

Oakville & Burlington Market Watch

April Real Estate Update

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Home & Family is Where the Heart Is

As a realtor I work with families with their housing needs. I work with first-time buyers, families either upsizing or downsizing, seniors and investors. My client base is varied and what/where they are looking is as individual as they are.

Many times, however, home search requirements are based on the needs of children. As a mother, I know the importance of good neighbourhoods, schools and amenities. Grown children also bring different hopes, dreams and requirements.

The needs and joys of family this month rang loud for me as our family welcomed our first grandson. Born on April 26, Coleman entered the world to the delight of our family. I am such a lucky grandmother to be part of Coleman's life. I thank Austin and Korrin for allowing me to be part of this fantastic adventure.



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President Club Award Winner 2017

Award Winning Sales Representative 2013 - 2016

April Real Estate Update

April 2018 Oakville Real Estate Update information shows a market that is changing from a strong sellers' market to a buyers' market. Year over year, the sale price of an Oakville home decreased between 3.66 per cent and 7.63 per cent depending on the type of property. The exception, condo apartment pricing increased by 5.43 per cent.

"Recent polling conducted for TREB by Ipsos tells us that the great majority of buyers are purchasing a home within which to live. This means these buyers are treating home ownership as a long-term investment. A strong and diverse labour market and continued population growth based on immigration should continue to underpin long-term home price appreciation," said Mr. Syrianos.

In April 2018 a total of 284 residential sales were recorded. The number of new listings was 709, with a total number of 1007 active listings. There was 3.4 months of inventory.

"The comparison of this year's sales and price figures to last year's record peak masks the fact that market conditions should support moderate increases in home prices as we move through the second half of the year, particularly for condominium apartments and higher density low-rise home types. Once we are past the current policy-based volatility, home owners should expect to see the resumption of a moderate and sustained pace of price growth in line with a strong local economy and steady population growth," said Jason Mercer, TREB's Director of Market Analysis

April 2018 Oakville Real Estate Update shows the GTA's average home price was \$804,584 (TREB). The Oakville Milton District Real Estate Board (OMDREB) shows the median sale price for a home in Oakville is \$925,500. For April 2017, the median sale price of a home in Oakville was \$1,145,000.

In April 2018, an average Oakville property took 26 days to sell, and it sold at 97% of the last listed price. Median sales price according to type:

1. Detached: \$1,220,000
2. Semi-Detached: \$752,600
3. Condo Townhouse: \$502,2500
4. Condo Apartment: \$425,500
5. Attached/Row/Townhouse: \$752,500

The average number of days to sell a detached home was 24, semi-detached: 18, condo-townhouse: 24, condo-apartment: 39, and Attached/Row/Townhouse: 22.

Listing price versus sold price were extremely close. Detached homes sold for 97% of the list price, semi-detached: 101%, condo-townhouse: 98%, apartment: 96%, and townhouse: 97%. Last year homes were selling on average 105% above the listed price.

Buyers are currently in the driver's seat. From last year, the total number of available listings has doubled; prices for detached homes have decreased 7.05%, attached decreased 7.63%, town homes decreased 3.66%, and apartments increased 5.43%.

April 2018 Oakville Real Estate Update is showing a change. Prices are off the peak of 2017, but the economy is strong, and Oakville continues to see a steady increase in population. Considering how close the selling price is to the sold price, sellers are being realistic, and buyers have time to consider all the facts.

Sources:

Oakville News, Toronto Real Estate Board (TREB)
Oakville Milton District Real Estate Board (OMDREB)

We are now offering to cover the Certified Resale Home Program Costs When You Sell With Us

We are so excited to offer our clients our best 'thank you' gift EVER.

As a thank you for selling your home with us, the Darlene Darragh Team is now offering to reimburse our selling clients the costs of the Certified Resale Home Program costs once their home sale closes. This offer includes paying for:

A Comprehensive Pre-Listing Home Inspection

+

\$20,000 coverage (18 Month) Transferrable Warranty towards repairs or replacement of major home components

With the market changing, buyers are demanding more and homes for sale need to stand out from the rest. To ensure your home stands out from the rest, we are offering our selling clients a 100% reimbursement of costs when they register their home in the Certified Resale Home program upon the completion of their sale. Contact us at DarleneDarraghHomes@gmail.com for details on how not to miss out on this fantastic offer.

Don't sell a home without it!

CERTIFIED RESALE HOME

What is Certified Resale Home?

A comprehensive pre-listing home inspection + **An 18-month, transferable warranty** = **CERTIFIED RESALE HOME**

A home inspection from Canada's leading home inspection company — AmeriSpec. AmeriSpec offers over 25 years of experience and provides an impartial, honest and expert assessment that both the seller and buyer can trust.

Your detailed AmeriSpec Report™ will:

- ✓ review over 400 items in the home
- ✓ provide detailed information about the home to enhance buyer comfort and optimize purchase offers

The Certified Resale Home warranty provides both the seller and buyer with up to a maximum of \$20,000 coverage towards the repair or replacement of the following:

- ✓ Foundation
- ✓ Heating
- ✓ Cooling
- ✓ Roof
- ✓ Swimming pool equipment (optional)
- ✓ Septic tank system (optional)

For a low, one-time fee you get a complete pre-listing home inspection from a name you can trust, PLUS an 18-month warranty that is fully transferable from seller to buyer upon closing.

* Assumes standard inspection and warranty coverage. Optional swimming pool equipment coverage is an additional \$30; optional septic tank system coverage is an additional \$20.

\$20,000 coverage for:

ROOF FOUNDATION HEATING COOLING SEPTIC POOL

2017 President Club Award



"Now is the time to list your property with the inventory being so low".

For us awards are recognition of the hard work and dedication we show towards our clients. We are thrilled to be once again honored with such a prestigious award. Listed below are the most current awards (we don't want to bore you with years beyond the last 2 years). We truly owe this award to all of you who have chosen to work with us.

President's Club Award (2017) – Right At Home Realty

We are so excited to join Right At Home's President Club in 2017. For us, 2017 was our best year ever.

Centurion® Award (2016) - Century 21

"To achieve Centurion status is to earn one of the most prestigious awards presented to a producer, individual, or team. Only a small number of sales professionals in the system ever reach this elevated status."

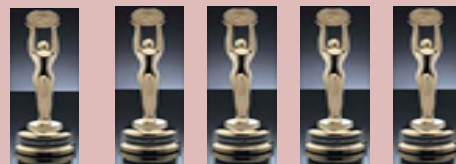
Promises
Kept, Results
Delivered

Darlene Darragh

President Club Award Winner 2017

Award Winning Sales Representative 2013 - 2016

Contact us at
905-484-4653
for details



Government Levies Push Costs of New Homes in GTA

Development fees, taxes now add up to average \$118,400 on a new, detached house, report says.

Up to one-quarter of the cost of a new home in the GTA is the direct result of government fees — especially municipal development charges that have skyrocketed in less than a decade, according to a new report by the building industry.

The growing list of fees being slapped on new home buyers now adds up to an average of \$118,400, or 23 per cent, of the price of a new, single-detached home in the GTA, and more than \$64,000, or 20 per cent, of the cost of a new high-rise condo, said the Building Industry and Land Development Association in a report being released Tuesday.

Those charges — everything from municipal development charges to the HST and transit levies — have helped push the price of a new detached home to a record \$640,000 and out of reach of a growing number of buyers, said Bryan Tuckey, president of BILD, which represents 1,400 building-related companies across the GTA.

Source: Toronto Star (Susan Pigg)

A banner for a podcast series. On the left, a pink box contains the text "REAL ESTATE". In the center is a circular portrait of Darlene Darragh, a woman with blonde hair. On the right, another pink box contains the text "UPDATE PODCAST". Below the portrait, the name "Darlene Darragh" is written in a gold, cursive font. Underneath her name, contact information is listed: "(M) 905-484-4653 | (O) 905-637-1700", "DarleneDarraghHomes@gmail.com", and "www.DarleneDarraghHomes.com". At the bottom left, it says "Right At Home Realty Inc." and at the bottom right is the "RIGHT AT HOME REALTY" logo.

“Lets Talk Real Estate” Podcasts

I am thrilled to expand my online marketing to now include podcasts in addition to video.

The response to our “Let’s Talk Real Estate – Let’s Get Real Podcast series has been overwhelming. We are talking about topics submitted by the viewers and includes:

- Condo Corner
- Investors Corner
- Senior Corner
- Real Estate Updates

You can listen to these podcast at <http://www.darlenedarraghomes.com/videos/podcasts/>



HST New Housing Rebate in Ontario

The **Ontario HST rebate for new homes** is available to anyone in the province who purchases a new home or condo from a builder, or who hires a builder to construct a new house. When purchasing a new home or condo to live in, or for a family member to live in, the Ontario HST rebate is frequently assigned to the vendor upon closing who consequently lowers the purchase price by the rebate amount. This allows the home builder or condo developer to effectively advertise a lower "sticker price", increasing sales, and enables a buyer to qualify more easily for a mortgage large enough to afford the property.

Ontario New Residential Rental Property Rebate (NRRPR)

When purchasing a new condo or home to rent out, the **Ontario NRRP Rebate can only be applied for by the buyer** after closing and never by the vendor. This creates an additional financial burden on anyone buying a brand new rental property as they are forced to pay the full purchase amount including HST upfront and eat the interest costs until he or she is granted the rebate. For this reason, anyone who buys a new home or condo as an investment property should promptly apply for the rebate.

NRRP Rebate and HST Rebate Application Service

If you recently bought a new house or condo and did not transfer rights to your new home rebate to the builder in exchange for a lower purchase price, our team of professionals can help you obtain a rebate of up to **\$30,000** today! We have processed over \$10 million of new housing rebates for people like you, and we do not charge a single dollar until after a non-taxable new home HST rebate cheque in your name is issued by the Government. Applying for the rebate on your own can be difficult and confusing; our trusted service ensures you receive your maximum eligible rebate as fast as possible.

Why Does Ontario Rebate HST on New Homes?

Harmonized Sales Tax was implemented in Ontario on July 1, 2010, which raised the tax on new homes in the province from 5% (GST) to 13% (HST). In an effort to help homeowners deal with the increased cost of buying a new home, the Government introduced a rebate program to reimburse buyers for a portion of the additional new home tax.

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HST New Housing Rebate in Ontario

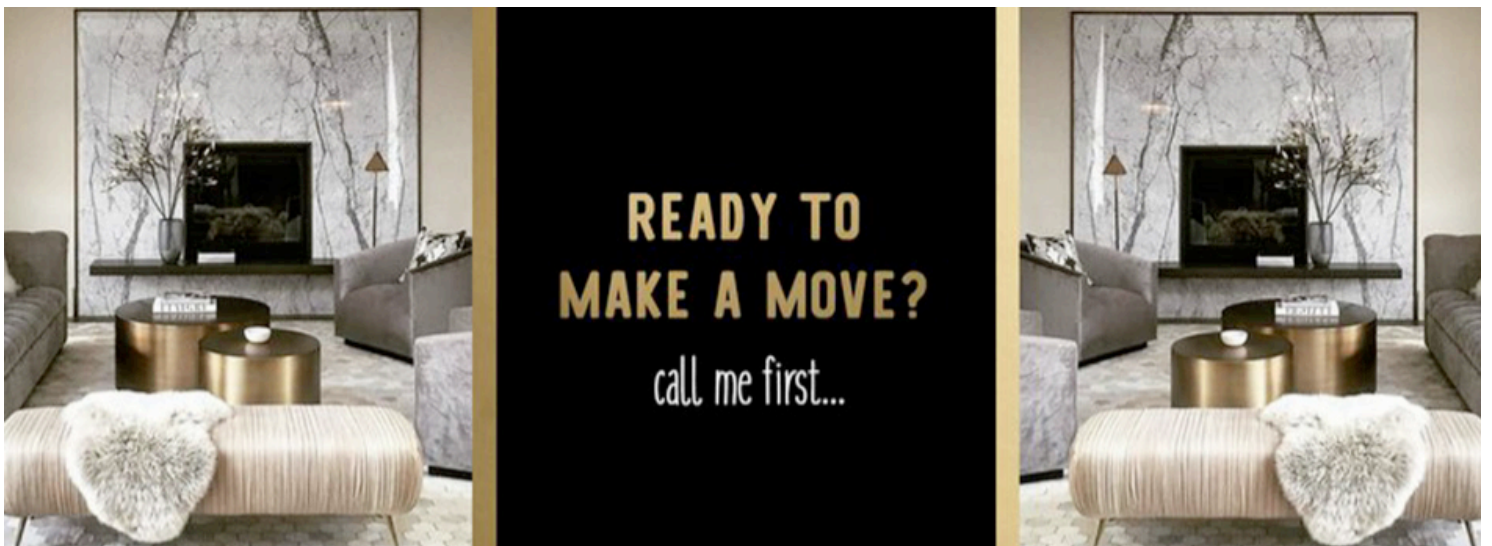
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Ontario HST Rebate New Home Eligibility

You may be eligible for an HST rebate of up to \$30,000 if you have done any of the following in Ontario:

- Purchased a newly constructed home
- Purchased a new condo
- Built a house
- Contracted someone to build a house
- Substantially renovated a house or condominium
- Contracted someone to extensively renovate a home or condo
- Added a major addition to a home
- Rebuilt a home that was destroyed by fire
- Bought shares in a newly constructed cooperative housing project
- Converted a non-residential property into a home

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HST New Housing Rebate in Ontario

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What is the Maximum New Housing HST Rebate Possible?

As of summer 2010, new home buyers in Ontario are charged 13% HST on their purchase, which consists of a 5% federal tax and 8% provincial tax. The new house HST rebate in Ontario essentially kicks back 75% of the Ontario portion of the HST, up to a new home purchase amount of \$400,000. This results in a maximum rebate at a provincial level of \$24,000 ($\$400,000 \times 0.08 \times 0.75$). It is also possible to obtain a federal rebate of up to \$6,000. In other provinces, the new home rebate is clawed-back for any house purchase over \$450,000. This is not the case in Ontario, however, where the rebate is never clawed back it simply only applies to the first \$400,000 meaning the largest rebate possible even for a million dollar home is \$24k provincially and \$6k federally for a total of \$30k.

How Long Does It Take To Receive The HST Rebate?

NRRP rebates and new housing HST rebates are typically received from the Canada Revenue Agency (CRA) **within two months**. Rebates can be as fast as four weeks, but can occasionally take up to six months to process. We have a list of documents and information required from the homeowner in order to prepare the rebate application on their behalf. We review all expenses and supporting documentation to ensure eligibility before we submit a claim to the CRA.

HST Rebate New Home Deadline

The Ontario new home HST rebate or NRRP Rebate **must be filed within two years** of a new home or condo closing. If you are applying for an HST renovation rebate, you have up to 2 years to apply following the completion of construction.

Primary Residence Requirement

To be eligible for the HST home rebate, a new house or condo unit **must be used as the primary place of residence by the purchaser or their immediate family** (meaning people related by blood, marriage, common-law partnership, or adoption). There are a number of factors considered by the CRA when determining whether or not a house is a person's primary residence. These factors include how long the individual has lived in the unit, whether the person considers the house as their main residence, and if they have used that address on any personal or public records such as a driver's license. Home and condo builders in

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HST New Housing Rebate in Ontario

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the unit, whether the person considers the house as their main residence, and if they have used that address on any personal or public records such as a driver's license. Home and condo builders in southern Ontario typically credit the total amount of a buyer's HST home rebate towards the purchase price of the house. In rare circumstances, the builder will pay the rebate directly to the purchaser. This can provide the buyer with enough money to furnish their new property without requiring a cash back mortgage.

HST Rebates on New Homes with More Than One Buyer

A recent story in the Toronto Star highlighted a large number of people in Ontario that are receiving demands from the Canada Revenue Agency to repay the HST new-home rebate they received upon closing on their real estate purchase. The claim typically arises when a third party has been added to a home or condo's title at the insistence of the mortgage lender. According to the CRA, the Excise Tax Act says that **if even a single registered buyer does not qualify for the new home HST rebate, then all the buyers are disentitled**. One news story on thestar.com quotes a real estate lawyer from Vaughan explaining that several of his clients have been dinged for more than \$26,000 each (the maximum rebate amount plus interest) because an uncle or aunt was registered as a 1% owner to help the buyer(s) qualify for a mortgage. The problem is, an uncle or aunt is not considered a "close relative" according to the CRA, which means that if their primary address is not also the unit in question, then no one officially qualifies for an HST rebate.

If you purchase newly constructed real estate in Ontario and want to qualify for the HST rebate new home program, you must use the property as the primary place of residence for yourself or someone closely related to you such as a child, grandchild, brother, sister, or someone you are related to by marriage or common-law partnership. Friends, business associates, and even uncles, aunts, nephews, nieces, and cousins are all excluded from eligibility. If anyone that fits into this excludable category owns even a small percentage of your new home or condo, you are not eligible for the HST new home rebate. It is not possible to receive an allocated percentage of the rebate based on how much of the real estate you own; **either everyone qualifies for the rebate or no one does**. If you did receive an Ontario HST new housing rebate even though one or more of the individuals listed on the title will not be living at the residence and are not closely related, it is advised that you contact the CRA immediately. When the CRA eventually flags the transaction (which they likely will), you will be charged interest on the total amount of the refund that can add up quickly. For this reason, it is best to solve the issue immediately rather than accrue thousands of extra dollars worth of interest.

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HST New Housing Rebate in Ontario

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People allowed to receive the new home rebate even if the property is not their primary residence:

- Spouses
- Parents
- Grandparents
- Siblings

People disqualified from receiving the HST rebate if the home or condo is not their primary residence:

- Aunts
- Uncles
- Cousins
- Nephews
- Nieces
- Friends
- Business Associates

The CRA allows "voluntary disclosure," which means if you made a mistake and requested an HST rebate for a new home and were not actually eligible, you can correct the problem before it becomes a more serious issue. It is possible to buy a new condo in downtown Toronto with the idea of living it, but then something in your life changes and you end up selling it very soon after taking possession. When you closed on the unit, you considered it to be your primary residence, so you claimed the full HST new condo rebate that you were entitled to, but the fact that you sold it soon after makes the purchase look like a buy and flip in the eyes of the CRA.

According to several Canadian newspapers, the C.R.A. has been actively challenging HST new home rebate claims made on purchases of new homes and new condos and disallowing the rebate if the applicant did not follow all the rules. If anyone is listed on the title (even just for mortgage qualification reasons) that does live on the premises and is not "closely related", **no rebate will be issued**. Likewise, if you do not properly apply for the HST rebate on rental property (NRRPR), you could retroactively receive a Notice of Assessment or Notice of Reassessment from the CRA that states your HST rebate claim has been denied and that you owe money for not qualifying for the rebate. The new residential rental property rebate requirements state that a tenant must have signed a lease for the investment property owner to qualify. The CRA also charges interest on all outstanding amounts, and has been very successful when challenged in tax court, so always make sure you understand all the rules and regulations before applying for a new property rebate.

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HST New Housing Rebate in Ontario

Is The Home Builder or Condo Developer Charging Me HST?

In an effort to lower the "sticker price" of a newly constructed condo or house, the builder or developer will often incorporate the rebate into the listed price of a new home or condo. In this scenario, **the rights to the proceeds of the new housing rebate are transferred to the developer upon signing the purchase agreement**, and in exchange, they deduct the HST rebate amount from the purchase price. Essentially, the vendor is lending the buyer money knowing they will be paid back when they buyer's HST new housing refund is issued. This scenario is very commonplace since it lowers the purchase price for the buyer, and relieves them from the headache of having to file for the refund themselves.

There are two components to the new housing HST rebate in most provinces, the federal portion, and the provincial portion. In Ontario, however, the rebate only applies to the provincial portion of the HST, which is 8%. Having a condo developer or home builder apply the maximum HST rebate for new homes to your purchase allows you to borrow the least amount of money possible to afford the property. Rather than taking out a larger mortgage to cover the house, townhome, co-op, or condo's full cost including HST, your mortgage only has to cover this amount minus the amount of your H.S.T. rebate. If the price of the new house or condo includes a deduction of the HST rebate amount, however, you will not be eligible to apply for the rebate on your own since the rights to it belong to the vendor.

HST Rebate for New Condo Flippers

The intention of a buyer affects their eligibility for a rebate according to the recent court case Wong v. Her Majesty the Queen. A buyer must have bought the property with the intention of using it as their primary residence or the primary residence of a close relative. The buyer's intent only matters at the time of the initial purchase, not at any later time. This means that **an individual who purchases a new condo to flip it for profit is not eligible for a rebate** since the condominium was never intended to be their primary residence. The exact amount of time that a purchaser must reside in a home in order to be granted the rebate is handled on a case-by-case basis and the main determining factor is how legitimate is the claimant's usage of the property as his or her primary residence.

Misrepresentation

There have been many stories in the news lately about purchasers of new condos in Toronto pretending the units are going to be their primary residence in order collect the HST rebate on new homes. Although it is the condo builder who technically pocketed the HST rebate from the Federal Government after the rights to it were transferred, the CRA comes after the condo buyer since they were the ones offside on their taxes. A significant number of the condo flippers that were incorrectly claiming HST new condo rebates were purchasing first phase pre-construction condos and then selling them as soon as they were built. While this strategy has paid off handsomely in the Toronto area, the [Canada Revenue Agency](#) is now coming after these individuals for the HST rebates they erroneously received as well as interest and penalties.

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HST New Housing Rebate in Ontario

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Owner-Built Home Rebates

When it comes to owner-built homes, the maximum Ontario HST new home rebate amount depends on whether or not the person paid the provincial part of the HST when he or she purchased the land upon which they constructed or extensively renovated a property. If the person paid the provincial portion of the HST when they bought the land, the rebate will be equal to 75% of the provincial portion of the HST paid on the land as well as eligible construction costs, up to a maximum 24 thousand dollars. If the person did not pay the provincial portion of the H.S.T. when they bought the land, the rebate is equal to 75% of the provincial part of the HST paid on **eligible construction costs only**, up to a maximum amount of \$16,080. It is also possible to obtain a tax rebate for new housing from the Federal Government of up to \$6 thousand.

Taxable Self-Supply

A person is considered to have sold and then repurchased a property, also called a taxable self-supply, either on the date the substantial renovation is complete or on the date possession of the home or condo is given to a person under a lease, whichever is later. On the date that the self-supply occurs, the HST applies, and the person will be considered to have paid and then collected the HST on the fair market value of the home. You must file the new home HST refund application or HST rental rebate application within two years of the self-supply date to be eligible for a refund.

Does The HST Housing Rebate Apply to Cottages?

The **HST rebate only applies to principal residences and rental properties**. This means that recreational properties such as a cottage do not qualify for a tax refund.

HST Rebate for New Homes on Leased Land

Eligibility for the provincial new home HST rebate in Ontario **does not require you to own the land underneath your new home**.

Consequently, people who purchase a brand new mobile home or modular home located on land that they rent or lease can still be granted a new housing HST refund.

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HST New Housing Rebate in Ontario

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When Can I Apply For the HST Rebate on New Homes?

When building a home, you can apply for the NRRPR or HST rebate as soon as construction is more or less complete and you, a close relative, or a tenant is occupying the property. When buying a brand new home or condominium, you can apply for the HST or NRRP Rebate **as soon as you close on the property**. When renovating a property, you can apply for an HST Ontario rebate or NRRPR once you are almost done the work provided you, a close relative, or a tenant is living in the property. It is suggested that you wait until 100% of the work has been completed, however, since you can only apply once, so it is important that you maximize the value of the rebate by including every last renovation. People who buy a new condo, co-op apartment, townhome, house, duplex, triplex, fourplex, or other investment property to rent out can only apply for the HST new residential rental property rebate if they have a tenant sign a lease for the unit.

Ontario Tax Rebate for First-Time Home Buyers

In Ontario, there is a land transfer tax levied on the purchase of every home or condo in the province. The Ontario land transfer tax is 0.5% of the first \$55k, 1.0% of the next \$195k, 1.5% of the next \$150k, 2.0% of the next \$1.6 million, and 2.5% of the remaining amount above \$2 million. Beginning January 1st, 2017, the **maximum possible land transfer tax rebate for eligible 1st-time buyers will double to \$4,000**. This means eligible first-time home buyers will not be required to pay any provincial land transfer tax on the first \$368,000 of the home or condominium's purchase price. In addition to helping eligible buyers claim new housing HST rebates, we can help eligible first-time home buyers claim their Ontario land transfer tax rebate.

Ontario Now Requires Citizenship and Residency Information

As of April 2017, homebuyers in Ontario must provide information to the Government about their citizenship and official place of residence. This is part of the Government's strategy to tackle the Toronto housing affordability crisis. According to policy-makers, the information is being requested "to support evidence-based policy development." The Prescribed Information for Purposes of Section 5.0.1 Form is incorporated with the land-transfer tax documents, and requires the following info:

- Type of dwelling (condo, semi-detached, detached, cottage, etc.)
- Intended use of property (investment, principal residence, etc.)
- Residency and citizenship status of purchaser
- Identity of company owner (if purchased by a corporation)
- Identity of beneficial owners (if property is purchased on behalf of a third party)

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HST New Housing Rebate in Ontario

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Anyone who fails to complete the form correctly may face financial penalties.

2018 New Housing HST Rebates in Ontario

The Canadian Government encourages people to own a house, and as of 2013, 70% of Canadians owned their home according to a national household survey. Millions of people in Canada also own a second property, often a cottage or investment property. In real estate markets such as Toronto and Ottawa that have a significant amount of home buyers that are new to the country, many people buying or looking to buy are unaware of the new condo HST rebate. People acquiring brand new property in the GTA for investment purposes pay tens of thousands of dollars in HST, so it is very important that they file for a new house rebate otherwise they will not get a single dollar back. Many new Canadians are unaware of the rebate since they are not always familiar with the Canadian property market and tax code, but in most cases their real estate agent will advise them of the rebate during the purchase process. Our HST new home rebate service applies to everyone in Ontario provided they did not assign their new housing rebate (NHR) to the home builder. If you live in Toronto, Ottawa, Mississauga, Brampton, Hamilton, London, Markham, Vaughan, Kitchener, Windsor, Burlington, Sudbury, Oshawa, Barrie, St. Catharines, Cambridge, Kingston, Guelph, Thunder Bay, Waterloo, Brantford, Pickering, Niagara Falls, Peterborough, Sault Ste Marie, Sarnia, North Bay, Belleville, Cornwall, or any other community in Ontario, our convenient new home HST rebate service is available to you!

Source: HST Rebate New Homes

<http://www.hstrebatenewhomes.ca>

Disclaimer: Any information contained on this newsletter from this website is of a general nature and does not constitute tax or financial advice in any way

Your trust means so much to me

Selling your home is a privilege.

Real estate is my passion because I truly believe that once my clients' home life is settled, everything else falls into place.

With a passion for homes and over 30+ combined years experience in real estate sales, communications, marketing, negotiations, website design, social media marketing, relocations, decorating and staging, I know your home and your needs are as unique as you are!



My experience, dedication and attention to detail throughout the entire sale and/or buying process will provide you with the results you expect.

What kind of Realtor am I?

When most people think of the word "REALTOR®", the image of a professional helping someone buy or sell a home comes to mind. Of course, that's a big part of the job! But as your REALTOR®, I also consider it my job to help you enjoy your home between transactions.

How do I do that?

This informative newsletter is one way. Another is to invite you to give me a call when you have questions about the real estate market or want to know the current market value of your home.

If you need some work done around the property, I may also be able to recommend a good contractor from amongst the reputable home professionals I know.

Darlene Darragh

Sales Representative

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