

# HOME DECOR & MORE



## 7 Things to Consider When Buying Your Next Home

It can be hard to say goodbye to your first home. However, a new home often lets you get more of what you want — more space, more amenities, a better location that you just didn't get the first time around. And while you may feel better equipped to tackle the home buying process the second time around, buying your next home brings about a new set of questions, costs and considerations. Here are seven tips to help you stay informed, save money and reduce anxiety if you're considering selling your first home and buying a new one.

1. Get pre-approved for your new mortgage. • Just like when you bought your first home, it's important to know how much you can afford before you go shopping for your next home. It's always a good idea to set your price range first! Speak to a Mortgage Specialist to arrange a pre-approval.

2. Know all the costs. • When it comes to buying your next home, you will encounter many of the same types of costs that you experienced with your first home. Be prepared to cover items it can be hard to say goodbye to your first home. However, a new home often lets you get more of what you want — more space, more amenities, a better location that you just didn't get the first time around. And while you may feel better equipped to tackle the homebuying process the second time around, buying your next home brings about a new set of questions, costs and considerations.

3. Know when to sell. • Buyers will be willing to get out and look at homes when the weather is pleasant. Plus, many people like to move in the summer, before the school year starts. Ultimately, however, the right time to sell comes down to when you are ready — perhaps your family has outgrown your current space or maybe you have increased your income and can now afford to make the move. Speak with a real estate professional about the best time to sell your home.

4. Make sure your home is ready for a sale. • To maximize your return, you want the interior — and the exterior — to look its best when you sell your home. Inside your home, try to remove any clutter or extra furnishings that might make your space look smaller or less functional. Also, if there are any obvious repairs that need to be done, it's best to do them before putting your home on the market. On the outside, neat landscaping will add curb appeal to your home. Speak with a real estate professional for tips on how to prepare your home.

5. Sell your current home if possible, before you buy. • While this might not always be possible, selling your home first can remove the anxiety and expense of carrying two mortgages and extending the relocation process unnecessarily. Work out an appropriate buy and sell plan with your real estate professional.

6. Try to coordinate closing dates. • If you sell first, you have a measure of control over when the closing date will be. It's best to choose a long closing — i.e. 60 days or more — to give you time to find and purchase your next home. If you can, it's also a good idea to arrange a closing date for your new home that's a few days earlier to ensure it's ready to move into. While you will incur some additional costs for bridge financing, this practice will help reduce stress and help make your move happen smoothly. Speak with a mortgage specialist about the pros and cons of bridge financing.

7. Consider renovating before relocating. • If the reason for your move is to get more space or an improved living area, think about how you can use the equity in your home to renovate before setting your sights on moving. Compare home improvements to moving costs. In many cases, it's cheaper to renovate than to relocate. Review your home financing options with a mortgage specialist. Moving has many challenges, but keeping these tips in mind as you start the process can help make your move into that new home as simple and stress-free as possible.

*Information provided courtesy of RBC Royal Bank, Mortgage Department*

## Spruce Up Your Home With A New Floor

There are so many choices of materials and floor designs manufactured for today's lifestyle needs.

Targett, produces a wide variety of laminate type flooring options. Whether you are thinking of a living room, kitchen or bathroom, the function in each room helps to determine your choices.

Laminate is often chosen for its durability and low maintenance. The surface treatment makes it resilient to shocks, scratches and stains. The melamine it contains has antibacterial properties. The tight locking system keeps the floor stable, preventing the formation of gaps.

Another option for consideration is vinyl. Vinyl is hardwearing, easy cleaning and water proof.

The design, types of materials and look of vinyl has skyrocketed since the nineteen sixties. You can easily create a

theme for your room with the design, feel and practicality of flooring. Vinyl is water resistant and comfortable.

When choosing a floor for the cottage and basements, ask lots of questions. You want your investment to last. Floor materials must hold up to the cold winter weather.

It's very important to install cottage flooring and basement flooring properly and ensure you use a quality product. Your flooring specialist can help you determine the type of material, the look, the need for durability and all with the budget. The floor is the gateway to your room.



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