



# HOME BUYER'S GUIDE



# YOUR HOME BUYING EXPERIENCE

From starter homes to dream homes, I want to provide you with an unparalleled and personalized buying experience. I believe that buying a home is one of the most important decisions you will make, and it's an honour to be a part of this journey with you.

As your trusted real etsate advisor, I make it my responsibility to understand your home buying goals – from your overall vision and budget, to neighbourhood amenities and architectural details – and help you discover the right space to call your own.

To me, luxury is about the richness of life that begins and ends in the most important space we know – home.





# THE POWER OF INVESTING IN HOME OWNERSHIP



There are both financial and emotional benefits to owning a home. After all, a home is the center of your world.

#### HOME EQUITY

When you own a home, you are investing your money into your future. Home equity has the ability to increase each time you make your monthly mortgage payments, as well as when you make smart home improvements. In a strong economy, home values can increase each year. The greater your equity, the more you can capitalize on your home's value over time.

#### FIXED COSTS

Seek professional advice from your tax consultants about your financing options (if you are financing) to tailor your investment commitment to your specific needs.

#### CREATIVE FREEDOM

Owning a property allows you to surround yourself with an aesthetic that reflects your personality and brings you joy. The possibilities can be endless when it comes to turning your home into your dream space.

#### STABILITY

A home should be a place of comfort and happiness. With homeownership comes a sense of security in an investment and a space where memories are made.







## WHY PARTNER WITH AN ENGEL & VÖLKERS ADVISOR?

Engel & Völkers is known throughout the world for the unmistakable service experience our advisors provide their clients. We offer more than a typical real estate agent, representing an elevated level of service, expertise, and performance.

Engel & Völkers attracts real estate professionals who are well respected within their communities, as well as those who have a deep understanding of client service. We know the people, the places and the nuances of each cul-de-sac, community and country we represent. As trusted advisors, we guide you through your home journey with indepth neighborhood expertise, distinguished care — and a bit of fun.

# BREAKING IT DOWN THE HOME BUYING PROCESS

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The reasons for buying a home are personal, so the first thing to consider is what you want to achieve in purchasing a home.

Buying a home is filled with both strategic thinking and emotions. With ever-changing market conditions and other variables, various factors may affect the path you take in finding the property that's right for you. As your consultant, I aim to help you understand the market landscape and determine, based on your goals, if now is in fact the right time to buy and then identify the correct approach.

As far as the property itself, it's wise to invest the time to outline the key factors and features relating to your search, including: 6927 Pirates Road Engel & Völkers Victoria Oak Bay





#### YOUR BUYING POWER

It's important to identify what you are able to afford when it comes to a home and how much a lender is willing to loan based on key factors such as income, debt, expenses etc. Your advisor can help you work within that budget and take into account other considerations as it relates to the property you seek.



#### YOUR MUST-HAVES

Identify your must-haves and list them out in priority, for both you and whomever you may be purchasing your home with. Make a list of your non-negotiables when it comes to a home and take that with you when you are visiting properties.



#### WHAT TYPE OF HOME DO YOU WANT?

Are you looking for a single-family home, townhouse, condominium, co-op or a multi-family building? There are many options and considerations for each that will impact your search.

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#### LOCATION, LOCATION, LOCATION.

This is one of the most important factors to consider when you're looking for your new home, because unlike structures, paint colors, and flooring, the location of your home cannot be changed. Beyond the physical location of the home within the city or town, you should also think about its location in the neighborhood, community, and/or the building, as this too will have an impact on your home's value.



# THE BUYING PROCESS

Whether you are looking to purchase your first home, a vacation home, or an investment property, I maintain an active list of available local homes, and also have access to listings worldwide through the Engel & Völkers' global network.

I'm here to help prepare you for the home buying process through the following steps:

- § Answer any questions you may have about the process
- **§** Gain mortgage pre-approval (if you're financing)
- S Craft a home buying or selling strategy
- Shop for your new home
- § Home inspection
- § Appraisal
- S Present a well-crafted offer
- § Finalize documents
- § Final walk through
- S Closing & move in



# MOVING CHECKLIST

#### TIPS

- Separate your valuables and important documents, and keep them with you during the move.
- 2. Prepare a 'Start-up Kit' of items and box those up to take with you as well. This way if your belongings arrive late, or you are delayed in unpacking, you will have what you need immediately on hand.
- **3.** Label boxes by items and room to make unpacking an easier process.

#### DECLUTTER AND DONATE



Before you begin packing up boxes, take inventory of your furniture and other belongings to decide what to keep and what to purge. If it's not worth the effort of packing, moving and unpacking, consider donating, selling or discarding these items.



#### STRATEGIZE

A smooth and successful move is only possible with a plan. Select a moving day to work toward. Identify and engage a moving company as soon as possible – I'm happy to make a local recommendation!



Purchase your moving supplies including boxes, moving labels, bubble wrap etc. Begin packing items that won't be needed between now and your move date including things like decorations, photos and off-season clothing. Then, schedule time to pack remaining items based on room or category to make it easy to unpack.



#### CHANGE YOUR ADDRESS

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Make sure to not only update your address with friends, family and service providers, but also any mailing clubs, subscriptions and utility companies for both ending and starting service at your new address.



### FINAL PREPARATIONS & MOVING DAY

This is the day when your moving strategy pays off and your focus can be on saying goodbyes and enjoying the exciting elements of your new home. Once you get into your new home one of the first things you should do is to have new locks installed and extra sets of keys made.



#### WHAT TO EXPECT AT CLOSING

As long as you have everything in order, the closing process should be simple and straightforward.

Closing day typically happens four to six weeks after the sales and purchase contract is executed and includes the buyer and seller, along with their respective agents, a representative from the title company, closing agent, or attorney, and lender.

The closing process is where the buyer and seller execute and sign all remaining legal documents and pay closing costs. Be sure to bring two forms of identification, certified funds for any remaining costs, and any additional documents requested by the lender.

Once all paperwork is executed you will receive the keys to your new home and then all that's left to do is celebrate!

# OTTAWA'S TOP NEIGHBOURHOODS **SNAPSHOT**



#### DEMOGRAPHICS

- Mixed demographic, with a trend towards young professionals, families, and retirees.
- Known for an active, health-conscious community.

#### WHO SHOULD CONSIDER LIVING HERE

- Young professionals and families looking for a vibrant, trendy neighborhood.
- Those seeking upscale living in modern infill and mature lots.
- Outdoor enthusiasts and those who appreciate proximity to nature.

- Westboro Beach and the Ottawa River
- Great schools and parks
- Trendy shops, cafes, and restaurants in Westboro Village along Richmond Road.



## O HINTONBURG

#### DEMOGRAPHICS

- Diverse and eclectic, including young professionals, and longtime residents.
- A trendy and vibrant community with a mix of incomes and ages.

#### WHO SHOULD CONSIDER LIVING HERE

- Creatives and young professionals seeking an urban, hip neighborhood.
- Those who appreciate a mix of historic charm and modern amenities.
- Many condos excellent for first time buyers.

#### **TOP HIGHLIGHTS**

- Wellington Street West for unique boutiques, cafes, and restaurants.
- Proximity to Parkdale Market for fresh local produce and goods.
- Close proximity to the downtown core and the highway 417.

## **O THE GLEBE**

#### DEMOGRAPHICS

- Predominantly families and affluent professionals.
- Diverse age groups, with a strong sense of community.

#### WHO SHOULD CONSIDER LIVING HERE

- Families looking for a community-oriented neighbourhood with good schools.
- Those who enjoy a lively, walkable environment with historic charm.

- Lansdowne Park, featuring sports events, a farmer's market, and entertainment.
- The Rideau Canal for skating in winter and boating in summer.
- Boutique shopping and dining on Bank Street.





#### DEMOGRAPHICS

- Family-oriented with a mix of young families and older adults.
- Tech professionals due to proximity to Kanata North Technology Park.

#### WHO SHOULD CONSIDER LIVING HERE

- Tech professionals and families seeking suburban living with urban amenities.
- Those who value larger homes and green spaces.

#### **TOP HIGHLIGHTS**

- Canadian Tire Centre for sports and concerts.
- Extensive parks and recreation facilities.
- Proximity to high-tech companies and business parks.

## **ORLEANS**

#### DEMOGRAPHICS

- Predominantly francophone community with a mix of English speakers.
- Families and retirees are the main residents.

#### WHO SHOULD CONSIDER LIVING HERE

- Families looking for a suburban community with good schools.
- Francophones and those who value a bilingual environment.

- Petrie Island for beaches and outdoor activities.
- Arts and culture events at the Shenkman Arts Centre.
- Extensive shopping options at Place d'Orléans.





#### DEMOGRAPHICS

- Young families and professionals.
- Growing community with a suburban feel.

#### WHO SHOULD CONSIDER LIVING HERE

- Families seeking affordable housing with good schools and amenities.
- Professionals looking for a quiet suburban life.

#### **TOP HIGHLIGHTS**

- Walter Baker Sports Centre for recreational activities.
- Numerous parks and playgrounds for families.
- Expanding retail and dining options



#### DEMOGRAPHICS

- Predominantly families and retirees.
- Includes a mix of historic homes and large new builds.
- Affluent population with a rural village feel.

#### WHO SHOULD CONSIDER LIVING HERE

- Families and retirees looking for a quiet, village-like setting with easy access to the city.
- Those seeking upscale living in spacious new builds and luxury homes.
- Residents who appreciate historical charm and a strong sense of community.

- Historic Watson's Mill and the surrounding heritage village.
- Riverside parks and boating opportunities on the Rideau River.
- Quaint shops, cafes, and restaurants in the village center.
- Proximity to upscale new developments and large estate homes.





#### MICHAEL BARON - REAL ESTATE ADVISOR ENGEL AND VOLKERS OTTAWA

I've been a local Ottawa resident for the past 20 years and have had the opportunity to live in some of the most sought-after neighbourhoods in the city. The ability to go from the downtown core to golfing, mountain biking, or enjoying a live outdoor concert are just a few of the reasons why I fell in love with Ottawa.

Often referred to as "the big, small city", Ottawa's sense of community and diversity are two things that really make people feel welcome here. In my first year of real estate, I earned a Platinum award for record sales and have continued to grow year over year. I've also project-managed and executed many renovations, which has given me the ability to see the true potential of a home.

I chose to partner with Engel & Völkers so that I could provide my clients access to the company's global reach and unique marketing tools. It doesn't matter if you're a first-time home buyer or a savvy real estate investor—I will go the extra mile to educate you on the current market and go above and beyond to exceed all of your expectations.

Get in touch today to learn how to maximize your greatest investment with as little stress as possible!

613 324 3755 mike.baron@evrealestate.com

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