COMOX VALLEY MILITARY RELOCATION PACKAGE

A COMPREHENSIVE GUIDE TO HELPING YOU PURCHASE A HOME & RESETTLE IN THE COMOX VALLEY



INCLUDED IN THIS GUIDE:

- MY ROLE AS YOUR HOME BUYING AGENT
- SETTING UP A CUSTOM HOME SEARCH
- TIPS FOR COMMUNICATING WITH YOUR REALTOR
- HOW TO MAKE AN OFFER ON A HOME
- COMMON MISTAKES IN PURCHASING A HOME
- INTRODUCTION TO THE COMOX VALLEY





Congratulations! You've won the lottery if you're being posted to CFB Comox. The Comox Valley is a great place to live at any stage of your life. I'd love to introduce you to it!

My name is Mason Walker and I've been working in the Comox Valley real estate market for over 10 years. And whether you are buying or selling, my clients benefit from my knowledge and experience in investing, marketing, home renovation, and house staging.

You can expect my full personal attention while you're visiting on your house hunting trip. I understand that finding a home in a short period of time or from a distance can be challenging but I promise to bring patience and enthusiasm to the task. You can expect from me a positive attitude, sense of humour, and an overall enjoyable and professional experience from start to finish. I'll be readily available to use my strong market knowledge to help find the best home for you and your family.

Let's get started! Sincerely,

soll / lall

250-702-7061 masonwalker@remax.net www.masonwalker.ca



MASON WALKER PERSONAL REAL ESTATE CORPORATION



Overall service was amazing! You went above and beyond every time we asked something. Always returned emails and phone calls as soon as possible. Even when we were on the other side of the country we were kept in the loop of progress and negotiations. Thank you so much for donating to charity on our behalf (through your program), you were by far the best realtor both Adam and I have ever dealt with!

Jaymie Jakubiec and Adam Thompson



MY ROLE AS YOUR HOME BUYING AGENT

Working with a buying agent is a completely free service with no formal commitment. There are many advantages to using a buyer's agent. I have extensive experience working with military transfer clients both prior to their arrival and during their house hunting trip.

Here are some things I can help you with:

- Facilitate your home search and purchase from a distance.
- Listen to your needs and wish list in a home or property.
- Find, suggest, and arrange viewings of homes that meet your criteria from all local real estate brokerages.
- Provide you with objective information and the history of each home we look at and detailed market information relating specifically to the areas you choose to look in.
- Point out potential problems or maintenance concerns before you make an offer.
- Provide you with comparable homes sold information.
- Negotiate with the sellers on your behalf and help save you thousands of dollars.
- Protect your interests and always ensure that you are entering into a safe and legal transaction.
- Once your offer is accepted, I help you with lining up <u>inspections with companies I trust</u> and help in fulfilling the subjects of the sale.
- When possession day arrives I ensure a smooth transition into your new home and keep you smiling throughout!

As your realtor I will work hard on your behalf. I am always accessible, respond quickly, and am available to answer any of your questions.



You can set up a <u>PCS account</u> on my website or let me know what you're looking for and I can set it up for you. masonwalker@remax.net



SETTING UP A CUSTOM HOME SEARCH

There is a better way to search for a home online than tje MLS. The Private Client Services (PCS) is an excellent free tool that I highly recommend to anyone considering buying a home - particularly if you're not located in the Comox Valley and you'll have a short time to look for a home.

The PCS is your own private webpage where you can view and sort listings that meet your criteria before they are shown on the MLS. Includes information not available on the MLS: Sold Prices, Days on Market, Price Reduction History.

You can set up a <u>PCS account on my website</u> or let me know what you're looking for and I can set it up for you.

New listings that match your criteria will be sent to your email inbox, you can sort listings based on preferences, and multiple people can access one account which simplifies the process of sharing listings between spouses who might be geographically separated.







I want to hear from you! Call, text, or email me any time with questions, thoughts, or just to touch base throughout our home search! masonwalker@remax.net 250-702-7061

TIPS FOR COMMUNICATING WITH YOUR REALTOR

Effective communication between us is one of the best ways to make your home buying experience pleasant and stress-free.

Before your house hunting trip I would urge you to think about these questions:

- What sort of lifestyle are you looking for? Do you want neighbours? Be close to shops and restaurants? Near a particular school? A short commute to work?
- What size of mortgage are you comfortable with? And how much have you qualified for?
- How long are you planning to live in this home? Are you anticipating any life events or changes soon?
- Are you looking for a home that is move-in ready? Are you comfortable with managing renovations?

WANTS AND NEEDS

Your needs should be a list of what you absolutely cannot live without in a house. Your wants should include perks but not deal breakers. If you have a clear picture of your wants and needs our work together can be much more effective. You may find that these lists evolve over the period of your home search. That's a-okay! It's all part of the process.

With a comprehensive list of wants and needs we can create a personalized search for properties that match your desires. You can receive notifications when new listings are posted that match your criteria, even before you visit the Valley on your house hunting trip. <u>Visit my website to learn more.</u>



TIMELINE OF A REAL ESTATE TRANSACTION

THIS IS AN EXAMPLE OF HOW A TYPICAL REAL ESTATE TRANSACTION CAN PROCEED.

FEBRUARY 1 - OFFER IS ACCEPTED

Usually there are approx 10-14 days from the day the offer is accepted to allow time for the Buyer to satisfy their conditions. These conditions usually include securing financing and having a home inspection performed. Conditions (or subjects as they are called) must be removed by the subject removal date which will be written into the offer when presented.

FEBRUARY 10 - SUBJECTS ARE REMOVED

The offer is now unconditional and is thus binding for both the Seller and Buyer. The lawyers will require at least a week or two after subject removal for conveyancing and getting the paper work in order for the transaction.

MARCH 31 - COMPLETION AND ADJUSTMENT DATE

This is the day that the money changes hands. Typically the completion date will be one day before possession day. The completion and possession dates are often a month or two after the date of the original accepted offer, allowing for both the Seller and Buyer to organize their relocation and moving details. If there are tenants in place, the residential tenancy rules regarding notice to tenants applies.

APRIL 1 - POSSESSION DATE

The keys are yours!







BUYING TIPS FOR DIFFERENT TYPES OF PROPERTIES

SINGLE FAMILY HOMES

Ensure that the home you are buying is a solid, structurally sound home. Look into any potential water and foundation issues. Be aware of any upcoming expenses and maintenance. Get a good home inspection!

DUPLEXES

Who is your direct neighbour? Don't hesitate to knock on their door and find out. Condition of the roof and siding can be important as these are often shared maintenance costs.

STRATA PROPERTIES/CONDOS

A well run strata council and well maintained complex can be key. Ensure any necessary building remediations have been taken care of. Read through the last 2 years of council meeting minutes. Find out how much is in the strata's contingency fund and if there are any upcoming "cash calls".

MOBILES

Financing can be tricky if there is no concrete foundation. The age of the mobile is also important as most mortgage lenders will only offer an amortization length of 40 minus the age of the mobile. Have a talk with your mortgage broker about the lending rules.

RURAL PROPERTIES

Be sure to test the quality of the well water. A septic inspection is also necessary. If you are viewing the property in the summer try to investigate any potential flooding issues. If you plan on growing produce consider a soil sample test. Also be aware of what the specific zoning allows and doesn't allow.

There are many more things to be aware of when buying each type of property and I will happily share more along the way.



HOW TO MAKE AN OFFER ON A HOME

Thank you again for all your hard work and commitment in helping us find our home here in the Comox Valley. Being a military family, we have dealt with many realtors over the vears, but none who have shown such dedication as you did. From the house hunting trip, to the negotiations, to the closing, and into the days afterward, you always impressed us. Not only with vour dedication. but also with your professionalism, patience, and knowledge, as well. "As we searched for a home within such a short time frame and such a larae market, we were at times discouraged and overwhelmed, but your personable approach and positive attitude kept us on track. For everything you've done, we wouldn't hesitate to recommend you to anyone who is either buying or selling a home. We are most grateful to have had you as our realtor

Clint & Meretta Pater

When we have found you a home that you are interested in buying, I am able to walk you through the process of writing an offer to purchase. I will communicate the offer to the seller or the seller's real estate agent on your behalf.

As always, I will assist you in generating an offer that is reasonable and protects your interests using specified terms and conditions. We will also go through various negotiating strategies and decide on an approach that best suits your situation.

Almost every offer is drafted with conditions which will vary according to the property and situation. Some of these conditions could be "subject to approval of financing" or "subject to approving a home inspection", among many others. Each type of property may require its own specific "subjects". For example, most rural properties should have their well water tested; condo sales should be subject to reviewing the strata minutes.

The seller may accept or reject your initial offer, or present a counter-offer. The counter-offer may differ from your original offer in respect to price, conditions, the closing date or any other items. Offers can be countered back and forth until one of the parties accepts or rejects, ending the negotiations.



ROLE OF A LAWYER IN BUYING A HOME

Purchasing a home involves a lot of paperwork. It is important to have a good lawyer or notary public acting for you - someone to protect your rights and interests. You do not need to line up a lawyer or notary prior to making an offer on a home.

LAWYER'S/NOTARY PUBLIC'S FUNCTION

- 1. Ensure the correct property is purchased
- 2. Transfer title to your name(s)
- 3. Ensure title is free and clear of prior owner's encumbrances

4. Your mortgage is registered properly on title

The lawyer/notary public will prepare a "Statement of Adjustments" outlining all the financial aspects of your sale.

FINDING A LAWYER/NOTARY PUBLIC I highly recommend working with someone who has real estate experience. And be sure to *discuss their fee scales prior to hiring them.*

Dale Roberts, Notary Public - 250-871-7737 Dennis Schaffrick, Lawyer - 250-339-3363









Very realistic, honest, and informative will all aspects of your service. I am in the

military so I have sold and bought homes before and I know

quite a few people who have

as well, and this was the best experience I have had or heard

of to date. You did everything but

move the families involved and you were very quick to answer

phone calls and in getting a professional and informative

reply. Your follow-up after the sale is the standard to be

> treated this well before or after a sale.

COMMON MISTAKES IN THE PROCESS OF **PURCHASING A HOME**

Here are 10 common mistakes that buyers can make when purchasing a home.

1. Making an offer on a home without being pre-qualified for financing

2. Not having a home or septic inspection done

3. Limiting your search to open houses, print ads, or the MLS website.

4. Choosing a real estate agent who is not committed to forming a strong business relationship with you

- 5. Thinking there is only one perfect house out there
- 6. Not considering long-term needs
- 7. Not examining comparable solds in the area
- 8. Not examining insurance issues
- 9. Not knowing the total costs involved
- 10. Not following through on due diligence







Charles Macintyre

WELCOME TO THE COMOX VALLEY

The Comox Valley includes the City of Courtenay, the Town of Comox, the Village of Cumberland, and the unincorporated settlements of Royston, Union Bay, Fanny Bay, Black Creek and Merville. The Valley, as the locals call it, is a fantastic region for all-season outdoor recreation opportunities, an exciting arts and culture scene, a growing local food and beverage industry, and so much more! Here's an overview of the different communities in the Valley to give you a taste of where you might want to find a home.





CITY OF COURTENAY

Courtenay is the bustling metropolis of the Valley but with its low-rise buildings and overall friendliness there's no big-city stress. Courtenay has the largest population in the Valley and also hosts galleries, theaters, shops and restaurants that serve the whole Comox Valley.



TOWN OF COMOX

Comox sits on a peninsula with panoramic mountain views and sandy beaches on the Straight of Georgia. It's also home to the Comox Valley's Airport and CFB Comox. It's a quieter area of the Valley but boasts unique shops, restaurants, and amenities in its downtown.





VILLAGE OF CUMBERLAND

Cumberland is the baby bear of the Valley. It's a quickly evolving, tightly knit, walkable community with deep roots in its mining history. Cumberland is world-renouned for its mountain biking but is also a hub for cultural history and events.

BLACK CREEK, MERVILLE, ROYSTON, UNION BAY, FANNY BAY These communities make up the rural areas of the Valley. Each has a small community hub and unique identity. You'll find plenty of agricultural activity and wildlife, along with peace and quiet in these areas.

INTRODUCTION TO THE COMOX VALLEY PLACES TO STAY

All of these hotels are within walking distance of restaurants and a lovely waterfront trail to watch wildlife. They're all close to my office as well!



HOLIDAY INN EXPRESS INN AND SUITES 2200 Cliffe Ave, Courtenay BC V9N 2L4 This hotel features an indoor pool and a 24-hour fitness centre. It's directly next door to the RE/MAX office and sits along the waterfront trail.



BEST WESTERN, THE WESTERLY HOTEL 1590 Cliffe Ave, Courtenay BC V9N 2K4 This hotel features a relaxed restuarant, a pub, and a lounge with billiard tables. Other amenities include an indoor pool, a hot tub, a sauna, and a fitness centre. There's a Starbucks, grocery store, pharmacy, and liquor store within 500m.



TRAVELODGE

2605 Cliffe Ave, Courtenay, BC, V9N 2LB This hotel offers free continental breakfast, several room types, a heated outdoor pool. Pets are welcome in designated pet rooms. Next door to the hotel is a shopping mall, movie theatre, and several restaurants.



OLD HOUSE HOTEL & SPA 1730 Riverside Ln, Courtenay, BC V9N 8C7 This all-suite hotel offers suites with kitchens, fireplaces, and soaker tubs. There's a year-round outdoor heated pool and hot tub. **Be aware you might not be able to claim meal expenses if you stay in a suite with a kitchen on an HHT.



INTRODUCTION TO THE COMOX VALLEY PLACES TO VISIT

Here's a taste of some of the wonderful and family friendly outdoor spots that Valley has to offer. I have plenty of reccomendations too! Just ask!



PUNTLEDGE PARK 1111 1st St, Courtenay Relax on the river bank on a hot summer day. Shallow water for swimming or bring a tube and launch it here to float down the Puntledge River. There's a playground for kids too.



CUMBERLAND COMMUNITY FOREST Comox Lake Road, Cumberland 60 hectares of community park, just southwest of the historic village, it's the gateway to Cumberland's legendary trail system for hiking, mountain biking, and mining history.



GOOSE SPIT

Hawkins Rd, Comox Coastal strip with sandy shores, walking trails, interpretive programs, wildlife, picnic tables and fire pits. It is a popular swimming spot in the summer.





RIVERWAY HERITAGE WALK

2475 Mansfield Dr, Courtenay A paved loop trail featuring an estuary, lagoon, tidal flats, salt marsh. View plenty of wildlife and small prop planes taking off and landing at the airpark. Trail connects to downtown Courtenay.

KYE BAY

476 Windslow Rd, Comox

Beautiful sandy beaches and many shallow tidal pools perfect for the kids. A great place to pack a picnic, bring the kids and the dog, and spend the day at the beach.



INTRODUCTION TO THE COMOX VALLEY PLACES TO EAT



ATLAS CAFE 250 6th St, Courtenay <u>www.atlascafe.ca</u> Easygoing breakfast-to-dinner cafe serving global dishes along with beer & wine. One of the best in the Valley.



BLACKFIN PUB 132 Port Augusta St, Comox <u>www.blackfinpub.com</u> Informal, waterfront pub featuring cocktails, brews, and a variety of local dishes plus patio seating.



CUMBERLAND BREWING COMPANY 2732 Dunsmuir Ave, Cumberland <u>www.cumberlandbrewing.com</u> In-house brewed craft beer, casual food, large patio.



DELICADO'S DELI 180 5th St, Courtenay <u>www.delicados-deli.com</u> Funky southwestern restaurant/deli featuring wholesome, fresh meals, and guick service.



NIKKEI RAMEN-YA 320 5th St, Courtenay <u>www.nikkeiramenya.com</u> Made from scratch, authentic ramen noodles.



GLADSTONE BREWING COMPANY 244 4th St, Courtenay <u>www.gladstonebrewing.ca</u> In-house brewed craft beer, beer hall style long tables, large patio, and thin crust pizzas.



INTRODUCTION TO THE COMOX VALLEY HOME AND GARDEN HELP

Expecting to do some updating or renovations to your new home? These places might be helpful to you!

If you're looking for something more specific I can happily make recommendations for where you might find it.

I also have a list of reputable contractors that I can pass along.

HOME DEPOT 388 Lerwick Rd, Courtenay, BC V9N 9E5

HOME HARDWARE 610 Anderton Ave, Courtenay, BC, V9N 2H3

ART KNAPP 2855 Wentworth Rd, Courtenay, BC, V9N 6B7

ANDERTON NURSERY 2012 Anderton Rd, Comox, BC, V9M 4B1

SLEGG BUILDING MATERIALS 554 Anderton Rd, Comox, BC, V9N 2J6 or 3217 Small Rd, Courtenay, BC, V9N 3Z8







INTRODUCTION TO THE COMOX VALLEY GARBAGE AND RECYCLING



COMOX VALLEY WASTE MANAGEMENT CENTRE (LANDFILL)

Comox Strathcona 3699 Bevan Rd, Cumberland, BC Waste Management

Open 7 days a week, 8;30 a.m. to 5:30 p.m.

Open on all statutory holidays except for Christmas Day & New Year's Day

For more information about fees and charges visit: <u>https://www.cswm.ca/garbage/fee-charges</u>









RETURN-IT DEPOTS

Recycling is different in BC than in other provinces. Many food and beverage containers are not permitted in curbside pick-up and must be returned at a "Return-It Depot" (we all call them Bottle Depots) where you'll receive money back for recycling! There are two Depots in the Valley:

Comox Return Centre, 678 Anderton Rd Courtenay Return-It Depot, 493 Puntledge Rd

For more information about what is accepted at each location (they vary slightly) visit their website <u>http://www.return-it.ca/locations/comox-valley</u>







INSURANCE AND UTILITIES

HOME INSURANCE

Here are some of the places to purchase home insurance in the Valley.

BCAA 1599 Cliffe Ave, Courtenay, BC V9N 2K6

THE CO-OPERATORS

426 8th St, Courtenay, BC V9N 1N5 795 Ryan Rd Unit K, Courtenay, BC V9N 3R6 190 Port Augusta St #100, Comox, BC V9M 3N1 2717 Dunsmuir Ave, Cumberland, BC V0R 1S0

WAYPOINT INSURANCE

364 8th St, Courtenay, BC V9N 1N3 444 Lerwick Rd, Courtenay, BC V9N 0A9 1782 Comox Ave, Comox, BC V9M 3M8

Home insurance should start on the "completon" day of your home purchase.

UTILITIES To set up accounts, contact:

BC HYDRO https://www.bchydro.com/accounts-billing.html

FORTISBC (Natural Gas) https://www.fortisbc.com/NaturalGas/Homes/Pages/default. aspx



INTRODUCTION TO THE COMOX VALLEY THINGS TO DO











COMOX VALLEY FARMERS' MARKET <u>www.comoxvalleyfarmersmarket.com</u> Buy from local farmers and food producers all year long. Every Saturday with extra markets in the summer.

MOUNT WASHINGTON www.mountwashington.ca The Island's largest year round family resort for skiing, snowboarding, mountain biking, hiking, scenic chair rides.

FILBERG HERITAGE LODGE AND PARK www.filberg.com Waterfront green space, gardens and heritage buildings, cultural events throughout the year.



SID WILLIAMS THEATRE <u>www.sidwilliamstheatre.com</u> Major performance theatre consistently offering live music, theatre, film and more.



VANCOUVER ISLAND MUSIC FEST www.islandmusicfest.com 3 days and 6 stages of music, July.



NAUTICAL DAYS www.comoxnauticaldays.com

3 days of free family fun with music, craft sales, fireworks, a parade, and more at the Comox Harbour, August.

If you like to plan ahead, or if you like being spontaneous, the <u>What's On Digest</u> is a great source for events going on in the Valley. <u>http://comoxvalley.whatsondigest.com/</u>

