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What is the role of the deposit?

When you're making an offer to purchase a property, you need to pay a deposit to secure your offer. The deposit provides security to the seller that you are serious about purchasing the property and that you would be able to complete the purchase on closing day. If the deal is firm, and the purchaser fails to complete the purchase, the vendor would be entitled to keep the deposit as compensation for taking the property off the market for a period of time.

It is important that if you are making an offer to purchase, and you require financing, you ensure that the agreement of purchase and sale is conditional on you obtaining financing. There may be pressure for you to waive that condition in order for your offer to be accepted, but in that case you are risking your deposit, among other possible damages the vendor may be entitled to sue for if the deal does not close. If you can afford to lose the deposit, you may not be concerned. But sometimes it can be a sizeable sum, and if you cannot afford to lose it, it may not be worth the risk going firm with no financing secured.

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NFWS

MID-LEVEL POSITIONS HARD TO COME BY

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with the online hiring process," said senior branch manager Misty Knight. "We're working with them through interview prep on video platforms."

While VPI's office remains closed to the public, Knight and her staff have been busy hosting events like virtual job fairs and online workshops, covering topics such as digital literacy and occupational research. They're also helping connect those who need computers with resources through the Halton Hills Public Library.

With no clear end in sight yet to the pandemic, COVID-19 concerns continue to shape the way some people look for work, said Knight, such as those who don't want to be in close quarters with others on public transit or parents keeping their children home to do online schooling.

"Job seekers are turning away from geography-specific opportunities and are much more open to remote work."

But this might not be an employment option available to everyone. A lack of access to technology is a big challenge that some local residents have to overcome, said Tracy Cunning, vice-president of employment services with Goodwill, which has career centres in Burlington and Oakville.

"With a lot of young people who were in school now receiving online education, there's a fight for the family computer and internet bandwidth. Those people who are lower on the socioeconomic scale are being more adversely affected

"It's a matter of finding those transferable skills that are important across all industries."

- Kate Teves

because they can't just go out and buy another computer or increase their internet service. And in some cases, they don't even have a computer at home."

She noted that Good-will's career centres are now open to the public again and provide resources like computers and photocopiers for job seekers.

So what are the job opportunities like out there at the moment?

According to Cunning, it depends on what line of work you're seeking.

"There are actually quite a number of fields that have grown and continue to be strong through the pandemic," she said, pointing to areas like logistics, health care, food manufacturing, grocery stores and cleaners. "They're very much in demand and growing. But there are other positions that still haven't recovered fully and may not for quite some time, like restaurant and customer service positions."

Many of the available jobs are entry level or higher-end positions, noted Cunning, leaving a large group of people trapped in the middle as either under or overqualified.

"They may need to look at re-skilling for future occupations," she said, adding there are initiatives such as the province's Second Career program available to help people in this position.

Those who are on the hunt for a new career have been turning to people like The Resumé Pro's Kate Teves for help. The Milton woman, a former recruiter, began offering resumé writing and interview coaching services near the start of the pandemic and has been busy helping people who've lost their jobs in hard-hit fields such as retail and entertainment.

"These people had the same job for many years, and now they can't find another position in their industry," she said. "It's a matter of finding those transferable skills that are important across all industries — such as people management, customer inventory service and counts — and transferring them over to other sectors that are doing really well. E-commerce, warehousing and logistics are thriving right now with everyone online shopping.'

Teves suggested those who are looking for work should stick to the most important details in their resumés and practise job interview questions before the big moment arrives — something that's often happening by phone or video call in today's pandemic job market.

STORY BEHIND THE STORY: As the pandemic presents unique challenges for job hunters in Halton and beyond, we turned to local experts to find out more about employment prospects in a COVID-19 era and how residents are adapting.