

Take the stress out of home buying

You have finally decided to sell your condo in the city and buy your dreamhome in the country. Although you have enjoyed your time in the city, you believe that country living will offer you and your family a healthier lifestyle. But how do you manage the stressful process of buying and selling?

"The purchase and sale of a home is usually, by far, the largest transaction you'll encounter in your lifetime," says Cameron Strong, CA, Chief Financial Officer of Toronto-based INVIS Inc. "The complexity and pitfalls may best be managed with a good team covering all the transactions involved—and that team should certainly include a Chartered Accountant."

"A CA can help you review your financial situation to determine if you can afford the bigger house in the country based on your financial assets and your income," advises Dirk Joustra, CA, a partner with Soberman Isenbaum & Colomby LLP in Toronto. "Not only is there the purchase price to consider but also the upkeep of the house. As a condominium owner, you have to pay realty taxes, maintenance fees, mortgage payments and, possibly, utilities."

As a house owner, instead of the maintenance fee, you now have to pay for repairs as they are required, maintain the garden, look after snow removal, do landscaping and pay all the utilities. This may be more than you are currently paying and you need to consider if this is affordable."

Then, for both selling and buying, you'll need a knowledgeable real estate agent. Sheldon Wiseman, CA, President and CEO of Gistex Inc, a Toronto real

estate developer, suggests asking for recommendations from people "you respect and trust. Interview at least three agents and ask for references."

And make sure they have the proper credentials." He also suggests asking your CA to review any documents the agent may ask you to sign.

Joustra explains that the best time to sell a home is when the real estate market is booming and there are lots of buyers. The best time to purchase is when the market is slow and there are more sellers than buyers. "However, if you are buying and selling at the same time, if you receive more on the sale because of a booming market, in all likelihood you will also have to pay more for the property you are buying."

Strong points out that urban centres tend to have a more balanced market throughout the year. "In the rural areas, however, sticking closer to the real estate cycle would be prudent as demand tends to peak in the spring and fall with limited activity during the rest of the year. Generally, 60 per cent of home sales take place between January and June each year."

But, notes Wiseman, "on a practical note, you should focus on the timing as it relates to your personal situation."

Wiseman stresses that your actual sales' strategy will depend on the local marketplace. "In some cases creating an auction-like environment is the way to go; in others, it would be to set a high price hoping to get someone to bite." In either case, take your real estate agent's advice on how to best position your property and what the best asking price is.

— The Institute of Chartered Accountants of Ontario



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4 bedroom home of yesteryear. Features large principal rooms and full unfinished basement with endless possibilities. This home is located on a huge fenced lot. Located close to GO station. Call **Norm*** to view this Georgetown charmer.

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4 bed / 3 bath. This home features Superb... walkout from... fenced back... floor family... floor laundry... yard. Not to mention... upgraded ceramics and plush carpeting. This home awaits your plans for the basement. Call **Norm*** to view.

SOLD

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Up to \$10,000 worth of upgrades included. Three bedrooms, 3 bathrooms, gas fireplace, oak staircase, pickets and railings (stained), vinyl windows, ceramic tiles, roughed in 4th bathroom. Immediate possession available. Please call Peter Hrkac*.

ALMOST BRAND NEW

\$235,900!!

NEW PRICE

SOLD



In Georgetown, fully detached brick home features a lovely open concept design with decorative columns, 3 bedrooms, 3 baths, eat-in kitchen with walkout to yard, main floor family room, vinyl windows, high eff. gas furnace, central air, spacious master bedroom with 4 pc. ensuite bath & walk-in closet & much more. Mint condition, only 1-1/2 yrs new. MLS#LW291

1+ ACRE COUNTRY ESTATE

NEW



With the convenience of town water, gas & cable, this gorgeous new home features exciting design details & top quality finishes. 9' ceilings on main floor, 4 bds, 3 baths, gas FP in family rm, hrdwd in 2 rms, granite counters, casement vinyl windows, triple car garage, upgr shingles & much more. **IMMEDIATE OCCUPANCY.** MLS#X44179

MASSIVE LOT IN MATURE AREA OF GEORGETOWN \$227,900!



This charming & spacious home has been beautifully maintained & upgraded throughout. Brand new 25 yr. shingles just done, gas furnace & central air (1999), renovated bathroom, all windows replaced or aluminum capped, stone fireplace in cozy living room, dining room with walkout to covered deck, convenient upper floor laundry, spacious 3 bedrooms, finished basement with rec room, 4th BR & 3 pc. bath & much more. Freshly painted & in immaculate move in condition. MLS#LW5347

1 ACRE WITH TOWN WATER, GAS & CABLE BRAND NEW - \$399,900!



Beautiful open concept design with 9' ceilings throughout, granite counters, 3/4" hardwood floors, gas fireplace, oak staircase with heavy pickets and railings, vinyl casement windows, Renaissance XL shingles, oversize triple car garage & much more! **IMMEDIATE OCCUPANCY.** MLS#X42481

ONLY 7 YEARS NEW!

\$209,900

NEW PRICE

SOLD



Beautifully decorated & freshly painted throughout, this 3 bedroom home is only 7 years new & features a spacious eat-in kitchen with lovely Maple cabinets and a walkout to deck & fenced yard. It has a massive, professionally finished rec room with gas fireplace. Includes central air, central vacuum & garage door opener. Move in condition. MLS#LU738

.61 ACRE WITH INDOOR POOL & 30' X 50' SHOP - \$339,900



This charming country home offers year round enjoyment in the indoor pool & large workshop, plus the convenience of town water. Features a spacious living room with fireplace, large eat-in kitchen with loads of cupboards, 2 full baths recently updated & includes a 6 jet whirlpool in ensuite. Totally finished rec room & separate games room with interior access to garage. Fully paved massive driveway & much more. MLS#LV4031

UNBELIEVABLE BUT TRUE!

\$259,900

NEW



Lovely new home features: 4 large bedrooms, 3 bathrooms, gas fireplace, hardwood floors, vinyl windows, oak staircase, pickets and railing 2x6 construction, double car garage, Carrier high efficient furnace and a lot more! Please call Peter Hrkac* for information.

BUILDING LOT - Georgetown - \$69,900 - Ready to build your dream home. All town services available. Good value! Call Peter* for details.