

New home. Know the whole deal.

Five quick guides. Fifteen useful checks. Read the source guidance, then confirm the actual property, contract and tax details with the appropriate advisers.

GUIDE 01

The price is the start.

Three numbers to separate: purchase cost, cash due and monthly carry.

- What is included in this price, and what remains payable?
- Which credits are already reflected?
- What must be paid at signing, occupancy and final closing?

Ask for the contract price and its HST basis, every included rebate or credit, parking and locker charges, and the adjustment schedule. A rebate already assumed in the advertised price cannot be deducted again.

A staged deposit tells you when money is due. It does not establish your total down payment, financing approval or cash needed at closing.

[CRA rebate guidance](#)

Official guidance last checked October 24, 2026. Confirm the current rule and exact agreement before a decision.

GUIDE 02

Capped. What is still extra?

Check the clause, exclusions, tax and where the saving actually lands.

- Which charges are capped, and which can still change?
- Does tax sit inside or outside the stated amount?
- Is the incentive already in the price or credited later?

Get the named categories, dollar cap, exclusions and tax treatment in writing. Ask your lawyer to review the full adjustment schedule, including items outside the cap.

For an incentive or claimed saving, identify who receives the benefit, the qualifying suite, conditions and expiry. A design-studio credit is different from cash available at closing.

[Tarion adjustment-schedule guidance](#)

Official guidance last checked October 24, 2026. Confirm the current rule and exact agreement before a decision.

GUIDE 03

Keys before ownership.

Move-in, occupancy fees and title closing can be different milestones.

- Is the proposed move-in date tentative or firm?
- What occupancy charges are estimated?
- What remains due when title closes?

For a pre-construction condominium, interim occupancy can precede registration and transfer of title. Budget for occupancy fees separately from final closing.

Read the actual agreement, addendum, amendments and Statement of Critical Dates. Check the signing date and applicable document version with your lawyer before relying on a protection or deadline.

[CAO pre-construction guide](#) · [Tarion critical-date guidance](#)

Official guidance last checked October 24, 2026. Confirm the current rule and exact agreement before a decision.

GUIDE 04

HST savings have conditions.

Find the program, price assumption and who must qualify.

- Which rebate is included in this quote?
- Who claims it, and when?
- What happens if the rebate is unavailable to me?

Ask which program is assumed, whether the builder receives an assigned rebate, and what you would owe if you do not qualify. Keep ordinary, enhanced and first-time buyer programs distinct.

Have the transaction, intended use, agreement dates and application requirements checked against current official guidance. This guide does not determine eligibility or calculate a personal rebate.

[CRA Ontario enhanced rebate](#) · [CRA first-time buyer program](#)

Official guidance last checked October 24, 2026. Confirm the current rule and exact agreement before a decision.

GUIDE 05

Follow the cash.

Assignment payments and monthly extras need their own breakdown.

- Is this an assignment, builder sale or occupied resale?
- How much is paid to each party, and when?
- Which recurring charges are missing from the condo fee?

For an assignment, ask for the original agreement and amendments, builder consent, deposit reimbursement, assignor consideration, remaining builder balance, and allocation of taxes and fees.

For any condo, itemize maintenance, equipment contracts, utilities, parking and locker costs. Keep unknown extras visible. Add mortgage, taxes and insurance separately.

[CRA assignment guidance and current-law notice](#) · [CAO buyer documents](#)

Official guidance last checked October 24, 2026. Confirm the current rule and exact agreement before a decision.

Your next home, with the details checked.

No confirmed inventory to show right now. Start with the guides while we confirm the next options.