

A BETTER WAY TO

HOME Ownership

SPRING /
SUMMER
2017

AFFORDABILITY:

The insider's
guide to
buying your
first home

Genworth 
Canada



Mortgage Insurance
Homebuyer 95
Business For Self
Vacation Home
Family Plan

Monthly Payment
\$1,599

Mortgage Amount
\$303,981

LOCATION, LOCATION, FINANCING.



Homebuyer 95 program | For Canadians looking to make the move to homeownership, the Genworth Canada Homebuyer 95 mortgage insurance program provides qualified borrowers with an opportunity to own a home with as little as a 5% down payment.



Watch the HomeOpeners® video series
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Helping Canadians achieve the dream of homeownership

HOPE SPRINGS

We get it. Buying your first home isn't exactly easy. Home prices continue to rise, and the federal government's new mortgage rules have introduced additional changes for first-time homebuyers, especially in hot markets like Vancouver and Toronto. Nonetheless, we're here with good news - 25 pages of it!

This issue of *A Better Way to HomeOwnership* is dedicated to affordability. Buying the right home for your needs - and your budget - sets the foundation for successful homeownership. We have several stories that will help get you there, from how to boost your financial fitness, to budget-conscious bidding war strategies, to surprising ways to earn more money each month. We also have wallet-friendly advice for cutting your closing costs, improving your backyard on a budget and making sense of those new mortgage lending rules, plus more.

Genworth Canada has helped millions of Canadians along their homeownership journey, and we hope this issue inspires and informs you too. To make your house-hunting experience even better, visit Homeownership.ca for interactive budget and affordability tools, and to sign up for our newsletter.

Do you have questions or a story to share? Join the conversation on Facebook, LinkedIn and Twitter.

Happy house hunting!



Debbie

Debbie McPherson
Senior Vice-President,
Sales & Marketing,
Genworth Canada

PS: Please bookmark Homeownership.ca. You'll find online tools, education and services to help simplify your road to homeownership!



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YOU ASKED, WE ANSWERED

Q: How do Canada's new mortgage rules affect my homebuying budget?

A: You have less money to work with than you would have if you'd entered the market a year ago - about 20 to 30 per cent less. Canada's new mortgage lending rules (which came into effect in fall 2016) were designed to promote responsible homeownership by implementing tougher affordability criteria, and intended to cool prices in the process.

The average first-time homebuyer in Canada purchases with a down payment of less than 20 per cent, thus acquiring a high-ratio mortgage. Prospective first-timers in this camp will find that one of their biggest concerns is the government's revised stress-test criteria, designed to reduce the likelihood of mortgage default.

The criteria that lenders now use to determine the amount of mortgage you can afford is based on the Bank of Canada's five-year fixed mortgage rate, which can be several points higher than lenders' rates (for example, 4.64 per cent versus 2.49 per cent). That higher interest rate - and hypothetically higher monthly payments - are what lenders use to determine how much mortgage you qualify for. The Bank of Canada rate is also used to estimate home carrying costs and debt-servicing ratios, which may make it harder for first-timers with less than 20 per cent down to qualify for a mortgage. Be sure to speak with a mortgage professional to understand if you qualify based on the new lending criteria.

As a first-time buyer, you can make your smaller budget stretch further by expanding your search to an up-and-coming community, opting for a fixer-upper or saving for a larger down payment.



HOT PROPERTIES

Aspiring first-time homebuyers may wonder: Is it even possible to buy in the Greater Vancouver and Greater Toronto Area real estate markets? The truth may surprise you.

Real estate in both metro areas is well above the national average. In December 2016, the average price of a property in Canada was \$470,661. In Vancouver, it was \$948,246; in Toronto, \$730,472. Yet, determined buyers can still find toeholds. It isn't easy, but it is possible.

HERE ARE SOME WAYS TO HELP MAKE IT HAPPEN.

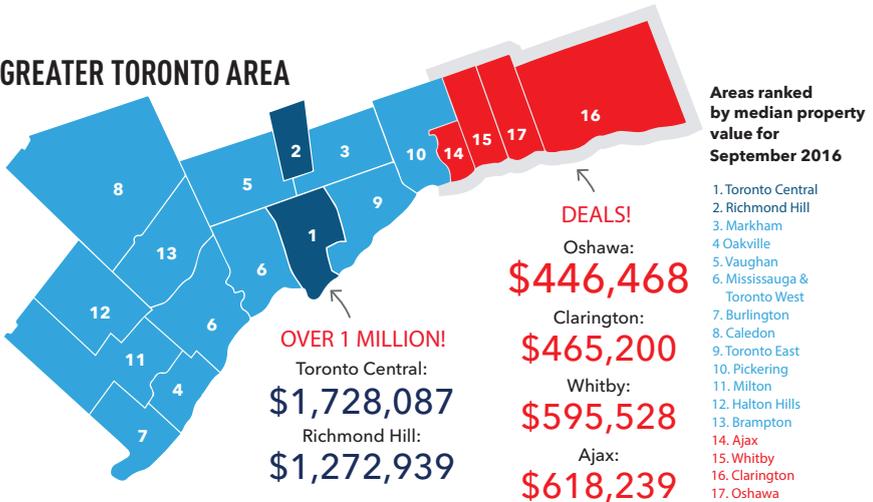
- **Ask for down payment money from generous relatives** (in lieu of wedding gifts, for instance). That's what more than half of millennial first-time homebuyers plan to do.*
- **Get ready to Do It Yourself.** A fixer-upper provides more home for your buck. Put in the sweat equity and watch your property's value rise!
- **Work with a REALTOR®** to find under-the-radar communities at peak affordability.
- **Commute.** Bedroom cities with good access can get you from home to work efficiently - sometimes in the same amount of time as commuting from one gridlocked end of the urban core to the other.
- **Become a landlord.** To help offset your housing costs, carve out space for a tenant. (Make sure your unit meets local bylaws.)

*Source: Genworth Canada 2017 Homeownership Study

EXPLORE BEYOND THE CORE

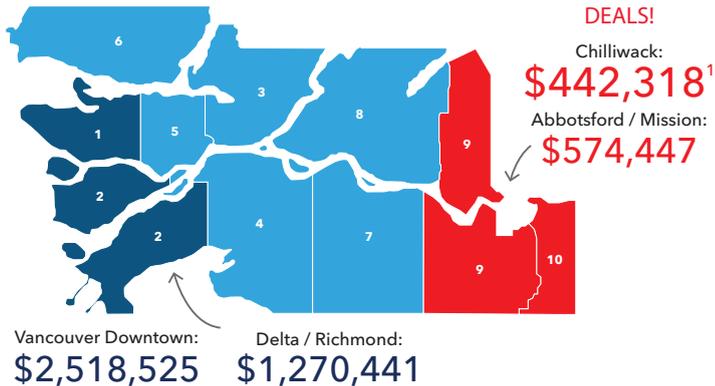
If a traditional detached home is what you seek, here's where you'll find deals in Toronto and Vancouver and their surrounding areas.

GREATER TORONTO AREA



*Source: CREA Housing Data, median prices for single detached properties only for time period YTD 2016 (as at Sept. 2016)

GREATER VANCOUVER AREA



Areas ranked by median property value for September 2016

1. Vancouver Downtown
2. Delta / Richmond
3. Coquitlam / Port Coquitlam / Port Moody
4. Surrey
5. Burnaby / New Westminster
6. Vancouver North and West
7. Langley
8. Maple Ridge / Pitt Meadows
9. Abbotsford / Mission
10. Chilliwack

*Source: CREA Housing Data, median prices for single detached properties only for time period YTD 2016 (as at Sept. 2016)

¹Genworth Canada Housing Data, median prices for single detached properties only for time period YTD 2016 (as at Sept. 2016)



FIT TO BUY?

TEST YOUR FINANCIAL FITNESS

Gauging your financial fitness is crucial for first-time homebuyers. The better shape you're in financially, the more likely you are to succeed at homeownership. That's because a strong credit history, lean debt-service ratios and a robust down payment work together to promote affordability. For the best mortgage terms and rates, it pays to be fit! Here's how to assess and improve your financial fitness.

CREDIT SCORE

Your credit score indicates how reliable you are as a borrower. Canada's two credit reporting agencies, TransUnion and Equifax, assign a credit score that's between 300 and 900. Order your credit report and check your score. Is it...

680 OR ABOVE?

Good: You're considered a lower-risk borrower and will receive better interest terms.

BELOW 600?

Room for improvement: As a higher-risk borrower, you'll be offered less favourable terms and interest rates.

Boost your credit score by...

1. *Never using more than 75 per cent of your available credit. Ideally, aim to keep it under 50 per cent (better) or even 30 per cent (best!).*
2. *Paying your monthly bills on time. Late payments can lower your score.*
3. *Opening a credit card or line of credit – and using it responsibly by paying at least the minimum payment on time – if you wish to build credit history.*

DEBT-SERVICE RATIOS

Your debt-service ratios help lenders determine how much mortgage you can afford, given your debt payments, monthly expenses and income. This is assessed through two different ratios: gross debt service (GDS, or the percentage of your income that goes toward paying your housing costs) and total debt service (TDS, or the percentage of your income that goes toward housing costs (GDS) plus your other monthly obligations, such as debt repayment). Here's how to find out how yours stack up.

GDS: Calculate your GDS ratio by adding up your monthly housing costs (anticipated monthly mortgage principal and interest payments based on the Bank of Canada's five-year fixed term rate, taxes, heating costs and, if applicable, 50 per cent of your condo fees), and then dividing that amount by your gross monthly income. Multiply the sum by 100.

TDS: Calculate your TDS ratio by adding up all of your monthly debt payments (housing costs plus car payments, credit card payments, student loans and, if applicable,

child support and alimony), and then dividing that amount by your gross monthly income. Multiply the sum by 100.

To qualify for mortgage insurance, you'll need a GDS ratio of 39 per cent or less, and a TDS ratio of 44 per cent or less.

Lower your debt-service ratios by...

1. *Paying down your consumer debt.*
2. *Increasing your verifiable income with a reliable part-time job.*
3. *Lowering the amount of your prospective mortgage with a larger down payment.*

DOWN PAYMENT

A healthy down payment will make a big difference in your overall fitness to buy your first home. Although mortgage insurance allows you to buy with as little as five per cent down, under Canada's new mortgage rules introduced last fall, you'll need to bulk up that nest egg for anything beyond a very modest starter home.

For homes in the \$500,000 to \$999,999 range, you'll need an additional 10 per cent down payment on the portion of the home's purchase price over \$500,000.

For homes costing \$1 million or more, you'll need a minimum down payment of 20 per cent to qualify for a bank mortgage.

The good news is that it's never too early to improve your financial fitness. Want more ideas on how to shape up your bottom line? **Find expert advice at Homeownership.ca.**



10 WAYS

YOUR HOME CAN MAKE MONEY FOR YOU

Homeownership provides shelter, security and a valuable long-term investment. But did you know that your home could work even harder? As in, make you money? (And no, you don't have to move out!) Read on for 10 ways your home can earn its own paycheck.

1 RENT OUT A BASEMENT APARTMENT

Go for it, if: Your house already has a legal in-law suite, or you're willing to renovate the space to meet zoning and building code requirements

Skip it, if: You don't want the responsibility of being a landlord (midnight plumbing emergency, anyone?)

Potential income: \$600 to \$1,300+ per month for a bachelor apartment

2 HOST AN INTERNATIONAL HOMESTAY STUDENT

Go for it, if: You've got a spare bedroom and enjoy the idea of a cultural exchange

Skip it, if: You don't want to share your dinner table and family time

Potential income: \$600 to \$800+ per month for room and board

3 LIST YOUR HOME ON A PEER-TO-PEER SERVICE LIKE AIRBNB

Go for it, if: You travel and want to put your home to good use while you're away

Skip it, if: Local zoning bylaws or regulations prohibit short-term rentals

Potential income: \$128 per night (a big-city average)

4 RENT YOUR HOME OUT AS A FILM OR COMMERCIAL LOCATION

Go for it, if: You're able to move out at the drop of a hat and are willing to meet pertinent local bylaws and regulations

Skip it, if: You're not comfortable with minor property damage (standard contracts ensure that it will be repaired)

Potential income: \$500 to \$5,000 per day

5 RENT OUT A PARKING SPOT

Go for it, if: You've got an unused parking space

Skip it, if: It's a tight fit (not worth risking damage to either vehicle)

Potential income: \$140 per month (a big-city average)

6 MONETIZE THAT UNUSED GARAGE, BARN OR SHED

Go for it, if: You have an empty space that could be someone else's auto-repair, hobby or band rehearsal space

Skip it, if: You've got noise concerns

Potential income: \$220 per month (a big-city average)

7 OPEN YOUR ARMS (AND HOME!) TO DOGS

Go for it, if: Your dog(s) would love the company of a pooch whose owners are on vacation

Skip it, if: You don't want dogs roaming around in your home (owners often expect a kennel-free homestay)

Potential income: \$25 to \$40 per night (on average)

8 SHARE YOUR STUFF

Go for it, if: You want to make money by renting power tools or other items gathering dust in your basement

Skip it, if: You're uneasy about potential damage

Potential income: Examples we found on the peer-to-peer sharing site sharshed.ca include a power generator (\$40 per day), sleeping bag (\$10 per day) and stand-up paddleboard (\$45 per day)



9 GROW (SOMEONE ELSE'S) VEGETABLES IN YOUR BACKYARD

Go for it, if: You've got a sunny plot to lend to urban farmers, in return for free produce

Skip it, if: You're unable to help out with the occasional watering

Potential income: Likely zero, but free (possibly organic) produce will cut your grocery bill

10 LEASE YOUR ROOF TO A SOLAR ENERGY COMPANY

Go for it, if: You want to support clean energy while making money at the same time

Skip it, if: Your roof is in need of maintenance

Potential income: About \$200 to \$1,200 per year (\$300 to \$450 is average)





SHOULD YOU BUY IN THE CITY, SUBURBS OR COUNTRY?

Buying your first home brings major lifestyle changes - sometimes even a dramatic change in scenery. That's because homeownership involves taking an honest look at your lifestyle, priorities and goals, and then investing hundreds of thousands of dollars in that vision. One of the first things to consider: should you buy where you rent, or house-hunt farther afield?

What's right for you - the city, burbs or country?

CITY SLICKING



There's a reason why urban real estate comes with a price premium: excellent public transit, plenty of arts and cultural attractions, lots of dining options, and easy access to everything from medical services to gyms and green space. Steady demand translates into a real estate investment that will grow as you build equity in your property.

PROS

- Car-free living is a breeze (car share services are everywhere, so there's no need to stress whenever you do require wheels)
- Greater employment opportunities
- Shorter commute to work and play

CONSIDERATIONS

- Less home for the same price compared with suburbs and rural areas
- Condos may be the only affordable option if you want to live right in the city core
- Less privacy, thanks to closer quarters and higher population density

SUBURBAN DREAMS



Is it any wonder that generations of parents have flocked to the burbs to raise their families? It's here that the much-desired single-family detached house rules, with big backyards (picket fence optional), good schools and a higher proportion of households with kids - perfect for impromptu street hockey or tag. While new communities may be low on shops and services, it only takes a few years of growth before cafés and sushi are just a short drive away!

PROS

- Lower housing costs mean you get more home for your real estate dollar
- Daycare costs are often lower than in the city
- Quieter than the city, yet less remote than rural areas

CONSIDERATIONS

- Longer commute and higher commuting costs (gas, parking, commuter trains and so on)
- Some newer suburbs may not be as walkable compared with the city
- Fewer entertainment, dining and grocery options nearby, aside from big-box chains

COUNTRY LIVING



Fresh, clean air, room to roam, no one to bug you about your bonfire or backyard hens - what could be better, right? Rural living has always appealed to self-reliant types, and in recent years it's gotten a boost from millennials seeking a more affordable and lower-stress lifestyle (although overall, more people are leaving the country for the city). If you work from home, you can skip the commute and spend the extra time relaxing - or picking up a back-to-the-earth side gig to supplement your income.

PROS

- Lower housing costs and more outdoor space for kids, pets and gardens
- Easy access to recreational forests and lakes
- Better air quality

CONSIDERATIONS

- More susceptible to extreme weather: potential to be snowed in; power outages can be more frequent and last longer
- Longer commutes to work, errands, entertainment and medical appointments
- Harder to make friends in a small, tight-knit community (TIP: Make it easier by joining a volunteer committee!)



You tell us: Where do you want to live and why? Join the conversation on Twitter @GenworthCanada or on Facebook at Homeownership.ca/fb



Bidding Wars

FIVE WINNING BATTLE STRATEGIES FOR FIRST-TIME HOMEBUYERS

Multiple-offer scenarios are a fact of life in hot real estate markets like Vancouver and Toronto. If you are a first-time homebuyer, it's worth preparing a bidding war battle plan to improve your odds of getting the home you want - without pushing past your affordability threshold.

HERE ARE FIVE STRATEGIES TO KEEP YOU ON TRACK AND ON BUDGET.

STRATEGY No. 1:

Don't fall in love with any home (until you own it)!

Avoid thinking in terms of dream homes and "The One" home that's perfect for you. Most Canadians stay in their first two homes for about 7 to 10 years, so keep your mind open as you

survey potential homes in your target neighbourhood or neighbourhoods, with the features you've prioritized, within your budget. Bidding as if your happiness depends on that one perfect house is the surest way to end up with a property you cannot afford - and that's not a winning approach. Remember: A debt-to-income ratio (mortgage payments, property tax, utilities and other debts compared with income) of 30 per cent or less is ideal.

STRATEGY No. 2:

Have your financing in place

Strengthen your position with mortgage pre-approval. Having your financing lined up shows that you're serious about buying, and assures sellers that you're qualified, organized and won't waste their time.

Hammer the point home with a generous deposit in the form of a certified cheque. Don't worry: you'll get it back if you don't get the house, and if you do get the house, that amount becomes part of your down payment.

STRATEGY No. 3:

Cut the contingencies

A firm offer to purchase will always be preferable to conditional offers. Think about it: if you were in the homeowner's shoes, would you rather sell to the bidder who's ready to seal the deal, or the one who needs more time to do the homework they should have done already, such as line up their financing?

Less clear cut is the issue of home inspection. Making your offer conditional on a clean home inspection may make it a bit less competitive than one that waives this condition. That said, buying without a home inspection could lead to pricey surprises down the road. Your real estate pro can be helpful in determining the right course of action on a house by house basis.

STRATEGY No. 4:

Be Mr. Nice Guy (or Ms. Nice Gal)

It can pay off big-time in a bidding war. You may beat a higher offer simply by being flexible in light of the seller's conditions. Consider the following:

- » Do they want to close quickly so they can move into their new home?
- » Do they seek a later close date so they can buy a new house?
- » Will you accept the house as is, rather than require the seller to fix the sagging back fence?

Boost the competitiveness of your offer by saying yes to the seller's conditions. It pays off in more ways than just good karma! (Want to sweeten your deal even more? Offer to pay the seller's closing costs, such as the lawyer's fee and mortgage discharge fee, which can run from \$700 to \$2,100 - not including the REALTOR®'s commission, of course.)

STRATEGY No. 5:

Be ready for a rebound

Don't be discouraged if you get edged out by another buyer. Keep searching for other homes, but have your REALTOR® check in with the seller's agent to indicate your continued interest in the home - just in case the winning offer falls through. By keeping in touch, you'll have an edge if the seller finds themselves scrambling to close a sale, rather than having to start again from scratch. In real estate, as in life, persistency pays off!

CLOSING & MOVING IN



 Closing Time

HOW TO SAVE ON CLOSING COSTS

Closing costs will add thousands of dollars to the cost of your first home, so be prepared. As a general rule, you should budget one to four per cent of your home's purchase price for those fees. Keep your costs on the lower side with these tips and tricks.

Land Transfer Tax

Most provincial land transfer taxes are calculated based on your home's purchase price. (Certain large cities, like Toronto, levy an additional municipal land transfer tax.) Use an online calculator to determine how much you can expect to pay in your region. First-time buyers qualify for rebates, so be sure to apply – it's an easy way to save thousands.

Legal Fees

Lawyer fees cost in the \$600 to \$900 range, plus approximately \$200 to \$400 in disbursements (the cost to register the mortgage, complete a tax certificate and do a title search on your property, plus office expenses). Ask your real estate pro, mortgage broker and even colleagues and friends to recommend law firms that specialize in mortgage disbursements. Comparison shopping may save you a few hundred dollars.

Mortgage Costs

Make sure your bank won't charge you a fee to set up your mortgage or for a mortgage-related appraisal (which can run from \$250 to \$500). Most banks don't, so feel confident negotiating to have the fee waived.

Home Insurance

Home insurance is mandatory on mortgaged homes and starts at about \$450 a year, with rates varying depending on the type of coverage, the type and value of the home, and the location. You can cut hundreds (or more!) from your insurance bill simply by bundling home and vehicle insurance from the same insurer; increasing the deductible; and looking for policy-specific discounts, which may include incentives for fire detectors or a home monitoring system.

Overall Costs

Finally, consider asking the seller to help cover your closing costs by reducing the price of their home. Will this work in a hot real estate market? Probably not. (Don't even try it in a multiple-offer scenario!) But if you're dealing with a highly motivated seller, a sluggish local market or a property that's been on the market for a while, there's no harm in asking. It may save you thousands off your home purchase.



OUTDOOR LIVING



5 BUDGET-FRIENDLY PROJECTS FOR NEW HOMEOWNERS

Improve your first home with an outdoor living area. Your alfresco retreat will increase your home's total living space - and its resale value. The best part? Invest a little sweat equity, and these fast fixes won't break the bank.

1 LIGHT IT UP

Backyard lighting is one of the best outdoor improvements you can make. Besides enhancing safety, a beautifully lit backyard is an inviting place to hang out, especially if you layer your lighting. Pathway and deck lights reduce tripping hazards, while landscape lights draw the eye to elements you want to showcase, such as trees, architectural details or a pond. Accent lights, like an indoor/outdoor chandelier, lanterns or twinkle lights, add character and help define your exterior living space.

2 GET DECKED OUT

Think of the deck as an extension of your home. It's the perfect spot for outdoor entertaining, family meals or just relaxing with the weekend newspaper. A deck is a manageable DIY project for the new homeowner. When planning a deck (you can find interactive deck designers online), remember to keep it in proportion to your home's dimensions. You can rent any equipment you don't own from a big-box building retailer. Trend-wise, sustainable decking like pine or composite wood is becoming increasingly popular as homeowners embrace greener living.



3 PLANT A TREE

One of the easiest ways to enhance your yard's value is to plant a tree. As it grows, a tree adds landscape appeal, boosts privacy and helps shade your outdoor living space. Once mature, it can also help reduce your home's cooling bills in summer.

4 SOFTEN UP YOUR SPACE

Whether you're designing from scratch or hoping to refresh second-hand patio furniture, look no further than indoor/outdoor pillows, throws and rugs. Avoid fully coordinated matchy-matchy sets in favour of an on-trend mix-and-match aesthetic. Be creative and try stripes with florals, or pair dots with solids - almost anything goes! Create a

polished vibe with an indoor/outdoor area rug placed under the dining table or conversation set. Provide colourful chenille or cotton throws for guests to cozy up under on those cooler nights.

5 PLANT A FOUR-SEASON GARDEN

While you may not spend much time in your backyard over the winter, a well-planned mix of ornamental plants will allow you to admire it while hibernating inside. When landscaping, include perennials, shrubs and grasses with winter appeal, such as berries, colourful bark or year-round foliage. Finally, install a bird feeder and bird bath, and then relax and enjoy the view!



RECOVERY TIME

HOW HOAP HELPED AN ONTARIO FAMILY GET BACK ON TRACK

When Karen's husband phoned home to say he was leaving work to go to the hospital, she knew it was serious. "Ken never, ever takes time off work," she says. The short-haul trucker had been averaging 70-hour work weeks.

It was January 2016, and the St. Catharines, Ontario, couple had no inkling of the medical drama to follow. Ken was diagnosed with pancreatitis and went on sick leave. That spring,

he underwent gall-bladder-removal surgery. Not long afterwards, he received even worse news: he needed a triple bypass and aortic repair surgery. That meant more time off work.

Karen, a retiree, knew they needed financial help - fast. With a 17-year-old son at home and supporting a grandchild, the couple's living expenses had depleted their savings. "By September, we'd exhausted everything," says Karen. "We had no money. The savings account was



empty - there was maybe \$4 left in there. I thought, 'What do we do now?'"

Their mortgage lender referred them to Genworth Canada's Homeowner Assistance Program (HOAP), as they had a Genworth insured mortgage. "Nadine [the HOAP specialist assigned to their case] did everything she could to help," says Karen. Nadine had their monthly mortgage payment lowered by hundreds of dollars. After a grace period, the couple will pay back the

difference in monthly installments, with no added interest.

Thanks to the financial breathing room, Ken's family can focus on what's important: his recovery. "People need to know HOAP is out there," says Karen. "If you need help, utilize it."

For more information on HOAP, call 1-800-511-8888 or email homeassist@genworth.com.



WHAT IS THE BIGGEST CHALLENGE FACED BY TODAY'S FIRST-TIME HOMEBUYERS?

WE ASKED THIS QUESTION TO
OUR FACEBOOK FANS AND
HERE IS WHAT THEY SAID.



[homeownership.ca/fb](https://www.facebook.com/homeownership.ca/fb)

bidding wars

qualifying for a mortgage

lack of information for firsttime homebuyers

saving for a down payment

finding the best interest rate

when to buy

finding the right home

rising housing prices

ongoing costs associated with owning a home

Source: Genworth Canada 2016 *The Challenges for First-Time Homebuyers Contest*



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THE GUIDE TO HOMEOWNERSHIP



The journey to Homeownership is filled with excitement, challenges and choices. Wherever you are on that journey, we can help you to achieve the dream of homeownership with expert resources and tools at each step.

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