Assistant**, gaining a strong foundation in client service, organization, and brokerage operations. This background has equipped her with the skills to deliver smooth, efficient, and client-focused experiences throughout every real estate transaction.

Licensed as a REALTOR® **since 2010**, Deb brings a wealth of knowledge and experience to the industry. Her dedication to professional growth is reflected in her achievements — earning the **Accredited Buyer's Representative (ABR)** designation in **2013** and becoming a licensed **Broker** in **2016**.

Since moving to Petawawa in 1996, Deb has raised her family in the Ottawa Valley and is a proud Military Mom, with her son serving in the Canadian Armed Forces. Deeply rooted in her community, Deb and her husband enjoy the lifestyle, natural beauty, and sense of connection that make the Valley such a special place to call home.

Achievements:

- *** Executive Award:** 2015, 2020
- *** 100% Award:** 2010-2014, 2016-2019, 2021-2024
- *** Hall of Fame Award:** 2017
- **Accredited Buyer's Representative (ABR):** 2013
- **Broker's Licence:** 2016

*RE/MAX Canada



Experience You Can Trust

Patricia and Deb have built their business on trust, expertise, and results. Their collaborative approach ensures clients feel informed, supported, and confident throughout every step of the process. Whether you're a first-time buyer, relocating with the military, or planning your next move, you can rely on their market knowledge, strategic guidance, and attention to detail.

When you work with Patricia and Deb, you gain more than REALTORS® — you gain trusted partners dedicated to your success.



COMMITTED, EXPERIENCED, we know RELOCATIONS!

Whether **PURCHASING** or **SELLING**, you will be guided you through every step of the process to make your real estate journey successful.



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