Pivot Homes Group

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BUYERS GUIDE

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JAYDEN VO
Real Estate Advisor

When it comes to purchasing or selling a home, there's a lot to navigate — from pricing and marketing to negotiations and closing. My approach is built on a proven framework that blends experience, market insight, and a fully leveraged team to guide you seamlessly through every stage of the process.

- Quality First, Always – I focus on properties with strong, lasting appeal to ensure your investment works for you today and in the years to come.
- Strategic Resale Planning – From the start, we consider your property's future resale value, selecting homes that will remain attractive and competitive in the market.
- Candid, Expert Guidance – You'll receive honest advice backed by market data and years of industry expertise — no sugar-coating, just straightforward strategies.
- No Pressure, Just the Right Timing – I respect that the decision to buy or sell must align with your personal and financial readiness.
- Maximized Market Appeal – We use professional staging, targeted marketing campaigns, and high-quality photography to present your home at its best.
- Clear, Consistent Communication – Expect regular updates and transparent feedback so you're always informed.
- Full-Service Team Advantage – From showing specialists and home inspectors to mortgage brokers, lawyers, tradespeople, and trusted service providers, I coordinate every professional needed to make the process smooth and stress-free.
- Comprehensive Transaction Support – Whether it's arranging repairs, connecting you with top mortgage rates, or ensuring legal details are handled flawlessly, I oversee every detail so you can focus on your next chapter.
- Precision Pricing – I combine local market expertise with data-driven valuation tools to determine an optimal pricing strategy that attracts qualified buyers and maximizes your return.
- With this collaborative, detail-oriented approach, you'll not only have me as your advocate — you'll have an entire network working behind the scenes to make your real estate experience seamless and successful.


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Why USE *a* REALTOR®?

You are making one of the most significant personal investments of your life. By using the services of a trained professional, you'll have an expert to guide you through every step of the way.

Welcome / It's All About You

Welcome to Your Home Buying Journey!

Buying a home is one of the most exciting—and important—decisions you'll make. Our team's entire focus is on you: your needs, your goals, your questions, and your financial priorities.

- We guide you every step of the way:
- Finding the right property
- Negotiating the best price and terms
- Coordinating inspections, appraisals, and legal matters
- Supporting you through closing and beyond

Tip: Over 50% of our business comes from repeat clients and referrals. Our goal is to make your experience so smooth and satisfying, you'll happily recommend us to your friends and family.

FINDING THE RIGHT HOME

Prioritize Your Needs

Finding your perfect home starts with understanding your priorities. Consider these key areas:

Location

- Schools: Quality and proximity to school districts if you have children.
- Commute: Travel time to work, public transit availability, and traffic patterns.
- Amenities: Grocery stores, parks, restaurants, gyms, and medical facilities.
- Neighborhood vibe: Safety, community feel, noise levels, and future development plans.

Home Features

- Size and layout: Number of bedrooms, bathrooms, and overall square footage.
- Outdoor space: Yards, decks, patios, or balconies.
- Upgrades and finishes: Flooring, kitchen, bathrooms, and energy-efficient features.
- Flexibility: Rooms that can serve multiple purposes (home office, gym, guest room).

Lifestyle Considerations

- Work-from-home needs: Dedicated office space, quiet areas, and connectivity.
- Entertaining space: Open-concept living, dining areas, and outdoor entertaining options.
- Accessibility: Single-level living, ramps, or other accommodations for aging in place or mobility needs.

Tip: Create a must-have vs. nice-to-have checklist. Rank each item to stay focused and avoid compromise on the things that matter most.

TIPS FOR FINDING YOUR DREAM HOME

PREPARE LIKE A PRO

Create a list of “must-have’s” and “nice-to-have’s”.

KNOW YOUR PRICE RANGE

Get pre-qualified so you can move fast.

FIND THE RIGHT REALTOR®

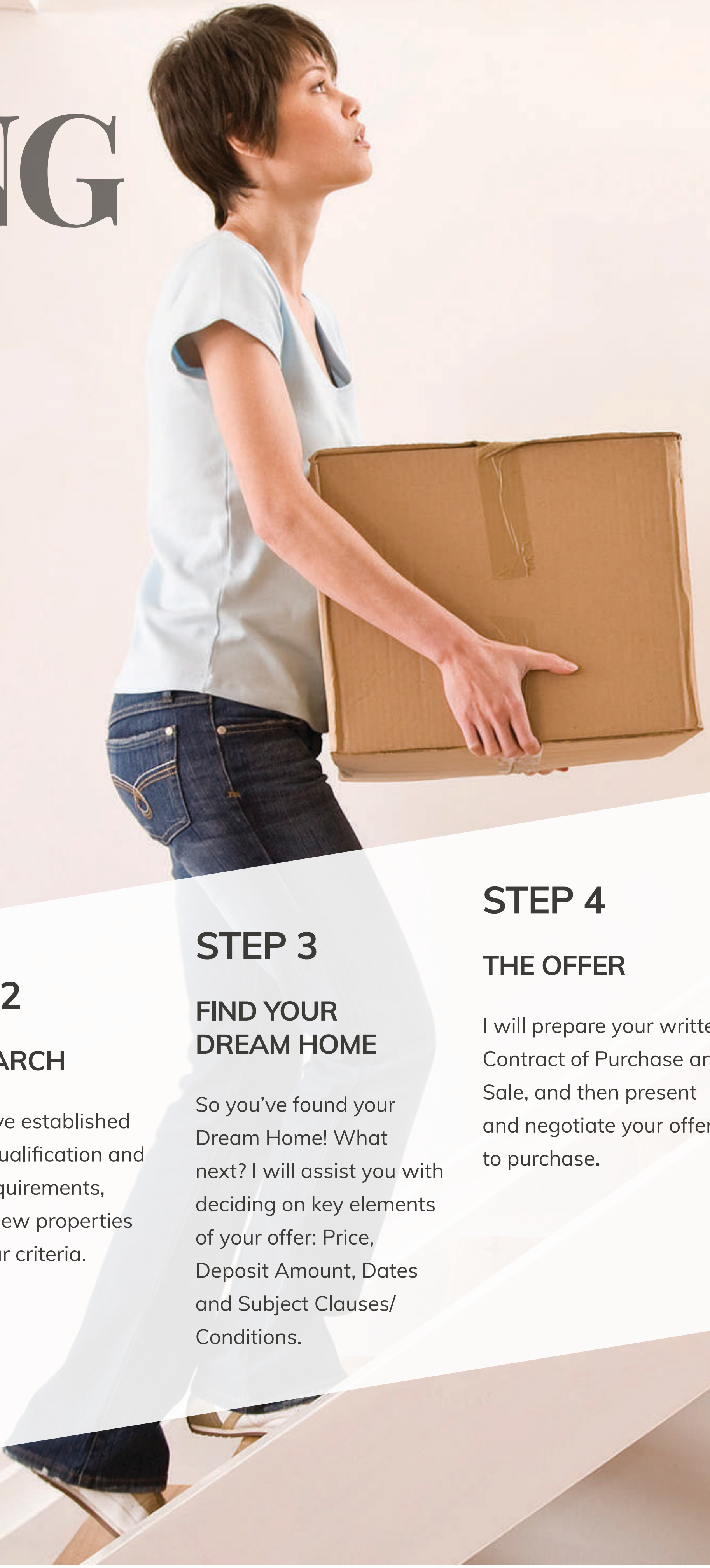
Connect with an agent when you are ready.

SEARCH ON-THE-GO

Be the first to know about potential listings.

MAKE ATTRACTIVE OFFERS

Be creative to help your offers stand out.



the BUYING *Process*

STEP 1

CONSULTATION

Help me to thoroughly understand your needs, then enter into an agency relationship.

STEP 2

THE SEARCH

Once you've established financial qualification and deposit requirements, tour and view properties that fit your criteria.

STEP 3

FIND YOUR DREAM HOME

So you've found your Dream Home! What next? I will assist you with deciding on key elements of your offer: Price, Deposit Amount, Dates and Subject Clauses/ Conditions.

STEP 4

THE OFFER

I will prepare your written Contract of Purchase and Sale, and then present and negotiate your offer to purchase.

STEP 5

DUE DILIGENCE

- Inspection
- Title Search
- Property Disclosure
- Financing
- Home/Fire Insurance

STEP 6

REMOVE SUBJECTS

Exciting day! Submit deposit and select a Lawyer/Notary to complete the closing documentation.

STEP 7

COMPLETION

Money and Title are exchanged on your behalf.

STEP 8

POSSESSION

Receive the keys to your new home!

DETERMINING *an* ACCURATE PRICE RANGE

Buying a home is an investment in your future, but it should not hold you back from doing other things that are important to you. Speak to a mortgage specialist or your bank to figure out what you can afford, before you start looking for your dream home.

SAMPLE MORTGAGE CALCULATIONS

Based on 25 year amortization, no transfer tax exemption.

Purchase Price	**Dwn Payment**	**Mtg. Amt.**	**CMHC Ins.**	**Monthly** (4%)	**Monthly** (5%)	**Transfer Tax**
$1,000,000	$200,000 (20%)	$800,000	$0	$4,208	$4,653	$18,000
$1,000,000	$250,000 (25%)	$750,000	$0	$3,945	$4,362	$18,000
$1,000,000	$300,000 (30%)	$700,000	$0	$3,682	$4,071	$18,000
$500,000	$25,000 (5%)	$475,000	$19,000	$2,599	$2,873	$8,000
$500,000	$50,000 (10%)	$450,000	$13.,950	$2,440	$2,698	$8,000
$500,000	$75,000 (15%)	$425,000	$11,900	$2,298	$2,541	$8,000

SOME COSTS TO CONSIDER WHEN BUYING YOUR HOME IN BC

Buying a home involves several upfront and ongoing costs. Here's a clear breakdown to help you plan your budget.

1. Property Transfer Tax (PTT)
Unless you qualify for the **First-Time Home Buyers** Program, PTT is due at closing:

Portion of Purchase Price	Tax Rate
First $200,000	1.0%
$200,001 – $2,000,000	2.0%
$2,000,001 – $3,000,000	3.0%
Over $3,000,001	5.0%

First-Time Home Buyer Exemption
You may be fully or partially exempt if:

- You are a Canadian citizen or permanent resident
- Lived in BC for **at least 1 year** before registration (or filed 2 BC tax returns in the last 6 years)
- Never owned a property anywhere in the world as your principal residence
- Never received a first-time home buyer exemption or refund

Property requirements:

- Must be your **principal residence**
- Fair market value ≤ $835,000
- Lot size ≤ 0.5 hectares (1.24 acres)
- Only residential improvements

Partial exemption may apply if the property:

- Value between $835,000 and $860,000
- Larger than 0.5 hectares
- Includes another building besides the principal residence

2. Down Payment

- **Purchase price < $500,000:** Minimum 5%
- **$500,000 – $999,999:** 5% of first $500,000 + 10% of amount over $500,000
- **$1,000,000 or more:** Minimum 20%

Mortgage insurance: Required by CMHC if down payment < 20%. Rates range **2.8% – 4.0%** depending on down payment.

3. Other Costs to Budget For

- Property tax
- Strata fees (for condos/townhomes)
- Home insurance
- Utilities (electricity, water, gas)
- Home inspection: $500 – $1,000
- Lawyer/notary fees: $1,500 – $2,000
- GST (for new developments)
- Empty Homes Tax or Speculation Tax (if applicable)
- **Realtor Commission:** In most cases (~**99%**), buyers **do not pay a commission** because it is covered by the seller. However, in rare situations (~1%), such as off-market deals or when a seller does not pay a commission, your Realtor will notify you in advance, and a compensation arrangement for their time may apply.

4. First-Time Home Buyers' GST Rebate (Federal)

- 100% rebate on GST (5%) for **new homes up to $1M**
- Partial rebate for homes **$1M – $1.5M** (linear phase-out, e.g., $1.25M ≈ 50% rebate)
- Maximum benefit: $50,000
- Must meet eligibility criteria:
- At least one buyer is a **first-time home buyer**
- Age 18+, Canadian citizen or permanent resident
- Applies to new homes, owner-built homes, or co-op shares
- Contract signed on or after **May 27, 2025**, with construction/completion through 2036

Tip: Understanding these costs upfront helps you plan your budget, avoid surprises, and make informed offers.

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MAKING AN OFFER

Here are a few key questions to help narrow down what you want in your home.

Tips for a Strong Offer
Making an offer is more than just the price. It's about strategy and positioning to get your dream home without overpaying:

Structure Your Offer
- Base your offer on **current market conditions**, comparable properties, and your budget.
- Determine a price that reflects the home's **fair market value** while remaining competitive.

Include Necessary Contingencies
- **Financing contingency:** Protects you if your mortgage approval falls through.
- **Inspection contingency:** Allows you to renegotiate or walk away if major issues are discovered.
- **Appraisal contingency:** Ensures the home is valued appropriately for financing purposes.

Show Commitment
- Offer a **realistic deposit** to demonstrate seriousness to the seller.
- Consider flexible closing dates or terms that align with the seller's timeline.

Negotiation Strategy
- Work closely with your realtor to identify strengths and weaknesses in your offer.
- Be prepared for counteroffers and understand when to adjust or stand firm.

Buyer Mistakes to Avoid:
- Overpaying in a competitive market without proper research.
- Skipping inspections or due diligence to speed up the process.
- Making hasty decisions without guidance on market trends or comparable sales.

Pro Tip: A well-prepared, strategic offer can set you apart from other buyers while minimizing risk and stress.

CHANGE *of* ADDRESS

UTILITIES, BILLS, AND OTHER VENDORS:

- [ ] Electricity
- [ ] Hydro
- [ ] Natural gas
- [ ] Cell phone
- [ ] Landline
- [ ] Cable
- [ ] Internet
- [ ] Water delivery/treatment

LEGAL AND IDENTITY DOCUMENTS:

- [ ] Driver's licence
- [ ] Passport
- [ ] Health card
- [ ] Insurance
- [ ] Tax documents (Income tax, Canada Pension Plan, Old Age Security, etc.)

PROFESSIONAL SERVICES:

- [ ] Pool
- [ ] Lawn
- [ ] Housecleaning
- [ ] Physician
- [ ] Veterinarian
- [ ] Attorney
- [ ] Dentist
- [ ] Optometrist
- [ ] Other specialists

FINANCIAL:

- [ ] Bank
- [ ] Credit card company
- [ ] Insurance (car, life, home, and health)
- [ ] Pension plan
- [ ] Car loan
- [ ] Other loans
- [ ] Reward programs

MISCELLANEOUS:

- [ ] Magazines
- [ ] Newspapers
- [ ] Professional associations
- [ ] Alumni associations
- [ ] Clubs
- [ ] Charities

YOUR NEXT STEPS

Once your offer has been accepted and your deposit is paid, the transaction is officially **pending**. This is a great time to prepare for a smooth move and get essential services lined up so your new home is ready on possession day.

1. Schedule Utilities in Advance
You can set up service start dates for the day you take possession:

- Electricity & Gas
- Water & Sewer (if not included)
- Internet, Cable, and Phone
- Recycling and Garbage Collection

Tip: Setting these up early ensures you don't have to wait on moving day to get connected.

2. Arrange Home Insurance

- Obtain **homeowner's insurance** coverage to start on your possession date.
- Provide your lender with proof of insurance if required.
- Consider **contents insurance** to protect your belongings during the move.

3. Notify Service Providers & Change of Address

- Banks and financial institutions
- Subscriptions, magazines, and online services
- Driver's license and health card updates

4. Plan Your Move

- Book movers or reserve a moving truck.
- Pack systematically and label boxes for easy unpacking.
- Plan for pets or children during the move.

5. Prepare Your New Home

- Walk through the property if possible before possession.
- Confirm any agreed-upon repairs have been completed.
- Make sure keys, garage openers, and codes are ready.

Pro Tip: Completing these steps in advance reduces stress on moving day and ensures your home is **fully functional from the moment you step in**.

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