

So you want to be a Homeowner...

Choosing a Home



Workbook 4



Table of Contents

Introduction *Page 3*

Choosing a Home *Page 4*

Worksheets *Page 10*

Guide to the Workbooks *Page 16*

Helpful Links *Page 17*

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.

Choosing a Home

What do you need to think about when looking for a home to buy?

Here are some things to think about when choosing **where** to buy a home:

- Does the area make you **happy**?
- Are there places for you to go to in the area like a **grocery store** or a **coffee shop**?
- Will it be **easy for you to get around**? Can you walk or take a bus to get to places?
- Is it **close to important places** for you? Is it close to your workplace, your doctor, and where your family and friends live?
- **Do you like the community**? Are there people you know in the community?
- **Are there agencies or groups** in the community who can help you meet people and get settled?

Choosing a Home

What do you need to think about when looking for a home to buy?

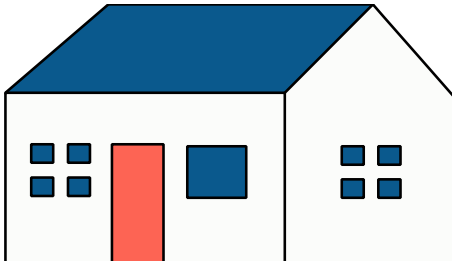
Here are some things to think about when choosing **a home** to buy:

- Does the home make you **happy**?
- What is the **cost to buy the home**? Do you have enough money to buy it?
- **Is the home in good shape**? What will you need to do to **take care of** it?
- **Does the space meet your needs**? Could you make it better for your needs?
- Does it have **the things that you're looking for** like a number of bedrooms or a backyard?

Choosing a Home

There are many types of homes you can buy. Here are some different types of homes and what you should know about them. This will help you pick the right one for you.

Single-detached House

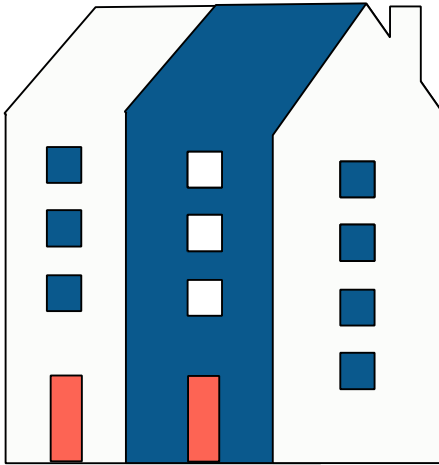


A single-detached house is separate from other homes.

- **Helpful:** More privacy, more freedom to make changes to the home
- **Not helpful:** May cost more to buy, more work to take care of the home

Choosing a Home

Townhouse

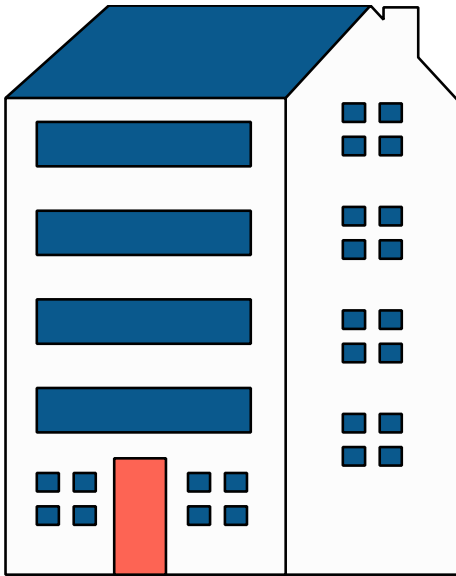


A townhouse is a home that shares at least one wall with another home, but has its own front door. A townhouse can also be part of a condo.

- **Helpful:** Can cost less money than a single-detached house, can be more social
- **Not helpful:** Less freedom to make changes to the home

Choosing a Home

Condo Apartment

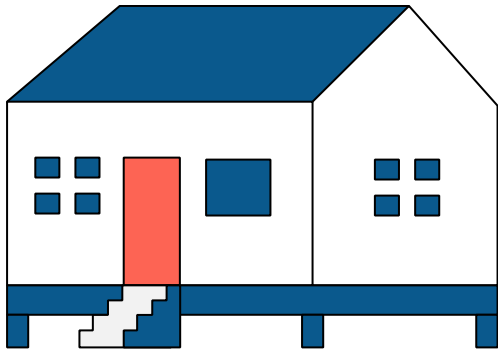


In a condominium (or condo), you own a home within a larger building (an apartment). When you live in a condo, you pay monthly charges on top of your other home costs. This money is used for things like taking care of the shared spaces, fixing the building, and paying people who work in the building.

- **Helpful:** Less work to take care of the home, shared spaces like a swimming pool or gym, can be more social
- **Not helpful:** Less privacy, paying monthly condo charges that can go up over time

Choosing a Home

Mobile Home



You can also buy a mobile home. This is a house that can be moved to different places and does not come with land. You will need to rent or buy land to put the home on.

- **Helpful:** Can cost less money to buy than other types of homes, you can move it to different places
- **Not helpful:** Does not come with land, you might not get as much money back if you sell it

Where do I want to live?

Choose your answers to the questions. These questions can help you find out what you want in a neighbourhood. You can choose more than one answer.

1. What do I want to be close to?

- Family members
- Friends
- My work
- My programs
- My doctor
- Grocery store
- Coffee shops and restaurants
- Community centre
- Swimming pool
- Library
- Park
- Other: _____

Where do I want to live?

2. How do I want to get around?

- Walking or wheelchair
- Car
- Bus
- Other: _____

3. What do I like in a neighbourhood?

- Quiet
- Exciting
- Friendly
- Other people my age
- Other: _____

What kind of home do I want?

Choose your answers to the questions. These questions can help you find out what you want in a home. You can choose more than one answer.

1. What types of home do I like?

- Single detached
- Condo apartment
- Townhouse
- Mobile home
- Other: _____

2. Who do I want to live with?

- Just myself
- Me and a roommate
- Me and my family

What kind of home do I want?

3. What size home am I looking for?

- One bedroom
- Two bedroom
- Three bedroom
- Other: _____

4. What do I want in my home?

- Garden or yard
- Pool
- Balcony
- Big windows
- Big kitchen
- Spaces shared with others like a game room
- Other: _____

What kind of home do I want?

5. What are the things I need or like in a home?

- Accessible
- Easy to take care of
- Privacy
- Being close to other people
- Being able to make changes in the future
- Other: _____

What kind of home do I want?

Here are some tips to help you choose a home.

- Look at pictures of homes for sale on the internet. See what you can buy in the areas you want to live and what the prices are.
- You can give the list of things you want from your worksheets to a real estate agent.
- A real estate agent can take you to visit homes before you decide if you want to buy.

Who can help?

You can talk to a **real estate agent** to help you find a home.

When you find a home that you like, you can get a **home inspector** to help you check for problems. You can talk to **contractors** who can help you make repairs and changes.

Guide to the Workbooks

Choosing a Home is workbook 4 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