



NANCY CHE

PERSONAL REAL ESTATE CORPORATION

THE VANCOUVER HOME BUYER'S PLAYBOOK

Everything You Need Before
Making One of Life's Biggest Purchases.



— A CALM, STRATEGIC GUIDE FROM FIRST SEARCH TO CLOSING DAY —

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This book is not the market. It is the process.

There is no shortage of real estate content online. You can find market stats, neighbourhood tours, and mortgage calculators in thirty seconds. What you cannot find is someone who will walk you through the exact process they use to protect their clients, step by step, without holding anything back.

That is what this book is.

If you watch my YouTube channel, you already know how I think about the market. This book is different. The channel teaches the market.

This book teaches my process. It is the same process I use with every client I work with, and it is the reason my clients close with confidence instead of anxiety.

My goal is not to convince you to hire me. It is to give you the clearest possible picture of what a well executed purchase looks like, so that whatever you decide, you make the best decision for your family.

◆ HOW TO USE THIS BOOK

The worksheets are meant to be written in. Complete the Lifestyle Worksheet before you tour anything. Print the Home Comparison Scorecard and take a copy to every showing. Read the Red Flags section twice: once now, and once the week before you write your first offer.





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Serving Vancouver,
Burnaby, and surrounding areas.

MEET NANCY

I built this process because no one built it for me.

When I bought my first home, I did not have any guidance. I did not know any Realtors, I had no friends or family in the industry, and I felt completely lost. I did not know what to look for, what questions to ask, or who to trust to tell me the truth. I made mistakes that cost me time and money, and I learned most of what I know the hard way.

That experience is the reason I do this work the way I do it today.

I built The Bespoke Buying Advantage™ because I wanted every client of mine to have the one thing I did not have: a clear process, a trusted advisor, and the confidence that comes from knowing exactly what you are doing and why.

“I am not here to sell you
a house. I am here to help
you buy the right one.”

I4+

YEARS ADVISING IN
METRO VANCOUVER

Vancouver &
Burnaby

MARKET SPECIALIST

Why clients choose Nancy

01 I tell you when to walk away.

My job is not to close a deal. My job is to protect your investment. If a property has hidden flaws, poor resale potential, or a risk that does not show up in the listing photos, I will be the first one to say so, even if it means starting the search over.

02 I start with your life, not listings.

Most agents start by sending properties. I start by asking hard questions about your five year plan, your daily commute, and what you are not willing to compromise on. The right home only makes sense in the context of the right life.

03 I find homes you cannot find yourself.

In the \$2M+ market, the best opportunities do not always make it to MLS. Through agent to agent relationships, a long standing sphere of past clients and professionals, and targeted neighbourhood outreach, I source homes before they are publicly listed.

04 I negotiate with data, not emotion.

When we write an offer, we build a case. We use recent comparable sales, days on market, and the specific flaws we have identified to justify our number. That is how we compete hard without overpaying.

05 I have done this through more than one market.

Fourteen years in Metro Vancouver means I have advised clients through rising markets, cooling markets, policy changes, and rate cycles. Strategy that works in one market is often the wrong strategy in another. Knowing the difference is the job.

01

CHAPTER ONE

The Framework

“A good purchase is not a lucky one. It is the end of a process that started long before the first showing.”

ONE FRAMEWORK · TWO PHASES · EIGHT STEPS

The Bespoke Buying Advantage™

One framework. Two phases. Eight steps. Every client I work with moves through the same sequence, in the same order, for the same reason: the expensive mistakes happen when a step is skipped.

PHASE ONE

Find the Right Home

- 1 Discover
- 2 Curate
- 3 Source
- 4 Select

PHASE TWO

Buy It Right

- 5 Pre-Offer Risk Audit™
- 6 Negotiation Strategy™
- 7 Due Diligence Framework™
- 8 Confident Closing

WHAT EACH STEP ANSWERS

STEP

THE QUESTION IT ANSWERS

Discover	What do you actually need, and what will you regret compromising on?
Curate	Which neighbourhoods and micro locations fit that life and that budget?
Source	What is available, including what has not been listed yet?
Select	Which of these homes is genuinely worth owning?
Pre-Offer Risk Audit™	What could this property cost you after you own it?
Negotiation Strategy™	How do we win it without overpaying for it?
Due Diligence Framework™	What must be verified before your deposit is at risk?
Confident Closing	What happens between accepted offer and keys?

The buying timeline

From first conversation to keys in hand.

- Planning & Strategy
Clarify goals, secure financing, define the neighbourhood mandate, complete the Lifestyle Worksheet.
- Searching & Sourcing
Tour curated properties, evaluate off market opportunities, score homes using the Home Comparison Scorecard.
- Offer & Due Diligence
Run the Pre-Offer Risk Audit, write the offer, negotiate, remove subjects.
- Completion
Legal conveyancing, final walkthrough, possession day.

🕒 NANCY'S EXPERT TIP

Every timeline is different. Some clients find the right property in three weeks. Others wait eight months for the right street to come available, and that patience is often what produces the best purchase. The timeline above is a planning framework, not a deadline.



02

CHAPTER TWO

Readiness & Capital

“A home that is affordable to buy and unaffordable to fix is not actually affordable.”

READINESS · CASH TO CLOSE

Are you actually ready to buy?

Before we look at a single home, you need to know whether you are positioned to move. In the \$2M+ market, readiness is not just about having a pre-approval. It is about having the right capital, the right timeline, and the right expectations.

- ☐ Do you have the full cash requirement liquid and ready to deploy, not just the down payment but closing costs as well?
- ☐ If your equity is tied up in a current property, have you determined whether you need to sell first, or whether you can carry bridge financing?
- ☐ Are you facing a hard deadline such as school registration or a relocation start date, or do you have the flexibility to wait for the right property?
- ☐ Are your price expectations aligned with current market realities?
- ☐ Is your financing confirmed by a lender who has actually reviewed your documents, rather than a rate quote from an online form?
- ☐ If you are self employed or your income includes bonus, dividend, or foreign source income, has your broker confirmed how much of it a lender will recognize?
- ☐ Are both decision makers aligned on budget, neighbourhood, and timing?

COMMON MISTAKE

Misalignment between partners is one of the most common reasons a strong purchase falls apart. It rarely surfaces during the search. It surfaces at 9pm on the night an offer is due.



How much cash you will really need

Cash to close scales faster than purchase price, because the Property Transfer Tax is tiered. The jump between \$2,000,000 and \$3,000,000 is larger than most buyers expect, and every million above \$3,000,000 adds \$50,000 in tax alone.

ITEM	\$2.0M	\$3.0M	\$4.0M	\$5.0M	\$6.0M	\$7.0M	\$8.0M
Min. down payment (20%)	\$400,000	\$600,000	\$800,000	\$1,000,000	\$1,200,000	\$1,400,000	\$1,600,000
Property Transfer Tax	\$38,000	\$68,000	\$118,000	\$168,000	\$218,000	\$268,000	\$318,000
Legal & conveyancing	\$2–3.5k	\$2–3.5k	\$2–3.5k	\$2–3.5k	\$2–3.5k	\$2–3.5k	\$2–3.5k
Appraisal & inspections	\$1–2k	\$1–2k	\$1–2k	\$1–2k	\$1–2k	\$1–2k	\$1–2k
Tax & utility adjustments	varies	varies	varies	varies	varies	varies	varies
Approximate cash to close	\$443,000	\$673,000	\$925,000	\$1,175,000	\$1,425,000	\$1,675,000	\$1,925,000

Figures are rounded and exclude adjustments, moving costs, and any planned renovation. We calculate the exact figure for your transaction before you commit to anything.

📁 HOW THE PTT IS CALCULATED

BC charges:

1% on the first \$200,000

2% on the portion from \$200,000 to \$2,000,000,
and 3% on the portion above \$2,000,000.

A further 2% applies to the residential value above \$3,000,000, which brings the top marginal rate to 5%.

That additional 2% is the reason the cash requirement rises sharply once you cross the \$3,000,000 line.

🏠 A NOTE ON THE PRICE EXTREMES

Below \$1,500,000 an insured mortgage is available with less than 20% down, which lowers the cash requirement but adds insurance premiums and a higher monthly payment.

Above roughly \$5,000,000, lenders often require more than 20% down and underwrite the property individually. We confirm your actual requirement with your broker before we tour.

The costs that do not appear on the table

Property tax and utility adjustments

You reimburse the seller for the portion of the year's property taxes and utilities they have already paid past your possession date. A completion early in the year usually means a credit to you. A completion late in the year can mean several thousand dollars payable on top of everything else. Your lawyer or notary produces a Statement of Adjustments before completion so there are no surprises.

Moving expenses

For a detached home, professional movers typically run from a few thousand dollars locally to considerably more for a long distance or full pack service, plus storage if your completion and possession dates do not line up. Add window coverings, a locksmith, cleaning, and utility connections.

Renovations

Very few homes are bought and lived in exactly as they are. Even a move in ready property usually attracts paint, flooring, light fixtures, or a bathroom within the first year. If the plan includes a kitchen, a suite, or a structural change, that budget belongs in the purchase decision, not after it.

Immediate remediation reserve

We recommend holding 1% to 2% of the purchase price in reserve for work that surfaces after possession: roof, HVAC, drainage, or unpermitted work that needs to be corrected. This is separate from any planned renovation.

Carrying costs from day one

Property taxes, insurance at a higher replacement value than most buyers expect, utilities on a larger home, and landscaping or maintenance on a larger lot. A \$3M detached home does not cost the same to run as a \$1.5M townhome.

Vacancy and speculation taxes

If the home will not be your principal residence immediately, the BC Speculation and Vacancy Tax runs 1% to 3% of assessed value, and the Vancouver Empty Homes Tax adds a further amount within city limits. Timing your possession and occupancy correctly can matter more than most buyers realize.

GST

Applies to newly built homes, not to typical resale. If you are considering new construction, we confirm the GST position before you write.

💡 MONEY SAVING TIP

Unsure how much home you can comfortably afford? Before you start touring homes, we build a realistic purchasing strategy that accounts for adjustments, renovation budget, carrying costs, and reserves. Every hour spent here saves several later.

A photograph of a family of three walking along a dirt path in a forest. The path is flanked by tall, slender trees and lush green ferns. Sunlight filters through the canopy, creating a dappled light effect on the ground. A woman in a light-colored sweater and dark pants walks on the left, a man in a dark jacket and cap walks on the right, and a small child in a light jacket walks in the center foreground.

03

PHASE ONE

Find the Right Home

“Most buyers start by looking at homes. I start by asking questions.”

DISCOVER · CURATE · SOURCE · SELECT

What you truly need, want, and can commit to

Before we tour a single property, I want to understand your life: your five year plan, your daily routine, what you have compromised on before and regretted, and what you will not compromise on again. The answers to those questions determine everything that follows.

QUESTIONS I ASK EVERY BUYER

If the market dropped 10% the week after you bought, would you still be comfortable with this purchase?

What does a typical Tuesday look like for your family, and how does where you live affect it?

What did the last home you lived in teach you about what you actually need?

What would make you sell this home in three years? If we can name it now, we can avoid it now.

Who else is affected by this decision? Aging parents, adult children, a business, a pet, a hobby that needs space, downsizing?



THE QUESTION THAT CHANGES THE SEARCH

Imagine it is five years after you have moved in. What would make you say, “Buying this home was one of the best decisions we have ever made”?

◆ DID YOU KNOW?

The answer to the question above is almost never about square footage or price. It is usually about time, proximity, light, calm, or the people who end up around the table. Write it down before you complete anything else in this book. Once you know the answer, the search has a target.

Lifestyle Worksheet

Complete this before our first meeting. Be specific. The more honest you are here, the better the outcome.

MUST HAVES: DEALBREAKERS IF MISSING

MINIMUM LOT SIZE

NICE TO HAVES

PARKING REQUIREMENTS

ABSOLUTE DEALBREAKERS

OUTDOOR SPACE

PREFERRED NEIGHBOURHOODS

HOME OFFICE REQUIREMENTS

NEIGHBOURHOODS YOU WOULD AVOID

ENTERTAINING NEEDS

DAILY COMMUTE: MAX MINUTES EACH WAY

RENOVATION COMFORT LEVEL

WORK LOCATION(S)

LONG TERM OWNERSHIP TIMELINE

SCHOOL PRIORITIES

FUTURE RESALE IMPORTANCE

FAMILY PLANS

BUDGET COMFORT RANGE

HOME TYPE

MAXIMUM PURCHASE PRICE

MINIMUM BEDROOMS / BATHROOMS

MONTHLY CARRYING COST COMFORT

MINIMUM INTERIOR SIZE

OTHER NON NEGOTIABLES

Lifestyle ranking

Rate each from 1 to 5, where 1 is “does not matter to me” and 5 is “I would give up other things for this.” Resist the urge to rate everything a 5. The value of this exercise is in what you are willing to rank lower.

Walkability	(1) (2) (3) (4) (5)
Quiet street	(1) (2) (3) (4) (5)
Privacy	(1) (2) (3) (4) (5)
Large yard	(1) (2) (3) (4) (5)
Modern home	(1) (2) (3) (4) (5)
Character home	(1) (2) (3) (4) (5)
Close to transit	(1) (2) (3) (4) (5)
Close to restaurants	(1) (2) (3) (4) (5)
Parks & trails	(1) (2) (3) (4) (5)

Views	(1) (2) (3) (4) (5)
New construction	(1) (2) (3) (4) (5)
Strong school catchment	(1) (2) (3) (4) (5)
Investment potential	(1) (2) (3) (4) (5)
Redevelopment potential	(1) (2) (3) (4) (5)
Natural light	(1) (2) (3) (4) (5)
Aging in place suitability	(1) (2) (3) (4) (5)
Suite or mortgage helper	(1) (2) (3) (4) (5)
Low maintenance	(1) (2) (3) (4) (5)

ANYTHING ELSE I SHOULD KNOW

Our buying mandate

Complete this together at the end of the strategy session. This becomes the shared roadmap for the entire search.

OUR SEARCH WILL PRIORITIZE

WE WILL NOT COMPROMISE ON

WE ARE WILLING TO COMPROMISE ON

TARGET NEIGHBOURHOODS, IN ORDER

PRICE CEILING, AND THE CONDITIONS UNDER WHICH WE WOULD EXCEED IT

SIGNED

DATE

🔖 NANCY'S EXPERT TIP

Whenever a listing comes up, we return to this page and ask one question: **does this fit the mandate?** It keeps the search focused and reduces decision fatigue, particularly in the weeks when emotion starts to influence judgement.

Matching your life and budget to the right neighbourhood

One of the biggest mistakes buyers make is choosing a home before choosing a neighbourhood. The right neighbourhood for your life is not always the one you have heard the most about.

NEIGHBOURHOOD QUICK REFERENCE

IF YOU VALUE...

CONSIDER...

Top public schools	Dunbar · Kerrisdale
Walkability and transit access	Main Street · Cambie Corridor
Quiet, established family streets	Arbutus · Renfrew Heights
Low turnover, prestige enclaves	Buckingham Heights · Government Road, Shaughnessy
Value with proximity to Vancouver	Capitol Hill · Renfrew Heights
New construction and amenities in one place	Brentwood, Burnaby

📖 RELOCATING FROM EASTERN CANADA

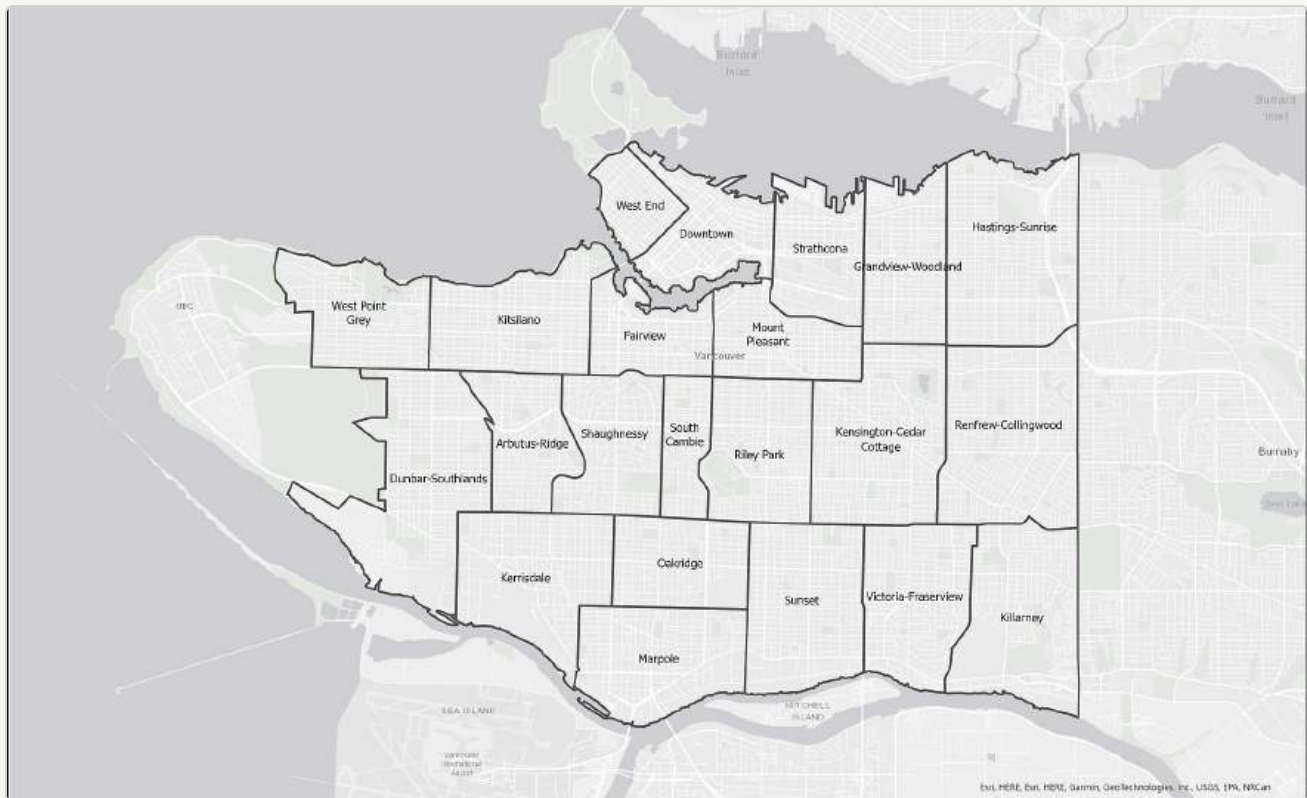
A budget that buys a standard detached home on Vancouver's West Side will typically buy a significantly larger, newer build in Burnaby or on the East Side, with comparable school quality and a shorter commute to many business districts.

🎓 A NOTE ON SCHOOL RANKINGS

The Fraser Institute report card is the number most buyers have seen, and it is worth knowing. It is also a narrow measure: it does not capture programs, culture, class composition, or how well a school suits a particular child. I use it as one input, not as a verdict.

Vancouver & Burnaby

Official City of Vancouver neighbourhood boundaries. Useful for judging where one area ends and the next begins, and for judging distance. Not for judging a street.



Neighbourhood boundaries, City of Vancouver · base map Esri, HERE, Garmin, USGS, EPA, NRCAN

PARKS & TRAILS

Pacific Spirit on the western edge, the Arbutus Greenway running north to south through Kerrisdale, Deer Lake and Burnaby Lake at the centre, Burnaby Mountain to the northeast.

TRANSIT & ACCESS

Canada Line serves the Cambie Corridor; the Millennium Line serves Brentwood and Burnaby's town centres. Dunbar, Kerrisdale, Capitol Hill and Deer Lake are bus and car served.

SHOPPING DISTRICTS

West 41st in Kerrisdale, Main Street, Brentwood and Metrotown

Dunbar

Best for · Growing families · Long term owners

NANCY'S INSIDER PERSPECTIVE

“Many buyers focus on the main roads because they recognize the neighbourhood name. I often encourage clients to explore the quieter interior streets, where you will find larger lots, less traffic, and a noticeably different living experience. Small location decisions like these can make a significant difference to both your lifestyle and your future resale.”

Dunbar

BEST FOR

Growing families · Long term owners

Dunbar is one of Vancouver's most established family neighbourhoods: tree lined, quiet, and consistently in demand for reasons that have not changed in decades. Homes range from well kept character properties to substantial new builds. It rewards buyers who plan to stay a long time.

SCHOOLS

Elementary. Lord Kitchener, Southlands, Queen Elizabeth and Annex, with Jules Quesnel to the north.

Secondary. Lord Byng, though the eastern and southern edges fall to Prince of Wales or Point Grey, so confirm the address rather than the neighbourhood.

Where they rank. Lord Byng is consistently among the highest rated public secondaries in Vancouver and has held that position for years. The elementary catchments sit in the upper tier provincially. This is one of the most reliable catchment premiums in the city, and it is priced in.

Independent nearby. St. George's (in Dunbar itself), Crofton House, West Point Grey Academy, Vancouver College, Little Flower Academy, York House, Immaculate Conception.

LOCAL INSIGHTS

Stay west of Dunbar Street if walkability to Pacific Spirit Park matters to you.

Blocks adjacent to the arterials carry noticeably more traffic noise than interior streets two blocks away, at a meaningfully different price.

◆ DID YOU KNOW?

Pacific Spirit Regional Park covers more than 750 hectares and connects to the trail network around UBC, which is why the western blocks of Dunbar hold value so consistently.

HOME STYLES

Character homes, renovated Tudors and Craftsman properties, high quality new construction.

COMMUTE

Downtown by car or bus. UBC is close. Richmond and YVR require bridges, which adds time at peak.

THINGS TO CONSIDER

Limited transit, limited nightlife, a high entry price, and older housing stock that often needs work.

LIFESTYLE RATINGS

Rated across nine categories in the comparison matrix, page 23.

EXCELLENT CHOICE IF YOU

Plan to stay ten years or more · have school aged children · value a quiet residential setting · want strong long term resale.

CONSIDER ELSEWHERE IF YOU

Want rapid SkyTrain access · prefer a vibrant urban core · want a modern, low maintenance home · want more house for the money.

Kerrisdale

Best for · Families · Downsizers · Luxury buyers

NANCY'S INSIDER PERSPECTIVE

“Kerrisdale is one of the few West Side neighbourhoods where downsizers and growing families compete for the same postal code, for different products. That is a strength. When two distinct buyer pools want the same neighbourhood, resale rarely depends on one segment of the market holding up.”

Kerrisdale

BEST FOR

Families · Downsizers · Luxury buyers

Kerrisdale offers a rare combination in Vancouver: a genuine village high street with everyday shopping and restaurants, surrounded by quiet, established residential streets. It appeals strongly to families and to downsizers who want to walk to what they need.

SCHOOLS

Elementary. Kerrisdale and Annex, Maple Grove, Quilchena, Dr. R. E. McKechnie, and Southlands depending on the block.

Secondary. Point Grey and Magee split the neighbourhood, with Prince of Wales serving parts of the eastern edge.

Where they rank. Kerrisdale and Quilchena Elementary are consistently among the stronger public elementaries in the city. Point Grey Secondary is a perennial upper tier performer. Magee has historically rated lower on the same measure, though it is a large, well established school with strong programs. Rating alone is a poor way to choose between them.

Verify before you commit. The line between Point Grey and Magee runs through Kerrisdale and it materially affects what buyers with children will pay. Two homes on the same street can fall on either side of it.

LOCAL INSIGHTS

Proximity to the village is a real premium, but the blocks immediately behind the shops absorb the parking overflow. One street further out is often the better buy.

The Arbutus Greenway has changed the walkability of the eastern blocks noticeably. Properties backing onto it trade differently than they did a decade ago.

◆ DID YOU KNOW?

The Arbutus Greenway runs roughly nine kilometres from False Creek to the Fraser River, and it has quietly reshaped how buyers value the streets alongside it.

HOME STYLES

Character homes, substantial rebuilds, and a deeper supply of quality condos and townhomes than most West Side neighbourhoods.

COMMUTE

Reasonable access downtown, straightforward to Richmond and YVR, manageable to Burnaby outside peak hours.

THINGS TO CONSIDER

Price, older housing stock, and parking pressure near the shopping streets.

LIFESTYLE RATINGS

Rated across nine categories in the comparison matrix, page 23.

EXCELLENT CHOICE IF YOU

Want a walkable high street with a quiet home · are downsizing but do not want to leave the West Side · have children and want strong catchments · prioritize long term resale strength.

CONSIDER ELSEWHERE IF YOU

Need SkyTrain access daily · want a large lot at a moderate price · want new construction with modern systems throughout.

Capitol Hill

Best for · Move up buyers · Views · Value

NANCY'S INSIDER PERSPECTIVE

“Buyers pay for the view they see on the day they tour. I ask a different question: what protects that view in ten years? Zoning below the lot, the height of what can replace the house across the street, and the maturity of the trees on the neighbouring property all matter more than the photograph. A protected view holds a premium. An unprotected one is borrowed.”

Capitol Hill

BEST FOR

Move up buyers · Views · Value

Capitol Hill sits on the north slope of Burnaby with some of the best panoramic views in the region and a quiet, established residential character. It appeals to buyers who want space, views, and proximity to Vancouver without West Side pricing.

SCHOOLS

Burnaby SD41, Brentwood North zone. Capitol Hill Elementary serves the core, with Aubrey, Confederation Park, and Westridge covering surrounding blocks. Secondary is Burnaby North, with Alpha also serving parts of the zone.

Where they rank. Burnaby North is consistently the strongest or near strongest public secondary in Burnaby, and it is the largest in the district, which brings a wide range of AP, honours, music, and athletics programming. Burnaby's public elementaries generally rate solidly rather than at the very top of the province.

Verify before you commit. Burnaby uses district zones as well as individual catchments. A home can sit in a strong secondary catchment and a different elementary catchment than the neighbouring block.

LOCAL INSIGHTS

Sun exposure and view corridors change dramatically within a single block. Two homes on the same street can have completely different daily light.

Confirm what can legally be built on the lot below you before you pay a view premium.

Steep driveways are a real consideration in winter and affect resale to older buyers.

◆ DID YOU KNOW?

Capitol Hill offers some of Burnaby's best panoramic views of downtown Vancouver, the harbour, and the North Shore mountains from a single lot.

HOME STYLES

Post war homes on generous lots, extensively renovated properties, and a steady supply of new builds.

COMMUTE

Quick to Vancouver via Hastings, straightforward to Burnaby's business districts, reasonable to the North Shore via the Second Narrows.

THINGS TO CONSIDER

Steep streets, driveway grades that matter in winter, and view exposure that can be affected by neighbouring redevelopment.

LIFESTYLE RATINGS

Rated across nine categories in the comparison matrix, page 23.

EXCELLENT CHOICE IF YOU

Want a view and a larger lot for the money · commute to downtown Vancouver or Burnaby · value a quiet residential setting · are willing to consider Burnaby to get more home.

CONSIDER ELSEWHERE IF YOU

Need SkyTrain within walking distance · want a flat lot and a level driveway · want a walkable restaurant district at your door.

NEIGHBOURHOOD PROFILE · BURNABY

Deer Lake & Buckingham Heights

Best for · Luxury buyers · Privacy · Multi-generational

NANCY'S INSIDER PERSPECTIVE

“In enclaves like these, the search does not look like a normal search. There may be only a handful of relevant sales in a year. That is exactly why the sourcing work matters here more than anywhere else. Most of my activity in these pockets happens before a listing exists.”

Deer Lake & Buckingham Heights

BEST FOR

Luxury buyers · Privacy ·
Multi-generational

These are Burnaby's low turnover prestige enclaves: large lots, mature landscaping, and a quiet that is unusual this close to the centre of the region. Homes here are bought and held.

SCHOOLS

Burnaby SD41, Burnaby Central and Moscrop zone. Buckingham Elementary serves Buckingham Heights; surrounding Deer Lake blocks fall to Brantford, Douglas Road, Gilpin, Chaffey-Burke, or Cascade Heights. Secondary is Burnaby Central, on Deer Lake Parkway, and Moscrop.

Where they rank. Buckingham Elementary has historically been the highest rated public elementary in Burnaby, which is a meaningful part of why Buckingham Heights holds its premium. Moscrop is generally the stronger of the two secondary options and is well regarded for academics.

Independent nearby. St. Thomas More Collegiate has ranked in the upper tier of BC secondaries for years. Deer Lake School, John Knox Christian, and several Catholic elementaries are also within reach. If Buckingham Elementary is the reason you are buying here, confirm the address is actually in it before you write.

LOCAL INSIGHTS

Inventory is thin. Waiting for the right property here is often the correct strategy, and being ready to move quickly when one appears matters more than in most neighbourhoods.

Lot shape and tree bylaws affect what you can actually build. Confirm before you assume a redevelopment plan is viable.

Some pockets sit lower and manage water differently. Drainage history is worth asking about specifically.

◆ DID YOU KNOW?

Deer Lake Park covers roughly 300 acres and hosts year round cultural events, including one of the region's best known summer festivals, all within a few minutes of Metrotown.

HOME STYLES

Large estate style homes, custom builds, and substantial mid century properties on generous lots.

COMMUTE

Central. Downtown Vancouver, Metrotown, and the Trans Canada are all readily accessible.

THINGS TO CONSIDER

Limited walkability, few homes come to market in a given year, and older homes may require significant investment.

LIFESTYLE RATINGS

Rated across nine categories in the comparison matrix, page 23.

EXCELLENT CHOICE IF YOU

Want privacy and a large lot within the central region · are planning to hold for ten years or more · are considering a custom build · value quiet above walkability.

CONSIDER ELSEWHERE IF YOU

Want to walk to shops and restaurants · need SkyTrain access · need to purchase within a short, fixed window, given limited inventory.

Four neighbourhoods, side by side

CATEGORY	Dunbar	Kerrisdale	Capitol Hill	Deer Lake
Walkability	★★★★★	★★★★★	★★★★★	★★★★★
Family friendly	★★★★★	★★★★★	★★★★★	★★★★★
Schools	★★★★★	★★★★★	★★★★★	★★★★★
Transit	★★★★★	★★★★★	★★★★★	★★★★★
Dining & cafés	★★★★★	★★★★★	★★★★★	★★★★★
Parks & recreation	★★★★★	★★★★★	★★★★★	★★★★★
Privacy	★★★★★	★★★★★	★★★★★	★★★★★
Luxury homes	★★★★★	★★★★★	★★★★★	★★★★★
Investment potential	★★★★★	★★★★★	★★★★★	★★★★★
Entry price	Highest	Highest	Materially below West Side	Among Burnaby's highest
Turnover	Low	Moderate	Moderate	Very low. Scarcity is the defining feature

ALSO WORTH CONSIDERING

Cambie Corridor

Direct Canada Line access to both downtown and YVR, with significant ongoing redevelopment. Best for buyers who want transit and are comfortable with a changing streetscape.

Arbutus

Quiet, established, strong catchments, limited amenities within walking distance.

Renfrew Heights

Value with a genuinely central position, city and mountain views from the higher blocks.

Brentwood, Burnaby

New construction, amenities, and SkyTrain in one place. North facing towers often have better mountain views; south facing units receive more sunlight and are usually the better long term hold.

Main Street

Walkability, restaurants, and character housing stock, with parking and noise trade offs.

Every neighbourhood has streets I would recommend and streets I would avoid. During our consultation I will share the micro locations that offer the best long term value in the areas you are considering.

Finding homes that are not on MLS

Not every home worth buying is publicly listed. In the \$2M+ detached market, a meaningful number of the best transactions happen before a sign ever goes up, and in many cases the best homes never go up at all.

Neighbourhood outreach

Once we have identified the specific streets, blocks, or pockets that match your criteria, I conduct direct outreach to homeowners in those areas. Deals get made before the market ever sees them by a simple, well timed message to the right homeowner: someone who has been thinking about selling but has not acted yet.

Targeted direct mail

For a defined mandate, I run a physical mail campaign into the exact blocks we are targeting. Not a generic postcard, but a specific letter explaining that I have a qualified buyer looking for a particular type of home on that street. Homeowners who would never respond to a marketing piece will often respond to a real buyer with a real requirement.

My sphere and past client network

Fourteen+ years of clients, neighbours, and referral relationships is an active asset, not a mailing list. Past clients know their own streets: who is thinking about downsizing, whose parents are moving, which house has been quietly getting ready.

Agent network

When I am actively working for a buyer, I am in direct contact with listing agents in target neighbourhoods, asking about properties that are coming soon, being marketed privately, or being held within a brokerage. These conversations happen daily and surface opportunities no portal search can replicate.



The channels most buyers never see

Internal brokerage groups

Within eXp Realty we have active groups where agents share off market and pre market properties before they are publicly listed.

Connected professionals

Mortgage brokers, estate lawyers, and financial advisors often hear about a client's intention to sell before anyone else does. A family going through an estate, an executive relocating, a homeowner who needs to move quietly: these situations surface through professional networks, not listing portals.

Reading the neighbourhood

Sometimes the signal is physical: a dumpster in the driveway, a renovation underway, a home being prepared without a sign yet. I drive target streets and pay attention to what the market is telling me before it becomes public.

☀ ONE HONEST NOTE ABOUT OFF MARKET PROPERTIES

Off market does not automatically mean better value. Some sellers explore a private sale precisely because they want a premium without market exposure. We evaluate an off market opportunity against the same comparables and the same Risk Audit as anything on MLS. The advantage is access and timing, not a discount. I will tell you when a private opportunity is not worth pursuing.



What we evaluate during every showing

Print this and bring it with you. Work through it in order. The sections are sequenced deliberately: the things you cannot change come first. When I walk a home I am not looking at the staging. I am looking at the bones.

PROPERTY ADDRESS _____ DATE _____

1 THE LOCATION: YOU CANNOT CHANGE IT

- ☐ Is the street quiet?
- ☐ Is there through traffic?
- ☐ Power lines or hydro towers nearby?
- ☐ Backs onto a busy road or commercial use?
- ☐ Privacy from neighbouring homes?
- ☐ How is the sun exposure?
- ☐ Adequate street parking?
- ☐ Future redevelopment sites nearby?
- ☐ How well is the home positioned on the lot?

Ask yourself: would I still love this location in ten years?

2 THE LAYOUT: CAN YOU ACTUALLY LIVE HERE?

- ☐ Does the floor plan flow naturally?
- ☐ Rooms functional and appropriately sized?
- ☐ Enough storage?
- ☐ A bedroom for guests or aging parents?
- ☐ Space for a home office?
- ☐ Could this home suit our family in five years?
- ☐ Are there too many stairs?
- ☐ Kitchen connected to the main living areas?
- ☐ Enough natural light?

Ask yourself: does this home fit our lifestyle for the next five to ten years?

The showing checklist, continued

3 OVERALL CONDITION

- ☐ Roof appears in good condition
- ☐ Windows appear updated
- ☐ Furnace and hot water tank age
- ☐ Electrical panel
- ☐ Plumbing concerns
- ☐ Foundation cracks
- ☐ Signs of moisture · water stains
- ☐ Mould or musty smell
- ☐ Sloping floors
- ☐ Doors and windows open properly

Visual observations only. A professional inspection is essential before removing subjects.

4 RENOVATIONS

- ☐ Do renovations appear professionally completed?
- ☐ Are finishes consistent throughout?
- ☐ Are there signs of shortcuts?
- ☐ Were permits likely required?
- ☐ Does the renovation add long term value?

Beautiful finishes should never distract from poor workmanship.

5 OUTDOOR SPACE

- ☐ Backyard size · privacy · noise
- ☐ Drainage
- ☐ Fencing · deck condition
- ☐ Retaining walls · slope
- ☐ Sun exposure

Investment, resale, and the feel test

6 INVESTMENT AND RESALE

- ☐ Would this appeal to a wide range of buyers?
- ☐ Is the location desirable?
- ☐ Is the layout timeless?
- ☐ Is it competitively priced?
- ☐ Any obvious resale concerns?
- ☐ Comfortable owning this for ten years?
- ☐ Would I be excited to sell this in the future?

This is the part most buyers overlook.

7 THE FEEL TEST: RATE EACH FROM 1 TO 10

Can I picture
myself living here?

Does this home
feel welcoming?

Does it meet my
lifestyle goals?

Does it feel worth
the asking price?

Would I be
disappointed if
someone else
bought it?

Use this to check your instincts against the scores, not to overrule them. If the feel is a 10 and the location is a 4, the location is what you will live with.



The Home Comparison Scorecard

After touring multiple homes, they all start to blur together. Complete this afterwards, so you compare properties against each other rather than against your memory. Score each item from 1 to 10.

LOCATION	THE HOME
Street appeal & quietness _____	Layout & flow _____
Privacy _____	Land value & lot size _____
Natural light & orientation _____	Curb appeal _____
Walkability _____	Renovation quality _____
Parks & amenities _____	Overall condition _____
School catchment _____	Storage space _____
Commute & transit _____	Parking & garage _____
Future development impact _____	Outdoor living space _____
Location subtotal / 80	Basement potential _____
LIFESTYLE FIT	Maintenance required _____
Home office space _____	Home subtotal / 100
Entertaining potential _____	INVESTMENT
Family friendliness _____	Resale potential _____
Future flexibility _____	Value for the price _____
Lifestyle subtotal / 40	Overall investment _____
	Investment subtotal / 30

DEAL KILLERS: RECORD CONCERNS WHILE THEY ARE FRESH

- | | |
|--|---|
| ☐ Busy road | ☐ Moisture concerns |
| ☐ Poor layout | ☐ Deferred maintenance |
| ☐ Limited privacy | ☐ Small lot |
| ☐ Future development | ☐ Difficult resale |
| ☐ Unpermitted renovations | ☐ Steep driveway |
| ☐ Poor natural light | ☐ Noise or flight path |

FINAL VERDICT

Would I buy this home today?

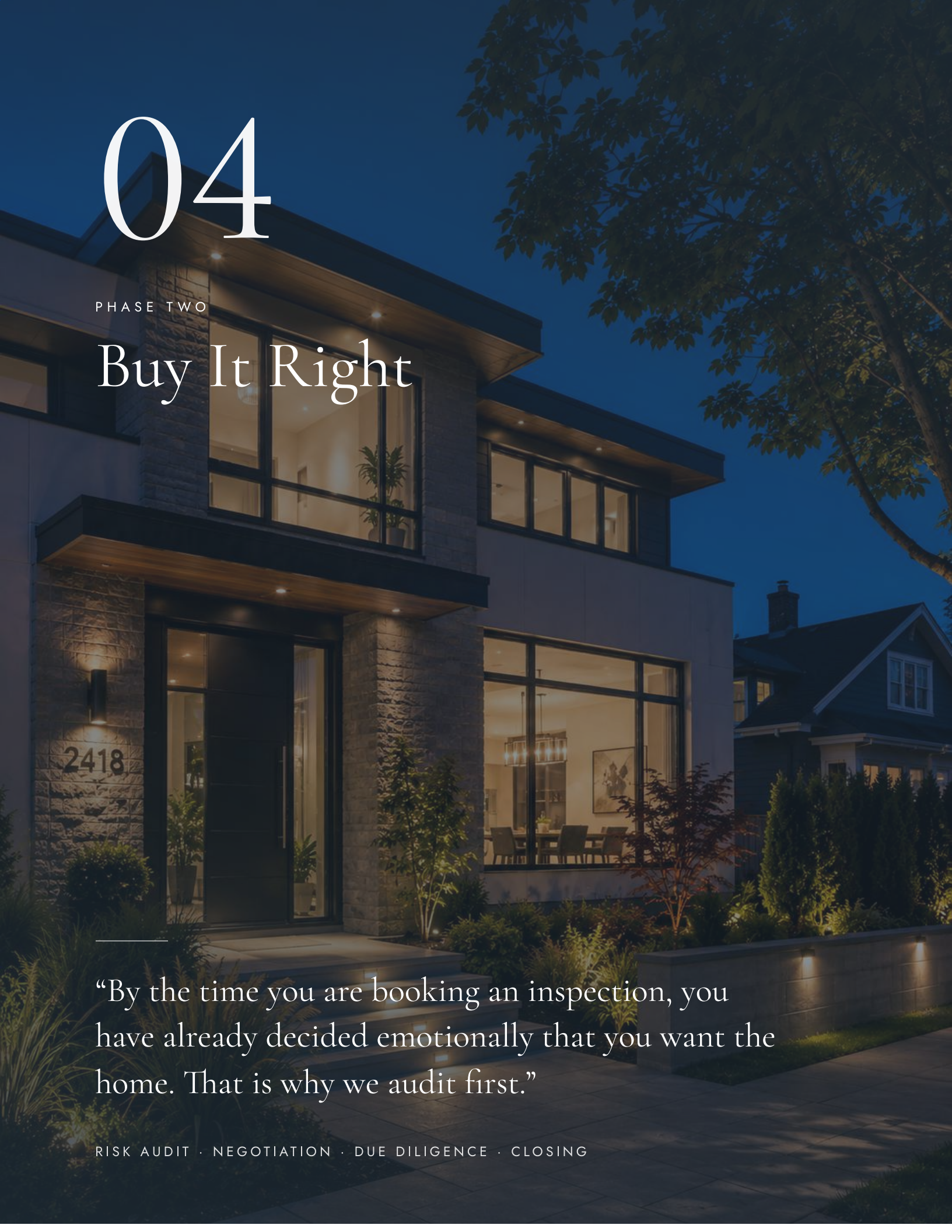
☐ Yes ☐ Maybe ☐ No

Would Nancy recommend it?

☐ Yes ☐ With conditions ☐ No

Overall score _____ / 100

Remember. Paint, furniture, and décor are easy to change. Location, lot, layout, and neighbourhood are not. Prioritize the features you cannot renovate.



04

PHASE TWO

Buy It Right

2418

“By the time you are booking an inspection, you have already decided emotionally that you want the home. That is why we audit first.”

RISK AUDIT · NEGOTIATION · DUE DILIGENCE · CLOSING

Red flags that could cost you hundreds of thousands

Every buyer knows they should get a home inspection. We run the Risk Audit before writing an offer, while we can still walk away cleanly.

📍 LOCATION & NEIGHBOURHOOD

Backing onto a busy road. Even if the front is quiet, traffic noise and reduced privacy significantly affect resale.

Adjacent commercial or industrial uses. Loading docks, restaurants, gas stations, and late night businesses create noise, odours, and traffic that no renovation solves.

Poor lot orientation. A north facing backyard or a lack of natural light affects both daily enjoyment and future buyer appeal.

T intersection junctions. A home at the head of a T faces oncoming headlights every evening and takes the noise of every vehicle that approaches the stop. Buyers rarely notice this at a Saturday showing and almost always notice it after they move in. It is one of the quieter reasons a home takes longer to resell than its comparables.

Steep or difficult driveway. A real problem in winter, and a limitation for accessibility at resale.

Flood or geotechnical risk, hydro corridors, transit noise, flight paths. Easy to overlook during a sunny Saturday showing, difficult to unhear once you live there.

🏠 THE HOME ITSELF

Structural movement. Large foundation cracks, sloping floors, or doors that no longer close warrant investigation before an offer, not after.

Poor quality renovations. Cosmetic updates can conceal larger issues when the workmanship is substandard.

Water intrusion or mould. One of the most expensive issues to remediate and a common source of future problems.

Outdated plumbing or outdated electrical. These systems create insurance challenges and require costly upgrades.

Undersized or awkward lot shape. Limits future additions, redevelopment, and resale appeal.

Low ceiling basement. Limits livability and eliminates suite potential, which affects both use and value.



The risks that never appear in a listing

Two categories of risk sit entirely outside the property itself: what the title permits, and who the next buyer will be.

✦ FINANCIAL & LEGAL

Title restrictions or easements or right of ways. They may prevent future additions, pools, garages, or redevelopment entirely. Building restrictions

Strata or municipal issues. Special assessments or unresolved bylaw concerns become your problem on possession day.

Seller unwilling to provide documentation. Missing permits, incomplete disclosures, or reluctance to answer reasonable questions should always raise concerns.

↗ MARKET & RESALE

Sitting significantly longer than comparables. Sometimes it is simply overpriced. Other times there is an issue that buyers keep discovering.

Appeals only to a very small buyer pool. Highly customized homes, unusual layouts, and niche features limit resale.

No clear exit strategy. If you cannot confidently identify who the next buyer will be, that is a concern in itself.



The ten reasons I tell buyers to walk away

- | | | | |
|---|--|----|---|
| 1 | Busy arterial road or excessive traffic noise. | 6 | Significant deferred maintenance with no budget remaining. |
| 2 | Water intrusion, moisture damage, or foundation concerns. | 7 | Overpriced relative to current market value. |
| 3 | Some Illegal or unpermitted renovations. | 8 | Major future developments that would negatively affect privacy, views, or sunlight. |
| 4 | Functional obsolescence: an awkward layout that cannot reasonably be improved. | 9 | Title, zoning, permit, or legal issues that restrict future use. |
| 5 | Poor resale location: commercial uses, hydro lines, or undesirable surroundings. | 10 | A home I would not feel comfortable recommending to my own family. |

MY GUIDING PRINCIPLE

If I would not confidently recommend the property to my own family, I will not recommend it to you. My job is not to help you buy a house. My job is to help you buy the right house.

Q THE RESALE TEST™

Before recommending any home I ask: if we needed to sell this in five years, how hard would it be? The test comes down to one question: can you clearly describe the next buyer? If we can name who they are, what they do, and why this home suits them better than the alternatives, the property passes. If the answer is vague, the property carries resale risk regardless of how well it suits you today.

Competing hard without overpaying

In a balanced market, buyers have leverage. But sellers of well presented homes in desirable neighbourhoods remain firm. The difference between a good outcome and a great one is not how high you are willing to go. It is how well you have built your case before you submit.

We do not just submit a number. We submit a position. Every offer we write is supported by recent comparable sales, days on market, and the specific flaws we identified during the Risk Audit. That evidence is what moves sellers, not enthusiasm.

WHAT WE ESTABLISH BEFORE WE WRITE

The seller's motivation and timeline. Why are they selling, and what does a good outcome look like for them? Price is only one of the terms that matters.

The property's real market position. Days on market, price history, and how it compares to what has actually sold, not what is currently listed.

Our walk away number, agreed in advance. Decided when we are calm, not in the middle of a multiple offer situation at 9pm.

Which terms we can offer instead of price. Completion date, possession date, deposit size, and subject structure often carry more weight than the last \$25,000.

IN A MULTIPLE OFFER SITUATION

We decide in advance what we will do, and we hold to it. The most expensive purchases I have seen were not made by buyers who paid too much for the right house. They were made by buyers who won a house they did not want badly enough to have chosen calmly.



What we verify before you commit

Once an offer is accepted, we have a defined window to verify everything before your deposit becomes non refundable. The BC specific items we cover:

Home inspection

Structural, mechanical, and moisture assessment by a licensed inspector, plus specialist inspections where warranted: drainage, roof, oil tank scan, geotechnical.

Title review

Confirming clean title with no hidden liens, easements, covenants, or encumbrances.

Financing confirmation

Final lender sign off on the specific property, not just on you as a borrower.

Property Disclosure Statement

What the seller has disclosed, and just as importantly, what they have marked as “do not know.”

Permit and municipal file review

Confirming that what exists was legally built.

Foreign buyer ban & residency status

The federal prohibition on purchases by non Canadians is in effect until January 1, 2027, and the federal government has signalled a review of what follows. We confirm eligibility and current rules before you write.

Anti-flipping tax exposure

If you anticipate selling within two years, we assess BC Home Flipping Tax implications before you commit.

Insurance confirmation

Confirming the property is insurable at a reasonable premium, which is not automatic with older systems or a claims history.

Strata documents, if applicable

Minutes, financials, depreciation reports, and any special assessments.



From accepted offer to keys in hand

DAYS 1–10 The subject period

Typically five to ten days, and this is when we verify everything. If the inspection reveals major issues, we renegotiate or walk away, and your deposit is safe until subjects are removed.

SUBJECT REMOVAL The deposit and a firm contract

Once subjects are lifted, the deposit, typically 5% of the purchase price, is held in trust and the contract is firm.

THE WEEKS AFTER Conveyancing

Your lawyer or notary handles conveyancing, and produces the Statement of Adjustments so there are no surprises at completion.

BEFORE POSSESSION Final walkthrough

We confirm the home is in the condition agreed and that anything included in the contract is still there.

COMPLETION & POSSESSION Keys

On Completion Day the funds transfer and the title registers in your name. On Possession Day, we hand you the keys.

📋 WHAT TO DO DURING THE SUBJECT PERIOD

- ☐ Attend the inspection if you can: an hour with a good inspector teaches you more than ten showings
- ☐ Get your insurance quote early, before subject removal
- ☐ Confirm your lawyer or notary is retained and has the contract
- ☐ Arrange movers before you need them, particularly at month end

📋 MOVE IN CHECKLIST

- ☐ Utilities and internet transferred for possession day
- ☐ Locksmith booked, keys and codes changed
- ☐ Insurance in force from the completion date
- ☐ Window coverings measured before you move in
- ☐ Address updated with ICBC, banks, and CRA
- ☐ Remediation reserve set aside: 1% to 2% of price

Real situations. Real outcomes.

01 Buying from across the country

James and his partner had decided to move to Vancouver from Ontario. They had no local contacts, no one to walk properties for them, and no sense of which neighbourhoods fit their life. The whole process felt daunting before it had even started.

We began by getting clear on what they actually needed, not just the number of bedrooms but how they wanted to live. From there we curated a shortlist that matched their mandate, conducted video walkthroughs on their behalf, and flagged the ones worth flying in for. They purchased their first Vancouver home with confidence, without ever feeling lost, rushed, or pressured.

“Purchasing our first home in Vancouver while being based in Ontario seemed like a daunting task until we started working with Nancy. Her wealth of experience and eagerness to help made the experience very simple yet rewarding.”

JAMES K. · VERIFIED
GOOGLE REVIEW

02 Sold in one week, in a cooling market

A couple came to us having waited a month longer than they should have to list their home. By then interest rates were rising, the foreign buyer ban had just come into effect, and the market had noticeably cooled. Their concern was simple: they did not want their home sitting on the market accumulating days.

We moved fast. Within two days of our first meeting we had produced a professional marketing video, photography, and a 3D virtual tour. By the end of the first week we had multiple all cash, over asking, subject free offers. The outcome was not luck. It was precise pricing, strong marketing execution, and a clear plan from day one.

“Nancy Che sold our condo within 1 week during a cooling housing market. We received multiple offers, all cash, over ask, subject free, and were in contract with a quality buyer at a great price after only 1 week. She is the best realtor we have ever worked with.”

P.K. · VERIFIED GOOGLE
REVIEW

When the right answer is no

03 The honest advisor

One of our buyers came to us after touring a beautifully staged home that checked every box on paper. They were emotionally attached before we had walked through the door together. During our Pre-Offer Risk Audit we identified a series of concerns: an awkward floor plan that would be difficult to reconfigure, signs of deferred maintenance the staging had concealed, and a location that would make resale challenging. We advised them to walk away.

They were disappointed in the moment. Three weeks later we found them a better home: better street, better bones, better long term value. Their offer was accepted.

“Good service, never pushed us to buy anything. Always let us know the advantages and disadvantages of the properties.”

BINESH M. · VERIFIED
GOOGLE REVIEW

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Questions buyers ask me most

How long does the process take?

Plan on roughly four months from first conversation to keys. Some clients find the right property in three weeks; others wait eight months for the right street, and that patience is often what produces the best purchase.

How much cash do I need beyond the down payment?

At \$3,000,000 the Property Transfer Tax alone is about \$68,000, plus legal, appraisal, inspections, and adjustments. Budget separately for moving, window coverings, and a remediation reserve of 1% to 2% of the price.

When is my deposit actually at risk?

Not until subjects are removed. During the subject period, typically five to ten days, we can renegotiate or walk away and your deposit is safe.

How large is the deposit?

Typically 5% of the purchase price, held in trust once subjects are lifted. Deposit size is also one of the terms we can use in a negotiation.

Should I write without subjects to win?

Only with eyes open, and only once we have completed the Risk Audit and the verification work in advance. We decide the terms while we are calm, not during a competitive deadline.

Can a non-Canadian buy right now?

The federal prohibition on purchases of residential property by non-Canadians is in effect until January 1, 2027, and the government has signalled a review of what follows. Exemptions exist. We confirm eligibility and current rules before you write.

Does GST apply to my purchase?

GST applies to newly built homes, not to typical resale. If you are considering new construction, we confirm the GST position before you write.

What if the home will not be my principal residence right away?

The BC Speculation and Vacancy Tax runs 1% to 3% of assessed value, and the Vancouver Empty Homes Tax adds a further amount within city limits. Timing your possession and occupancy correctly can matter more than most buyers realize.

What if I might sell within two years?

We assess BC Home Flipping Tax exposure before you commit. It changes the maths on a short hold, sometimes decisively.

Do I need to sell my current home first?

Not always. If your equity is tied up, we determine early whether you need to sell first or whether bridge financing works. Knowing which one applies changes how we structure every offer.

Is an off market home a better deal?

Not automatically. Some sellers explore a private sale precisely because they want a premium without market exposure. The advantage is access and timing, not a discount. I will tell you when a private opportunity is not worth pursuing.

What if the inspection finds problems?

That is what the subject period is for. Depending on severity we renegotiate the price, ask for the work to be done, or walk away. The Risk Audit means most surprises have already been found before we get here.

Ready to find the right home?

Buying the right home is not about seeing the most listings. It is about making the right decision with confidence.

IN OUR COMPLIMENTARY BUYER STRATEGY SESSION WE WILL

- ✓ Clarify your buying criteria
- ✓ Identify the neighbourhoods that best fit your lifestyle
- ✓ Build a customized search strategy
- ✓ Discuss your timeline and budget
- ✓ Review current market opportunities
- ✓ Answer all of your questions

You will leave with a clear plan regardless of whether we work together.

BOOK YOUR SESSION



BOOKING

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Nancy Che

REALTOR® ·

PREC*

EXP REALTY | LUXURY

Representation for buyers of the West Coast's most distinctive properties.

ELEVATED · REFINED · TRUSTED



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