HANS TEAM

Your buying plan

A clear brief. A better-informed decision.



18 chapters + a luxury supplement

HomeLife Eagle Realty Inc., Brokerage

What your next home makes possible

Start with the change you want the next home to support. More usable space, a different commute, simpler maintenance or a particular setting can each lead to a different search. Discuss who will live in the property, how rooms will be used and which future needs are reasonably foreseeable.

Separate what must work on moving day from what you could adapt later. Consider the effort, money and time you are willing to spend after closing. A clear purpose gives you a way to judge appealing homes and helps prevent a compelling photograph from becoming the whole decision.

Describe the daily life your next home needs to support before building a shortlist.

A realistic search brief

Turn your goals into a brief your agent can use. Set a comfortable budget, preferred areas and required property characteristics, then identify the tradeoffs you would consider. Distinguish needs such as an accessible entrance or a workable number of bedrooms from preferences such as a particular finish.
Note constraints on closing dates, renovation tolerance and maintenance. Agree how a new listing earns a place on the shortlist and which missing facts require a call before a showing. Review the brief as you learn from actual properties. A focused search can change without losing the reasons you began it.

Rank your essential criteria and choose the tradeoff you would make first.

Your HANS TEAM contact

HANS TEAM works through HomeLife Eagle Realty Inc., Brokerage. Your buyer consultation should clarify your assigned agent and the people supporting the search and transaction. Ask who prepares shortlists, verifies listing questions and coordinates showings. Understand who will help compare evidence and discuss an offer, and who will communicate when your primary contact is unavailable.

Establish your preferred contact channel and explain any existing representation agreement. A team relationship works best when you know who owns the next step. Confirm any specialist referrals separately, including the professional’s role, availability and charges.

Confirm your assigned agent and the contact for each stage of your search.

Representation choices

Before receiving professional services, review the RECO Information Guide with the agent and understand the proposed relationship. Ontario permits brokerage representation and designated representation, with different arrangements for who represents you. Ask which model the brokerage offers and who owes the relevant duties to you.
If you choose to represent yourself, an agent working for the seller acts in that seller’s interests, and information you share can affect your position. Discuss the services you want and the agreement’s scope before relying on advice. Take the opportunity to ask questions and seek independent legal advice where appropriate.

Understand whom the agent represents and the service scope before sharing negotiation priorities.

[1] RECO Information Guide

Financing readiness and affordability

A comfortable purchase budget should leave room for ownership costs and changes in your circumstances. Speak with a lender or mortgage broker about your income, debts, down payment and the type of property you are considering. Mortgage preapproval can help guide a search, but the lender still needs to assess the property and complete its requirements. Confirm the expiry date, outstanding conditions and the funds you must have available. Ask how payments change under different rates or borrowing amounts. Share the approved search range with your agent while providing financial records directly through the lender’s appropriate channel.

Confirm the financing assumptions and remaining lender requirements before making an offer.

[1] FCAC: Getting preapproved for a mortgage

Costs beyond the purchase price

Set aside funds for more than the advertised price. Depending on the property and transaction, costs can include land transfer tax, legal services, an inspection, title insurance and closing adjustments. Lender charges, moving expenses and immediate repairs may also affect the cash you need.

Ontario land transfer tax and any applicable municipal tax require a calculation for the actual transaction. Eligibility for refunds depends on the rules and your circumstances. Ask the lawyer and lender for a dated estimate and confirm when each payment is due. Keep the deposit within your funding plan so you do not count the same money twice.

Build a purchase-cost schedule with due dates and have the relevant professionals verify it.

[1] FCAC: Buying a home [2] Ontario: Land Transfer Tax

Comparables and current market evidence

A listing price tells you what the seller is asking. Comparable completed sales help you examine what buyers have paid for similar properties. Review location, usable space, condition, tenure and timing before drawing conclusions. An active listing may show competition but does not establish a completed sale value.

Broad market summaries can provide context while concealing differences between property types and streets. Ask your agent which evidence is most relevant and where the comparison is uncertain. A reasoned offer discussion connects that evidence with your budget, the property’s suitability and the actual terms you would be prepared to accept.

Ask for the strongest comparables, meaningful differences and the date of the evidence.

Search sources and property availability

Use listing information from authorized sources and confirm current status before investing time in a property. Online details can change, and a property appearing in a search may already have an accepted offer or restricted showing availability. Discuss the search criteria your agent will use and how new matches will reach you.
Saved searches or alerts depend on the available service, so confirm what is actually active and how often information updates. Record the property reference when sending an inquiry. A request for a showing starts coordination with the listing side. Wait for confirmation before treating a proposed time as an appointment.

Confirm status, property details and the showing appointment through your agent.

Comparing neighbourhoods objectively

Evaluate a neighbourhood against the features that matter to you. Check the commute at relevant times, the route to daily destinations and the availability of services you expect to use. Consult municipal planning information for development proposals and verify school attendance boundaries directly with the responsible board.
Visit at different times when practical, and consider noise, parking, walking routes and seasonal maintenance. Avoid drawing conclusions about suitability from assumptions about who lives in an area. Your priorities should guide the comparison. Keep the source and date of important information because a convenient amenity, route or planning proposal can change.

Use a neighbourhood checklist based on your needs and verify each important fact at its source.

Shortlists and effective showings

A useful shortlist makes each visit purposeful. Review the listing, floor plan and known limitations before you go. Note the questions that could determine whether the home stays in consideration, such as room dimensions, parking arrangements or renovation history. Bring measurements for essential furniture and take notes with permission.
Compare layout and function while separating cosmetic preferences from more difficult changes. Tell your agent what worked and what did not after each visit so future recommendations improve. Avoid committing to an offer simply because a day of showings was tiring. Leave space to verify unresolved facts and compare the strongest candidates.

Use the same scorecard for every showing and list the facts still needing verification.

Condition and expert inspection

A showing gives you a first impression of condition. It cannot replace a suitable inspection or specialist investigation when a concern needs expertise. Discuss the systems and features that deserve attention, including roofing, drainage, heating and visible signs of moisture. Ask an inspector to explain the scope, limitations and access required for the service.
Additional specialists may be appropriate for structural concerns or unusual equipment. Review the implications of any inspection condition with your agent and lawyer before offering. If you proceed without a condition or with incomplete access, understand the uncertainty you retain and the financial capacity you need.

Identify the inspections and specialist advice needed before deciding what conditions to include.

Property documents and legal checks

The right due diligence depends on the property. Ask your lawyer what is needed to examine title, easements, restrictions and your intended use. For a condominium, discuss the status certificate package and the financial and legal issues that could affect ownership. Rural properties may require investigation of access, wells, septic systems or conservation-related restrictions.

A renovated home may require permit and other records to support important claims. Keep a list of unanswered questions, the professional responsible and the deadline for a decision. Listing language should start the inquiry. It should not be the final basis for a material legal or technical assumption.

Give your lawyer the property details and intended use early enough for appropriate review.

Offer price, conditions and deposit

An offer combines a proposed price with terms that affect your obligations and the seller’s decision. Discuss the closing date, deposit amount and delivery deadline, inclusions and any conditions needed for financing, inspection or other investigation. A deposit requires accessible funds within the agreed timing.
Your agent can help compare negotiation choices, while your lawyer can address legal wording and risk. Set a comfortable limit before a pressured conversation begins. Ask how competing offers are handled and what information about an offer may be shared. Understand every condition and deadline before signing, including what must happen for the agreement to become firm.

Agree on your price limit, essential conditions and deposit arrangements before submitting.

Conflicts and multiple representation

Buyer and seller interests can differ over price, timing, condition and information disclosure. A conflict can also arise between competing buyers. Ask your agent to explain any situation that affects the ability to act for you. Multiple representation requires disclosure and written consent from the affected clients, and it changes the advice and advocacy available.
You may decline it and discuss alternatives. Read the disclosure carefully, including changes to services or compensation, and consider independent legal advice. Do not assume that two agents using the same brand always create the same representation arrangement. The actual agreement and circumstances matter.

Ask how a conflict would change your service and what alternatives are available.

[1] Ontario Regulation 567/05, General

When you also have a home to sell

Your existing home can affect the purchase budget and timing. Review realistic sale proceeds after debt and transaction costs, then discuss whether the purchase depends on a completed sale. Compare buying first and selling first using a lender-approved financing plan and a practical fallback.

A home-sale condition, bridge financing or temporary accommodation may suit some circumstances, but none should be assumed available. Coordinate possession dates with your agent and lawyer, and allow for possible delays. Keep deposits and closing funds visible across both transactions. The goal is a sequence you can carry financially and manage in daily life.

Create one combined timeline and funding plan for the sale, purchase and move.

Accepted offer through closing

After acceptance, turn the agreement into a calendar of responsibilities. Deliver the deposit as required, send documents to your lawyer and lender, and arrange any investigations within the condition periods. Track decisions and obtain professional advice before waiving protections or signing amendments. Confirm insurance, utility arrangements and the balance of closing funds in good time.

Complete any agreed visits and raise material concerns through your agent and lawyer promptly. Use independently verified contact details for payment instructions. Your lawyer will explain completion and possession arrangements. A checklist helps the household, brokerage and outside professionals keep the same deadlines in view.

Assign every deadline to a person and confirm completion instead of assuming it happened.

Buyer stories and reviews

Relevant buyer experiences can help you assess an agent’s communication and judgment. Ask for a documented example involving a similar search challenge, property type or purchase sequence. Understand the buyer’s original requirements, the work performed and the named agent’s role.
Review any testimonial in its original source and confirm permission before seeking a direct reference. A successful purchase in a different market cannot establish the savings, access or result you will obtain. This guide does not invent a buyer story or quote. Use cleared evidence during the consultation to test whether the proposed process addresses your needs.

Ask for a relevant, attributable buyer example and review the underlying context.

Compensation, agreement and next step

Review the buyer agreement before the search becomes an active professional engagement. Confirm its geographic and property scope, duration, services, exclusions and any cancellation or holdover terms. Understand the fee you agree to pay and how any contribution from the seller affects your obligation.
Buyer representation is not always free. Discuss possible shortfalls so the purchase budget remains realistic. Property recommendations should follow your needs and instructions, without steering based on offered compensation. Ask for a complete copy of the agreement and time to resolve questions. When ready, arrange a buyer consultation to turn your priorities into a practical search brief.

Arrange a buyer consultation and settle the service scope and fee terms before proceeding.

[1] RECO Information Guide

A precise luxury property brief

A luxury search becomes more useful when distinctive features translate into measurable requirements. Describe the setting, architecture, usable space and amenities that matter to you, together with the maintenance you are prepared to manage. Consider how you would use guest accommodation, outdoor areas or specialist rooms.
Confirm which locations fit your daily routine and which tradeoffs you would accept for a particular property. Establish a comfortable total ownership budget with the relevant advisers. A precise brief helps your agent curate suitable options and explain why each merits a visit, including where a property falls short.

Define the essential property characteristics and the ownership effort you are willing to take on.

Specialist due diligence and ownership

An exceptional home may contain systems and obligations that need specialist review. Depending on the property, investigate building condition, pools, extensive landscaping, security equipment or private services with suitable professionals. Ask for available records, warranties and maintenance information.

Your lawyer can consider title restrictions and the intended use, while the lender assesses financing requirements. Examine the operating costs and any work likely to follow closing. A strong visual impression should sit alongside evidence of condition and practical ownership. Record unresolved questions and give each adviser enough time to assess the parts within their expertise.

Build a property-specific due-diligence list and a realistic operating-cost allowance.

Your private buyer consultation

Discuss your search priorities through a contact method that suits you, and explain any existing representation relationship. Establish the areas and property types to consider, your broad timing and the facts needed before a showing. Confirm how shortlists, inquiries and appointments will be handled and who will have access to your information.
Curated discovery depends on actual available inventory and lawful access to listing information. It cannot guarantee every off-market opportunity or absolute confidentiality. The consultation should leave you with a clear brief, an agreed communication routine and an understanding of service and compensation.

Arrange a Private Buyer Consultation through the HANS TEAM luxury buyer page.