

Ontario Ave

HAMILTON, ONTARIO

Hamilton Home Buyer's Guide

A practical guide to buying a home in Hamilton, Ontario.

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WELCOME

Buying a home is more than finding a property you like. It's understanding your options, making informed decisions and moving confidently from the first financial questions to the day you get the keys.

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Before You Buy

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CHAPTER 01

The Home-Buying Journey

Buying a home is a series of decisions, not one big decision. Knowing what comes next makes each one easier.

STEP 01	Get your finances in order Understand your budget, down payment, closing costs and ongoing ownership expenses.	BEFORE YOU BUY CH. 02
STEP 02	Get mortgage pre-approved Talk to a lender or mortgage professional and set a realistic starting point for your search.	BEFORE YOU BUY CH. 03-04
STEP 03	Choose your REALTOR® Find someone who understands your priorities and can guide you through each decision.	BEFORE YOU BUY CH. 05-06
STEP 04	Find and evaluate homes Search, tour properties, compare options and look beyond the listing photos.	FINDING YOUR HOME CH. 07
STEP 05	Make an offer Decide your price and terms, understand your options and submit when you're ready.	MAKING THE DEAL CH. 08-09
STEP 06	Navigate the deal Work through conditions, financing and the other steps before the agreement becomes firm.	MAKING THE DEAL CH. 10
STEP 07	Close and move in Coordinate with your lawyer and lender, arrange funds and insurance, do your final walkthrough and get the keys.	CLOSING & MOVING IN CH. 11-16



You don't need to know everything before you begin. Knowing the road ahead makes each decision easier when you get there.

CHAPTER 02

Know Your Numbers

Your budget is about more than the purchase price. Before you shop seriously, understand what buying will cost upfront and what owning will cost every month.

A lender can tell you how much you qualify to borrow. That isn't necessarily the amount you should spend.

Start with your down payment

- How much money do you have available?
- How much do you want to put toward the purchase?
- How much do you need to keep for emergencies and other goals?
- Will your down payment affect mortgage insurance requirements?

Don't assume every available dollar should go toward the down payment. Keeping a cushion matters too.

Put registered plans to work

First-time buyers can often draw on a First Home Savings Account (FHSA) and the RRSP Home Buyers' Plan, and the two can be combined.

Ask your financial advisor or lender how they fit your plans, and confirm the current limits.

THE HAMILTON ADVANTAGE

Toronto buyers pay two land transfer taxes, provincial and municipal. In Hamilton, you pay only the Ontario land transfer tax. City council considered a municipal tax in 2025 and decided not to pursue it.

CHAPTER 02 • CONTINUED

Upfront costs and monthly costs

UPFRONT

Budget for costs beyond the purchase price

- Ontario land transfer tax
- Legal fees and disbursements
- Home inspection
- Appraisal, if your lender requires one
- Title insurance
- Mortgage-related costs
- Adjustments at closing (for example, prepaid property taxes)
- Moving expenses
- Immediate repairs or purchases for the new home

EXPLORE THE COSTS

What Does It Cost to Buy a Home in Hamilton? →

Ontario Land Transfer Tax Calculator →

EVERY MONTH

Think about monthly ownership costs

Your mortgage payment is only one part of owning a home. Also budget for:

- Property taxes
- Home insurance
- Utilities
- Condo fees, if applicable
- Maintenance and repairs
- Other household expenses

A home that fits your purchase-price budget can still feel tight if the total monthly cost is too high.

CALCULATE YOUR BUDGET

Home Affordability Calculator →

Mortgage Calculator →

Don't only ask, "How much can I borrow?" Also ask, "How much do I want to spend?"

CHAPTER 03

Mortgage Pre-Approval

A pre-approval shows what you can likely borrow and gives your search a realistic starting point. It's important to understand what it does and doesn't mean.

WHAT IT TELLS YOU

- How much you're likely to qualify for
- An estimated interest rate and mortgage terms, often with a rate hold
- A realistic price range for your search

It's also your chance to talk through your finances with a lender before you're making offers.

WHAT IT DOESN'T GUARANTEE

A pre-approval is not a final mortgage approval. Before funding, your lender will still:

- Verify your income, employment and down payment
- Review the specific property you choose
- Confirm the property's value, often through an appraisal
- Complete final underwriting on updated documents

Borrowing power vs. comfortable spending

Qualifying for a mortgage amount doesn't mean you should shop at the top of that range. Weigh your full ownership costs, your other commitments and how much flexibility you want to keep.

KEEP YOUR FINANCES STABLE — FROM PRE-APPROVAL TO CLOSING

Don't change jobs, take on new debt, finance a car or make large unexplained deposits or withdrawals without talking to your lender first.

Pre-Purchase Checklist: 17 Things to Avoid Before Closing →

CHAPTER 04

Mortgage Application: What You'll Need

Your lender or mortgage broker will ask about your income, employment, assets, debts and the property. Use this as a preparation checklist; your lender will tell you exactly what they need.

PERSONAL INFORMATION

- ☐ Government-issued ID
- ☐ Full legal name and contact details
- ☐ Date of birth
- ☐ Social Insurance Number, if requested

EMPLOYMENT AND INCOME

- ☐ Employer details and length of employment
- ☐ Salary, and any bonus, commission or self-employment income
- ☐ Proof such as pay stubs, an employment letter or Notices of Assessment

ASSETS AND DOWN PAYMENT

- ☐ Bank and investment statements
- ☐ Proof of where your down payment came from (lenders typically want a 90-day history, or a gift letter for gifted funds)

DEBTS

- ☐ Credit cards, lines of credit, car loans, student loans and any other obligations

PROPERTY INFORMATION

- ☐ Once you've found a home: address, purchase price, down payment, property type, the signed Agreement of Purchase and Sale and the MLS® listing

Having these organized means you can respond quickly when your lender asks, which matters when you're working to a financing deadline.

CHAPTER 05

Choosing Your REALTOR®

The REALTOR® you choose affects more than how quickly you find a home. They help you read the market, evaluate properties, structure offers, negotiate and get the deal through to closing.

Look beyond the listing search

Anyone can search listings online. A good REALTOR® helps you make better decisions about the homes you find.

LOOK FOR SOMEONE WHO WILL

- Listen to what you're actually looking for
- Explain the local market and what drives prices
- Point out what you might not have considered
- Weigh a property's strengths against its potential concerns
- Explain your options clearly and develop an offer strategy
- Negotiate on your behalf
- Keep the transaction moving and coordinate with your lender, lawyer and inspector

QUESTIONS WORTH ASKING

How do you work with buyers?	Understand what the relationship will look like day to day.
How do you help buyers evaluate properties?	Finding a home is one thing; knowing whether it's a good fit is another.
How do you approach offers and negotiations?	There shouldn't be a one-size-fits-all strategy.
How will we communicate?	Make sure their style and availability work for you.
What happens after an offer is accepted?	The relationship shouldn't end once you've secured the property.

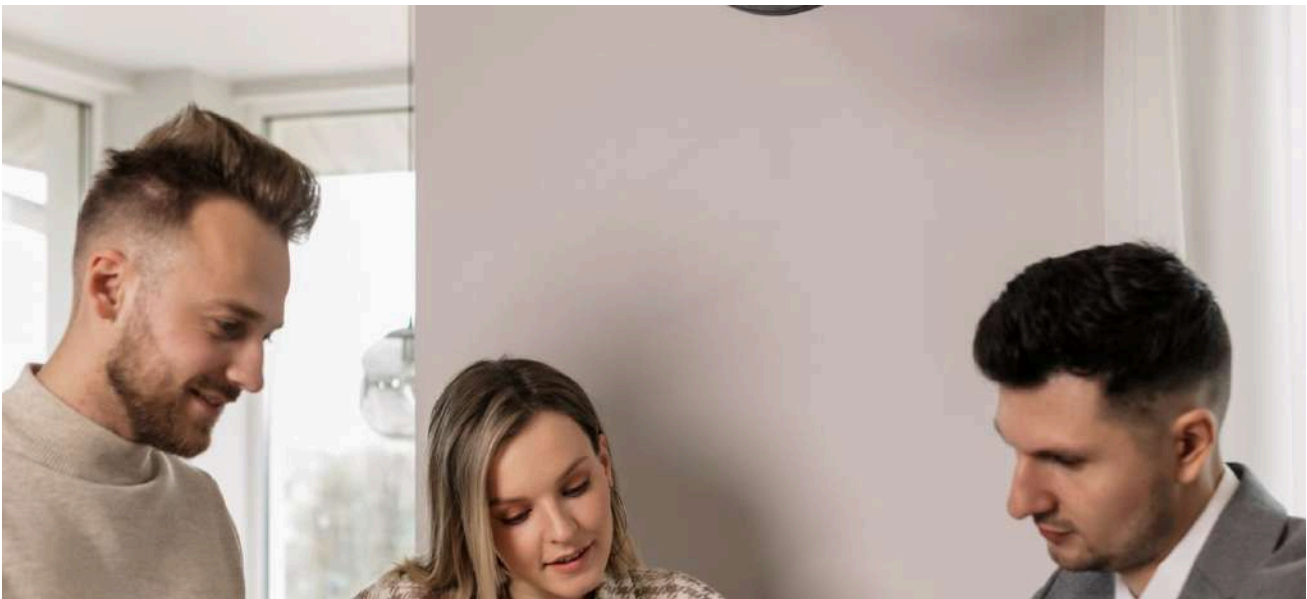
CHAPTER 05 • CONTINUED

Understand your representation

In Ontario, you'll sign a written buyer representation agreement before working with a brokerage as a client. Before you sign, make sure you understand:

- The services the brokerage will provide
- How the brokerage is paid
- How long the agreement lasts, and the area and property types it covers
- How the agreement can be ended
- Your responsibilities as a client

Read the [RECO Information Guide](#) before entering a relationship with a brokerage.



MY APPROACH

Buying a home shouldn't feel like being pushed through a transaction. My job is to help you understand your options, ask better questions, weigh the opportunities and risks, and make decisions you're comfortable with.

You should never feel you have to decide simply because someone else wants you to.

CHAPTER 06

Build Your Home Criteria

Before you tour homes, separate what you need from what you'd simply like. The goal isn't a perfect wish list; it's knowing what matters most so you can make good trade-offs.

MUST-HAVES

The things that decide whether a home works for you

- Location or neighbourhood
- Property type
- Bedrooms and bathrooms
- Layout
- Parking
- Accessibility
- Outdoor space
- Maximum comfortable budget

WOULD-LIKES

Features you'd enjoy but could live without

- An updated kitchen
- A finished basement
- A bigger yard or a garage
- Extra storage or a home office
- A particular architectural style

Knowing which preferences are flexible helps you spot good opportunities you might otherwise dismiss.

DEAL-BREAKERS

Things that rule a home out

- Too far from work, school or family
- A layout that doesn't suit your life
- More maintenance or renovation than you want to take on
- Not enough parking
- A monthly cost outside your comfort zone

THINK BEYOND THE HOUSE

- How will your commute work?
- What services and amenities are nearby?
- What ongoing costs come with the property besides the mortgage?
- Will the home still work if your circumstances change?
- What space do you need now, and what might you need in five years?

CHAPTER 06 • WORKSHEET —————

Your home criteria worksheet

Must have

What does the home absolutely need to provide?

Would like

What would make the home better, but isn't essential?

Don't want

What would cause you to rule a property out?

The goal isn't a home that checks every box. It's knowing which boxes matter most.



02

Finding Your Home

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With your priorities set and your financing in place, the search can begin.

CHAPTER 07

Finding & Evaluating Homes in Hamilton

With your priorities set and your financing in place, the search can begin. The goal isn't finding listings that match your filters; it's figuring out which homes actually make sense for you.

Get to know Hamilton's areas

Hamilton is really several communities in one, and each has its own character, housing stock and price range.

Lower City

Older brick homes, walkable streets and the downtown core, with shops and restaurants along James North and Locke Street

Dundas

Historic small-town feel in the valley, character homes and trails

Stoney Creek

Between the lake and the escarpment, many newer subdivisions, close to the QEW

Hamilton Mountain

Established family neighbourhoods above the escarpment, many postwar bungalows and side-splits, easy access to the Linc

Ancaster

Larger lots, newer and executive homes, quick access to the 403

Waterdown & Flamborough

Newer suburban neighbourhoods to the north, with rural properties beyond

COMMUTING

If you commute to Toronto or Burlington, think about how you'll travel: GO train service from the Hamilton GO Centre and West Harbour stations, or the 403 and QEW. Test the trip at rush hour before you commit.

CHAPTER 07 • CONTINUED

**Start your search**

Potential homes may come from online listings, property alerts, my recommendations, private showings, open houses or your own local knowledge. Use your criteria as a guide, not as a reason to dismiss every home that isn't a perfect match.

Look beyond the listing photos

Photos can make a home look larger, brighter or more finished than it feels in person. At a showing, consider:

- The surrounding streets, noise and traffic
- Layout, natural light, storage and parking
- The property's condition and any recent renovations
- Likely future expenses (roof, windows, furnace, foundation)
- Property taxes, and condo fees and rules if applicable
- How well the home fits your everyday life

OLDER HAMILTON HOMES

Many Hamilton homes, especially in the Lower City, were built a century or more ago. That brings character and some common issues. Watch for knob-and-tube wiring (some insurers limit coverage), galvanized or lead water pipes (the City runs a lead service replacement program), old oil tanks and aging foundations. Ask about them early, and make sure your inspector checks.

Evaluate the property, not the presentation

Fresh paint, staging and professional photos make a strong first impression, but they don't tell you about the home's condition or future costs. Ask questions when something is unclear, and review permits, the seller's disclosures and condo documents where relevant. I'll help you identify what to ask; some questions need a lawyer, inspector or other specialist.

Compare homes after each viewing

Record what you liked, what concerned you, how well it meets your must-haves, what you'd change, what work you'd need to do right away and how it compares with other homes you've seen. A few notes after each showing make it much easier to compare objectively.

The right home isn't the one with the best photos. It's the one that makes sense when you see the whole picture.



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CHAPTER 08

Making an Offer

An offer is more than a price. It sets out every term on which you propose to buy the home, and once accepted, it's a binding contract.

THE MAIN COMPONENTS

Purchase price

What you're offering to pay.

Deposit

Usually due within 24 hours of acceptance, by certified cheque, bank draft or wire. It's held in trust and goes toward your purchase price at closing. Have the funds ready before you make an offer.

Closing date

When the sale completes and you get the keys. It affects your financing, your move and, if you rent or own, your current home.

Conditions

Terms that must be met before the deal becomes firm, such as financing, a home inspection, the sale of your current home or a review of the condo's status certificate.

Inclusions and exclusions

Which appliances, fixtures and items stay or go.

Other terms

Anything specific to the property or the deal.

Conditions protect you but can make an offer less competitive. Removing them without understanding the risks can have serious consequences, so we'll talk through each one before you decide.

Before you sign

Make sure you understand the price and deposit, the closing date, every condition and its deadline, what's included and excluded, your obligations, and what happens if a condition can't be met.

THERE IS NO COOLING-OFF PERIOD ON RESALE HOMES IN ONTARIO

Once your offer is accepted and firm, you can't change your mind without serious financial and legal consequences. (New-construction condos are different: buyers get a 10-day rescission period.) Understand what you're signing before you sign it.

CHAPTER 09

Negotiating the Deal

Negotiation isn't just about offering more or paying less. It's about understanding the situation, knowing what matters most to you and weighing the terms on the table.

What can be negotiated?

Price, deposit, closing date, conditions, inclusions and exclusions, and other terms can all be part of a negotiation, and their importance changes from deal to deal.

How a seller can respond

YOUR OFFER

Accept

Reject

Counteroffer

You can accept it, counter again or walk away.

Let it expire

Once an offer is accepted, it can't be changed without both parties agreeing.

Consider the whole offer

A lower price with better terms can appeal more to some sellers. And offering more money doesn't automatically make it the right decision for you.

Competing offers

In Hamilton, sellers often set an offer date and review all offers at once, and some buyers submit early "bully" offers. Competition changes the negotiation, but it doesn't mean you should abandon your budget or take on risks you don't understand. We'll decide together what makes sense for you.

BEFORE RESPONDING, ASK YOURSELF

- Is the price supported by recent comparable sales?
- Does the property justify the amount you're considering?
- Are the conditions right for your situation?
- Can you comfortably afford it?
- What are you willing to compromise on?
- At what point would you rather walk away?

A successful negotiation isn't simply winning the house. It's reaching an agreement you understand and can live with.

CHAPTER 10

After Your Offer Is Accepted

An accepted offer is a milestone, but if your agreement has conditions, there's still work to do before it becomes firm.

IF YOUR AGREEMENT HAS CONDITIONS

Each condition has a deadline to be fulfilled or waived. During this period you may be:

- Finalizing your financing
- Completing a home inspection
- Having your lawyer review the condo status certificate
- Completing other agreed investigations

Know every deadline. I'll help you track them, but you're responsible for meeting your obligations under the agreement. If a concern comes up, raise it right away so we can get advice from your lawyer if needed.

ONCE THE AGREEMENT IS FIRM

Once all conditions are fulfilled or waived, the deal heads toward closing. Your focus shifts to:

- Completing your lender's requirements
- Working with your lawyer
- Arranging home insurance
- Preparing your closing funds
- Planning your move

The time between acceptance and closing isn't a waiting period. It's when the important tasks and deadlines happen — and when keeping your finances stable matters most.



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CHAPTER 11

Home Inspection

A home inspection helps you understand a property's condition before you commit. It reveals visible issues and potential concerns, but it can't guarantee every defect will be found.

What an inspection covers

A general inspection looks at the accessible parts of the home:

- Roof and exterior
- Foundation and visible structure
- Electrical, plumbing, heating and cooling
- Windows and doors
- Attic and insulation
- Signs of water getting in

After the inspection

The report may flag items that need repair, maintenance or a closer look from a specialist. You'll decide whether the findings are acceptable, whether you need more information and whether they change your plans.

Not every issue is a major defect, and the seller isn't automatically required to fix everything on the report. Your options depend on your agreement.

Your inspector will explain what's included and what isn't. In older Hamilton homes, ask specifically about wiring type, water service pipes and any signs of an old oil tank. A sewer-line camera scope can be a worthwhile add-on.

HOME INSPECTION

Tells *you* about the home's condition.

APPRAISAL

Tells your *lender* what the home is worth.

One doesn't replace the other.

WANT MORE DETAIL?

Home Inspection Guide



CHAPTER 12

Home Appraisal & Financing

Your lender may order an appraisal to confirm the home's value supports the mortgage you're asking for.

What an appraiser looks at

An appraiser forms an opinion of value from the property's features, location, size and condition, along with recent comparable sales in the area.

If the appraisal comes in low

If the appraised value is below your purchase price, your lender may lend less than you expected, and you'd need to cover the gap. Options can include:

- Discussing the appraisal with your lender
- Reviewing the comparable sales it relied on
- Adding more of your own funds
- Getting advice from me and your lawyer on your options

IMPORTANT

A low appraisal doesn't automatically let you cancel the purchase. Your options depend on your agreement and whether it includes a financing condition.

Keep your financing on track

Respond promptly to your lender's requests, give accurate information, and tell them right away if anything about your finances changes.

CHAPTER 13

Your Lawyer & Closing Costs

In Ontario, a real estate lawyer handles the legal work of transferring ownership and makes sure the deal closes according to your agreement.

What your lawyer does

- Reviews your agreement and related documents
- Searches title and checks for liens, work orders and other issues
- Arranges title insurance
- Prepares and reviews the legal documents
- Works with your lender on the mortgage
- Calculates adjustments and tells you exactly how much you need to close
- Registers the transfer and releases the keys
- Reports to you once the deal is complete

Your closing costs

On top of your down payment, plan for:

- Ontario land transfer tax (and no municipal land transfer tax in Hamilton)
- Legal fees and disbursements
- Title insurance
- Mortgage-related costs, if any
- Adjustments for prepaid property taxes and other items

Choose your lawyer early, ideally before you make an offer, so they have time to do the work. If you're buying a condo, they can also review the status certificate during your condition period.

FIRST-TIME BUYER?

You may qualify for a refund of up to \$4,000 on Ontario land transfer tax. Your lawyer can usually apply it at closing. Eligibility rules apply.

PLAN AHEAD

What Does It Cost to Buy a Home in Hamilton?



Ontario Land Transfer Tax Calculator



Don't wait until closing week to find out how much you need. Ask your lawyer and lender early, and leave time to move the funds.

CHAPTER 14

From Firm Deal to Closing

Once your deal is firm, the focus shifts to completing the remaining steps and getting ready to move in.

1

Complete your mortgage requirements

Send your lender any outstanding documents and follow their instructions.

2

Work with your lawyer

They'll complete the title work, coordinate with your lender and calculate your closing funds.

3

Arrange insurance and services

Get home insurance in place in time to meet your lender's deadline, and set up utilities and internet for your move-in date.

4

Prepare your closing funds

Your lawyer will tell you the amount and how to send it.

5

Do your final walkthrough

Usually shortly before closing, it lets you check the home's condition and confirm included items and any agreed repairs. It isn't a second inspection.

6

Sign and close

Meet your lawyer to sign the documents; on closing day, the funds and ownership transfer through the land registry.

7

Get the keys

Once the deal closes, your lawyer releases the keys and the home is yours.

PROTECT YOURSELF FROM WIRE FRAUD

Scammers sometimes send fake payment instructions that look like they come from a lawyer. Before you send any money, call your lawyer's office at a phone number you already know — never one from the email — to confirm the details.

Closing day is the finish line, but good preparation starts well before it.



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Moving In

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CHAPTER 15

Moving Into Your New Home

You've bought the home. Now make the move itself as manageable as possible.

BEFORE MOVING DAY

- ☐ Confirm your closing date and key pickup with your lawyer
- ☐ Book movers or a truck (book early for month-end dates)
- ☐ Confirm home insurance is in place
- ☐ Set up utilities, internet and essential services
- ☐ Change your mailing address with Canada Post
- ☐ Pack and label boxes by room
- ☐ Keep important documents and valuables separate
- ☐ Arrange care for children or pets if needed
- ☐ Wrap up arrangements for your current home or rental

PACK A FIRST-NIGHT BOX

Toiletries, medications, phone chargers, basic cleaning supplies, bedding, snacks and a change of clothes. You don't need to unpack everything at once. Get the essentials in place first.

NEED MORE HELP?

Hamilton Home Resources

**ON MOVING DAY**

- ☐ Confirm movers have the right address and instructions
- ☐ Keep documents, medication and valuables with you
- ☐ Have first-night essentials ready
- ☐ Find the electrical panel and the main water shutoff
- ☐ Walk through the home and note any immediate concerns

YOUR FIRST FEW DAYS

- ☐ Check that utilities and internet are working
- ☐ Record your meter readings
- ☐ Update your address with remaining accounts and organizations
- ☐ Unpack the essentials first
- ☐ Gather manuals for appliances and home systems
- ☐ Change the locks and garage codes
- ☐ Learn your home's systems and maintenance needs

CHAPTER 16

Your Home-Buying Checklist

Use this to track the major tasks in your purchase. Your exact steps will depend on your property, agreement, lender and circumstances.

BEFORE YOU START

- ☐ Set a comfortable price range
- ☐ Review your down payment and registered-plan options (FHSA, Home Buyers' Plan)
- ☐ Budget for closing costs and moving expenses
- ☐ Estimate monthly ownership costs
- ☐ Get mortgage pre-approved
- ☐ Define your must-haves and deal-breakers
- ☐ Choose a REALTOR® and understand your representation agreement

BEFORE MAKING AN OFFER

- ☐ Check the price against recent comparable sales
- ☐ Have your deposit funds ready (usually due within 24 hours)
- ☐ Choose your closing date
- ☐ Understand each condition and its deadline
- ☐ Confirm inclusions and exclusions
- ☐ Choose your lawyer
- ☐ Ask questions before signing anything you don't understand

WHILE SEARCHING

- ☐ Review listings against your priorities
- ☐ Tour suitable homes and take notes after each
- ☐ Consider condition and likely future costs
- ☐ Review disclosures, permits and condo information
- ☐ Ask questions when something is unclear

CHAPTER 16 • CONTINUED

AFTER YOUR OFFER IS ACCEPTED

- ☐ Record every deadline
- ☐ Deliver the deposit on time
- ☐ Complete your conditions (financing, inspection, status certificate)
- ☐ Respond to lender requests
- ☐ Arrange home insurance
- ☐ Keep your finances stable

BEFORE CLOSING

- ☐ Confirm your mortgage is finalized
- ☐ Confirm your closing funds and verify payment instructions by phone
- ☐ Set up utilities and services
- ☐ Confirm moving arrangements
- ☐ Complete your final walkthrough
- ☐ Confirm key pickup

AFTER MOVING IN

- ☐ Confirm utilities and services are working
- ☐ Update your address
- ☐ Organize your home documents
- ☐ Learn your home's systems
- ☐ Make a plan for ongoing maintenance

NOTES

This checklist is a planning tool. Always follow the specific deadlines and obligations in your agreement and the instructions from your lawyer and lender.

A Better Way to Buy a Home

Buying a home is a major financial decision, and a personal one. You deserve to understand your options, have your questions answered and decide at a pace that lets you think clearly.

My approach

I start by listening: what you're looking for, what matters to you and what worries you about the process. From there, I help you:

- Understand the Hamilton market and your options
- Evaluate homes against your needs
- Think through the trade-offs
- Understand offers and negotiations
- Navigate everything between an accepted offer and closing
- Know what comes next at every stage

You should have the information to make your own decisions, not feel pressured into someone else's.



“We valued his personable, non-pushy style.”

LAUREN PINDER, CLIENT



CHAPTER 18

Your next move starts with a conversation

You don't need every detail figured out to start. Whether you're just exploring, getting your finances ready or already looking at homes, a conversation can help you understand what comes next. Let's talk about your goals, your questions and what buying a home could look like for you.

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REALTOR® · Real Broker Ontario Ltd.

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