

2026

YOUR BUYER JOURNEY.

FIRST-TIME BUYERS GUIDE

WELCOME.

In the following pages we'll be going over EVERYTHING you need to know to succeed as a qualified first time buyer in today's real estate market.

Your ultimate guide to buying your first house in Windsor-Essex.

01

PROGRAMS THAT HELP YOU BUY.

Rebates, credits, and savings tools designed specifically for first-time buyers in Ontario.

Ontario Land Transfer Tax Refund

Up to \$4,000

As a first-time buyer in Ontario you may receive a full or partial refund of the provincial land transfer tax — up to \$4,000. This directly reduces your closing costs. Your lawyer applies it at closing.

FHSA — First Home Savings Account

Up to \$40,000

Contribute up to \$8,000/year (lifetime max \$40,000). Contributions are tax-deductible and qualifying withdrawals for a first home are 100% tax-free. One of the most powerful tools for first-time buyers right now.

RRSP Home Buyers' Plan (HBP)

Up to \$60,000

Withdraw up to \$60,000 from your RRSP (\$120,000 as a couple) to help with your down payment — no immediate tax hit. Repay over 15 years. A strong supplement if you already have RRSP savings.

First-Time Home Buyers' Tax Credit

Up to \$1,500

Claim up to \$10,000 on your federal tax return after closing. This non-refundable credit puts up to \$1,500 back in your pocket and can be split between spouses.

GST/HST New Housing Rebate

Varies

Buying a newly built home or completing a substantial renovation? You may be eligible for a rebate on HST paid. Eligibility and amounts vary — confirm with your lawyer or accountant.



Pro Tip: The FHSA and RRSP Home Buyers' Plan can be stacked — maximizing both means more down payment power with less after-tax cost.

02

QUESTIONS BUYERS MUST ANSWER FIRST.

Most buyers skip this step and end up overwhelmed, confused, or making emotional decisions.

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- 01 What monthly payment am I truly comfortable with?**
Not the maximum your lender approves—the amount you can carry without lifestyle stress.

 - 02 Have I been pre-approved and do I know my buying power?**
Pre-approval tells you your exact budget ceiling and strengthens your offer position.

 - 03 How much cash do I need at closing?**
Down payment + land transfer tax + legal fees + moving costs. Know the full number before you shop.

 - 04 What are my top 3 non-negotiables?**
Location? Garage? School zone? Yard? Define these clearly before you view a single home.

 - 05 What am I willing to compromise on?**
Cosmetic condition? Yard size? Commute distance? Knowing this speeds up your decisions.

 - 06 What is my timeline?**
Are you ready in 30 days or 6 months? Timeline affects your strategy and negotiating urgency.
-

Knowledge is your advantage. Once you have clear answers to these questions, the market gets simpler — because now you're filtering homes instead of endlessly browsing.

03

THE BEST NEIGHBOURHOODS.

Windsor isn't one market— it's a collection of micro-markets where strategy makes all the difference.

Choose your neighbourhood before you choose your home. Two homes at the same price can mean completely different lifestyles, resale potential, and long-term equity. These areas consistently deliver value for first-time buyers.

★TOP PICK

East Windsor

Strong value, variety of home types, close to schools and amenities. Great entry point for buyers wanting space and affordability. Detached and semi options available under \$400K.

★TOP PICK

Riverside

Established, desirable community near the waterfront and University of Windsor. Higher demand supports long-term appreciation. Character homes at competitive prices.

GREAT VALUE

Fountainbleu

Quiet suburban feel with solid value. Popular with families seeking more space and larger lots at accessible price points — a hidden gem for first-time buyers.

GREAT VALUE

South Central Windsor

Central location with walkability and transit access. Renovated options are move-in ready; older homes offer renovation upside. Strong resale trends.

CONSIDER

South Windsor

Strong long-term appreciation driven by ongoing development. Higher entry price — an ideal second home after building equity elsewhere.

CONSIDER

Tecumseh / LaSalle

Quieter suburban communities for buyers prioritising newer builds and larger lots. Slight commute trade-off; strong lifestyle and family appeal.

Evaluate any neighbourhood through 4 lenses: walkability vs. suburban spacing, commute needs, renovation tolerance, and long-term resale potential. The right area depends on your lifestyle — not just the price tag.

04

THE BEST HOME TYPES.

Your first home doesn't have to be your forever home—it should be your smartest entry point.

Understanding the trade-offs between home types helps you buy with confidence and avoid overstretching your budget chasing something that doesn't fit your current stage of life.

CONDO / APARTMENT

Starting ~\$179K

- Lowest entry price
- Low maintenance lifestyle
- Condo fees reduce buying power
- Review reserve fund health
- Fastest path to ownership

TOWNHOUSE / ROW

Starting ~\$280K

- Best balance of value + lifestyle
- More space than a condo
- Often the smartest first buy · Strong step-up option
- Minimal exterior maintenance

DETACHED HOME

Starting ~\$329K

- Maximum control and privacy
- Full yard and outdoor space
- Higher entry price
- May compromise on finish/location
- Greatest long-term equity

HOW TO CHOOSE YOUR ENTRY POINT

Lowest monthly cost + low maintenance



Condo / Apartment

More space + path to detached later



Townhouse / Row

Yard, full control, long-term family plan



Detached Home

AS AN **AW4U** BUYER...

Here are all the great resources and strategies you can count on.

Your next steps.

YOUR **AW4U** BUYER JOURNEY.



* MY TOP 10 PURCHASING ESSENTIALS:

01

Determine your wants and needs.

02

Select your Real Estate Agent.

03

Get pre-approved for a mortgage.

04

Get access to up-to-date information.

05

Market education – viewing homes.

06

Make an educated offer.

07

Home inspections and waivers.

08

Selecting a Lawyer.

09

Perform the final inspection.

10

Moving in!

* WHAT I REPRESENT AS A BUYERS AGENT:

HELP YOU BECOME AN EDUCATED BUYER!

USE CLAUSES SUCH AS THE HOME INSPECTION TO PROTECT YOU FULLY.

STRUCTURE AND NEGOTIATE THE OFFER IN YOUR BEST INTERESTS.

GIVE EXPERT ADVICE ON PRICE, INCLUSIONS, EVEN REASONS NOT TO BUY.

PROVIDE CONFIDENTIAL ASSISTANCE.

DISCOVER AND DISCLOSE INFORMATION ABOUT THE PROPERTY INCLUDING LIENS, SELLERS PURCHASE PRICE, & RECENT ACTIVITY IN THE AREA.

YOUR **AW4U** BUYER JOURNEY.



* **HOW WE HELP YOU BECOME AN EDUCATED PURCHASER:**

THE **MOST UP-TO-DATE LIST OF HOMES** CURRENTLY AVAILABLE.

EXCLUSIVE DAILY **MARKET DATA** - THE SAME INFORMATION REALTORS® SEE.

ACCESS TO THE **BEST FINANCING RATES & PACKAGES.**

PROTECTION FOR YOU AND YOUR FAMILY'S BEST INTERESTS AT ALL TIMES.

A CLEAR, **STRESS-FREE** PATH TO HOMEOWNERSHIP.

* **AS AN AW4U PURCHASER YOU WILL:**

01

Not overpay for a home.

02

Not have to settle for "what is available".

03

Know right away when you have found a great deal.

04

Put yourself in a stronger negotiating position.

* **DURING THE OFFER PROCESS, WE WILL:**

DO THE BACKGROUND RESEARCH SO YOU WILL NOT OVERPAY FOR YOUR HOME, AND SO YOU HAVE ALL THE INFORMATION TO MAKE AN INFORMED DECISION.

PREPARE AN OFFER THAT PROTECTS YOU, FOLLOWING YOUR INSTRUCTIONS AND MATCHES YOUR SCHEDULED NEEDS.

EXPLAIN THE DETAILS OF THE OFFER AND YOUR OPTIONS FOR SPECIALTY CLAUSES, MAKING SURE YOU KNOW WHAT YOU ARE AGREEING TO.

PRESENT AND NEGOTIATE THE OFFER ON YOUR BEHALF TO GET YOU THE HOME YOU WANT AT THE PRICE YOU WANT.

BONUS

LUIS'S TOP 5 PICKS ON MARKET RIGHT NOW.

Hand-picked for affordability, condition, location, and long-term equity potential. Ordered from lowest to highest price point.

Price range: \$329,900 – \$499,999 · East Windsor · Central Windsor · Riverside

BONUS · LUIS'S TOP 5 PICKS

These homes represent strong entry points offering affordability, size, updates, location, and long-term equity potential. Ordered from lowest to highest price.



1 1816 FORD BOULEVARD \$399,900

East Windsor · Bungalow · 2+1 Bed · 2 Bath

Solid brick home backing onto Pykes Park with no rear neighbours. Hardwood floors, open-concept layout, and finished basement with family room and office. New deck, gazebo, and attached garage. A turnkey entry into a quiet, park-side neighbourhood.



2 4218 PIONEER AVENUE \$399,900

South Windsor · Semi-Detached Raised Ranch · 2+1 Bed · 2 Bath

Fully updated full brick semi — move-in ready. Kitchen, floors, A/C & furnace all updated 2023. Finished basement with grade entrance, family room & full bath. Close to Costco and easy access to Hwy 401.



3 2616 TOURANGEAU ROAD \$434,900

East Windsor · Bungalow · 2+2 Bed · 2 Bath

Beautifully maintained ranch with second kitchen and side entrance — ideal for an in-law suite or rental income. Open-concept main level with updated finishes throughout. Lower level has 2 bedrooms, full bath & living area. Near EC Row, schools, shopping & restaurants.



4 994 EDWARD AVENUE \$499,900

Riverside · Bungalow · 3+1 Bed · 2 Bath

Spacious brick bungalow on a rare double lot in sought-after Riverside. Above-ground pool, sunroom, and 3+1 bedrooms with open-concept living throughout. Garage and concrete driveway included. Strong long-term upside in a highly desirable pocket.



5 859 MONMOUTH ROAD \$549,900

Walkerville · 2.5-Storey · 2 Bed · 1.5 Bath

Elegant character home steps from Walkerville's restaurants, cafes & shops. Gas fireplace, granite kitchen island, stainless appliances & main floor laundry. Primary bedroom with walk-in closet; 3rd floor flex space as bedroom or office. Backyard oasis, 1.5 car garage & brand new A/C.

Note: Listings are current as of preparation date and subject to change. Contact Luis for the most up-to-date status and to arrange private viewings.

YOUR NEXT STEP.

GET YOUR BUYER GAME PLAN.

**BOOK A BUYER STRATEGY CALL WITH ME AND
GET CLEAR, NEXT STEPS TAILORED TO YOU.**



LUIS MENDEZ
REALTOR®

AW4U.CA
519.990.0711
LUIS@AW4U.CA

AW4U
THE REAL ESTATE GROUP
ALWAYS WORKING FOR YOU.