

Oakville Home Buyer Checklist

A printable sequence from early budgeting through due diligence, closing and the first weeks of ownership.

Before serious searching

- ☐ Set a total housing budget, not only a purchase-price ceiling
- ☐ Review down payment and accessible closing funds
- ☐ Get mortgage pre-approval and understand its conditions
- ☐ Separate must-haves from preferences
- ☐ Choose an initial Oakville neighbourhood shortlist

Property research

- ☐ Review recent comparable sales with appropriate context
- ☐ Check property tax and assessment information
- ☐ Review zoning and permitted use for your plans
- ☐ Check nearby development applications and active permits
- ☐ Review visible condition and identify specialist-review needs
- ☐ For condos, arrange status-certificate review with appropriate professional help

Offer and due diligence

- ☐ Confirm deposit amount and transfer logistics
- ☐ Understand every condition and deadline in the offer
- ☐ Arrange financing confirmation for the specific property
- ☐ Complete inspection or specialist reviews when applicable
- ☐ Have legal questions reviewed before deadlines

Before closing

- ☐ Arrange home insurance
- ☐ Confirm funds required by the lawyer
- ☐ Set up utilities and address changes
- ☐ Plan key/lock and moving logistics
- ☐ Complete final walkthrough and document concerns

First weeks of ownership

- ☐ Keep closing and property documents together
- ☐ Create a maintenance calendar
- ☐ Build or replenish a home-repair reserve
- ☐ Record improvements and major receipts for future reference

Ready to apply this checklist to real properties?

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Planning aid only. Property, financing, legal, tax, inspection and transaction requirements vary. Verify material decisions with qualified professionals.