



EDITION 2026  
VOLUME ONE

THE BUYER'S GUIDE

# *Finding the right home, quietly.*

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A complete reference for working with the Pilarski Real Estate Group in Etobicoke, West Toronto and the GTA.



PILARSKI REAL ESTATE GROUP · WEST TORONTO

Royal LePage Real Estate Services Inc., Brokerage · 3031 Bloor Street West, Toronto

WELCOME

# *A note from Julian.*

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Buying a home in West Toronto today is not what it was a decade ago. The market is faster. The rules are denser. Buyer fatigue is real, and so is the quiet pressure to make a decision in days that will shape the next ten years of your life.

We wrote this guide because the right amount of information, given at the right moment, makes the difference between a purchase you celebrate and one you tolerate. Inside, you will find the same framework we use every day with our clients — the process, the numbers, the questions worth asking, and the language to ask them in.

Read it cover to cover, or keep it close and dip in when a particular question lands. Either way, we hope it serves you well. When you are ready for a conversation — even a hypothetical one — we would welcome the opportunity to be of help.

With warm regards,

*Julian Pilarski*

Sales Representative · Team Leader  
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## CHAPTER ONE

# *Our approach.*

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*Buying a home in West Toronto means competing for the right ones — and walking away from the wrong ones. Our role is to help you do both, with conviction.*

## *A buyer's agent, in the truest sense.*

Many agents are equally happy to represent buyers or sellers, and treat the two as roughly equivalent forms of the same trade. We do not. Representing a buyer well requires a different set of muscles — patience over urgency, research over inventory, and the willingness to recommend that you walk away more often than you make an offer.

That orientation shapes everything we do. We take on a small number of active buyers at any given time. We curate showings rather than forwarding the firehose of new listings. We debrief honestly after every viewing. We use twenty years of West Toronto relationships to surface opportunities before they list — and sometimes instead of them listing at all.

*Our role is to help you compete for the right homes — and walk away from the wrong ones.*

### WHAT YOU CAN EXPECT FROM US

- **Off-market access** — relationships with West Toronto agents and homeowners that surface opportunities before they appear on MLS.
- **Block-level knowledge** — schools, traffic patterns, future development, resale prospects, and the small things that only show up after you have moved in.
- **Honest valuations** — comparable analysis on every property you tour, and a clear answer to the only question that matters: what should we offer?
- **A vetted trades network** — inspectors, structural engineers, contractors and architects, booked promptly, briefed properly, billed fairly.

- **Negotiation that holds the line** — offer strategy that respects your number, anticipates the seller's, and avoids the over-eagerness that costs buyers tens of thousands every spring.
- **Closing concierge** — lawyer coordination, lender follow-through, utility transfers and moving recommendations, handled in one place.

## CHAPTER TWO

# Meet the team.

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*Pilarski Real Estate Group is, by design, a small team. Three people, working closely together on a deliberately limited number of clients each year. The result is a level of attention that larger teams cannot replicate — and the depth of relationship that has earned us a place among the top 1% of Realtors® in Canada.*

## **JULIAN PILARSKI — SALES REPRESENTATIVE · TEAM LEADER**

A native of Toronto's west end, Julian has spent twenty years guiding buyers, sellers and investors through the city's most distinctive neighbourhoods — from Queensway Village to High Park, and across Etobicoke, Mimico, Humber Valley and the lakeshore. His leadership of the practice is grounded in three things: honest, straightforward advice; a deep understanding of local micro-markets; and a calm professional approach to complex decisions. Julian is the recipient of Royal LePage's National Chairman Award, recognizing the top 1% of Realtors® nationally, and consistently sits within the top 2% of agents in Canada by gross sales volume.

## **ANGELA BALAN — SALES REPRESENTATIVE**

Real estate is Angela's third career — and arguably her most natural fit. With an undergraduate degree from Western, an MBA from the Ivey Business School, more than a dozen years at IBM Canada, and a successful management consulting practice behind her, Angela brings a depth of business acumen rare in the industry. She is also a lifelong investor — having renovated, built, and operated everything from urban townhouses to an off-grid waterfront cottage. Her guiding belief, repeated to every client: *real estate is not transactional, it is relational.*

## **KARRI SIEMMS — CLIENT CARE MANAGER · OFFICE ADMINISTRATOR**

Karri is the operational backbone of the Pilarski Real Estate Group. As Client Care Manager and Office Administrator, she is the person every client speaks to first — and the one who keeps every transaction on track from the initial consultation through to the day the keys change hands. Her work spans the full arc of every file: pre-list preparation, trades and stylists, showings, buyer-agent inquiries, and the logistically intense weeks before closing when lawyers, lenders, inspectors and movers all need to move in lockstep. Beyond the logistics, Karri's instinct for client care is what most clients remember long after

closing — she notices the small things, anticipates problems before they arrive, and ensures that working with Pilarski Real Estate Group feels personal, attentive and human. The smoothest transactions are the ones where the client never has to wonder what is next — and that is Karri's craft.

## CHAPTER THREE

# *Before you begin.*

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*The work that happens before the first showing often matters more than the search itself. A clear-eyed read on your finances, your timeline, and what you actually want will save you weeks of wandering — and likely some money, too.*

## *The financial picture, honestly drawn.*

Before we tour a single property together, we want you to have spoken with a mortgage broker or your bank — not to be approved for the maximum, but to understand the math. There is a difference between the home you *can* afford and the home you *should* buy, and that conversation is best had early.

### THE PRE-APPROVAL

A mortgage pre-approval tells you (and us) the maximum a lender is willing to advance, at what rate, and under what conditions. It is not a guarantee of funding — the lender still has to approve the specific property — but it sets a realistic ceiling on your search and signals to sellers that you can perform. We can introduce you to brokers we trust if you do not yet have one.

### THE DEPOSIT, THE DOWN PAYMENT, AND THE DIFFERENCE

These are not the same thing, and the confusion costs buyers real money. The **deposit** is the cheque submitted with your offer — typically five percent of the purchase price for a freehold home in Toronto, often more in competitive situations. It demonstrates good faith and forms part of your ultimate down payment. The **down payment** is the total cash you bring to closing — at least five percent of the first \$500,000 of the purchase price and ten percent of the portion above \$500,000 for purchases under \$1.5 million; twenty percent for purchases above that threshold. Anything less than twenty percent triggers mortgage default insurance.

## *Defining what you actually want.*

Most buyers begin a search with a confident description of what they need, and end it having bought something quite different. That is not a failure — it is the search itself doing its work. But the process moves faster, and the result lands closer, when you have separated the genuine non-negotiables from the

preferences that can flex.

### A SHORT EXERCISE WE RECOMMEND

Before your first consultation with us, write down — together with anyone you are buying with — three lists:

1. **Must-haves.** Things the home must do for you to consider it. Be ruthless. Most lists are too long.
2. **Strong preferences.** Things that would make a home much more attractive, but are not deal-breakers.
3. **Deal-breakers.** Specific conditions, locations or features you would refuse outright. These matter as much as the must-haves and are often the harder list to write.

*Three weeks of disciplined preparation will save you three months of meandering. The homes you do not tour are often as important as the ones you do.*

## CHAPTER FOUR

# *The six stages of buying.*

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*No two searches look the same — but every one moves through the same considered stages. What follows is the framework we use with every buyer client, in plain language.*

## *01 Discovery.*

A relaxed first meeting — over coffee, in our office, or by video call. The agenda is simple: we want to understand what you are looking for, what you are not, what compromises you will happily make, and which ones you will not. We talk about timing, financing posture, and the neighbourhoods you are drawn to (and the ones you should perhaps also consider). We tell you, honestly, whether and how we can help.

There is no obligation at this stage, and we do not pressure clients into buyer-representation agreements before the conversation feels right on both sides. We would rather earn the relationship than rush it.

## *02 Financing and framework.*

With the discovery conversation behind us, we move to the practical framework that will guide the search. This stage typically covers:

- Mortgage pre-approval — secured (or refreshed) before active touring begins.
- An honest budget conversation — including closing costs, moving costs, and a buffer for first-year adjustments.
- A written buyer brief — a short document, drafted by us, that summarizes what we are looking for and how we will know we have found it.
- Introductions, if needed, to a real estate lawyer, a mortgage broker, and an insurance advisor.

## *03 The active search.*

This is the visible part of the process — the showings, the listings landing in your inbox, the Saturday afternoons walking through homes. It is also the part where most buyers benefit most from our

discipline. We curate aggressively, send fewer listings than other agents, and prioritize the homes we believe are genuinely worth your time.

Off-market opportunities — homes available through agent-to-agent networks or quiet seller conversations — are surfaced as they appear. After each showing, we debrief: what worked, what did not, what to refine for the next round. The brief evolves. The search sharpens.

## *04 Offer and negotiation.*

When the right home appears, we move quickly and precisely. We prepare a comparable analysis — recent sales of genuinely similar homes, adjusted for the differences — and use it to anchor a recommended offer. We discuss strategy: price, deposit size, conditions, irrevocability period, closing date, and any concessions worth requesting.

We negotiate on your behalf with calm precision. If the property attracts multiple offers, we coach you through bidding strategy without pushing you past your number. If it does not, we work patiently to a result that respects the seller's reasonable expectations and your bottom line.

*We will tell you what we would pay, and why. We will never push you past your number.*

## *05 Diligence and close.*

Once your offer is accepted, conditional period begins — the days between acceptance and the firm-up of the deal. During this window, conditions in your offer (financing, inspection, status certificate review, lawyer review) are satisfied. We coordinate inspectors, ensure your lawyer receives all required documents promptly, and stay in close contact with the seller's agent.

Between firming up and closing day, we coordinate with your lender, your lawyer, the utility companies, and (if needed) movers and trades. On closing day, your lawyer registers the transfer, the funds flow, and the keys come to you.

## *06 Beyond the deal.*

Our relationship with clients does not end when keys change hands. Most of our work, year over year, comes from past clients and their referrals — and that is by design. We are available for trades introductions, contractor recommendations, neighbourhood guidance, and the small questions that come

up in the first months of living somewhere new.

When the time comes to sell — whether that is in three years or thirty — we hope you will think of us first. Many of our clients have moved with us three or four times across decades.

## CHAPTER FIVE

# *The West Toronto market.*

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*Local knowledge is the part of our work that takes the longest to build and is hardest to fake. What follows is a brief orientation to the neighbourhoods we know best — written for buyers who want enough context to ask better questions.*

## *West Toronto, neighbourhood by neighbourhood.*

Pilarski Real Estate Group focuses on a deliberately small list of West Toronto and lakeshore communities — the streets, schools and pockets we have worked for over twenty years. A brief orientation:

### **THE KINGSWAY**

Etobicoke's most enduring family enclave — Tudor-revival streetscapes, mature canopies of oak and maple, and a five-minute walk to the Bloor subway. Lambton-Kingsway and Our Lady of Sorrows anchor the school catchments. Buyers come for the architecture, the schools, and the rare feeling of a residential village inside the city. Inventory is thin and well-defended.

### **HUMBER VALLEY**

A quieter, more exclusive pocket of West Toronto — generous lots, ravine adjacency, estate-scale builds. Bordering the St. George's Golf and Country Club, Humber Valley trades in privacy and longevity; many homes here change hands quietly, off-market, between known parties. If you are looking here, expect to be patient.

### **MIMICO & HUMBER BAY**

South Etobicoke's lakeside character. Mimico Village is a low-rise mix of post-war cottages, modern infill, and small-scale condo buildings within walking distance of the GO Station and the Waterfront Trail. Humber Bay Shores is the glass-tower lakeshore — skyline views, marina-side promenades, and one of Toronto's most active outdoor lifestyles. Both reward buyers who understand building reputations and view orientation.

### **HIGH PARK & RONCESVALLES**

Edwardian homes on tree-lined streets, two subway stops, and 400 acres of public parkland at the doorstep. High Park appeals to families and downsizers alike; Roncesvalles Village layers in main-street walkability, Polish bakeries, and the city's most enduring café culture. Tight inventory, steady demand.

### **SUNNYLEA, QUEENSWAY VILLAGE & THE STONEGATE POCKET**

Less well-known to buyers from outside the area — and that is part of the appeal. Sunnylea is family-first, anchored by Park Lawn JMS and quiet residential streets. Queensway Village has emerged over the past decade as one of the strongest redevelopment stories in West Toronto, with new transit, a thriving restaurant scene, and a notable jump in built form. The Stonegate corridor offers approachable bungalows with renovation upside.

### **LORNE PARK & PORT CREDIT**

Just past the western edge of Toronto, Mississauga's Lorne Park offers large lots, lakeshore living, and strong community schools. Port Credit adds a walkable village, a marina, and the GO line back to Union. For West Toronto families looking for more space without leaving the lake behind, it is often the natural next step.

## CHAPTER SIX

# *The numbers.*

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*Beyond the purchase price itself, closing on a home in Toronto carries a number of additional costs. The full picture matters — both for your budget and for the honest conversation about what you can comfortably afford.*

## *Land Transfer Tax — provincial and municipal.*

Toronto is the only municipality in Ontario that charges its own Municipal Land Transfer Tax (MLTT) in addition to the provincial Ontario Land Transfer Tax (LTT). For homes within the City of Toronto boundaries, both are payable; for purchases in Mississauga, Oakville, or anywhere else in the GTA outside the City of Toronto, only the provincial tax applies.

Both taxes are calculated on a graduated scale: lower rates on the first tranche of the purchase price, higher rates as the price climbs. As of 2026, the City of Toronto has added additional luxury tiers for homes above \$3 million, which can materially increase the effective tax rate on high-value properties. The combined provincial-plus-municipal land transfer tax on a \$2 million home in Toronto is typically in the range of \$60,000 — your lawyer will calculate the precise figure for your situation.

### **FIRST-TIME HOME BUYER REBATES**

Both Ontario and Toronto offer Land Transfer Tax rebates for first-time buyers. The provincial rebate is currently up to \$4,000; the Toronto rebate, up to \$4,475. To qualify, you (and your spouse, if applicable) must be at least 18, must occupy the home as your principal residence within nine months, and must not have owned a home anywhere in the world previously. Your lawyer applies the rebate automatically on closing.

### **NON-RESIDENT SPECULATION TAX (NRST)**

If you are not a Canadian citizen or permanent resident, the province of Ontario applies an additional 25% Non-Resident Speculation Tax on residential purchases, with limited exemptions. If this applies to you, we will introduce you to legal counsel who specializes in cross-border transactions.

## *Other closing costs.*

Most buyers should budget between 1.5% and 3% of the purchase price for all closing costs beyond land transfer tax. The major components:

- **Legal fees and disbursements** — typically \$2,000 to \$3,500 for a standard residential transaction, depending on complexity.
- **Title insurance** — typically \$300 to \$500. Strongly recommended; often a lender requirement.
- **Status certificate** (condos only) — approximately \$100 to obtain; review by your lawyer typically adds \$400 to \$600.
- **Home inspection** — \$500 to \$900 for a standard inspection; more for larger or older homes, or where specialist reports (structural, environmental) are wise.
- **Property tax adjustment** — reimbursement to the seller for any prepaid property tax beyond your closing date.
- **Mortgage default insurance** — applies only if your down payment is less than 20%. Premium ranges from 2.8% to 4.0% of the mortgage, added to the loan.
- **Utility transfers and movers** — typically \$1,000 to \$3,000 for a local move.

*Tax rates and rebate thresholds change. The figures above are accurate at time of writing, but always confirm the current numbers with your real estate lawyer before closing.*

## CHAPTER SEVEN

# *The home inspection.*

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*Five things to expect — and one thing too few buyers understand.*

A home inspection is, in our view, almost always worth doing — even in competitive offer situations where you may need to make the offer non-conditional. Where conditions are not possible, we strongly recommend a pre-offer inspection: walking the home with a qualified inspector during one of the public showings, before submitting your offer.

## WHAT A GOOD INSPECTION COVERS

- **Structural elements** — foundation, framing, roof, load-bearing walls.
- **Major systems** — electrical panel and wiring, plumbing, HVAC, water heater.
- **Building envelope** — windows, doors, insulation, attic ventilation, exterior cladding.
- **Water** — evidence of past or current moisture intrusion in basement, attic, around windows. (Often the single most important finding.)
- **Safety items** — knob-and-tube wiring, asbestos, Kitec plumbing, lead supply lines, radon risk areas, smoke and CO detector coverage.

## WHAT A HOME INSPECTION DOES NOT DO

An inspection is a visual, non-invasive assessment of accessible elements. An inspector will not open walls, lift carpet, or remove finished ceilings. They will not tell you what a repair will cost, only that one may be warranted. For older homes or homes with known concerns, we often recommend follow-up assessments by specialists: a structural engineer for foundation concerns, an HVAC contractor for system replacement quotes, an electrician for panel upgrades.

*Inspections are not a pass/fail exam. They are an informed second look. Every home of any age will have a list — what matters is how you read it.*

## CHAPTER EIGHT

## *A realistic timeline.*

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*Most West Toronto buyers move from first conversation to keys in hand within 60 to 120 days. That window can compress in a hot market or stretch in a slow one — but the rhythm tends to be the same.*

### *A typical buyer journey, week by week.*

- **Weeks 1–2** — Discovery conversation, mortgage pre-approval, brief drafted.
- **Weeks 2–6** — Active touring. Off-market opportunities surfaced as they appear. Brief refined between viewings.
- **Weeks 4–10** — Offer prepared and submitted on the right home. Negotiation (typically one to seven days).
- **Days 1–10 after acceptance** — Conditional period. Inspection, status certificate review (condos), financing confirmation, lawyer review. Conditions either waived (deal firm) or the agreement is terminated.
- **Days 30–90 after firm-up** — Closing preparation. Title search, mortgage instructions, insurance setup, utility transfers, moving arrangements.
- **Closing day** — Funds flow, transfer registered, keys delivered.

These numbers move with the market. In a typical Toronto spring, well-prepared buyers often find and firm up on a home within four to six weeks of starting the search. In quieter market conditions, six to ten weeks is more common — and the resulting deals are frequently stronger for the patience.

## CHAPTER NINE

# A glossary.

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*A reference for the terms that come up most often in a Toronto residential purchase. Keep this close — much of the language is industry-specific and rarely explained until it is too late to ask.*

**AGREEMENT OF PURCHASE AND SALE (APS)**

The contract by which a buyer agrees to purchase, and a seller agrees to sell, a specific property under specified terms. Once signed by both parties and not subject to conditions, it is legally binding.

**BUYER REPRESENTATION AGREEMENT (BRA)**

A contract between you and your real estate brokerage setting out the terms of our representation — duration, fees, geographic scope. Required before we can submit offers on your behalf in Ontario.

**CLOSING COSTS**

Costs paid on or shortly before closing day beyond the purchase price itself. Includes land transfer tax, legal fees, title insurance, adjustments, and moving costs. Budget 1.5–3% of the purchase price.

**CLOSING DATE**

The date on which the title to the property is transferred from seller to buyer, funds are exchanged, and you take possession. Set in the Agreement of Purchase and Sale.

**CONDITIONS (IN AN OFFER)**

Terms that must be satisfied for the deal to become firm and binding. Common conditions include financing approval, satisfactory home inspection, and (for condos) lawyer review of the status certificate.

**CONDITIONAL PERIOD**

The window — typically five to ten business days — between offer acceptance and the deadline by which conditions must be waived or fulfilled.

**CONVEYANCING**

The legal transfer of property ownership from seller to buyer, handled by your real estate lawyer.

**DEPOSIT**

The cheque submitted with your offer, demonstrating good faith. Typically 5% of the purchase price for a freehold home in Toronto, often more in competitive situations. Held in the listing brokerage's trust account until closing, when it is applied to the purchase price.

**DOWN PAYMENT**

Your total cash contribution to the purchase, paid on closing day. Minimum 5% on the first \$500,000, 10% on the portion between \$500,000 and \$1.5M, and 20% on any amount above \$1.5M. Less than 20% triggers mortgage default insurance.

**EASEMENT**

The right of another party (a utility, a neighbour, the municipality) to use a portion of your property for a specific purpose. Disclosed in the title search.

**EQUITY**

The difference between the market value of the home and the amount owed on the mortgage. Grows over time through paydown and appreciation.

**FIRM OFFER**

An Agreement of Purchase and Sale with no conditions, or with all conditions waived or fulfilled. Once firm, both parties are legally bound to complete.

**HOLDBACK**

An amount of money withheld at closing to ensure completion of a specific item — e.g., new construction warranty, repair, or condominium reserve fund verification.

**INSPECTION (HOME)**

A non-invasive visual assessment of the home's structure, systems, and condition, conducted by a qualified home inspector. Typically takes two to four hours.

**IRREVOCABILITY**

The period during which an offer cannot be withdrawn by the party that made it. Stated explicitly in the offer (e.g., 'irrevocable until 6:00 p.m. on March 15th').

**LAND TRANSFER TAX (LTT)**

A provincial tax payable on the purchase of any residential property in Ontario. Calculated on a graduated scale based on purchase price.

**MUNICIPAL LAND TRANSFER TAX (MLTT)**

An additional land transfer tax charged by the City of Toronto on properties within city boundaries. Mirrors the provincial structure with additional luxury tiers.

**MLS® (MULTIPLE LISTING SERVICE)**

The shared database used by real estate professionals to list and search properties for sale. Powers the public listing portals.

**MORTGAGE DEFAULT INSURANCE**

Insurance required when your down payment is less than 20%. Protects the lender, not you. Premium is typically 2.8–4.0% of the mortgage amount, added to the loan.

**NRST (NON-RESIDENT SPECULATION TAX)**

A 25% provincial tax on residential property purchases by non-Canadian-citizens and non-permanent-residents in Ontario. Some exemptions apply.

**OFF-MARKET LISTING**

A property available for purchase but not publicly listed on MLS. Accessed through agent-to-agent relationships. We surface these for our buyer clients when available.

**PRE-APPROVAL (MORTGAGE)**

A lender's preliminary commitment indicating the maximum mortgage amount they will advance, at what rate, and under what conditions. Not a guarantee of funding.

**PRINCIPAL RESIDENCE**

The home in which you ordinarily reside. Important for tax purposes: gains on the sale of a principal residence are typically exempt from Canadian capital gains tax.

**STATUS CERTIFICATE**

For condos: a document setting out the legal, financial, and operational condition of the condominium corporation. Always reviewed by your lawyer before you firm up on a condo purchase.

**SURVEY**

A scaled drawing of the property boundaries, building locations, and easements. Often requested by buyers and lenders; not always available for resale homes.

**TITLE**

Legal ownership of the property. Transferred from seller to buyer on closing day through registration by your lawyer.

**TITLE INSURANCE**

Insurance protecting against defects in title — past unregistered claims, fraud, boundary disputes. Typically \$300 to \$500 and strongly recommended.

**VENDOR TAKE-BACK MORTGAGE**

A mortgage arrangement in which the seller, rather than a bank, lends some or all of the purchase price to the buyer. Uncommon, but occasionally negotiated in specific circumstances.

## CHAPTER TEN

# *Next steps & contacts.*

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*When you are ready for a conversation, we are ready to listen. There is no obligation, no pressure, and no expectation that you make decisions before you feel comfortable doing so.*

## *How to reach us.*

### **JULIAN PILARSKI — SALES REPRESENTATIVE · TEAM LEADER**

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## *Book a buyer consultation.*

A thirty-minute conversation, no obligation. We will listen to what you are looking for, share an honest read of the current market in your neighbourhoods of interest, and tell you straightforwardly whether and how we can help. Visit [pilarskigroup.com](http://pilarskigroup.com) or email Julian directly.

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Thank you for reading. We hope this guide proves useful, whether you become a client or not. The market rewards informed buyers, and informed buyers make the West Toronto real estate community a better, fairer place to do business.

— Julian Pilarski