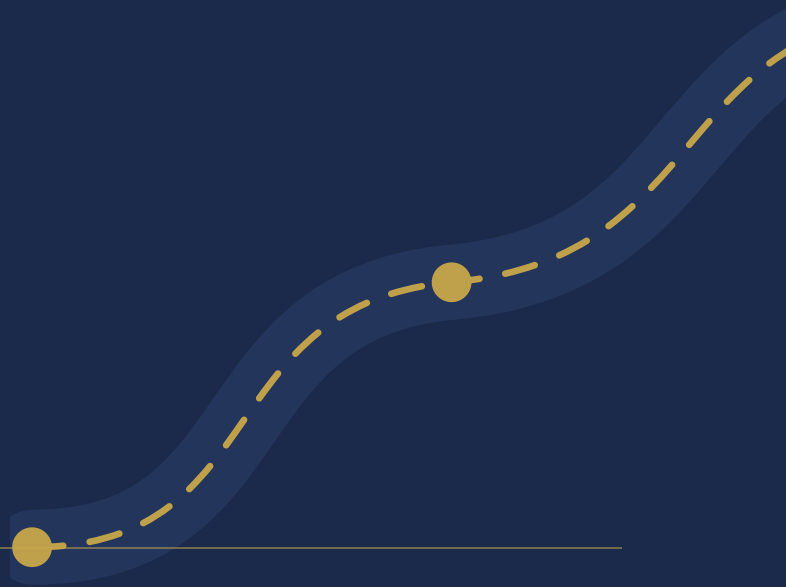




WINDSOR-ESSEX COUNTY BUYER GUIDE

Your Home Buying Roadmap

Every step of buying a home or condo in Windsor-Essex County, from the first conversation to the day you get your keys.



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Local Knowledge.
Honest Advice.
Real Results.

A note from Kris

Buying a home is one of the biggest financial, emotional, and stressful decisions most families ever make. I wrote this roadmap so you can see every step before you take it, without the jargon and without the pressure.

I have lived in Lakeshore for 23 years and spent the last 9 years helping families buy and sell across Windsor-Essex County with RE/MAX Capital Diamond Realty. Over 160 families later, the biggest lesson is simple. The buyers who feel calm on closing day are the ones who understood the process from the start.

Read it in one sitting or keep it handy as you go. If a step raises a question, call or text me. That is what I am here for.

Kris Ramotar

Who this roadmap is for

First-time buyers

You will find how much you really need for a down payment, what to expect at every stage, and in Step 4, the programs that can save you thousands.

Move-up families

You have outgrown your starter home and you are juggling a sale and a purchase. Watch for the Move-Up notes on whether to buy first or sell first.

Relocating families

Moving to Windsor-Essex from another city or province? The Relocating notes cover choosing a community from a distance and buying without the stress.

HOW TO USE THIS GUIDE

The roadmap has 10 steps. The next page shows all of them at a glance. Each step after that explains what happens, what it costs, and what I want you to watch for.

Your roadmap at a glance

Ten steps, in the order they usually happen. Some take an afternoon and some take a few weeks. Closing is often 30 to 90 days after your offer is accepted, so there is time to plan.

1

Get clear on what you need

Your must-haves, your nice-to-haves, and why you are moving.

2

Know your real budget

A written pre-approval with a rate hold, before you fall in love with a house.

3

Plan for closing costs

Land transfer tax, legal fees, and the costs people forget.

4

Use the programs you qualify for

FHSA, Home Buyers' Plan, and first-time buyer refunds.

5

Choose your REALTOR

And understand the Buyer Representation Agreement you sign.

6

Pick your community

Lakeshore to Leamington, every town has its own feel.

7

Tour homes the smart way

What to look at beyond the paint and the staging.

8

Make an offer that works

Price, deposit, conditions, and how to compete.

9

Firm up your deal

Inspection, financing, and removing conditions.

10

Closing day and keys

Your lawyer, final funds, and moving in.

The one thing I tell every buyer

Get your pre-approval in writing and ask exactly how long your rate is being held. I have watched buyers lose hundreds of dollars a month because a verbal "you're good to go" was never put on paper. Step 2 explains why.

1

STEP 1

Get clear on what you need

Before we look at a single listing, I sit down with every buyer for a needs analysis. It takes about 30 minutes and it saves weeks of looking at the wrong homes. We talk about why you are moving, what your days look like, and what would make a home feel right.

Must-haves

- Number of bedrooms and bathrooms
- School zone, if you have kids
- Commute to work
- Garage, yard, or parking needs
- Your top price, not the bank's

Nice-to-haves

- Finished basement
- Updated kitchen
- Close to trails, the water, or parks
- A quiet street
- Room to grow

MOVE-UP FAMILIES

Decide early whether you will buy first or sell first. Buying first means you know where you are going, but you may carry two homes for a while. Selling first means you know your budget, but you need a plan for where you will live. We will map this out together.

2

STEP 2

Know your real budget

A pre-approval tells you how much a lender is willing to lend and, if you ask for it, holds an interest rate for you while you shop, often for 90 to 120 days. It is the single most important step before you start touring homes.

STEP 2, CONTINUED

Why a written rate hold matters

Rates can move while you are looking. On a \$500,000 home with 5% down, the difference between a rate in the high 3s and a rate near 4.9% works out to roughly \$300 more every month. A written pre-approval with a rate hold protects you from that. A verbal "you're good to go" does not.

The stress test

Every lender has to qualify you at a higher rate than the one you will actually pay. For most mortgages, that is the greater of 5.25% or your contract rate plus 2%. It is why your approval amount may be lower than you expected.

Minimum down payment in Canada

Purchase price	Minimum down payment
\$500,000 or less	5% of the price
\$500,000 to \$1,499,999	5% of the first \$500,000, plus 10% of the amount above \$500,000
\$1,500,000 or more	20% of the price

Put down less than 20% and your mortgage needs default insurance, usually through CMHC. The premium is added to your mortgage. Ontario also charges 8% provincial sales tax on that premium, and that part is paid in cash at closing.

Down payment	CMHC premium on the loan
5% to 9.99%	4.00%
10% to 14.99%	3.10%
15% to 19.99%	2.80%
20% or more	No insurance needed

Example: a \$505,000 home

Minimum down payment: \$25,000 on the first \$500,000 plus \$500 on the remaining \$5,000, for a total of **\$25,500**. The mortgage is \$479,500, and the 4% CMHC premium adds **\$19,180** to it. The 8% sales tax on that premium, about **\$1,534**, is due at closing.

STEP 2, CONTINUED

PROTECT YOUR APPROVAL

Between pre-approval and closing, do not change jobs, open new credit, finance a car, or move large sums of money around without talking to your lender first. Any of these can change your approval.

3

STEP 3

Plan for closing costs

Your down payment is not the only cash you need. A good rule of thumb is to set aside 1.5% to 4% of the purchase price for closing costs, depending on the home and whether you are a first-time buyer.

Ontario land transfer tax

Every buyer in Ontario pays land transfer tax on closing. It is charged in brackets.

Portion of the purchase price	Rate
First \$55,000	0.5%
\$55,000 to \$250,000	1.0%
\$250,000 to \$400,000	1.5%
\$400,000 to \$2,000,000	2.0%
Over \$2,000,000	2.5%

Example: a \$505,000 home

Land transfer tax works out to **\$6,575**. A first-time buyer who qualifies for the full Ontario refund of up to \$4,000 would pay about **\$2,575**. On a home up to about \$368,000, the refund covers the whole tax.

STEP 3, CONTINUED

Other closing costs to budget for

Cost	What it is
Legal fees and disbursements	Your real estate lawyer handles the title search, the mortgage paperwork, and the transfer. Get a quote early.
Title insurance	Protects you against title problems. Usually arranged by your lawyer.
Home inspection	Paid when you book it, before your offer goes firm.
Appraisal	Sometimes required by your lender. Some lenders cover it.
Adjustments	Your share of property taxes or condo fees the seller already prepaid.
CMHC premium sales tax	8% of the premium, if you put down less than 20%.
Home insurance and moving	Your lender needs proof of insurance before closing.

Your cash to close worksheet

Down payment	\$ _____
Deposit, already paid, counts toward the down payment	\$ _____
Land transfer tax, minus any first-time buyer refund	\$ _____
Legal fees, disbursements, and title insurance	\$ _____
Sales tax on the CMHC premium, if any	\$ _____
Inspection, appraisal, and adjustments	\$ _____
Moving and set up	\$ _____
Total cash needed	\$ _____

Use the programs you qualify for

These programs can put thousands of dollars back in your pocket. Most are for first-time buyers, and the rules are specific, so always confirm with your lender, your lawyer, or an accountant.

First Home Savings Account (FHSA)

Save up to \$8,000 a year, to a lifetime total of \$40,000. Contributions are tax deductible, like an RRSP, and withdrawals for your first home are tax free, like a TFSA. If you and your partner each open one, you can save up to \$80,000 together.

RRSP Home Buyers' Plan (HBP)

Withdraw up to \$60,000 from your RRSP tax free toward your first home. You repay it over 15 years. For first withdrawals made from 2026 to 2028, repayment does not start until the fifth year after the year you withdraw.

Ontario land transfer tax refund

First-time buyers can get back up to \$4,000 of Ontario land transfer tax. You must be at least 18, a Canadian citizen or permanent resident, move in within 9 months, and never have owned a home anywhere in the world. Your lawyer usually claims it for you at closing.

First-time buyer GST rebate on new homes

If you are buying a newly built home as your first home, the federal GST can be fully rebated on homes up to \$1 million, with a reduced rebate up to \$1.5 million. Ask your lawyer or builder whether it applies to your purchase.

30-year amortization

First-time buyers, and buyers of newly built homes, can qualify for a 30-year amortization on an insured mortgage. A longer amortization lowers your monthly payment, though you pay more interest over time.

Choose your REALTOR

In Ontario, a brokerage must have a signed, written Buyer Representation Agreement with you before it represents you as a client and starts showing you homes. It is not something to rush. Here is what I want you to read closely in any agreement, including mine.

- **Scope.** Does it cover a specific property, an area, or a type of home?
- **Services.** Exactly what your agent will do for you. If it is not written in, do not assume it is included.
- **Fees.** How your brokerage is paid, and what happens if a seller does not cover it.
- **Dates.** The expiry date, and any holdover period after it ends.

QUESTIONS WORTH ASKING ANY AGENT

How well do you know the neighbourhoods I am looking at? How fast do you respond in the evenings and on weekends? Will you tell me when a home is not right for me, even if I like it?

Pick your community

Windsor-Essex is not one market. Each community has its own pace, price range, and personality, and the right fit depends on your commute, your budget, and how you like to live.

Lakeshore	Where I live. Family neighbourhoods, newer subdivisions, and Lake St. Clair waterfront, with an easy drive into Windsor.
Windsor	The city. The widest range of homes and prices, from first condos to established neighbourhoods, close to the border, the university, and the hospitals.
Tecumseh and LaSalle	Established suburban towns bordering Windsor, popular with families who want space close to the city.
Amherstburg	A historic town on the Detroit River with a small-town downtown.
Kingsville and Leamington	Lake Erie towns in the south of the county, known for the shoreline, wineries, and farmland.
Essex County and Chatham	Smaller towns and rural properties with more land for the money.

RELOCATING TO WINDSOR-ESSEX

If you are moving from out of town, I can walk homes and neighbourhoods with you on a live video call so you can narrow things down before you travel. Plan one focused trip to see your shortlist in person, and drive the commute at rush hour before you decide.

Tour homes the smart way

Fresh paint and good staging are easy to fall for. When I walk through a home with you, these are the things I look at that most buyers miss.

Inside the home

- Signs of water in the basement, like stains, efflorescence, or a fresh coat of paint on one wall
- The age of the furnace, air conditioner, and water heater
- The electrical panel and any older wiring
- Window condition and drafts
- Cracks in walls or ceilings that keep coming back

Outside the home

- The age and condition of the roof
- Grading that slopes water away from the house
- Foundation cracks
- Street traffic, especially with kids or pets
- The neighbourhood at night and on a weekend

Buying a condo?

Ask for the status certificate. It shows the condo corporation's finances, the reserve fund, any special assessments, and the rules you will live with. The corporation has 10 days to provide it once requested, and your lawyer should review it before your offer goes firm. Also compare monthly condo fees, and ask what they include.

MY HONEST ADVICE

Take notes and photos at every showing. After 5 or 6 homes, they all start to blur together. And if something feels off to you, say so. I would rather talk you out of the wrong home than into it.



STEP 8

Make an offer that works

An offer is more than a price. It is a package of price, deposit, conditions, and closing date, and every part of it can make your offer stronger or weaker.

Price

I base every offer on what similar homes nearby have actually sold for recently, not the list price and not what a neighbour got a year ago. In a market where buyers have choices, there is often room to negotiate. When a home is priced right and in great shape, there may be other offers too.

Deposit

Your deposit shows the seller you are serious. It is usually due within 24 hours of your offer being accepted, is held in trust, and goes toward your down payment on closing. Have these funds ready before you make an offer.

Conditions

Conditions protect you. The most common are:

- **Financing**, so your lender can approve the specific home
- **Home inspection**, so a professional can check it top to bottom
- **Status certificate review**, for condos
- **Sale of your current home**, for some move-up buyers

Offer dates and multiple offers

Some sellers set an offer date and review all offers at once. If you are competing, we will talk through your strongest position honestly, including when it makes sense to walk away. The right home is worth a strong offer. No home is worth an offer you will regret.

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STEP 9

Firm up your deal

Once your offer is accepted, the clock starts on your conditions, usually 5 to 10 business days. In that window you will:

- Book and attend the home inspection, and go over the report with me
- Send the agreement to your lender for final mortgage approval, and complete any appraisal
- Have your lawyer review the status certificate, if it is a condo
- Get a home insurance quote, so there are no surprises

When everything checks out, you sign a waiver or notice of fulfillment and the deal becomes firm. If something serious comes up, we talk about your options, which may include renegotiating or walking away within the condition period.

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STEP 10

Closing day and keys

In the weeks before closing, your lawyer does most of the heavy lifting. Here is what to expect.

When	What happens
2 to 3 weeks before	Book your lawyer appointment. Arrange movers. Set up home insurance.
1 week before	Sign your documents with your lawyer. Transfer your down payment and closing costs to their trust account.
A few days before	Set up hydro, gas, water, and internet. Do your final visit, if your agreement includes one.
Closing day	Funds and documents are exchanged, the deed is registered, and you get your keys.

Your pre-approval document checklist

Lenders ask for much the same documents every time. Gather these now and your pre-approval will go faster.

- | | |
|---|---|
| ☐ Government photo ID for every buyer | ☐ A gift letter, if family is helping with the down payment |
| ☐ A recent employment letter with your salary and start date | ☐ Statements for your FHSA, RRSP, or TFSA |
| ☐ Your 2 most recent pay stubs | ☐ Details of any debts, like car loans or student loans |
| ☐ T4 slips for the last 2 years | ☐ If you own a home, your mortgage statement and property tax bill |
| ☐ Notices of Assessment for the last 2 years | ☐ If renting, your current rent amount |
| ☐ If self-employed, 2 years of full tax returns | |
| ☐ 90 days of bank statements showing your down payment | |

Your home search checklist

- | | |
|--|---|
| ☐ Needs analysis done with Kris | ☐ Top 2 or 3 communities picked |
| ☐ Written pre-approval with a rate hold | ☐ Real estate lawyer chosen |
| ☐ Closing cost budget set | ☐ Home inspector lined up |
| ☐ FHSA and HBP options checked | ☐ Deposit funds ready |
| ☐ Buyer Representation Agreement reviewed | ☐ Home insurance quote requested |

YOUR NEXT STEP

Let's start with your **needs analysis**

The best first step is a 30 minute conversation about what you need, where you want to be, and what feels comfortable. No pressure and no obligation. Just a clear plan, built around your family.

Whether you are buying your first home, moving up, or moving to Windsor-Essex from somewhere else, I would be glad to walk this road with you.

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