

So you want to be a Homeowner...

Know the People who can Help you own a Home



Workbook 1



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Introduction

Do you have...

- An interest in owning your own home now or in the future?
- An interest in making a plan for how you will own your home?
- People you trust, like family and friends, who can help you?

If you checked yes to any of these boxes, this workbook may be helpful for you.

Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a lawyer.

A lawyer is someone who helps you with the legal parts of owning a home.

- They can give you advice and help protect your rights.
- They can help you choose a form of homeownership.
- They can help you understand papers you need to sign.
- When you buy a home, they will put the home in your name.



Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a financial advisor.

A financial advisor is someone who can give you advice about money.

- They can help decide if you have enough money to buy a home.
- They can help you plan how to use your money before and after you own a home.



Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a lender.

A lender is a bank, credit union, or other company. This is where you can borrow money to buy a home. The money you borrow to buy a home is called a mortgage.

- They can tell you about what it means to have a **mortgage**.
- They can tell you how much money you can borrow to buy a home.
- When you buy a home, they give you the money that you need.
- You will pay them back over time.



Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a mortgage broker.

A mortgage broker is someone who works with many different lenders.

- They can tell you about what it means to get a **mortgage**.
- They can tell you how much money you can borrow to buy a home.
- They can help you find a lender or a bank that is best for you.



Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a real estate agent.

A real estate agent is someone who can help you find a home to buy.

- They can tell you about the homes that are for sale and the prices.
- They can take you to see homes that you might want to buy.
- When you find a home that you like, they help you buy it from the person who is selling.



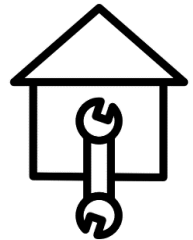
Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a home inspector.

A home inspector is someone who checks a home for anything that is broken, not safe, or needs to be replaced.

- They can help you figure out if there's any work that should be done before you buy a home.



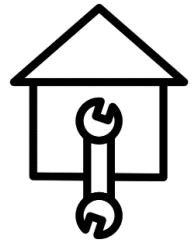
Know the People who can Help you own a Home

On your way to becoming a homeowner, you will meet with different people who will help you own a home. You will meet with:

a contractor.

A contractor is someone who helps fix or repair a home.

- They can help you fix something in your home before or after you move in.



Guide to the Workbooks

Know the people who can help you own a home is workbook 1 in a set of 7 workbooks to help you own a home.

Workbook 1	Know the People who can Help you own a Home
Workbook 2	Thinking about Homeownership
Workbook 3	Thinking about Money
Workbook 4	Choosing a Home
Workbook 5	Thinking about Help and Support
Workbook 6	Guide to Mortgages
Workbook 7	Guide to Home Maintenance

Helpful Links

Click on these links below for more information and tools to help you buy a home.

- Canada Mortgage and Housing Corporation's Homebuying Step by Step: [link](#)
- Developmental Services Ontario's Housing Toolkit: [link](#) & home purchase checklist: [link](#)

You can also find real stories about homeowners with a developmental disability by visiting: www.myhomemycommunity.ca