



Team Rajpal

RE/MAX KEY2 REAL ESTATE, BROKERAGE

You'll love coming home...

NEW CONSTRUCTION · SEATON, PICKERING

Two rules changed. Nobody told **you**.

Both of them favour buying a **newly built** home over resale. Both are worth real money. One of them has a deadline. Neither gets mentioned at an open house.

30 years

AMORTIZATION — NOT 25

Since **15 December 2024**, anyone buying a **newly constructed** home with less than 20% down can take a 30-year amortization on an insured mortgage. Not just first-time buyers — **anyone**. Buy resale with less than 20% down and you are back to 25 years. On the same mortgage, that is a materially lower monthly payment.

\$130,000

HST RELIEF — CLOSES 31 MAR 2027

Ontario and Canada are currently rebating up to **100% of the HST** on a new home. For most of it you do **not** have to be a first-time buyer — but the Ontario enhanced rebate requires an agreement signed by **31 March 2027**. There is no equivalent on a resale home, because HST is not charged on one.

\$1.5M

is the current price cap for an insured mortgage, raised from \$1 million in December 2024 — which brings far more of the Seaton detached market within reach of a buyer with less than 20% down.

You pay for it over months, not on day one. A pre-construction deposit is staged in instalments — in Seaton, anywhere from four months to a full year — and closing is two to three years out. Nothing else in real estate gives you that runway.



DON'T MAKE THIS MISTAKE

You get one chance to register with an agent.

Walk into a builder's sales office alone and sign in, and you have generally given up representation for that entire purchase — along with the preferred pricing, the preferred lots and anyone reading the contract on your behalf. It is the single most expensive door most buyers walk through.

GET ACCESS TO THE COMPLETE
16-PAGE GUIDE
WHEN YOU HIRE TEAM RAJPAL

A 30-year amortization carries a small insurance premium surcharge and more interest over the life of the loan — it buys monthly cash flow, not a cheaper house. Insured mortgages are owner-occupied only and subject to lender approval. Rebate amounts and deadlines are set by CRA and the Government of Ontario and can change. General information, not tax, legal or mortgage advice.

Knowing the rules is the easy part.

Knowing which builder, which lot and which contract is the part nobody publishes.

Nine builders are selling in Seaton right now, and their agreements are not remotely alike. That is where we come in.

Turn over →

SAME STREET. SAME PRICE. NINE VERY DIFFERENT CONTRACTS.

Seven specification lines, all nine Seaton builders, taken from their own Features & Finishes documents. We have removed the names.

	A	B	C	D	E	F	G	H	I
9' ceilings on <i>both</i> floors	✓	~	✓	✗	✓	✗	✓	~	✗
Real hardwood on the main floor	✓	✗	✓	✗	✓	✓	✓	✓	✓
Granite or quartz kitchen counters	✓	✓	✓	✗	✓	✓	✓	✓	✓
Air conditioning included	✗	✓	✓	✗	✓	✗	✗	✗	✗
Hot water tank owned, not rented	✗	✗	✓	✗	?	✗	✗	?	✗
200 amp electrical service	✗	✓	✓	✓	?	✗	✗	✓	✗
Appliances included	✗	✗	✓	✗	~	✗	✗	✗	✗

✓ Standard ~ Incentive or some models only ✗ Not standard ? Not published — you have to ask

We know which column is which.

Any agent can open a door. Very few have read the contract.

01 We are the only real estate team with a physical office in Seaton.

2460 Brock Road. We door knock these streets — when a phase releases or an incentive quietly changes, we hear it here first.

02 We have read all nine builders' actual contracts.

Not the brochures — the Agreements of Purchase and Sale, the Features & Finishes schedules, the fee clauses. That is where the grid above came from.

03 Preferred pricing and preferred lots.

Allocations are released before the public list and are not priced the same — and that is when the walk-outs and green-space backings are still on the map.

04 References from people who actually closed.

We can put you in touch with buyers who have gone through it with these builders. First-hand, not online reviews.

05 We will tell you which builder not to buy from.

Not every builder suits every buyer. If a deal does not make sense for you we say so — we have turned down business over it.

06 It costs you nothing — but only if you call first.

At a sales office your representation is paid by the builder, not by you — but you must register with us on your **first** visit.

Let's talk before you **sign anything**.

Fifteen minutes, no obligation. We will send you the full 16-page builder guide, current pricing across all nine builders, and an honest view of which ones suit what you are actually looking for.



SCAN TO BOOK

Call us **BEFORE** you visit any sales office. It is the difference between the preferred pricing and incentives — and the ones the general public gets.