

BUYER'S GUIDE

For Finding & Purchasing Your Home
in the Greater Toronto Area



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Meet Domenic

With more than 17 years of expertise in Education, Law, and Real Estate, I bring a unique perspective to every transaction. I am your law and real estate-related educator, excellent with assessment and negotiations, and highly qualified to guide you through every aspect of your transaction.

Real estate is one of the biggest financial decisions you'll make — it is my fiduciary responsibility to maximise this investment on your behalf. I want every client to feel heard, understood, and to know that their best interests are my #1 priority, always.

Background

Born in Toronto to Italian parents
Lived in Vaughan, Etobicoke
Currently in Mississauga

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Why Right At Home Realty?

GTA's #1 Brokerage for Over a Decade



IN THE GTA

Ranked #1 brokerage for 10+ consecutive years



AGENTS

Ontario's largest independent brokerage



DEALS/YEAR

Unmatched transaction volume across the GTA



BRANCHES

Toronto, Mississauga, Vaughan, Durham & more

What This Means for You

● Unmatched Market Reach

With over 6,000 agents and 22,000 transactions per year, your listing reaches the largest network of active buyers and agents in the GTA.

● Proven Track Record

Ranked #1 by the Toronto Regional Real Estate Board (TRREB) for over a decade — based on combined units listed and sold.

● Local Expertise, Province-Wide

Nine strategically located branches across the Greater Toronto Area ensure deep neighbourhood knowledge wherever you need it.

● 20+ Years of Trust

Founded in 2004, Right At Home Realty has built two decades of trust with Ontario consumers, growing from a single office to Ontario's largest independent brokerage.

Source: Toronto Regional Real Estate Board (TRREB) — Combined Units Sold (2013–2023)

When you work with me, you get the strength of the GTA's #1 brokerage behind every step of your home search.





WHAT CLIENTS SAY



"Dom went above and beyond to ensure our buy and sell process was not only successful, but seamless! His dedication, professionalism, and reliability made the entire process so much easier."

— **Julie & John**



"Dom is the BEST! With his expertise, we received multiple top dollar offers. He was able to find us our forever home. You will not be disappointed!"

— **Sarah & Robert**



"Using Dom as our agent was one of the best decisions we ever made! He was so professional and explained every step. His positive personality made this a great experience."

— **Jayme & Sarah**





The Buying Steps

1

Get Pre-Approved

2

Choose Your Agent

3

Sign Buyer Agreement

4

Discuss Your Dream Home

5

House Hunting Begins

6

View Properties





The Buying Steps (continued)

7

Make An Offer

8

Make A Deal

9

Fulfill/Waive Conditions

10

Contact Lawyer & Lender

11

Time To Move In!





Buy First

- ✓ You have certainty of location
- ✓ Time to plan your move
- ✓ Can negotiate sale timing
- ✓ Less stress on selling timeline

Sell First

- ✓ Confirmed budget from sale
- ✓ Stronger offer position
- ✓ No carrying two mortgages
- ✓ Clear financial picture



Home Operating Costs

TAXES

Property taxes reassessed every 4 years in Ontario. Plan for annual increases.

UTILITIES

Electricity, water, gas, sewage, heating. Monthly variable costs.

INSURANCE

Flooding, fire, vandalism, theft protection required by lenders.

MAINTENANCE

Regular upkeep and unexpected repairs. Budget 1-2% of home value annually.





What Kind of Home?

- Detached House
- Semi-Detached
- Townhouse
- Condo/Apartment

Consider Your Commute

- Distance to work
- Transit access
- Highway proximity
- School locations





Community & Lifestyle

Parks, recreation facilities, restaurants, shopping, entertainment venues, and community programs all contribute to neighbourhood appeal and long-term value.

Walkscore & Amenities

Higher walkscore means better walkability. Check proximity to grocery stores, pharmacies, healthcare, and public services.

Must Not Haves

- Industrial areas nearby
- High noise sources
- Declining trends
- Poor schools if family





The Offer Process

Once you've found your dream home, I'll draft a competitive offer based on comparable properties, market conditions, and your budget. Here's what happens next:

ACCEPT

Seller accepts your offer. Move to conditions and due diligence phase.

REJECT

Seller declines. We can negotiate or look at other properties.

COUNTER

Seller proposes changes. We negotiate terms and price together.





Closing Costs Overview

Before Closing

- Inspection fee
- Appraisal fee
- Property survey
- Credit check
- Title search

On Closing

- Lawyer fees
- Land transfer tax
- Title insurance
- Mortgage insurance
- Adjustment costs

After Closing

- Home warranty
- Moving costs
- Utilities setup
- Renovations
- Updates/repairs





FAQS

How long does the home buying process take?

Typically 60-90 days from offer acceptance to closing. This includes conditions, inspections, appraisals, and financing. I keep the timeline moving while protecting your interests.

How do I know what I can afford?

Get pre-approved by a mortgage lender. They'll assess your income, debts, and credit. A good rule: your mortgage should not exceed 32% of gross household income. I help you find homes within your budget.

What are my obligations under the Buyer Agreement?

You agree to work with me exclusively during our contract period. I handle showings, negotiations, and paperwork. You provide instructions and sign necessary documents. It's a partnership.

What is the Ontario land transfer tax?

Ontario charges a progressive land transfer tax on all property purchases. First-time buyers may qualify for a rebate of up to \$4,000. Toronto buyers pay an additional municipal land transfer tax — I'll walk you through the exact costs for your price range.

Should I get a home inspection?

Absolutely. A professional home inspection typically costs \$400-\$600 and can reveal hidden issues like foundation cracks, roof damage, or electrical problems. It's one of the best investments you can make before committing.

How much do I need for a down payment?

In Canada, the minimum is 5% for homes under \$500K, 10% on the portion between \$500K-\$999K, and 20% for homes \$1M+. A larger down payment means lower mortgage insurance premiums and better rates.

What happens on closing day?

Your lawyer handles the transfer of funds and title registration. You'll receive the keys once everything is finalized — usually by late afternoon. I coordinate with all parties to ensure a smooth handover.



Trusted Partners

Mortgage Broker

Lawyer

Home Inspector

Cleaning Service

Contractor/Renovations





Real Estate Done Right

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