The Vancouver Island Home Buyer's Guide

WHAT TO KNOW BEFORE YOU BUY — FROM FINANCING TO KEYS

Buying a home is exciting, but there are a lot of moving parts. This guide walks through the buying process in BC and highlights what matters most when you're buying on Vancouver Island.



Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island Real Estate
anjarhomberg.com

Before You Start Falling in Love With Houses...

A LITTLE PREP UP FRONT MAKES EVERYTHING AFTER IT EASIER.

Buying a home is an exciting step, and a little preparation now can save you stress, help you make confident decisions, and set you up for a smoother buying experience on Vancouver Island.



- Know the monthly payment you are actually comfortable with
- Get a mortgage pre-approval before you shop
- Understand your estimated closing costs
- Write down your must-haves
- Separate must-haves from nice-to-haves
- Think about location and your commute
- Consider what you will need in five years
- Think about resale before you buy

Anja's Tip

The best time to figure out your budget is before you fall in love with the house.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island
anjarhomberg.com

Financing: Know Your Numbers

PRE-APPROVAL, DOWN PAYMENT, MONTHLY BUDGET, AND CLOSING COSTS ALL MATTER.

Understanding your finances early on can help you shop with confidence and avoid surprises later. Here's what you need to know to feel prepared and make informed decisions when buying a home on Vancouver Island.



- Get pre-approved before you start shopping seriously.
- Know what monthly payment feels comfortable, not just what you qualify for.
- Plan for your down payment and deposit.
- Budget for closing costs.
- Common closing costs may include legal or notary fees, inspection, appraisal, title insurance, moving costs, and property transfer tax when applicable.
- Keep a little extra cash set aside for surprises.

Anja's Tip

Leave yourself some breathing room in your budget — ownership always comes with a few extra costs.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island
anjarhomberg.com

House Hunting With Purpose

LOOK PAST THE PRETTY FINISHES AND FOCUS ON WHAT REALLY FITS YOUR LIFE.

It's easy to fall in love with beautiful finishes, but a home is about more than just how it looks. This stage is about looking deeper, asking the right questions, and finding a home that truly fits your lifestyle now and in the future.



- Start with your must-haves, then your nice-to-haves.
- Pay attention to layout, natural light, storage, and functionality.
- Think carefully about location, neighbourhood, schools, commute, and lifestyle.
- Consider age, condition, and likely maintenance needs.
- Think about future resale value while shopping.
- In strata properties, review fees, bylaws, and restrictions.

Anja's Tip

A beautiful kitchen can be changed. A poor layout or location is much harder to fix.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island
anjarhomberg.com

When You're Ready to Make an Offer

THIS IS WHERE STRATEGY, TIMING, AND CLEAN TERMS CAN MAKE A REAL DIFFERENCE.

Found a home you love? Now it's time to make an offer. This step involves more than just a price — it's about putting together the right terms, with the right strategy, to give you the best chance of success on Vancouver Island.



- Price is important, but terms matter too.
- Your offer can include deposit amount, dates, included items, and conditions.
- Common dates include subject removal, completion, and possession.
- Sellers may accept, reject, or counter your offer.
- In competitive situations, preparation matters.
- A strong offer should fit both your budget and your comfort level.

Anja's Tip

The best offer is not always the highest one — timing, terms, and simplicity matter too.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island Real Estate
anjarhomberg.com

Subjects Protect You

YOUR CONDITIONS GIVE YOU TIME TO INVESTIGATE BEFORE YOU COMMIT FULLY.

Subjects (also called conditions) are an important part of the home buying process in BC. They give you time to do your due diligence, confirm the details, and make sure the home is the right fit before you commit fully.



- Subject to financing approval
- Subject to a satisfactory home inspection
- Subject to reviewing strata documents if applicable
- Subject to title, permits, insurance, or other due diligence as needed
- Use the subject period to ask questions and gather information
- Once subjects are removed, the contract becomes firm

Anja's Tip

Subjects are there to protect you — use that time well and ask every question you need to ask.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island Real Estate
anjarhomberg.com

From Accepted Offer to Keys

ONCE SUBJECTS ARE REMOVED, A FEW IMPORTANT STEPS STILL NEED TO HAPPEN BEFORE POSSESSION DAY.

You've found the right home, your offer has been accepted, and the subjects are removed — now what? Here are the key steps between an accepted offer and getting the keys to your new home on Vancouver Island.



- Pay your deposit if it has not already been paid.
- Finalize your mortgage with your lender.
- Hire a lawyer or notary to handle the closing paperwork.
- Arrange home insurance before completion.
- Set up utilities and plan your move.
- Do a final walkthrough if appropriate.
- Know the difference between completion day and possession day.

Anja's Tip

Book your lawyer, insurance, and movers early so closing week feels calm, not chaotic.

Anja Rhomberg, REALTOR®
Real Broker BC | Vancouver Island Real Estate
anjarhomberg.com

Ready to Start Your Home Search?

YOU DO NOT HAVE TO FIGURE IT ALL OUT ALONE.

Whether you're buying your first home, moving up, or relocating to Vancouver Island, I would love to help guide you through the process.



HERE ARE YOUR NEXT STEPS:

1. **Get pre-approved**
   Know your budget and feel confident as you start your search.

2. **Clarify your must-haves**
   Think about your lifestyle, needs and nice-to-haves.

3. **Reach out to Anja to start the search**
   I'll help you find the right homes, arrange viewings, and guide you every step of the way.

Anja's Tip

The right home journey feels a lot better when you have the right people in your corner.



Anja Rhomberg, REALTOR®
Real Broker BC
Vancouver Island Real Estate
anjarhomberg.com
250.802.0135

This guide is for general educational purposes only and is not legal, accounting, or mortgage advice.