

# Take a panoramic view when buying your new home

As you choose your next place to live it's important to see what is going on around you. You may be concentrating on selecting the perfect floor plan, the right finishes and whether or not to purchase upgrades, but today, new neighbourhoods offer so much more than just a house or condominium to go home to.

Many communities are built with a very specific buyer in mind and can come with special conveniences or facilities. For example, a development catering to young families might have a brand new school, parks, or even a new community centre with a swimming pool. It may appear that these extras are the choice of the developer, but in fact, the municipality usually makes them a condition of approval.

So the perfect neighbourhood for you and your family may be breaking ground right now. Some



of the important questions to get answered beyond floor plans, like how long you may have to wait to enjoy it all, include:

## WHAT ISN'T PART OF THE PICTURE?

One thing not normally included in a builder's model of a new community is the parking bylaws. The local municipality office will have information about this for your street and the streets around you. This is important if the availability of street parking is important to you.

Your local and provincial levels of government will also have more information on what will be built around you. The municipality signs off on any future development plans for the community so you will be able to see if there is intensification planning in anticipation of population growth. This could mean the green spaces around you now

may be developed into more houses or condominiums, schools, or commercial buildings.

## HOW LONG DO I HAVE TO WAIT?

For condominium living, new construction projects may be sold with plans for indoor or outdoor pools, a lounge, and perhaps a putting green or tennis court.

However, you may have to wait some time before everything is completed. In fact, you may be living in a construction zone when you first move in. Under Ontario's new home warranty program, there is compensation for delays when it comes to your unit, but there is no warranty protection for delays in the completion of the common elements. So although your condo unit may be ready, the common elements such as the lobby, hallways and any other amenities like a gym or pool room may still be under construction for a period of time after you take possession of your unit.

Another important part of the new home buying process is the warranty protection that is provided by your builder and backed by Tarion. If you're in the market for a brand new home read up on the warranty protection at Tarion.com.

— www.newscanada.com

**TO LEARN AND VIEW MORE PHOTOS ABOUT THE HOMES YOU SEE HERE**

VISIT HomeFinder.ca



**ALEX LECLERC**  
BRANDING CONSULTANT  
aleclerc@yrmg.com  
905-943-6109

**WILLEN TAM**  
BRANDING CONSULTANT  
wtam@yrmg.com  
905-943-6119

## 120 FIRBANK LANE, STOUFFVILLE



**Tamara Meikle - Stokes**  
Sales Representative  
www.tamarameiklestokes.com  
Off: 905.640.3131  
Dir: 416.729.1419



Stunning 4+1 bedroom Fieldgate home in a great neighbourhood! Beautiful stone with a double door entry. Crown molding, hardwood floors, main floor laundry and garage entry. Updated kitchen with granite counters, backsplash and extra pantry. Large family room with fireplace. Master bedroom has large ensuite and walk in closet with organizers. Finished basement is sound proofed with large bright Windows, built-in desk and a 3 pc washroom. Walk out from the kitchen to a fantastic leveled composite deck - great for entertaining!



**DON GELDART**  
Sales Representative  
dgeldart@sutton.com  
905.640.0888



Two 1800 Sq.Ft Units. 8 Ft loading Door. Great Exposure to Nugget Avenue. Great Office Space! Close to 401.

Asking **\$459,900**



**SOLD!**  
21 ELIZABETH STREET, MARKHAM

**SOLD EXCLUSIVELY**

## KENNEDY / MAJOR MACKENZIE



**EDWARD NG, WENDY CHUNG & AUSTIN NG**  
Sales Representatives  
www.TorontoRealtyTeam.com  
edwardng@trebnet.com  
416-230-8338



- High Demand Angus Glen Area
- Approx. 1600 Sf Freehold Townhouse
- 3 Bedrooms & 3 Washrooms
- Close to Community Centre, Schools and Golf Club

**\$819,900**

## Do You Own A Home?

### Are You Having Financial Difficulty?

### Let Your Home Equity Be Your Solution!

**LOW INTEREST RATE STARTING AT 2.1%**  
AAA Rates

**2nd Mortgages From 6.99%**

You can Borrow	\$20,000	\$30,000	\$40,000	\$50,000
Monthly Payment	ONLY \$119	ONLY \$179	ONLY \$239	ONLY \$299

Payments are principal & interest, FULLY OPEN.

**- To Renovate**      **- Debt Consolidation**  
**- Reverse Mortgages**      **- Mortgage Arrears**

Your home is the biggest investment you're going to make!

Get it right!

**WE DO 1ST, 2ND & 3RD MORTGAGES**

**CUT MONTHLY PAYMENTS BY UP TO 75%**

**Banks Say NO We Say YES!!!**

**Nadine Dahdah, B.A.**  
Mortgage Agent

**DIRECT: 647.525.6237**  
nadine@canadamortgagegroup.com  
FSCO12401  
www.nadinedahdah.ca

**CANADA MORTGAGE GROUP INC.**

www.canadamortgagegroup.com

This is an example of what we can do for you. Payments are principal & interest, FULLY OPEN, based on an interest rate of 6.99% on a 46 year amortization. Terms and conditions apply. Subject to the verification of the information on the credit application and review of the credit worthiness of the borrower.