OTTAWA IDEAL HOMES

CLIENT RESOURCES · IDEAL BUYER PROGRAM

Ottawa First-Time Buyer Guide

The checklists Narges uses with her own clients, from the first conversation to keys in hand, together with a plain-language page on the Ideal Buyer Program.

WHAT'S INSIDE

01 The Ideal Buyer Program
Expert buyer representation, plus a $2,000 closing credit paid after closing.

02 Buyer Checklist
Your roadmap from first conversation to keys in hand.

03 House Hunting Tracker
Score each home while it is still fresh in your mind.

04 Condo & Status Certificate Questions
What to ask before you commit to a condominium.



PREPARED FOR YOU BY

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The Ideal Buyer Program

Expert buyer representation. Plus a $2,000 closing credit.

$2,000

PAID AFTER CLOSING · FUNDED BY NARGES PERSONALLY

When you buy a home with Narges as your buyer's representative under an exclusive Buyer Representation Agreement, Narges pays you a flat $2,000 CAD closing credit from her own share of the commission. It is sized for the costs that land in the last two weeks of a purchase: land transfer tax, legal fees, title insurance, moving. Royal LePage Team Realty has approved the program in writing but does not pay the credit, and neither does the seller.

HOW IT WORKS

1. **Book a free consultation**
   A 30-minute call or meeting about your budget, timeline, neighbourhoods and the program itself. No obligation.
2. **Sign the Buyer Representation Agreement**
   An exclusive Buyer Representation Agreement with Royal LePage Team Realty naming Narges, with the Ideal Buyer Program schedule attached. The schedule must be signed before any offer is submitted on the home you buy.
3. **Close, then receive the credit**
   Narges pays the $2,000 closing credit personally within 30 days of closing or of receiving her commission share, whichever is later, by cheque or e-transfer.

CONDITIONS APPLY

- The program schedule is signed with your Buyer Representation Agreement, before any offer.
- Paid within 30 days after the later of your closing date and the date Narges receives her commission.
- Applies only when the brokerage receives the full buyer-side commission, at or above the program minimum.
- Conditional on your lender permitting it; you disclose it to your lender before the mortgage is finalized.
- Private sales, no-commission assignments and homes listed by Narges are excluded. Not combinable with other offers.
- The promise is made in the signed schedule, not in an ad or in this guide. If they ever differ, your schedule governs.

Read the full terms
https://ottawaidealhomes.ca/buyers/terms

Book a free, no-obligation consultation
calendly.com/ottawaidealhomes/consultation

Narges Shahsavarani is a REALTOR® with Royal LePage Team Realty, Brokerage, and the founder of Ottawa Ideal Homes: a Professional Engineer with an MBA and a PhD from Carleton University, representing buyers across Ottawa, Kanata, Nepean, Barrhaven, Orléans and Gatineau.

Narges Shahsavarani, REALTOR® · Royal LePage Team Realty, Brokerage

Not intended to solicit buyers or sellers currently under contract with another brokerage. Royal LePage Team Realty, Brokerage, independently owned and operated.

Buyer Checklist

Your roadmap from first conversation to keys in hand

PREPARE YOUR FINANCES

- [ ] Check your credit report through Equifax or TransUnion
- [ ] Total your monthly debt payments and calculate your debt service ratios
- [ ] Decide on a realistic monthly payment, not just a maximum approval
- [ ] Gather two years of T4s, recent pay stubs, and Notices of Assessment
- [ ] If self-employed, gather two years of T1 Generals and business financials
- [ ] Confirm your down payment source and season the funds for 90 days
- [ ] Get a written mortgage pre-approval with a rate hold
- [ ] Budget 1.5% to 4% of purchase price for closing costs
- [ ] Estimate Ontario Land Transfer Tax and check first-time buyer rebate eligibility
- [ ] Ask about the First Home Savings Account and RRSP Home Buyers' Plan

FIND THE RIGHT HOME

- [ ] List your non-negotiables separately from your nice-to-haves
- [ ] Set up automatic listing alerts matching your criteria
- [ ] Book showings and take photos and notes at every one
- [ ] Drive by shortlisted homes on a weekday evening and a weekend
- [ ] Choose target neighbourhoods and visit them at different times of day
- [ ] Check commute times in actual rush-hour traffic
- [ ] Review recent comparable sales in each area
- [ ] Research school catchments directly with the school board

MAKE YOUR OFFER

- [ ] Review comparable sales before deciding on price
- [ ] List which chattels are included and which fixtures are excluded
- [ ] Agree on deposit amount and confirm certified funds are ready
- [ ] Confirm the requested closing date works for your financing and move
- [ ] Decide which conditions you need: financing, inspection, status certificate
- [ ] Review the full Agreement of Purchase and Sale before signing
- [ ] Understand your irrevocable deadline

AFTER ACCEPTANCE

- [ ] Deliver the deposit within the timeline in the agreement
- [ ] Book your home inspection right away
- [ ] Satisfy or waive each condition in writing before its deadline
- [ ] Book movers and arrange utility transfers
- [ ] Send the signed agreement to your mortgage broker and lawyer immediately
- [ ] Order and review the status certificate if buying a condo
- [ ] Arrange home insurance and give the binder to your lawyer
- [ ] Do your final walk-through before closing

House Hunting Tracker

Score each home while it is still fresh in your mind

Fill this out in the car before you drive away. After the fifth showing they blur together; the notes are what save you.

PROPERTIES VIEWED

PROPERTY ADDRESS	ASKING PRICE	TAXES / FEES	BEDS / BATHS	SQ. FT.	SCORE / 10

RATE EACH HOME

Address: _____ 1 = poor · 5 = excellent

Location and neighbourhood feel	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Commute and transit access	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Curb appeal and exterior condition	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Layout and flow	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Kitchen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Bathrooms	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Bedroom sizes and closets	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Storage throughout	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Basement condition and dryness	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Natural light	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Yard and outdoor space	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Parking	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Roof, windows, and furnace age	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Noise levels	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
Renovation work required	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

Condo & Status Certificate Questions

What to ask before you commit to a condominium

In Ontario, condominiums are governed by a condo corporation under the Condominium Act, not a homeowners' association. The status certificate is the key document; your lawyer has ten days to review it.

FINANCIAL HEALTH

- [ ] What are the current monthly common element fees?
- [ ] What is the current balance of the reserve fund?
- [ ] Is there any special assessment pending, planned, or recently completed?
- [ ] When was the last reserve fund study, and what did it recommend?
- [ ] How much have fees increased in each of the last five years?
- [ ] Is the corporation funding the reserve at the recommended level?
- [ ] What percentage of owners are in arrears on their fees?
- [ ] Is the corporation operating at a surplus or a deficit?

WHAT THE FEES COVER

- [ ] Which utilities are included and which are additional?
- [ ] What amenities are included, and are any pay-per-use?
- [ ] Is the unit separately metered for hydro or water?
- [ ] Are parking and locker fees included or billed separately?
- [ ] Does the fee include building insurance, and what does it cover?

RULES & RESTRICTIONS

- [ ] Are there pet restrictions on size, breed, or number?
- [ ] What approvals are needed for renovations or flooring changes?
- [ ] Are there noise or quiet-hour rules?
- [ ] What are the parking and visitor parking rules?
- [ ] What are the rules on balcony use, barbecues, and storage?
- [ ] Are short-term rentals permitted?
- [ ] Are there restrictions on leasing the unit at all?

Condo & Status Certificate Questions

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BUILDING CONDITION & MANAGEMENT

- [ ] Is the corporation self-managed or professionally managed?
- [ ] What projects are planned in the next five years?
- [ ] What major projects have been completed in the last five years?
- [ ] What is the age and condition of the roof, windows, and building envelope?
- [ ] Have there been any recurring issues with water infiltration, elevators, or HVAC?
- [ ] How responsive is management to owner requests?

LEGAL & GOVERNANCE

- [ ] Is the corporation involved in any litigation?
- [ ] Are there any outstanding orders or compliance issues?
- [ ] Has the declaration or by-laws been amended recently?
- [ ] How often does the board meet and are minutes available to owners?
- [ ] What percentage of units are owner-occupied versus rented?

DOCUMENTS TO REQUEST

- [ ] The status certificate and all attachments
- [ ] The current budget and most recent financial statements
- [ ] The insurance certificate
- [ ] The declaration, by-laws, and rules
- [ ] The most recent reserve fund study
- [ ] Recent board meeting minutes