

# Buyers Playbook

## Hidden Costs of Buying a Home

What buyers need to budget for beyond the purchase price

### Upfront Closing Costs

- Legal fees for your real estate lawyer
- Home inspection costs before finalizing the purchase
- Land transfer fees and adjustments (taxes, utilities, etc.)
- Mortgage insurance if your down payment is under 20%

### Move-In & Setup Costs

- Utility setup and account transfers
- Immediate purchases like blinds, appliances, or small upgrades
- Moving costs or hiring movers
- Basic maintenance items and tools for the home

### Ongoing Ownership Costs

- Property taxes and home insurance
- Utilities including water, electricity, and heating
- Regular maintenance and unexpected repairs
- Condo fees if you are buying in a condominium



Contact us if you have any question or if you would like some help finding a home

**Questions? Don't be shy, give us a call.**

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