



Understanding the home buying and selling process

The real estate transaction in B.C. is a highly regulated process that involves many steps and rules at each stage of the process

The person on the other side of the transaction wants exactly what you want, the best deal possible.

That first step into the housing market can seem daunting. There's a lot to absorb and a wide range of information and services available to you. This article, and the other pages in this special real estate supplement, will supply you with information, statistics and insights to help you navigate today's real estate market in the Lower Mainland. The real estate transaction in B.C. is a highly regulated process that involves many steps and rules at each stage of the process. "In a real estate transaction, there's a legal and regulatory framework and processes that you must know and follow and there are other due diligence steps that are in your best interest to know and follow," Sandra Wyant, Real

Estate Board of Greater Vancouver (REBGV) president said. "Your Realtor serves as your agent to help you navigate through this process." The person on the other side of the transaction wants exactly what you want, the best deal possible. Within that context, it's important to understand the reality of the current market and measure it against your personal and financial circumstance. Last year's or next year's home prices don't matter if you want to buy or sell today. Real estate is local and current. Wise real estate decisions are made by those who understand current conditions in their local market. Pricing can vary considerably depending on neighbourhood and property type. Housing market information originating from the Multiple Listing Ser-

vice® (MLS®) database system has long been recognized as the most reliable and comprehensive data available for those looking to buy or sell a home. Consumers have direct access to in-

formation about MLS listings through www.realtor.ca, an advertising vehicle which was named www.mls.ca until 2008. Realtor.ca is not the MLS system. The MLS is a system which allows Realtors working on behalf of property sellers to cooperate with Realtors working with buyers. Over many decades, the MLS has allowed Realtors to compete and cooperate in the best interest of home buyers and sellers. "Using the MLS gives significant exposure to properties for sale," Wyant said. "If you're selling your home, a listing on MLS will be shared with other Realtors for the broadest distribution possible. If you're buying a home, MLS will have the largest pool of homes from which to choose." While the property search and sale

price are typically the focal point for most people in a real estate transaction, other factors hold significant implications and also require deep consideration. "People looking to buy or sell a home often fixate on the first few stages of the process and focus less on the details of the transaction," Wyant said. "While finding the right property at the right price is, of course, an essential part of the process, there are many other factors that will determine whether your experience is positive and successful." **CONTINUED ON PAGE E3** (MLS® and Realtor® are registered marks owned and controlled by the Canadian Real Estate Association.)

Congratulations 2013 Greater Vancouver Medallion Club qualifiers



JULIE RAMIREZ
2013 MEDALLION CLUB ROOKIE OF THE YEAR

Each year the Real Estate Board of Greater Vancouver (REBGV) celebrates the distinguished achievement of its top-producing members on the Multiple Listing Service (MLS) with the Medallion and President's Club Awards. The 2013 Medallion Club qualifiers are selected from the top 10 per cent of the nearly 11,000 Greater Vancouver REALTORS® participating on the MLS. The

President's Club qualifiers are selected from the top one per cent of 2013's top-producers. This supplement is a celebration of the 2013 Medallion Club qualifiers and their clients. The REBGV is proud to also recognize the Life Members of the Medallion Club. These Realtors have successfully achieved Medallion Club status for 20 years. The Realtors pictured here attained Life

Member status for the first time in 2013. We salute their long-time success and remarkable achievements within the real estate profession. Finally, we would like to congratulate this year's Medallion Club Rookie of the Year winner, Julie Ramirez with Keller Williams Elite (Maple Ridge office).



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Finding a solid strata property

If you plan to buy a strata property, it's important to do your due diligence and thoroughly understand the property before finalizing your purchase.

Realtors help clients investigate a strata property before making a buying decision. Realtors have access to the resources and information strata property buyers need to assess potential problems in strata buildings.

Here's a breakdown of the information you should examine before purchasing a strata property.

1 Review strata council minutes. Obtain copies of strata council minutes for the past year or more, along with bylaws, financial statements, annual general meeting or special meeting minutes, and any engineering reports, strata depreciation report (where there is one in place) and any other official documentation that may have been completed. Look for past problems, previous repairs, special assessments, legal cases and upcoming expenditures. Also look for bylaws including rental, pets and smoking or any other significant restrictions or local rules.

2 Ensure a maintenance program is in place. Speak with the property manager to determine whether the building has a solid preventive maintenance program in place.

3 Check contingency fund. Under the Strata Property Act and regulations, a portion of strata owners' monthly maintenance fees must go into a contingency reserve fund to pay for extraordinary repairs, such as a new roof or repairs to leaks. It's important to determine whether the building has a substantial contingency fund to cover any upcoming expenses.

4 Review the Property Disclosure Statement — Strata Title Properties. Sellers are encouraged to com-

plete this form, which is a checklist to assist in disclosing concerns about the property's condition. Buyer should review it for any defects or potential problems and also to determine if parking stalls and storage lockers are attached to the unit and owned or are limited common property.

5 Investigate the warranty program and builder background. Whether the strata is new or resale, your Realtor can find out what type of warranty the building carries, noting the limits and duration of coverage. They may also be able to help find background information about the builder/developer of the project.

6 Consult with a professional home inspector. You may consider hiring an accredited home inspection professional (one who is licensed and carries errors and omissions insurance) to inspect the condition of the suite, common areas, and the overall building structure.

Many Realtors specialize in strata sales and will be happy to speak with you further about evaluating properties.

Realtors have access to the resources and information strata property buyers need

DEPRECIATION REPORTS: important new requirements for stratas

If you're planning to buy a strata property, it's important that you read strata council minutes, engineering reports and the strata depreciation report, where there is one in place.

What is a strata depreciation report?

It's a report that estimates the repair and replacement costs for major items in the strata corporation and the expected life of those items.

Thanks to the advocacy efforts of the Real Estate Board of Greater Vancouver, the BC Real Estate Association and many strata groups, the BC government passed regulations to the Strata Property Act in late 2011, which made strata depreciation reports mandatory in some cases.

It took two years – until December 2013 – for the regulations to come in which help to better protect buyers and owners of strata units.

Depreciation reports required

Strata corporations with five or more units were required to complete a depreciation report by Dec. 13, 2013 and must update their depreciation report every three years.

Depreciation reports not required

Strata corporations of four or fewer strata lots are not required to provide a depreciation report.

What does a strata depreciation report include?

- An on-site inspection and inventory of the common property and building systems.
- A schedule of anticipated maintenance, repairs and replacement costs for common expenses projected over 30 years.
- A financial forecast which includes costs and cash-flow funding models for the contingency reserve fund.

How can a strata be exempt?

A strata corporation can exempt itself from the obligation to obtain a depreciation report by passing a resolution with a three-quarters majority vote at an annual general or special general meeting.

The strata corporation then has 18 months from their last exemption vote to either hold another vote or create a depreciation report.

Who prepares a depreciation report?

Someone qualified such as an architect or engineer with errors and omission insurance.

For more information, read the Office of Housing and Construction Standards' Guide 12: Depreciation Reports at www.housing.gov.bc.ca/pub/stratapdf/Guide12.pdf

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* BASED ON SALES REBVG MLS statistics

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CONTINUED FROM PAGE E1

When finalizing a transaction, it's critical to know whether adequate financing is in place, when possession and legal title will be transferred, who will hold the deposit money, and what conditions will be included in the contract.

There's much you'll want to know about a neighbourhood. Are there schools nearby? How far is it to walk to the nearest amenities? You may also want to know if there are plans to re-develop or re-zone in your neighbourhood of choice.

There are a variety of considerations to examine about the home itself. For example, does the property have a buried fuel storage tank, asbestos insulation, unauthorized rental suites, renovations done without a permit, moisture problems, unregistered easements or encroachments, and has the home ever been used as a grow-op or drug lab?

The answer to these questions can have significant financial and legal ramifications.

The contract is the central legal document within a real estate transaction. Your Realtor can help you develop a negotiating strategy and handle the details of the contract on your behalf. The real estate contracts used by Realtors are standard form contracts which have been prepared by lawyers and have been tested in Canadian courts.

When you work with a Realtor, each stage of the transaction occurs in front of a well-regulated backdrop created over many years to protect the public. This includes: Realtor insurance, an assurance fund to protect deposits, and multiple avenues of recourse if someone feels their agent did not act within their professional and contractual obligations.

In real estate, professional representation is available at every step of the process. How much or little representation you require depends on your knowledge of real estate and the amount of time you have to dedicate to the process.

Here are some of the services your Realtor can provide:

- They can assist with the multitude of forms used in a transaction and can help you determine an appropriate offer.
- A Realtor will help you adopt a sound negotiation strategy and will negotiate on your behalf.
- They can assess current market history and trends. Your Realtor will do this by reviewing

the most recent home sale data on the MLS and produce what's known as a Comparative Market Analysis or CMA.

• Your Realtor can also be a key link with other Realtors to locate homes that meet your needs.

• They can help you review any past permits taken out for the property.

• They can advise on any development plans in the neighbourhood.

• They can also connect you to other professionals, such as certified home inspectors, lawyers/notaries, insurance agents, reputable movers or proven contractors.

Realtors work within a legal relationship known as agency. This relationship is established by contract between you and your agent. It's important to understand if the Realtor is working for you and/or if they're working for the home seller.

Realtors have a legal obligation to protect and promote the interests of their clients. If you have hired a Realtor, they're legally and professionally duty-bound to act and advise based on your best interest.

How do you find the right Realtor for you?

Ask your friends and family for recommendations. Take note of "FOR SALE" signs and visit a few real estate offices that are active in your neighbourhood. The listing website www.realtor.ca has a search directory for you to find Realtors by neighbourhood, areas of expertise and other criteria.

When searching for a Realtor you should:

- Ask for references from past clients;
- Ask about their level of training and education;
- Determine if they know the area where you want to buy and are familiar with homes in your price range.
- Discuss your expectations and limitations in your property search. This may be a working relationship that lasts several weeks or months so you'll want to be comfortable with the person you choose.

The purchase of a home has significant financial implications over many years. Buying a home is an excellent long-term investment, but more importantly it's a milestone moment in your life and you should enjoy the process.



Home sales and listings continue to follow historic averages

In the first two months of 2014, the Greater Vancouver housing market has maintained the steady pace set throughout 2013.

The Real Estate Board of Greater Vancouver (REBGV) reports that residential property sales in Greater Vancouver reached 2,530 on the Multiple Listing Service® (MLS®) in February 2014. This represents a 40.8 per cent increase compared to the 1,797 sales recorded in February 2013, and a 43.8 per cent increase compared to the 1,760 sales in January 2014.

Last month's sales total mirrors the 10-year sales average for February of 2,547, with just 17 sales separating the two figures.

The sales-to-active-listings ratio currently sits at 18.9 per cent in Greater Vancouver, a 4.9 per cent increase from last month.

"Home buyer demand picked up in February, which is consistent with typical seasonal patterns in our housing market," said Sandra Wyant, REBGV president. "We typically see home buyers become more active in and around the spring months."

New listings for detached, attached and apartment prop-

erties in Greater Vancouver totalled 4,700 in February. This represents a 2.8 per cent decline compared to the 4,833 new listings reported in February 2013 and a 12.1 per cent decline from the 5,345 new listings in January. Last month's new listing count was 0.5 per cent below the region's 10-year new listing average for the month.

The total number of properties currently listed for sale on the Greater Vancouver MLS is 13,412, a 9.3 per cent decline compared to February 2013 and a 6.4 per cent increase compared to January 2014.

"With the market continuing to perform at a steady, balanced pace, it's important for home sellers to ensure their homes are priced correctly for today's conditions," Wyant said.

The MLS® Home Price Index composite benchmark price for all residential properties in Metro Vancouver is currently \$609,100. This represents a 3.2 per cent increase compared to February 2013.

Sales of detached properties in February 2014 reached 1,032, an increase of 46.6 per cent from the 704 detached sales recorded in February 2013, and a

"Home buyer demand picked up in February, which is consistent with typical seasonal patterns in our housing market."

Sandra Wyant, REBGV president

6.3 per cent decrease from the 1,101 units sold in February 2012. The benchmark price for detached properties increased 3.5 per cent from February 2013 to \$932,900.

Sales of apartment properties reached 1,032 in February 2014, an increase of 35.8 per cent compared to the 760 sales in February 2013, and a 1.2 per cent increase compared to the 1,020 sales in February 2012. The benchmark price of an apartment property increased

3.6 per cent from February 2013 to \$373,300.

Attached property sales in February 2014 totalled 466, an increase of 39.9 per cent compared to the 333 sales in February 2013, and a 9.9 per cent increase from the 424 attached properties sold in February 2012. The benchmark price of an attached unit increased 0.6 per cent between February 2013 and 2014 to \$458,300.

The real estate industry is a key economic driver in British Columbia. In 2013, 28,524 homes changed ownership through the MLS® in Greater Vancouver. This activity generated an estimated \$1.84 billion in economic spin-off activity and 13,977 jobs. The total dollar value of these residential transactions totalled \$22 billion in 2013.

The REBGV is an association representing more than 11,000 Realtors and their companies. The Board provides a variety of member services, including the MLS. For more information on real estate, statistics, and buying or selling a home, contact a local Realtor or visit www.rebgv.org

It's a tremendous honour to be part of the President's Club which represents the **top 1% of all Realtors® in Greater Vancouver.** We would like to send a BIG thank you for the continuous support of our clients, family and friends!

Congratulations to all fellow Medallion and President's Club members!

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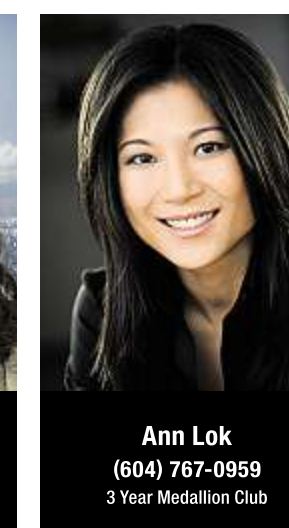
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REALTORS Care®: \$23.7 million donated to charity

The advertisement on this page shows how much Realtors donated to charity in 2012. This includes a multi-million dollar donation made by a long-time Realtor.

The 11,000 members of the Real Estate Board of Greater Vancouver have collectively donated or fundraised more than \$34.4 million for various charitable causes over the past six years.

To determine each year's total, Realtors and real estate offices share information about their charitable donations to the Real Estate Board of Greater Vancouver, which aggregates the total.

Each year, REALTORS Care® initiatives raise funds and collect donations for a wide range of charities and institutions in the lower mainland.

REALTORS Care® Blanket Drive

Realtors help the homeless and others in need with the REALTORS Care® Blanket Drive. Started 19 years ago by a handful of Realtors to help those living on the street, the Blanket Drive has grown to be the largest and longest running collection of its kind in the Lower Mainland.

Since its inception, this event has collected enough blankets and clothing to help more than 225,000 people from Whistler to Hope. All items collected stay in the community in which they were donated.



REALTORS Care® Shelter Drive

The Shelter Drive is another program developed by the real estate profession. Realtors recognise there are people in our communities who need access to shelter. It's this need that prompted the creation of the Shelter Drive, a program through which Realtors donate to housing-related charities.

Each year, funds are raised for three charities within Metro Vancouver that provide housing support for the homeless, women and children fleeing domestic violence, or the working poor. Since it began five years ago, this local initiative has raised more than \$128,000.

For more information on these and other REALTORS Care® initiatives visit www.rebgv.org/realtorscare.

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Each year, Greater Vancouver real estate companies and their REALTORS® contribute to the well-being of our communities by donating or raising funds for charity. REALTORS Care® programs include the annual Blanket Drive and support for housing charities.

For more information about REALTORS Care®, visit www.rebgv.org/realtorscare.

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REALTORS® commit to public safety through Realty Watch

The Realty Watch program is a standing commitment from the 14,000 Realtors in the Lower Mainland to mobilize in the event of a child or vulnerable person going missing in the community.

This collective pledge from the profession to the public embodies the community-minded approach that Realtors bring to their work every day.

"The Realty Watch program is a long-standing partnership between Realtors and the police with the sole aim of protecting the most vulnerable people in our communities," said Sandra Wyant, president, Real Estate Board of Greater Vancouver.

How does Realty Watch work?

Realty Watch is a community crime prevention program operating across the Lower Mainland, from Whistler to Hope and every community in between. The Realtors of the region assist police by acting as 'extra eyes and ears' in their communities and by responding to 'fan-outs' or text messages sent by the real estate board that provides information about a missing child or senior citizen.

The program highlights the critical role that relationships between police and the public can play in making our communities safer.

Results

Four years ago police let Realtors know that an elderly woman with dementia had gone missing from her care home and wanted our help to find her.

Within minutes, a fan-out was sent with a description of the woman and what she was wearing. Earlier, a Realtor showing a listing was outside with his clients when the missing woman walked by. When he received the fan-out text and realised the description matched the woman he had seen, he called the police and she was located.

Requests to look for missing seniors are increasing. Our population is aging and the risk of dementia doubles every five years after age 65, according to the Alzheimer Society of BC.

Most fan-out requests are for missing children and vulnerable adults. Realty Watch increases the likelihood that these individuals are found safe and reunited with their families.

For more information about this program visit www.realtywatch.net.



Realty Watch increases the likelihood that missing individuals are found safe and reunited with their families.



Requests to look for missing seniors are increasing.

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