



The Ottawa Buyer Plan

Translated.

Five decisions that decide your
first home

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Buying your first home in Ottawa? Read this first.

Picture Priya and Daniel, a composite of buyers I meet often. They rent in Kanata, have \$50,000 saved and have toured eight open houses. They are not short on information. They are short on a plan. Buying a home is about 40 decisions, and five of them decide whether you come out ahead. This plan translates those five into clear steps, so you buy with strategy, not luck.

The Five Decisions That Matter Most

40 decisions. Five
matter most.

Get these five right and the rest of the process becomes manageable. Get one wrong and it can cost you thousands.

1. Your real budget
2. Your pre-approval and cash to close
3. Neighbourhood before house
4. The conditions in your offer
5. Your offer strategy

Decisions 1 & 2: Your Money

Your Real Budget

Start from a comfortable monthly payment, not the bank's maximum.

Cash to Close

Plan \$10K to \$15K beyond your down payment, incl. PST on mortgage insurance.

Decisions 3 & 4: Your Home

Neighbourhood Before House

You can renovate a kitchen. You can't move a commute or a flood plain.

Your Conditions

Keep financing and inspection conditions. Five business days is often enough.

DECISION 5:

Your offer strategy: solve the seller's problem at a price that works for you.

- Learn the seller's needs
- Anchor with sold comps
- Trade, never give
- Set your walk-away price

PRO TIP:

Often the seller needs a date, not a price.

Numbers to Know

The Real Numbers

- ✔ 5% down on the first \$500K
- ✔ FHSA: \$8K a year, \$40K total
- ✔ Transfer tax refund: up to \$4K

Myths to Drop

- ✗ “I need 20% down”
- ✗ “Pre-qualified means approved”
- ✗ “New-build rebates cover resale”

OFFER-DAY CHECKLIST

- Pre-approval with a rate hold
- Cash to close set aside
- Financing condition (5 business days)
- Inspection condition
- Status certificate review for condos
- No new debt until closing

Buying your first home isn't about
knowing everything.

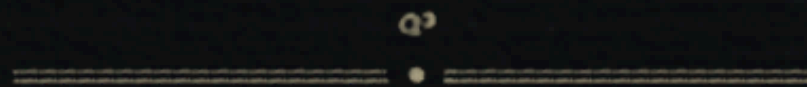
It's about having a plan.

Understand the numbers, and you move
from guessing to buying with confidence.

General information as of October 2026, not legal, tax or financial advice. Programs and rules change; confirm details with your lawyer, mortgage professional and accountant. Not intended to solicit buyers or sellers currently under contract.

“WANT A PLAN BUILT AROUND YOUR NUMBERS?”

Every buyer's situation is different. Reply
“PLAN” and I'll walk you through yours, with
no obligation and no pressure.



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