



MOVING IN CANADA



(877) 505-8527
atlasvanlines.ca

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INTRODUCTION



Research has shown that moving is among the top five causes of stress. There are many different aspects that need to be addressed when relocating and with the wealth of information available today, it can be difficult to determine the best path to follow.

The Moving in Canada eBook is a free resource, designed by moving industry professionals to help relieve stress and ease the process of moving. Several leading experts have shared their expertise and compiled the best tips and advice to help you with every step of your move from obtaining a mortgage, buying or selling a home, finding a rental property, home inspections, legal services, choosing a mover to shipping vehicles.

The contact information is listed for each company featured in the eBook; please feel free to contact them for more information.

CHAPTER ONE: REAL ESTATE



ROYAL LEPAGE

To us, real estate is as much a passion as it is a business. As Canada's largest national real estate company, we have continually led the industry in offering high quality real estate services across Canada since 1913. Our goal is to help you succeed.

We know that moving to a new location and buying a new home is a big decision. No matter where you are or where you want to live, you can count on our highly trained REALTORS® for unsurpassed local market knowledge to assist you in your move. As we have over 100 years of industry experience and a network of 18,000 real estate professionals in over 600 locations here to help you.

At Royal LePage, we are also committed to strengthening the communities where our REALTORS® and clients live and work. We are proud to say that our publicly funded charitable organization, the Royal LePage Shelter Foundation gives back 100% of its donations to the cause. A foundation that is dedicated to fund women's shelters and violence prevention. When you have a Royal LePage sign on your lawn, you know it's a sign you can trust.



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HOW A FULL SERVICE REAL ESTATE AGENT CAN HELP

With the wealth of knowledge and tools available to us today, many home buyers and sellers are questioning whether they need to hire a REALTOR® or not.

Hiring a full service real estate professional is always in your best interest and here's why:

A REALTOR®'s full-time job is to act as a coordinator between the buyer and seller. Finding the perfect home or buyer that fits all your criteria can often be time consuming, especially when doing it on your own. Time is not a luxury in certain cases, and when it comes to selling your home, the longer it's on the market the harder it is to sell. REALTORS® have a wide range of professional connections to help make the process easier and quicker for you.

A real estate professional also has a variety of tools at their disposal to help during the process. Our national website, royalpage.ca, is a great tool for Royal LePage REALTORS® as it provides all the listings with robust demographic information to help you buy or sell your home.



BUYING OR SELLING
A HOME CAN BE A BIT
OVERWHELMING. IT'S
IMPORTANT THAT YOU HAVE
SOMEONE YOU CAN TRUST
TO MAKE THE PROCESS AS
SMOOTH AS POSSIBLE AND
OFFER EXPERT ADVICE.

Whether you're buying or selling, here are some of the things a full service real estate agent will do:

- Share knowledge about the current local market
- Perform a comparative market analysis to show you what houses in the area have sold for in recent months
- Discuss, analyze and execute your wants and needs against your budget
- Connect you with mortgage and legal professionals you'll need during the process
- Negotiate with the buyer/seller on your behalf
- Use the latest tools to help find the right property or the right price to maximize your profitability
- Ensure all required paperwork is complete, accurate and deadlines are met
- Work with you to resolve any challenges that may arise



CHAPTER TWO: MORTGAGES



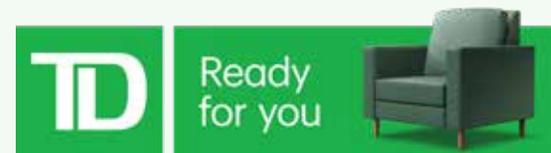
TD

Buying a home is one of the most important financial decisions you'll make in your lifetime. A TD mortgage professional can help you make your home ownership dreams come true.

TD mortgage professionals will answer all of your mortgage questions and help you decide your best options. TD has strategies to help you save for a down payment and can help you build a budget for your new home.

Renewing your mortgage? Our mortgage professionals can give you suggestions to speed up or slow down your monthly payments, lower the cost of borrowing and pay off your mortgage sooner.

Consult with a TD mortgage professional that can provide sound advice. You can visit **td.com** to book an appointment with a mortgage professional, for great tools and resources on buying a home, refinancing options and to get mortgage renewal information.



td.com
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Visit td.com/ca/en/personal-banking/products/mortgages for details

THE MORTGAGE PROCESS: WHAT YOU NEED TO KNOW

Why should I get pre-approved?

The first step in any home ownership journey is affordability. This means getting pre-approved so you know how much home you can buy. To start this process, visit a financial institution or contact a mortgage professional.

Get pre-approved before you sign a Purchase and Sale Agreement. The pre-approval also evaluates your income, assets and liabilities as well as credit history to ensure affordability. It also gives you an idea of the maximum approved mortgage amount and can help you understand if your budget for the principal, interest, taxes and heat payments allows for residual funds for emergencies, life events or savings at the end of the month.

What are some of the options that might be important in my mortgage?

Consider your needs over the long term when choosing a mortgage. For example, some mortgages have flexible payment options in place to help you prepare for life's unexpected turns.

Whether you're having a baby, taking a sabbatical, or your financial needs change over time, it's important to understand the terms of your mortgage and the flexibility available that aligns with your needs. Always inquire about the options that provide the best flexibility for your individual needs; remember the interest rate isn't the only factor to consider!



A MORTGAGE
PROFESSIONAL HAS THE
EXPERTISE AND TOOLS TO
HELP YOU MAKE HOME
OWNERSHIP A REALITY.

What documents do I need and how much are closing costs?

When applying for a mortgage, you'll need to provide documentation that shows your income, your debts, and proof of down payment. Down payment requirements vary depending on the purchase price of your home.

A general rule is to set aside 1.5% of the home's purchase price to help with closing costs which may include legal fees, moving expenses and property tax adjustments. Programs like Canada's Home Buyer's Plan can help you save for your first home.

What are the different types of mortgages?

Generally, you'll choose between fixed rate and variable interest rate mortgages.

With a fixed rate mortgage you get security and peace of mind as your interest rate won't increase over the term you select. Mortgages with a variable interest rate may see rate fluctuations over their term.

If you are planning to make home improvements, purchase new furniture or need access to additional credit, you may consider a mortgage alternative. For example, products like a home equity line of credit combine the flexibility of a revolving line of credit with the security of a term portion.

What tools are available to help?

A number of tools are available online to help you determine the best home ownership option for your needs. Tools like the **TD Mortgage Affordability Calculator** can help you determine your affordability towards a mortgage while considering related expenses.



CHAPTER THREE: HOME INSPECTION



AMERISPEC® INSPECTION SERVICES

Whether you're buying or selling, a professional home inspection can give you the peace of mind you need to make the right decision and protect your most important investment.

From its inception in 1987, AmeriSpec quickly became North America's leading home inspection service. In 1996, with our purchase by ServiceMaster, we became part of the largest and most trusted home service providers in the world. Today, the AmeriSpec name is the industry standard for quality, service and value. With over 75 franchises from coast to coast, we'll be there when you need us.

Our inspectors are trained to meet or exceed the Standards of Practice of the Canadian Association of Home and Property Inspectors; the highest standards in the industry. Our state-of-the-art, hands-on training ensures our team knows exactly what to look for with every inspection they carry out. Our trademark AmeriSpec Report, provided with every home inspection, gives you the information you need to know about the true condition of a home and how to maintain it.



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THE VALUE OF SEEKING OUT A PROFESSIONAL HOME INSPECTOR

Whether you're shopping for previously owned or new, if you're thinking about buying a home make sure you know its true condition before making an offer. A comprehensive inspection by a certified professional can mean the difference between finding your dream home and moving into a nightmare.

Many homebuyers have someone they know who presents themselves as somewhat of an expert in home improvement or maintenance. In many cases, these people are eager to offer their assistance to help out with an inspection. Although knowing someone with a background in trades can save you a few dollars on home repairs, a certified home inspector will provide you with the peace of mind that you need.



FOR A SMALL INVESTMENT,
THERE REALLY IS NO
SUBSTITUTE FOR A
DETAILED AND WRITTEN
HOME INSPECTION
BY A QUALIFIED
AND INDEPENDENT
PROFESSIONAL.

HOW A HOME INSPECTOR CAN HELP

Home inspections are a critical part of the home buying process. Buying a home is a huge investment; hiring a certified home inspector just makes good sense.

Proper Written Report:

If you have a condition of home inspection in your offer to purchase (and we recommend you have this clause, whether a new or re-sale home), the vendor will most likely require that that inspection be conducted by a professional home inspector and that a written report be prepared. If you are not issued a proper written report, you may not be able to cancel the purchase agreement.

Establish a Plan:

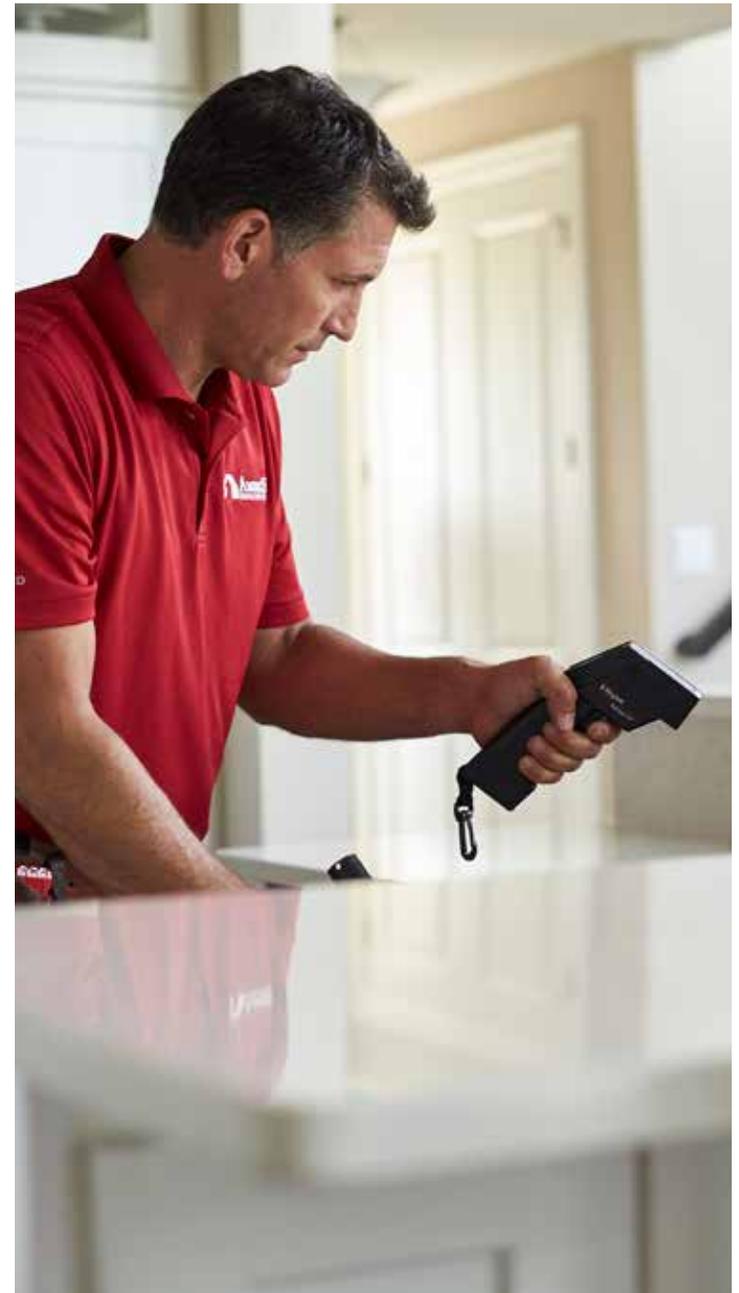
A written report is also vital so that you can sit down with your Realtor to determine what defects found in the home are cause for concern and establish a plan to have the issues fixed prior to closing.

Impartial Assessment:

There is no substitute for an inspector who is independent. It is always difficult for someone you know to be totally unbiased. They may go overboard to try and protect you or be too lenient so as not to offend you.

Fully Equipped Team of Professionals:

Although the person you know might be a good electrician, plumber or handyman, are they fully equipped with the proper knowledge and skill set required for inspecting every component in the home? For example, can they properly report on the age and condition of the roof, the condition of the attic, electrical systems, plumbing, furnace and air conditioner, as well as environmental issues in the home such as mould, asbestos, pests and more?



CHAPTER FOUR: LEGAL



MPD LAW FIRM

AT MPD Law Firm, our lawyers are committed to providing our clients with exceptional legal advice and representation. We offer a broad range of valued services, including expertise in Real Property Law. Your lawyer plays a vital role in your real estate transaction. MPD Law Firm provides comprehensive legal services for residential home purchases and sales, mortgage financing and corporate relocations across Canada and internationally. The firm has particular experience in cross border relocations and acts as the single point of contact for corporate relocation plans. Our Real Estate Practice Group has developed an extensive understanding of the issues and challenges faced when buying or selling a home; gathered from years of experience.

“MPD Law Firm is dedicated to representing your interests and ensuring that your legal needs are met. We are focused on providing a positive client experience with respect to any transaction.”

- Lawrence K. Porter, Partner

MPD
L A W F I R M

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REAL ESTATE LAW

Buying or selling a home is one of the most significant purchases you will make in your life time. It is important to retain a real estate lawyer to ensure your investment is protected.

The Law of Real Property is a unique and specialized area of law that requires a trained and experienced real estate lawyer to ensure every aspect of the transaction is thoroughly covered. Your lawyer will act as the quarterback of the home purchase or sale transaction, advocating on your behalf everything from negotiation of the Purchase and Sale Agreement and the closing of your property.

When selling a home, you can expect your lawyer to:

- Review the Agreement of Purchase and Sale to ensure the terms are appropriate prior to signing
- When necessary, obtain a mortgage discharge to legally release you from all mortgage obligations
- Prepare all closing documentation including Statement of Adjustments
- Properly disburse closing funds on behalf of the seller
- Answer title questions, if any, from buyer's lawyer



YOUR LAWYER IS THE
QUARTERBACK OF THE
REAL ESTATE TRANSACTION
AND THE PERSON YOU
NEED MOST TO PROTECT
YOUR INTERESTS.

When purchasing a home, you can expect your lawyer to:

- Review the Purchase and Sales Agreement
- Search title and liens with respect to your property
- Provide advice on obtaining title insurance to protect your title, for a one-time premium effective for as long as you own the home
- Help obtain a Building Location Survey which shows the exact location of property boundaries, buildings, fences and other structures located on and near the property
- Obtain municipal tax certificate reflecting the total property taxes owed at the date of issuance
- Ensure there is adequate home, fire, liability insurance on the property
- Prepare all closing documentation and review Statement of Adjustments
- If obtaining financing, prepare mortgage documentation on your behalf
- For condominiums, review Status Certificate, condo declaration and other documents
- Advise with respect to Land Transfer Taxes (LTT) which vary significantly across the country
- Review warranties on new home construction, such as TARION (Ontario), to protect your interests
- Consider special matters relating to rural and cottage properties



CHAPTER FIVE: FIND RENTAL PROPERTIES



WELCOMEHOME RELOCATIONS

As the leading provider of Destination Services in Canada, Welcomehome Relocations is your “one-stop-shop” for supporting and assisting you during your relocation. With over 80 Relocation Specialists servicing 55+ communities, we are where you need us to be. Since 1998, we have worked with thousands of people to help them settle into their new communities. Our on-the-ground experts are able to assist with rental searches, area orientation tours and countless settling-in tasks for both domestic and international moves. Our flexible package options ensure your most individual needs are met. We are confident that our proven method of combining great people, customized solutions and innovative technology will result in a smooth, stress-free transition.

“Nothing gives you peace of mind when relocating, like trusted professionals dedicated entirely to helping you!”
- Judy McDougall, President



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WHAT YOU NEED TO KNOW ABOUT RENTING A HOME

So you've decided to relocate. You've packed your bags and made the journey to your new city...now what? Once you've reached your destination your first priority should be securing somewhere comfortable and practical to live. Whether you are a first-time renter or an experienced tenant, finding the right place takes effort and time; especially if the city is unfamiliar to you. For your reference, we have compiled a list of the most frequently asked questions and answers about the Canadian rental market:

Q: What types of properties can I rent?

A: Renters in Canada can choose from; apartments, condominiums (condo), detached houses, semi-detached houses, and townhouses.

Q: How much will my rent cost?

A: Rental rates can vary drastically based on the following criteria; size, location, market condition, and the age/condition of the rental. For detailed information based on your requirements speak with one of our local experts.



RENTING 101: AN
INTRODUCTION TO THE
PROCESS OF RENTING A
HOME IN CANADA.

Q: What is a lease?

A: A lease is a contract between a tenant and a landlord. It outlines the responsibilities of both parties in a rental agreement. It is a legal document, so make sure you read and understand every word.

Q: Where do I look for rental housing?

A: There are many different ways you can look for an apartment or house, including bulletin boards, classifieds, family and friends, rental guides, and rental listing websites. *TIP: A Destination Service provider can help you secure housing by sourcing available properties, scheduling viewing appointments, and providing unbiased guidance throughout the rental search process. Their insider's perspective and local knowledge will prove invaluable as it will help you avoid potential scams, ensure you're in a good neighbourhood, and help you to navigate through all the stages of the lease process.

Q: Are there risks to independently searching for a rental?

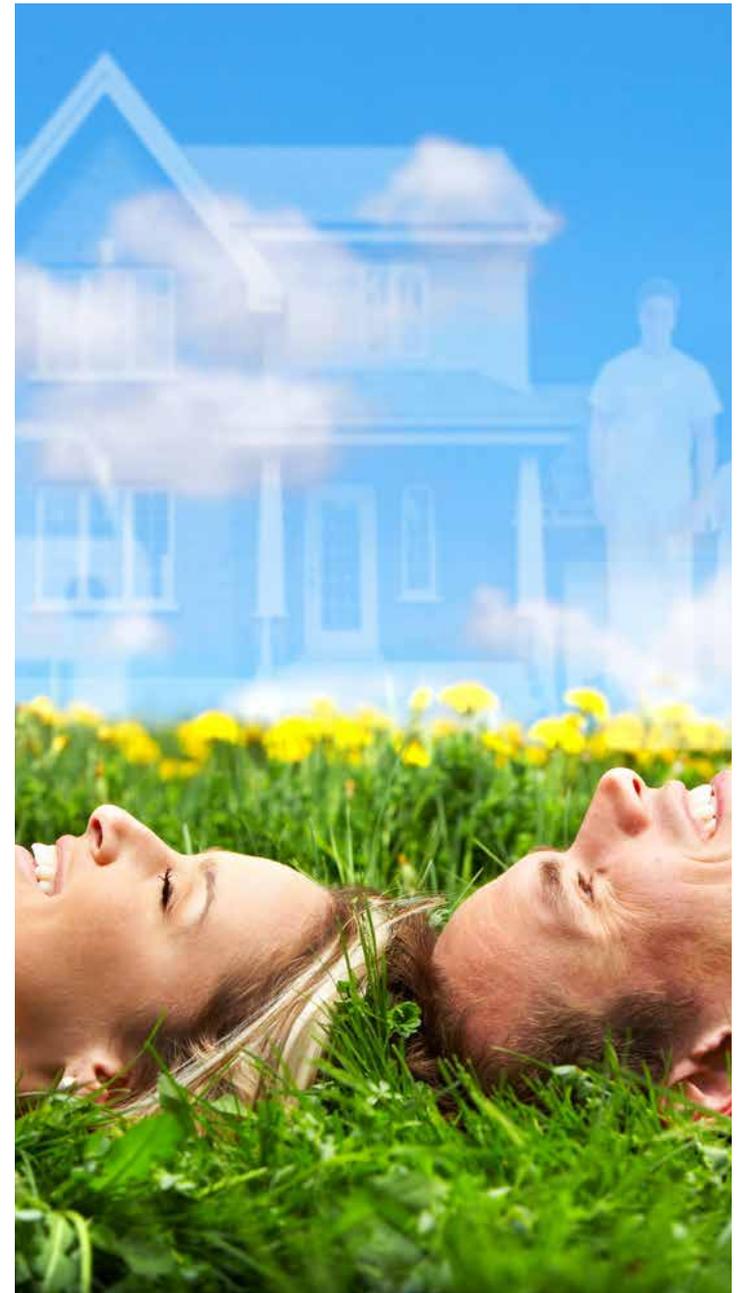
A: The biggest risk when renting is falling victim to a rental scam. Not only are rental scams prevalent, they are currently on the rise. If you choose to search for a rental on your own read these **Telltale signs of a Rental Scam** to help you spot and avoid potential scams.

Q: Do I need insurance?

A: As a tenant, you should have insurance to protect your personal belongings and personal liability. Tenant insurance provides coverage for any damage you cause to your rental, for unintentional harm caused to others who live in or visit the property, and helps replace the contents of your rental due to loss, theft or damage.

Q: What are my rights?

A: As a tenant in Canada you have legal rights. Your rights are outlined in the **Human Rights Act and the Residential Tenancies Act**.



CHAPTER SIX: MOVER



ATLAS VAN LINES CANADA

Atlas Canada has become the national mover of choice for thousands of families and companies because of our quality service, ethical business practices and ability to provide customers with a positive moving experience for over 55 years. With a network of 148 qualified Atlas agents across Canada we provide local, long distance, international, cross border and specialized moving services such as storage, packing and unpacking.

Atlas is the umbrella organization that sets the policies and standards for all our mover agents. Each day, we do the utmost to exceed the service expectations of our customers through our Quality in Motion program, the first of its kind in the Canadian moving industry. We are also proud to say that over 4,000 Atlas personnel have been background checked and cleared for service under our No Stranger in Your Home™

initiative. These programs are designed to provide our customers with total “peace of mind” and a superior moving experience.

Atlas is also a member of the Better Business Bureau (BBB) and the Canadian Association of Movers (CAM). CAM carefully screens their members making sure only qualified and trusted moving companies belong. Whether you are moving across Canada, moving to or from the United States or moving overseas, you can trust Atlas to help.



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HOW TO CHOOSE A REPUTABLE MOVER

Moving is an exciting time full of busy days and new beginnings. Hiring a moving company who has the experience and expertise in organizing and executing a move is key to reducing stress. If you are planning to use a mover be extra vigilant in your research. Nowadays when you search for movers on the internet there will be as many rogue movers as reputable movers. How do you distinguish between them? Here are questions to ask and steps you can take to ensure you hire a credible moving company and protect your family and possessions from rogue movers:

Questions to ask:

- Have you ever heard of this mover before or seen their trucks on the road?
- Do they belong to a well-known van line?
- Do they background check their employees? If so, get a name and badge number that you can verify
- Do they have a warehouse, trucks and equipment to service your move or do they broker it out to other movers?
- Are they insured? Who do you contact in case of damage or lost items?



BY EDUCATING YOURSELF
AND ASKING QUESTIONS
YOU CAN ENSURE THE
MOVER YOU HIRE IS A
GOOD ONE.

Steps to take:

- Check to see if they are registered with the Better Business Bureau, what their rating is, and if they have resolved consumer complaints
- Check with the Canadian Association of Movers (CAM). To belong to CAM a mover must meet stringent quality checks and adhere to a code of conduct. Rogue movers will say they are members so call or email CAM to ensure your mover is a member
- Call the van line the mover belongs to; confirm they are a member in good standing
- Beware of movers who charge up front for a move or ones that ask you for a sizeable payment 1-2 weeks after booking your move; credible movers collect payment at delivery
- Last but not least, take the time to drive by their facility. If it's an office complex go inside to make sure they are listed on the directory. Rogue movers work from their cells and the addresses they have on their web sites are usually a residence, bogus, or they don't show one at all.

Entrusting everything you own to a mover is a big step. It's worth the time and effort to find a good, credible moving company to ensure your belongings will arrive safely.



CHAPTER SEVEN: SHIPPING VEHICLES



L. HANSEN'S FORWARDING

L. Hansen's Forwarding has been successfully serving the North American Automotive Industry since 1980.

We are a privately-owned Canadian company with over 350 non-union employees. Our employees are entrusted with the timely movement of over 625,000 vehicles annually, on time and damage free. We move everything from antique, collector, and pre-owned vehicles door to door, as well as brand new vehicles from manufacturing facility to dealerships.

Our fleet of trucks has grown to reach 300 and our coast to coast network is linked by Hansen's offices from Halifax NS to Vancouver BC.

We offer industry-leading real time tracking technology, and our drivers use state of the art paperless, handheld devices to capture vehicle inspections and customer signatures. Our dispatch team is always linked to our drivers through GPS fleet tracking software. Our valued customers are connected with a Client Service Representative assigned to manage every move from start to finish. If you are looking for reliable car shipping in Canada or the United States, trust your auto transport needs to the experts at Hansen's.



lhf.com • 1-888-420-8888
facebook.com/HansensForwarding

CHOOSING A RELIABLE AUTO CARRIER

Choosing an auto transport company for your long distance move can be overwhelming especially with the variety of options now available when searching the internet. There are several aspects that affect the cost of shipping your car which differ whether you require short or long distance services. Choosing an auto transport company based on the lowest price is not the best route to take. A legitimate and reliable auto transport company will always explain to you what factors may affect your quote.

Here are some tips to ensure you choose a good, legitimate car carrier:

- Look for a company that transports brand new vehicles from manufacturing plants
- A company that has offices in major centers throughout Canada that you can visit
- Have their own trucks, equipment and employees to perform the move
- Offer insurance policies
- Able to track your vehicle in transit



A RELIABLE AUTO CARRIER
WILL BE RESPECTFUL OF
YOUR TIME AND MONEY,
DELIVERING YOUR
SHIPMENT ON TIME AND
DAMAGE FREE.

During the transportation process, your vehicle will be subjected to inspection at both loading and unloading. Preparing your vehicle properly for shipment is very important. Auto carriers are not licensed to transport any household goods and are restricted by government weight limits and safety protocols. Personal effects in the vehicle should be limited to the items that originally come with or are considered part of the vehicle.

The following is a list of items allowed in the vehicle during transportation:

- A children's car seat (properly secured)
- Jumper cables and minor tools (properly stowed)
- Driver Manual
- Ice scraper and snow brush
- Spare tire and tire changing tools (properly stowed)
- Car covers

Choosing a reliable auto carrier and preparing your vehicle for transportation with this list in mind will lead to a smooth and successful delivery of your vehicle.



CONCLUSION

We hope you found this eBook helpful. On behalf of Royal LePage, TD Mortgages, AmeriSpec, MPD Law Firm, Welcomehome Relocations, Atlas Van Lines Canada and Hansen's Forwarding, we wish you all the best in your new home and community.

