

Everyone Can Own a Home In Manitoba



Anna Shusterman
(204) 960-4584

RE/MAX. 
Outstanding Agents.
Outstanding Results.



**SHUSTERMAN
TEAM REALTY**



Eli Hagiev
(204) 230-7049



*Every Family
Needs Home*

ALL MARKETS ARE LOCAL

Residential



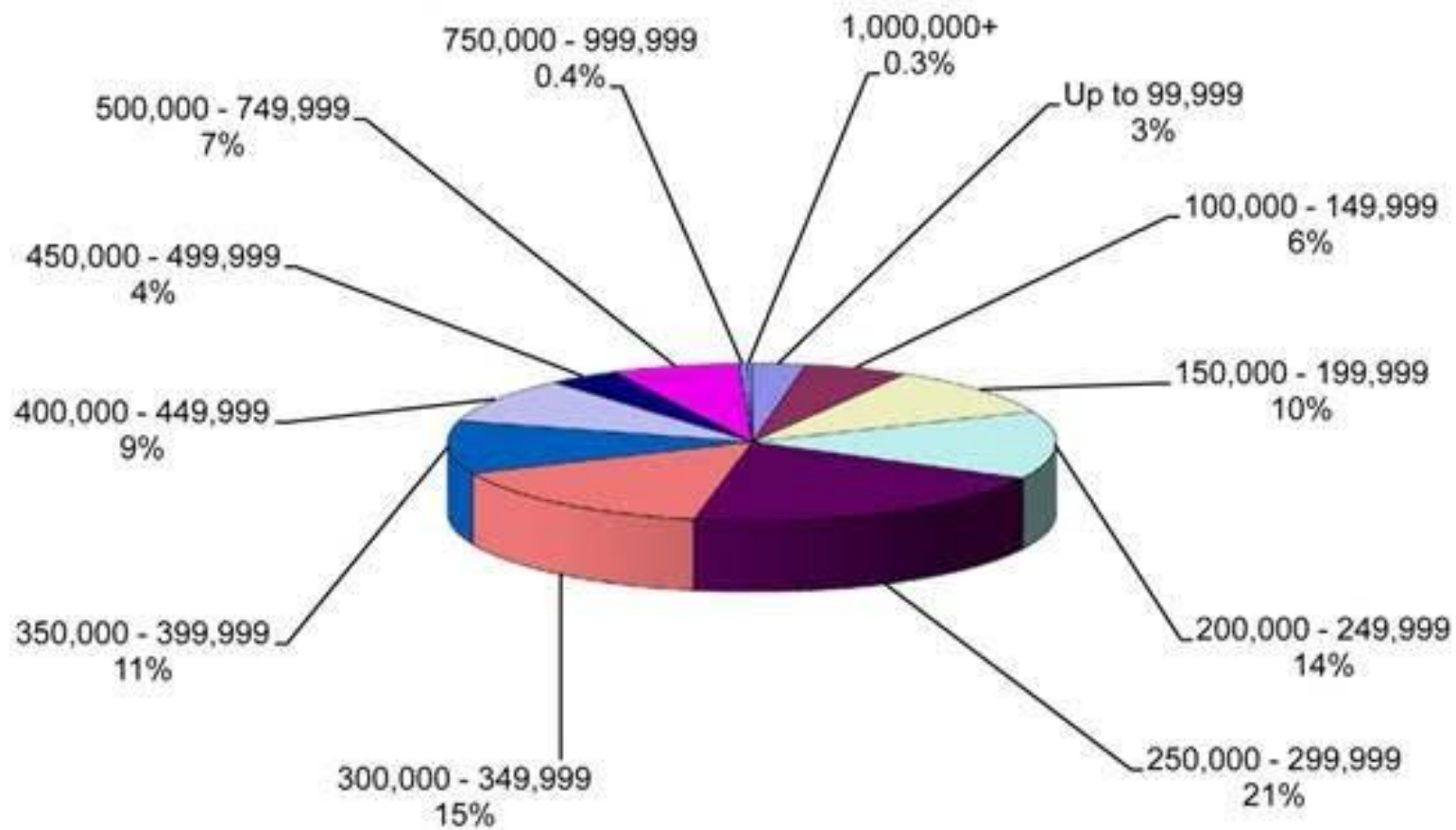
Average home prices across Canada for 2015!

*Statistics are from MLS® data and represent residential-detached sales from Jan. 1 to Dec. 31, 2015.



Real Estate Market in Winnipeg

Residential Detached Sales April 1st - April 30th, 2016





How much money do you need to buy a home

- 1-3 months – 35% down payment
- 3-6 months – 20% down payment + income
- 6-12 months – 10% down payment + income
- 12+ months – 5% down payment + income

One-time payments

Before possession:

- **Lawyer ~ \$650**
- **Lawyer's expenses ~ \$600**
- **Land Transfer Tax up to 2% of the purchase price:**

	<u>Purchase price</u>	<u>%</u>	
First	30,000	0%	0
Next	60,000 (30-90k)	0.5%	\$300
Next	60,000 (90-150k)	1%	\$600
Next	50,000 (150-200k)	1.5%	\$750
Higher than	200,000	2%	

Monthly expenses

Payments after possession:

(Example given for 1000 Sq/Ft Bungalow)

- **Mortgage**
- **Hydro ~ \$150-250**
- **Water ~ \$50-100**
- **Property tax**
- **Home insurance**

Thanks for joining us today!



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**RE/MAX Executives Realty
1919 Henderson Hwy, Winnipeg
3505 Roblin Blvd, Winnipeg
Office: (204)987-9800
anna@shusterman.ca
eli@hagiev.ca**



Questions?