

# 1997 CROSS-CANADA RELOCATION PAPER

## LE JOURNAL DE RELOCALISATION d'un Océan a l'Autre

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# What Every Home Buyer MUST Know...

## Agency Relationships Explained

If you are thinking of purchasing a home sometime in the future, then it is extremely important that you have some grasp of agency relationships. So what is meant by the term "agency relationships"? Basically, we can define agency relationships as the delineation of the responsibilities of each agent in a transaction – to whom does each agent owe allegiance... or... to put it more simply... who works for who? As a matter of fact, agency matters have been the hot topic in the real estate industry in Canada and many parts of the U.S. over the last couple of years. Here in Ontario, as of January 1, 1995, agency disclosure became mandatory. In plain English this means that all agents party to a transaction must now state in writing who they work for. But how does this affect you, the buyer? Why is this such an important issue? Well, let me give you an example to illustrate my point...

The year is 1994. You are looking for a home with "your agent" – someone you have been looking with for a number of months. Anyway, you have finally found the house you were looking for and you decide to put in an offer. So you tell "your agent" to prepare an offer for \$120,000. You also tell him that you really like the house and are prepared to pay up to \$130,000 if necessary. The house is listed at \$131,900. So the agent presents the offer to the seller and his listing agent and says: "I should tell you that although this offer is for \$120,000, my purchaser is prepared to pay up to \$130,000". This would, of course, be disastrous for the purchaser. And let me say that this type of situation has not been completely rare!

So what went wrong? Why did the agent "betray" the purchaser? The problem here is that the purchaser's "agent" was actually working for the seller – the purchaser was only the agent's "customer". The agent's primary obligation was to the seller and not to the purchaser. The purchaser in this scenario was obviously not aware of the agent's legal obligations – or he wouldn't have confided in the agent. Although many people don't realize it, this type of representation – where the purchaser has no representation – was actually the norm in Ontario prior to 1995. All agents were paid by, and owned a primary duty to, the seller. This was true 99% of the time. Generally speaking, purchasers had no representation. Now it is precisely because of situations like the above illustration that disclosure became mandatory in Ontario (in this example the purchaser might be justified in suing the agent because he was not informed about the agent's allegiance). And now, due to the awareness which disclosure has created, it is becoming more common for the purchasers to seek representation from agents. Obviously, it is the next logical step. Very little else changes except the allegiance of the purchaser's agent – and the agent can still be paid by the seller through the MLS system (there is nothing to say that an agent must receive his/her fee from his client – in this case, the purchaser).

So what have we learned here? Well, we should firstly note that the principles of agency illustrated here apply everywhere. This is not just an Ontario issue. The crux of this issue tells us that we must first find out who the agents that we are dealing with are working for – assuming that disclosure is not mandatory. Of course, if disclosure is mandatory in the region where you are buying, then you will be presented with a disclosure statement that will outline the allegiances of your agent and you will be asked to sign this document – indicating that you understand it. No problem. If you are not being represented by the agent the next step is to try to obtain representation. I have noticed that it is not the usual practice in some areas for agents to represent their purchasers. So, if this is the case, and you're on your own, the best you can do is to act correctly according to your agency relationship. In other words, don't confide in "your" agent – at least you shouldn't say anything to the agent that you don't want the seller to know.

## Dual Agency

By Hugh Hardy

If you are going to be buying or selling a house in the future, you may find yourself in the position where your Realtor also represents the other side in the negotiations. This situation is called "dual agency" – because the same real estate firm represents both parties. Unfortunately, dual agency is not very well understood by most buyers and sellers. Even more unfortunate is the fact that some Realtors are unclear as to their responsibilities in this situation. Dual agency can work quite well as long as the Realtor understand his/her responsibilities and loyalties.

A little background might be helpful in discussing this issue. In years past, it was customary that all Realtors represented the Seller in residential transactions. This means that dual agency rarely occurred. If you had a seller and a buyer who were both dealing with the same real estate company, then all agents in the transaction were representing the seller. The buyer actually had no representation and was considered to be a "customer" and not a "client". All loyalty would be to the seller and the responsibility to the buyer would only be one of not misrepresenting facts. We would clearly have single agency here because only one party would be represented.

These days, things have changed. Buyers want to be represented! So they tend to sign contracts so that they can be legally represented by their Realtors (although commissions are still typically paid by the sellers). If a salesperson now brings an offer from a buyer with whom he has signed a contract, and if that offer is on one of his own company's listings, then there is a dual agency. It doesn't matter whether the buyer and seller are both dealing with the same salesperson or if there are two salespeople from the same company – it's still dual agency because the sales people represent the company that they work for and do not act as individuals.

So what are the Realtor's loyalties in a dual agency situation? Well, the agent must act in the best interests of BOTH the seller and the buyer. This can be a bit tricky but can be easily achieved if the salespeople involved understand their responsibilities. It is obviously easier to represent both parties equally if there are two salespeople involved. In this case, each sales rep would have contact only with one party – much the same as in a normal transaction where the buyer and seller each have an agent from a different company. Should there be only one salesperson from the firm dealing with both parties, then there are some fairly strict rules to ensure fairness to both parties. That one individual sales rep must "wear two hats", so to speak, and this means that some guidelines can help avoid the problem of siding too much with one party. Firstly, the salesperson should not discuss price (other than the list price) with either party. The buyer and the seller must be left to negotiate price without any recommendations from the sales rep – failing to do this might compromise one party. Secondly, the salesperson should not disclose any information about one party to the other party that might compromise one party's ability to negotiate successfully. For example, the Realtor says to the buyer: "These people really have to sell, they are behind three months in their mortgage payments." This would compromise the seller and is unacceptable in a dual agency situation. The salesperson can, however, convey from one party to the other whatever he is instructed to relay. The seller could say to the Realtor: "I want you to tell the purchaser that I am three months behind in my mortgage payments and that I am therefore willing to let the house go for only \$120,000".

If these two basic principles are adhered to by the Realtor – those of not discussing price and not conveying information that will compromise one party's ability to negotiate successfully – then dual agency can provide satisfactory outcomes to all parties involved.

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GATINEAU. 94,500\$ rue, Côte Ste-catherine. Semi détaché construction 1991 3 ch. à c. Terrain 3,987 pl. ca. Paysager.

Very nice semi, close to hospital and all services, 2 bathrooms.



AYLMER Terr. Early 86,000\$. Reprise banque 2+1 ch. à c. 920 pl. ca.

Power of sale, finished basement, 2 full bathrooms, back yard completely fenced.



MASON-AGNERS – 74,000\$. Semi-détaché, 3 ch. à c. Bonne condition, reprise de banque.

Power of sale, semi-detached in very good condition, fenced yard.



GATINEAU. 165 Essiembre 125,000\$. Bung. Duplex, Const. 1986, 3 ch. à c., bois franc au rez de chaussé.

Bung with 2 bdms, apt. in bsmt. rented 490\$ month. Not heated, not lighted. Good location



GATINEAU secteur Touraine 95,500\$. Bung. 3+2 Ch. – a c. Const. 1970. Toiture & Fenêtres rénovées.

Bung. heated natural gas, central air, 2 bathrooms, 10 minutes from Ottawa.



HULL TRIPLEX. 137,000\$. const. 1971. 2 logis de 2 ch. à c. 1 de 1 ch. à c. tous loués.

Triplex with income of 1590\$ per month, no vacancy, close to casino.

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**5 CHAMBRES À COUCHER**, 2 salles de bain, terrain donnant sur un boisé, pres des services, \$79,900.



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**COUNTRY HOME**. 3 bedroom home on 1/2 acre lot on west side of Base Borden. 1-1/2 storey with basement and detached garage. \$104,900.



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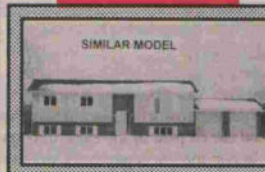
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**THIS WELL MAINTAINED CONDO features an open floor plan with a cozy fireplace in the living room, 2 baths, large master bedroom and sliding doors to private patio. Also has 2 parking stalls. Asking \$59,900.**



**SUPER SPACIOUS older home with vaulted ceilings throughout, formal living and dining room, fireplace and patio doors to deck. This home also includes a basement suite and is located on a 67' x 120' lot. \$154,800.**

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**VENDOR POSTED.** This home has it all, 3 bedrooms, 3 baths, separate dining room, huge rec room, double garage, level lot, cul de sac, close to schools and the mall. \$229,000.



**GREAT CURB APPEAL.** Even better when you get inside, beautifully updated home, move-in condition, large lot, close to everything, too many features to list, a must to view. \$195,000.



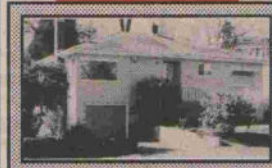
**ROOM TO GROW.** Super family home, 3 bedrooms up, hardwood floors, family room, den, bright and spacious, good location, quiet street, great yard. \$189,000.



**LOOK NO FURTHER!** Excellent 4 bedroom family home on a spacious lot, you feel at home the minute you walk in. Well kept, good location. A good deal at \$193,000.



**SUPER STARTER.** Very well kept half duplex, nice location, fenced yard. 3 bedrooms up, separate living room, bright kitchen, lots of storage, good family area. \$164,900.



**WALK TO WORK.** Spacious family home just minutes from CFB Esquimalt. Well kept, full basement, beautiful yard, close to schools and town, vendor posted, \$175,000.

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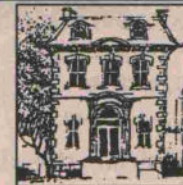


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**GEARY - \$102,000.** Looks deceiving, but this bungalow has 4 bedrooms, 3 up and 1 down, family room and open concept kitchen, dining & living rooms. 5 minutes to Base.



**OROMOCTO - \$72,500.** A quaint fix-me-upper, needs loving care, has 4 bedrooms on main level. Close to all amenities.



**RUSAGONIC - 15 MINS. TO BASE.** 8 years old, immaculate, 4 bedroom, split entry on 1 acre lot. Appliances included. Asking \$109,900.



**BURTON - 8 MINS. TO BASE.** Country living with conveniences of the city. 3 years old, 3 bedroom, split entry on 1 acre lot. Asking \$106,000.



**NEW MARYLAND - 15 MINS. TO BASE.** Lovely, huge, split entry with attached garage. Home offers 4 bedrooms, 2 bathrooms, hardwood floors. Asking \$124,500.



**NEW MARYLAND AREA - \$155,900.** Beautiful describes this executive split entry completely finished. Hardwood floors throughout and lovely lot. Only 10 mins. to Base.

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**30 CONCORDE ST. - LINCOLN PARK GARDENS.** 10 mins. to Base. 3+1 bdms, 2 baths, family room, fireplace, hardwood floors, oak cabinets, patio doors, wood stove. Large, professionally landscaped private treed lot. \$139,900.



**18 DICKSON ST. - FREDERICTON.** 20 minutes to Base. Fantastic Value! 3+1 bedrooms, 2 full baths, dining room, family room, fireplace, hardwood floors, wood stove, wraparound deck. \$99,500.



**50 NICHOLSON CRES. - NEW MARYLAND.** 20 min. to Base. Immaculate! 1400 sq. ft. 1 owner home. 3 bdms, 2 full baths, family rm & games rm, fireplace, French doors, solarium. Professionally landscaped, private, fenced lot & much more! \$129,900.



**47 ASHFIELD ST. - FREDERICTON.** 20 min. to Base. 3 bedrooms, 2 baths, eat-in kitchen, dining room, family room, fireplace, workshop. Nicely landscaped treed lot. Private backyard. \$104,900.



**340 WATERVILLE ROAD - GEARY.** 5 minutes to Base. 3+1 bedrooms, eat-in kitchen, dining room, family room, 2 fireplaces, patio doors, oak cabinets, walkout basement. Very private treed lot. \$96,500.



**15 CHIPPIN COURT - FREDERICTON.** 3+1 bedrooms, 2 baths, eat-in kitchen, dining room, family room, fireplace, wood stove, hardwood floors. Private, landscaped, treed lot. \$104,900.

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**DUPLEX IN HIDDEN VALLEY SUBDIVISION.** Each side contains three bedrooms, eat-in kitchen, living room and bath. Situated on large nicely landscaped lot. Asking \$127,900.



**THIS 11 ROOM BUNGALOW IS MUCH LARGER** than it appears with 1536 sq. ft. on main level plus carport and sundeck. Large, nicely landscaped lot. Asking \$108,900.



**THIS EIGHT ROOM SPLIT ENTRY** is in excellent condition with 3 large bedrooms & 1-1/2 baths. Family room contains airtight stove on brick hearth. Separate dining room, eat-in kitchen. Many extras! Asking \$104,500.



**NICE BRIGHT FAMILY HOME** within walking distance to the Greenwood Mall. Roof and furnace in excellent condition. Lots of trees, shrubs and flowers on grounds. Low heating, electrical and taxes for economy. Asking \$79,500.



**AN EXTREMELY FUNCTIONAL FAMILY HOME.** Spacious dining/living area. Private backyard with fruit trees. Family room displays open concept design with wood stove area. Ensuite off master bedroom with double closets. Asking \$117,900.



**HOBBY FARM FOR HORSE LOVERS.** Many improvements have been made to this property. 56 acres with a beautiful view of the Valley. 2 barns, new fencing plus riding ring. Asking \$84,500.

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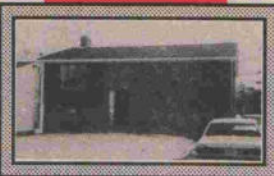
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**\$101,000 DARTMOUTH.** 4 bedroom family home. Rec room. Fireplace and wood stove, 1-1/2 bath. New deck.



**\$164,900 PORTERS LAKE.** Quality plus! 3 bedrooms. 3-1/2 baths, main floor family room and rec room. Built-in appliances, fireplace & fabulous lot.



**BELL PARK s/d \$104,900.** Spacious 4 bedroom, split entry. Outstanding condition. Eat-in kitchen & dining room, rec room and wood stove.



**DARTMOUTH \$129,900.** 4 level sidesplit on quiet court. Wood stove in family room, central vac, alarm system, built-in appliances & 4 bedrooms.

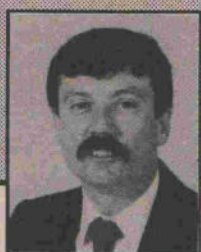


**\$67,000 DARTMOUTH.** Excellent value! 2 storey, 3 bedrooms. Rec room. Fully fenced yard. Freshly painted.



**\$79,900 FOREST HILLS.** Lovely & spacious 2 storey, 3 bedroom semi. 1-1/2 baths, rec room, playground, upgraded carpeting.

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**1112 WINTERGREEN CRES.** Enjoy the family neighbourhood of Cantaraqui Woods in this newer 2 storey home with 3 bedrooms, formal dining room, main floor family room with fireplace. This all backs onto a treed park. \$139,000.



**224 BARLESON AVE.** Affordably priced 3 bedroom side split in Hendeson Place. Hardwood floors, finished rec room with fireplace, large mature lot with in-ground pool. \$122,500.



**344 RENDA STREET.** Large families take note. Enjoy this 1600 sq. ft. bungalow with completely finished lower level. 3+2 bedrooms, 2 rec rooms, 2 fireplaces, in-ground pool, Florida room and wraparound deck. \$159,900.



**865 HAVERHILL DRIVE.** Kids can walk to school, family home with 3 bedrooms up, 1 down. Large "L" shaped living room / dining room, eat-in kitchen, rec room with corner fireplace, single garage and so much more. \$122,900.



**#20-27 ADDINGTON ST.** Don't miss an opportunity like this! Don't pay someone else's mortgage. Enjoy this 3 bedroom, 2 storey townhome with unspoiled basement for as little as \$550/month P+I. \$79,900.



**111 VIRGINIA STREET.** Exceptional value awaits the buyer of this 3 bedroom bungalow with large family kitchen, newer carpet and a finished lower level. Easy access to base. \$113,500.

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**17 MINS. FROM CFB.** 1200 sq. ft. bungalow on large treed lot, large deck with awning at rear. Gas fireplace, interlocking patio, 3 bedrooms. Doll house. \$109,900.



**MINT...MINT...MINT.** 3 bedrooms, 2 baths, all appliances, central air, air cleaner, microwave. Just minutes from base. Great family location. Minutes from shopping and schools. \$135,000.



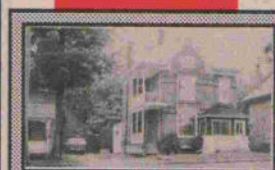
**FABULOUS PRIVATE YARD.** Spacious 1120 sq. ft. duplex with upgraded solid oak kitchen, formal dining room, central air, 2 tier deck, 3 bedrooms, gas heat and minutes from CFB Kingston and shopping. \$106,000.



**GARDEN WALK.** 2300 sq. ft., 3 bedrooms, 3 baths, 20' cathedral ceilings, main floor family room with gas fireplace, finished basement. The most exclusive township area available. \$210,000 - truly unbelievable.



**UPDATED CARPETS.** Spacious 1000 sq. ft. bungalow semi with carport, 3 bedrooms and walking distance to largest shopping mall. 15 minutes to CFB Kingston. \$105,000.



**VICTORIAN MANSION.** 2000 sq. ft., 30 minutes from base, mostly updated hardwood throughout, 14' ceilings, country kitchen with pine wainscoting. Natural rock cut at rear. 4 bedrooms, 2 baths. \$89,900. (PR 141)

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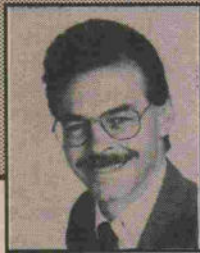
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**ST-HUBERT:** Beau cottage chaleureux, 4 chambres, sous-sol fini avec foyer, pres de tout prix demandé dans les 80,000\$. Transfert!



**ST-HUBERT:** Bungalow rénové avec garage pour bricoleur, cuisine mélamine, taxes tres basses, prix: 67,???. Transfert!



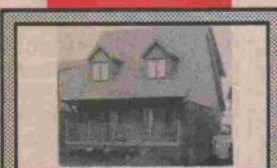
**ST-HUBERT:** Grand cottage, 3 chambres, meme niveau sous-sol fini avec foyer, secteur recherché, prix: 87,000\$. Transfert!



**ST-HUBERT:** Super deal. 3 bedroom cottage, dining room, semi-finished basement, asking 69,300\$. Transfert!



**STE-JULIE:** Bungalow moderne, planchers parquetterie sous-sol fini, 2 salles de bain, impeccable, tres bon secteur.



**ST-HUBERT:** Cottage 3 cac. 2 sdb. s-sol fini, impeccable secteur de choix. Transfert. Prix 117,???

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**\$209,900.** Monarch built executive home in Fallingbrook (Orleans). Four bedrooms, main floor family and laundry rooms, central air and vacuum.



**\$99,900.** A single home for the price of a townhouse. Just 15 minutes east of Ottawa in Rockland. Large lot, finished lower level, close to schools, shopping and the golf course.



**\$159,900.** Cape Code beauty. Four large bedrooms, hardwood floors, new kitchen 1995, finished basement located in Beacon Hill North close to golf and shopping.



**\$79,900.** Country in the City. Older three bedroom home on 0.34 acre lot. New furnace installed 1995, single detached garage.



**\$108,700.** Pretty as a picture and just steps to the Ottawa River. Huge country style kitchen, newer flooring, fully finished rec room, above-ground pool and much more!



**\$249,800.** Executive two storey with entertainment sized rooms. Three bedrooms each with its own ensuite bath. Main floor family room plus fully finished recreation room. Too many features to list.

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**\$123,900!** Spacious 4 bedroom home in the Village of Petawawa. Includes 3 baths, rec room, separate dining room and airtight wood stove. Excellent potential for an in-law suite.



**\$144,900!** Incredible value found in this great family home with 3+1 bedrooms, 3 baths, California kitchen, central vac and airtight stove in the rec room.



**\$129,900!** Newer home in a quiet subdivision on the outskirts of Petawawa, having oil heat, 2 baths, 3+1 bedrooms, large rec room and a beautiful open-concept kitchen area.



**\$122,500!** Two year old, 3 bedroom home on the edge of the village. Nicely treed lot, custom oak kitchen, oak railing and gas fireplace in the living room.



**\$139,900!** Private 1.5 acre lot and four bedroom home with 2-1/2 baths, main floor family room and laundry room and patio doors off dining area to deck.



**\$109,900!** Conveniently located brick bungalow between Pembroke and Petawawa with 4 bedrooms, main floor laundry, spacious rec room, hardwood floors and family size kitchen.

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**ST-JEAN: \$87,500. UNE COUR PRIVÉ ET DES ARBUSTES.** Tout briqué, 26.6 x 44. Planchers en bois francs. YOUR OWN PRIVATE BACK YARD. It is all brick and measures 26.6 x 44 with hardwood floors.



**ST-JEAN: \$89,000. SECTEUR PAISIBLE.** 8 pièces, 4 chambres, foyer et planchers en bois franc. Située à coté d'un ruisseau. A PEACEFUL AREA NEAR A STREAM. 8 rooms, 4 bedrooms, fireplace and hardwood floors.



**ST-LUC: \$99,900.** Split 3 chambres, plaque chauffante four encastré, terrain clôturé, garge. Split 3 bedroom, updated kitchen, fenced yard, garage, 10 minutes from base.



**ST-LUC: \$105,000.** Maison de 39 x 31 briqué, fenêtres manivelles, garage 18 x 28, abri auto, thermo-pompe. Brick house, 3 bedrooms, big family room, garge 18 x 28, carport, heat pump.



**IVERVILLE: \$139,000.** Au bord de l'eau, cottage entièrement, renover, terrain, 14,509 pieds carré. Waterfront, 3 bedrooms, a must see! The dream you were waiting for!

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**18 FLEET STREET, MT. PEARL - \$148,900.** Four level sidesplit with family room, den, 2 bathroom. Excellent location, extra large lot.



**74 MAHON'S LANE, TORBAY - \$97,900.** 10 minutes to Mun University or downtown. This split-entry home offers kitchen built-ins, rec room with propane stove and built-in bar, 2 bathrooms and large lot.



**27 BUGLER PLACE, ST. JOHN'S - \$127,900.** 3 bedroom bungalow with full open basement, just a few months old, east end location, large lot, near shopping, schools, etc.



**4 PINE BUD PLACE, ST. JOHN'S - \$154,900.** 4 bedroom, 2 storey home with 2 fireplaces, master ensuite, hardwood floors, mature lot, just minutes to Mun University, schools, shopping, etc.



**9 WINDFALL CRESCENT, CHAMBERLAINS, - \$104,500.** Just a short drive from downtown St. John's in beautiful Conception Bay South, this 3 bedroom bungalow with developed basement is priced to sell.



**8 HALLORAN PLACE, MT. PEARL - \$94,900.** Four level back-split, ideal for the young family, with family room, play room, walking distance to schools, churches and shopping.

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**BETWEEN TRENTON & BRIGHTON.** Scenic 2 ac. - \$119,800. At top close to conservation area for hiking, skiing, etc. 4 yr. new hi-ranch, full fin. bsmt., woodstove in rec room, 2 baths, 4 bdms., Lg. 2-tiered deck 24 x 20 & above ground pool. (G-770/6)



**TRIPLEX LISTING - \$124,900.** Overlooking the Trent River. Scenic lot, 166' x 128 in excellent location. 2-3 bedrooms & 1-1 bedroom units. New roof, vinyl siding, alum. S/F. Priced to sell. (D540/6)



**EAST END - \$99,800.** Loads of character. Many renovations incl., FAG furnace, upgraded elec., new carpets in LR & DR, new bath incl. step-up jacuzzi tub, new windows on 2nd flr, deck 27' x 21' a/g pool. French doors, huge kit., extra high ceilings on M/F. (B746/6)



**CERTIFIED R-1000 - \$115,900.** Scenic 2.8 ac. 4 yrs. new raised bungalow has vaulted ceilings in kitchen & LR, front verandah & 12' x 24' back deck with a gorgeous view. Basement part fin. Also incl. appliances & riding lawn mower. (C708/6)



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**DUBERGER - 89,900\$.** Maison de ville, type cottage, très beau secteur, 2 chambres. Superbe.



**SHANNON - 88,000\$.** Rénovée, armoires, mélamine, possibilité d'acquérir plus de terrain.



**VAL-BÉLAIR - 94,500\$.** Propriétaire occupant. Payé vos taxes ainsi que le chauffage avec votre revenu de 450\$ mensuel.



**SHANNON - 115,000\$.** Ravissante canadienne, 4 chambres, impeccable, pisc. hors-terre (neuve), grande terrasse, terrain 81 205 p<sup>2</sup>, taxes minimales, près de la Base.



**ANCIENNE-LORETTE - 148,000\$.** Secteur de la Seigneurie, ce cottage vous séduira cachet intérieur superbe. Vous ne serez pas déçu.



**LORETTEVILLE.** Vous désirez investir, offrez-vous ce 4 logements pour moins de 120,000\$, toujours loué. Bon investissement.



**VAL-BÉLAIR - 97,000\$.** 3-1/2 pièces + 7-1/2 pièces pour propriétaire occupant, vous serez ravi. Les taux d'intérêts sont avantageux!



**VAL-BÉLAIR - 81,500\$.** Ravissant cottage jumelé, 3 chambres, salle familiale, terrain clôturé, idéal pour jeune famille.



**SHANNON - 81,000\$.** Près de la Base, secteur résidentiel, 3 chambres, grand terrain, taxes minimales.



**VAL-BÉLAIR - 89,000\$.** Deux grans logements entièrement rénovés, propriétaire occupant, secteur près de tous les services.



**LAC ST-CHARLES - 82,000\$.** Construction 8 ans, garage, avec revenu. Prix négociable. Bon investissement.

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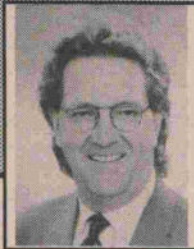
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**\$64,900 - FT. ROUGE.** Great 990 sq. ft., 1-1/2 storey home with living room, large family kitchen, 2 bedrooms, rec room, single detached garage, large 50' x 130' lot. It is a beauty!



**\$119,900. WESTWOOD.** 1920 sq. ft. four level split with living room, dining room, kitchen, 3 bedrooms plus den, 3 baths, newer windows, plumbing, wiring, double detached garage. Close to ACHQ.



**CRESTVIEW - \$106,900.** Value oozes out of this 1200 sq. ft. bungalow. Home also offers large living room, dining room, oak kitchen, rec room, 3 baths and single garage. It's all been well maintained.



**WESTWOOD BEAUTY.** Lovely 1700 sq. ft. 4 bedroom home close to ACHQ with many upgrades, 3 baths, huge 60 x 110 lot. Recently reduced to \$119,900.



**WHYBERDYGE - \$149,500.** Best of both worlds - great area and great price. Lovely 1850 sq. ft. 3 bedroom home, living room, dining room, kitchen, family room, OFP, double attached garage. WOW!! Underpriced. Will sell quick. Close to ACHQ.

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**CRESTVIEW - \$89,900.** Oak cabinets, L-shaped LR/DR, gleaming HWF, fully fin. lower level with 4th BR & bath, energy eff. furnace, C/A, att. garage, 128' deep lot with mature trees, close to shopping, bus, park & trails along Sturgeon Creek.



**CHARLESWOOD - \$121,900.** 1322 sq. ft. on 1 level! Remodelled kit. w/centre island & loads of cupboards, patio doors to backyard overlooking park, 2 fireplaces, bright family room. dbl. att. garage with inside entry. Walk to schools & shops.



**CRESCENTWOOD - \$79,900./** Centrally located with many upgrades including garden doors off dining room to deck & fenced yard. 4 BR, 2 baths, rec room, C/A, fridge, stove, dryer and freezer. Single garage & extra parking pad.



**YOUR OWN RESORT! \$128,900.** Well maintained & tastefully decorated, remodelled kit. with Eurorpean cabinets, L-shaped LR & DR with brick FP, M/F laundry, C/A, dbl. att. garage & gorgeous deck and in-ground pool with all the toys. AAA



**FT. RICHMOND CONDO - \$67,900.** Spacious main floor - 2 BR unit in well kept & secure bldg. with impressive foyer. Separate recreation building overlooks river and offers indoor pool and racquet courts. Insuite laundry - 5 appliances.



**ST. JAMES - \$74,900.** Character home offers large LR & DR, eat-in kitchen, 3 BR, updated bath, newer furnace, C/A, att. carport, fenced yard, close to base and all amenities. Some work required & priced accordingly.

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# Maintaining Focus When You Buy A Home

By Hugh Hardy

There are always different reasons why people are shopping for a home. You may have transferred. You might want to upgrade (or downsize). Perhaps you have never owned a home before. Whatever the reason, I have found that the most common problem for purchasers is staying focused on what they need in a home. It is incredibly easy to look at 30 or 40 homes and end up completely lost - perhaps even wanting to purchase a home that does not suit your needs at all!

So how do you stay focused? Well, I have found that the best thing you and your spouse can do is to sit down and make a list of your wants and needs. Once put down in writing, this list can be constantly checked against the properties that you are considering. Should you narrow your search to, say, two properties, then they can each be compared to the master lists of "wants" to see which would be more suitable. Of course, a list like this is only a guide. If you are considering two properties, you may actually buy the property that least matches the list! Perhaps it is a great deal. Or maybe it has a special appeal that makes it come out on top. But at least you will be aware of the area where your prospective purchase does not meet your pre-determined criteria and you can decide if it will be possible to live without these preferred features.

So what should be on the list? A good place to start would be with price range. Make an accounting of what your current house (if you own a home) will sell for (approximately), subtract the costs, and then see your bank to determine what your price range will be. This way you can avoid seeing homes that you can't afford. Other criteria for the list might be covered by categories such as town or country; area; size of property and type of lot; style of house - e.g. 2-storey or bungalow; brick or wood or aluminum or vinyl-sided; age range; square footage requirements; garage - how many cars; number of bedrooms required; number of baths; basement - and so on, finished or unfinished or partially finished; other requirements regarding types and number of rooms; etc. You will have a list that is individual to you because needs and wants obviously vary from person to person.

Despite the best of intentions, there are still people who buy completely impulsively anyway! But the nice thing about having a list is that you can make a considered, impulsive purchase (if there is such a thing!). You can check your list and ask yourself... is it in the school district? Does it have the required 4 bedrooms? Does it have a room for an office? "Well then I'll go for it! I know there are a lot of criteria that aren't met, but the essentials are - and I love the house and the setting!"

It's sure better than buying a house - and only afterwards realizing that it's in the wrong school district, has available room to use as an office, and has no place to store the '58 Corvette!

# Conseils pour vous acheteurs

L'achat de votre maison sera beaucoup plus facile et agréable si vous travaillez de concert avec VOTRE AGENT IMMOBILIER. Voici quelques suggestions qui pourraient être utiles:

1. Choisissez et gardez UN SEUL agent immobilier. Rien n'est plus motivant pour un professionnel que de chercher et trouver la maison de VOTRE choix sachant que vous lui faites entière confiance.
2. Choisissez cet agent soigneusement. Assurez-vous que la compagnie qu'il représente est membre de la Chambre d'Immeuble. Un agent à

plein temps, possédant une solide formation et une bonne connaissance des lieux et des prix vous sera d'une aide précieuse. Il est tout à fait normal que votre agent se surpasse pour vous satisfaire.

3. Une fois que vous avez fait confiance à un AGENT, les points suivants aideront les démarches:
  - A. Tous les participants du système Inter Agences SIA ont accès aux inscriptions. Ce n'est pas nécessaire d'appeler chaque agence pour obtenir sa liste d'inscriptions. Votre agent détient ces renseignements.

B. Soyez franc avec votre agent; confiez-lui la somme que vous êtes prêt à investir et votre impression de chaque propriété que vous visitez. Soyez assuré que toutes ces informations seront confidentielles.

C. N'allez pas à des visites libre sans VOTRE AGENT. Il ne peut alors vous aider à obtenir ces propriétés. Les agents qui organisent des visites libres deviennent les agents vendeurs et votre AGENT qui a déjà passé des heures à vous aider n'en retirera aucune compensation. Demandez à votre agent de vous accompagner.

D. Si vous voyez dans un journal une annonce qui vous intéresse parlez-en à VOTRE AGENT. Laissez-le faire les démarches; VOTRE AGENT obtient d'un autre agent bien plus de renseignements qui vous seront par la suite utiles.

E. Si vous n'êtes pas satisfait de VOTRE AGENT, parlez-en au COURTIER qui pourra alors vous assigner un autre représentant comprenant mieux vos besoins. De légers malentendus peuvent à l'occasion surgir, mais pas au détriment de vos attentes.

## Marketing Voodoo

By Hugh Hardy

Today I'd like to talk about selling your home. This might be helpful for those of you who may be considering selling – or even for those of you who are currently on the market. I have found that there are many misconceptions both about how homes are sold and about the role of the Listing Agent. It is my intention to clear up a few of these misconceptions here.

In this day and age, the MLS (Multiple Listing Service) is literally 80% of the battle in most of the markets in Canada and the USA. As you are probably aware, the MLS is a powerful networking tool which ensures that all agents in a region have complete access to all listed properties. This has meant that the Listing Agent's job has become more one of representing the seller's interests than actually connecting personally with the buyer. It would not be an error to say that most agents would sell, on average, not more than about 10% of their own listing to their own buyers. The rest of the buyers are brought by other agents through the MLS. So this means that an agent is able to price his/her listing competitively and simply list it on the MLS for the area, then there is a fairly high probability of success. Remember these two pillars of success – 1. MLS exposure 2. The *Right Price*.

This is not to say that there aren't things that an agent can do to encourage a listing to sell (I'll discuss some of those below) – it's just that the right price and MLS exposure will go a long way. This means that it is not unusual to see agents of less than average ability praised – simply because they happen to have a listing when it sells through the MLS. Conversely, an excellent agent may be dumped at the end of a listing period even though he/she is doing all the right things.

Now, I am not arguing that it doesn't matter who you list with – after all, it is better to have 100% effort working for you rather than the 80% that any agent with MLS membership can give you. But I am saying that it becomes very difficult for the public to determine what makes a good agent when it is still possible for an agent with lesser abilities to sell a house through the MLS.

Now I'd like to forget about the MLS for a bit and list some of the other things that agents do to generate sales. This list is by no means complete, but it does cover a few of the more common marketing ideas. This list is, for the most part, in order of importance:

- For Sale Sign – most buyers drive their preferred area before purchasing. A sign helps to alert them to available property.
- Agent to agent networking – agents talk to other agents all day long and should promote their listings, especially to agents who are working with serious buyers.
- Local and out of town ads, flyers, TV ads, etc. – these rarely sell specific listings, but may generate new clients for an agent.
- Walk-in traffic – a real estate office local to your home may generate walk-in buyers for your area.
- Open House – public open houses are virtually useless in our area (new developments are the exception to this) – even if a purchaser buys after going through an open house (and this is rare), he/she probably would have arranged to see the house anyway. Great for nosy neighbours.

Well, that's it in a nutshell. I hope this column has opened your eyes – even a little bit – to the inner workings of real estate market

## Calculate Your Mortgage Payment

Calculating your mortgage payment is a simple matter if you know the amount of mortgage that you want to carry. Here's how: Take a look at the chart below. First select the appropriate interest rate – the current rate. Next you will have to select an amortization period. The amortization period is the total time required to pay the mortgage off. This is not to be confused with the mortgage term. If you select a 5 year term on a 25 year amortization mortgage, then it will take five 5-year terms to pay off the mortgage. Most residential mortgages are amortized over 25 years. Now that you have selected a rate and an amortization period, you should have a multiplier (one of the 3 or 4 digit numbers on the chart). Multiply that number by the thousands of dollars of mortgage to get your monthly payment.

For example, if I want to calculate the monthly payment for a \$67,000 mortgage at 9.75% with a 25 year amortization, my multiplier will be 8.78. I now multiply 67 (the number of thousands of mortgage) times the 8.78 multiplier to get a monthly payment of \$588.26.

Don't forget to add your monthly projected costs for heat and taxes to get a true figure for your monthly outlay. Your Realtor can help you estimate these costs.

ANNUAL INTEREST RATE IN %	AMORTIZATION PERIOD – YEARS			
	10	15	20	25
8%	12.07	9.49	8.28	7.64
8.25%	12.20	9.63	8.44	7.80
8.50%	12.33	9.77	8.59	7.96
8.75%	12.45	9.91	8.74	8.12
9%	12.58	10.05	8.90	8.28
9.25%	12.71	10.19	9.05	8.45
9.50%	12.84	10.34	9.21	8.62
9.75%	12.98	10.48	9.36	8.78
10%	13.11	10.63	9.52	8.95
10.25%	13.24	10.77	9.68	9.12
10.50%	13.37	10.92	9.84	9.29
10.75%	13.51	11.07	10.00	9.46
11%	13.64	11.22	10.16	9.63
11.25%	13.78	11.37	10.32	9.80
11.50%	13.91	11.52	10.49	9.98
11.75%	14.05	11.67	10.65	10.15
12%	14.19	11.82	10.81	10.32
12.25%	14.32	11.97	10.98	10.50
12.50%	14.46	12.13	11.15	10.68
12.75%	14.60	12.28	11.31	10.85
13%	14.74	12.44	11.48	11.03
13.25%	14.88	12.59	11.65	11.21
13.50%	15.02	12.75	11.82	11.39
13.75%	15.16	12.90	11.99	11.56
14%	15.30	13.06	12.15	11.74
14.25%	15.44	13.22	12.33	11.92
14.50%	15.58	13.38	12.50	12.10
14.75%	15.72	13.54	12.67	12.29
15%	15.87	13.70	12.84	12.47

## Purchaser's helpful hints

So you want to buy a house? But you don't know where to start? This seems to be quite common amongst potential purchasers – particularly first time buyers. I really feel that it is important to have a systematic approach to looking for a home. It makes buying a home so much easier. I thought I would take the time to outline the steps for you, as I see them. Here's the list:

1. Locate the general area where you are interested in buying and familiarize yourself with it by driving around. You may also want to see if the area is affordable by looking at the real estate ads in the newspaper.
2. Find a local real estate agent who knows the area where you want to buy. Explain to the agent that your relationship will be on a trial basis and then use that agent exclusively – as long as you are working well together. Virtually all homes are listed MLS and can be shown by any agent. Loyalty to one agent will help to create a reciprocal loyalty to you. There are several ways in which a concerned agent can help to save you money.
3. Before you look, go over your house, area and price requirements with your agent.
4. Obtain copies of all area listings to read thoroughly. This will help you to weed out unsuitable properties and to save time and energy.
5. Go over your finances with your agent. He/she should be able to give you an idea of what you can afford, required downpayment, closing costs, lawyers fees, etc. Your agent should also have an idea of which financial institutions would be most responsive to your needs. If possible, go to the lender and get pre-approved for your mortgage.
6. When you do go to look at property, wear comfortable clothing and slip on shoes (you'll be taking your shoes on and off endlessly). Take copies of the listings for the properties which you are going to see. Write your comments in the margin – it can be difficult to remember 5 or 10 properties at the end of the day without doing this.
7. You may want to view properties a second time when you get to a short list of possibilities.
8. If the home that you are considering is older, or if there are concerns about soundness of construction, you may want to make your offer conditional on the approval of a property inspector. The fee for this service is usually a couple of hundred dollars – it may save you money in the long run.
9. By this time you should have a feel for the values of properties in the area. You should also have an idea of what you want and what you can afford. It's time to make an offer! The only thing you will need to make the offer is a deposit cheque. This is the last money that will be required from you until closing. The amount of the deposit can vary from area to area. In our area, the average deposit is between \$1,000 and \$5,000. If you or your spouse will be hard to reach during the offer process, then the offer can be presented in one name – both names can then be registered on title on closing.

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