

THE ULTIMATE HOME BUYER'S GUIDE

Your Complete Guide to Buying a Home in British Columbia



Steve Bede

REALTOR





WELCOME

Buying a home is one of the most meaningful decisions you'll make and it should feel exciting, clear, and well-supported. I'm **Steve Bede** with eXp Realty, and I'm grateful you're considering me as your guide through the British Columbia real estate market.

My role is to simplify the process, protect your interests, and help you make confident decisions at every stage from planning and financing to negotiating and closing. Whether you're purchasing your first home, upgrading, or investing, you'll have a clear strategy and a steady advocate in your corner.

I specialize in White Rock, South Surrey, Vancouver, West Vancouver to Harrison Hot Springs, bringing local insight into neighbourhoods, property values, and market timing. You'll receive honest guidance, responsive communication, and a tailored approach that reflects your goals, lifestyle, and long-term plans.

I look forward to helping you find the right home and making the journey feel seamless from start to finish.

Steve Bede,
eXp Realty



DISCLAIMER:

*This document is
not intended to
solicit properties
already listed for sale
with another broker.*



WHY WORK WITH STEVE BEDE?

Market Expertise

I track local trends, pricing and inventory daily so you can make decisions based on real-time market conditions—not guesswork. You'll understand what's driving value in each neighbourhood and how to position your offer accordingly.

Negotiation Skills

From price and terms to inclusions and timelines, I negotiate with a calm, strategic approach designed to protect your interests. My goal is to secure the best possible outcome while keeping the process professional and respectful.

Local Knowledge

White Rock, South Surrey, Vancouver, West Vancouver to Harrison Hot Springs, each have distinct micro-markets, building types, and lifestyle considerations. I'll help you compare options with clarity—so you choose a home that fits both your day-to-day life and your long-term plans.

Personalized Service

No two buyers are the same. You'll receive a tailored plan, curated property recommendations, and proactive communication—so you always know what's happening, what's next, and how to move forward with confidence.





THE HOME BUYING PROCESS

Mortgage Pre-Approval

Before shopping, confirm your budget with a lender or mortgage broker. Pre-approval clarifies your price range, strengthens your offer, and helps you move quickly when the right home appears.

Home Search

We'll define your must-haves, nice-to-haves, and non-negotiables, then build a focused search strategy. I'll monitor new listings, comparable sales, and neighbourhood trends to keep you ahead of the market.

Property Showings

Showings are where we evaluate layout, condition, location, and value. I'll point out key details, ask the right questions, and help you compare homes objectively—beyond first impressions.

Making an Offer

When you're ready, we'll prepare an offer that reflects market conditions and your priorities. This includes price, deposit, completion date, inclusions / exclusions, and any subject conditions needed to protect you.

Negotiation

Negotiation may involve counteroffers and adjustments to terms. I'll advise you on strategy, risk, and leverage so you can respond confidently and keep the deal moving in the right direction.

Subject Removal

If your offer includes subjects (conditions), you'll complete your due diligence within the agreed timeline. Once satisfied, you remove subjects in writing—making the contract firm and binding.

Home Inspection

An inspection helps identify material issues and future maintenance considerations. It's a practical step to understand the home's condition and to make informed decisions before finalizing the purchase.

Closing Day

Your lawyer or notary completes the legal transfer, funds are exchanged, and the home is registered in your name. On possession day, you receive the keys and can officially begin your next chapter.

FINANCING YOUR PURCHASE

Mortgage Basics

Mortgages can be fixed-rate or variable-rate, with terms commonly ranging from 1–5 years (and amortizations often up to 25–30 years, depending on qualification). Your rate, term, and payment structure should align with your risk comfort and future plans.

Down Payments

In Canada, minimum down payment is typically 5% on the first \$500,000, 10% on the portion from \$500,000 to \$999,999, and 20% for \$1,000,000+ purchases. A 20% down payment can help you avoid mortgage default insurance (subject to lender rules).

Deposits

A deposit is paid shortly after an accepted offer and is held in trust (often by the listing brokerage). It forms part of your down payment and signals commitment; the amount and timing are negotiated as part of the offer.

Closing Costs

Plan for closing costs of approximately 1.5%–3% of the purchase price. Common items include legal fees, title insurance, home inspection, appraisal (if required), and adjustments for property taxes/strata fees/utilities.

Property Transfer Tax (BC PTT)

BC's Property Transfer Tax is calculated on the fair market value of the property, with potential exemptions for qualifying buyers and properties. Always confirm current rules with your lawyer/notary and tax guidance for your situation.

First-Time Home Buyer Programs

If you're a first-time buyer, you may qualify for the BC First-Time Home Buyers' Program (which can reduce or eliminate PTT on eligible purchases). There may also be federal programs and incentives depending on your circumstances—your lender and legal professional can help confirm eligibility.





UNDERSTANDING THE MARKET

Property Types

- ▶ **Detached Homes:** More privacy and land ownership; typically higher price point and maintenance responsibility.
- ▶ **Townhomes:** A balance of space and value; shared walls and strata rules/fees to consider.
- ▶ **Condos:** Often the most accessible entry point; amenities and strata management matter, and space may be smaller.

Resale vs Presale

- ▶ **Resale:** You can evaluate the exact home, location, and strata history (if applicable) before buying.
- ▶ **Presale:** Newer finishes and warranty coverage can be appealing, but timelines, assignment rules, and market changes are key considerations.

Both options require careful review of documents, costs, and long-term suitability.

Neighborhood Considerations

- ▶ **Schools and catchments:** future resale value and day-to-day convenience.
- ▶ **Amenities:** parks, beaches, shopping, dining, and community services.
- ▶ **Commute and transit:** access to major routes and public transportation.
- ▶ **Lifestyle and future development:** noise, density changes, and long-term neighbourhood plans.



HOME INSPECTION & DUE DILIGENCE

A professional inspection helps you understand the home's condition, identify material defects, and plan for future maintenance. It can also provide leverage for renegotiation if significant issues are discovered

Home Insurance

Lenders typically require proof of insurance before completion. Shop early, confirm coverage limits and deductibles, and ensure the policy aligns with the property type (detached, strata, or condo) and any special features.

Legal Review

Your lawyer or notary handles the legal transfer, reviews key documents, and ensures funds and registrations are completed correctly. For strata properties, document review (minutes, bylaws, depreciation report, Form B, etc.) is a critical part of due diligence.

Inspection Checklist

- ☐ Foundation and structure
- ☐ Roof condition and drainage
- ☐ Electrical panel, wiring, and outlets
- ☐ Plumbing, water pressure, and visible leaks
- ☐ HVAC / heating and ventilation
- ☐ Windows and doors (seals, operation, drafts)
- ☐ Appliances (if included)
- ☐ Grading and exterior drainage
- ☐ Insulation and attic/basement conditions

Moving Checklist

8 Weeks Before

- ☐ Hire movers or request quotes
- ☐ Start decluttering and donating
- ☐ If renting, notify your landlord per your lease terms

4 Weeks Before

- ☐ Book a moving truck (if DIY)
- ☐ Begin packing non-essentials
- ☐ Arrange storage if needed

2 Weeks Before

- ☐ Confirm utilities and service transfers (hydro, gas, internet)
- ☐ Forward mail and update key accounts
- ☐ Pack an essentials box (documents, chargers, toiletries)

1 Week Before

- ☐ Finish packing and label boxes by room
- ☐ Clean your current home or book cleaners
- ☐ Confirm moving-day timing and access details

Moving Day

- ☐ Supervise movers and protect floors/walls as needed
- ☐ Do a final walkthrough of the old home
- ☐ Pick up keys and confirm possession details

After Move

- ☐ Unpack essentials first and set up utilities
- ☐ Update your address on ID, banking, and subscriptions
- ☐ Meet neighbours and learn strata/building procedures (if applicable)

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