

CHECKLIST

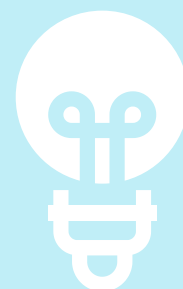
AT THE TIME OF PURCHASE

- Inspection fees (if applicable)
- Notary fees
- Welcome tax
- Moving-in fees (if applicable)



LIST FIXED COSTS

- Municipal and school taxes
- Building insurance
- Electricity/heating for common areas



ESTIMER LES CHARGES VARIABLES

- Routine maintenance (lawn, snow removal, minor repairs)
- Management fees
- Preventive work (system inspections and upkeep)



PLAN FOR UNEXPECTED EXPENSES

- Emergency repairs (roof, plumbing, heating)
- Equipment replacement
- Vacancy periods or unpaid rent



IMPORTANT

Build an emergency fund: aim for 3 to 6 months' worth of total expenses to protect your cash flow. Update your forecasts annually based on cost increases and market trends.