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# 5 Tips for Sellers

- 1 **Clear the clutter.** Before you put your home on the market, clear the clutter that's accumulated over the years. Tackle one room at a time, and divide your items into three piles: keep, donate and toss.
- 2 **Get packing.** Although you don't want to pack up all of your belongings, it helps to start boxing up the items that you want to keep, but won't use for a while, such as out of season clothing or sporting equipment. Also, think about packing away sentimental and valuable items. Packing up your belongings will help potential buyers picture themselves living in your home and also prevent your valuables from damage.
- 3 **Research the local market.** Knowing how much the homes in your neighbourhood are selling for and how long they stayed on the market can help you gauge your home's value and estimate a time frame for the sale.
- 4 **Repair and improve.** Boost your home's curb appeal by doing minor repairs and improvements inside the home and out. Tackle any necessary repairs, paint your walls a neutral colour and replace light fixtures or appliances that are damaged or out of date. And, don't forget to clean—potential buyers can't enjoy the views if the windows are too dirty to see through.
- 5 **Be realistic.** While it's good to get a feel for the local market, be realistic about the selling process. Having realistic expectations for your home sale will help to relieve some of the stress of selling.

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# 10

Tips for

# Buyers & Sellers

Traditionally, spring has been the time that many buyers and sellers become motivated to enter the real estate market. The warm weather and longer days encourage potential buyers to get out and look for a home to fit their needs and budget. Similarly, sellers can take advantage of the seasonal flowers and favourable weather to boost the curb appeal of their homes. If you're in the market for a new home or are thinking of putting your home on the market, here are some tips to help you get ready.

## 5 Tips for Buyers

- 1 Get your credit in shape.** If you plan to finance your home purchase, check your credit history, especially if you're a first-time buyer. That way, you can correct any errors and take measures to boost your credit score. Order your free credit report in writing from **Equifax Canada** and **TransUnion Canada**.
- 2 Get pre-approved for a mortgage.** Early in your search, meet with a mortgage lender who will take a look at your credit history, your savings and investment statements and your current financial situation, and give you a better picture of what you can afford and the financing options available.
- 3 Establish your budget.** Whether you're financing your purchase or paying cash, it helps to establish a budget. This will help you focus your search on great homes within your price range.

**58.6%** of Canadian homeowners have a mortgage.

Source: Statistics Canada

- 4 Make a list.** Buying a home is a process of elimination, not a process of selection. Make a list of your ideal home's must haves and deal breakers. This will help you to narrow your search so that you can find a home that fits your current and future needs.
- 5 Think about resale.** While you may purchase your home as a long-term investment, keep in mind that you may need to sell it one day. Consider the home's resale value when you're looking at properties.

