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JACK KAZMIERSKI PHOTOS FOR THE TORONTO STAR

Hopeful home buyer David Sieukaran, far left, with seminar leader Dominc Tompa, after a workshop. The sessions, top, draw up to 1,000 first home purchasers, like Chanakya Sharma and Pooja Arora, above, who bought a townhouse.

## New home buyers LEARN THE ROPES

**CAROLA VYHNAK**  
SPECIAL TO THE STAR

They show up by the hundreds, hopeful and hungry for information. They leave an hour or so later, fully briefed and ready for their first piece of real estate.

This is home ownership, Daniels-style. Toronto developer The Daniels Corporation insists that anyone who wants first crack at a condominium residence in one of their FirstHome communities must attend an educational workshop.

Held on a regular basis around the GTA and tailored to each development, the

Daniels' FirstHome program includes seminars about how to buy — and own — a first home

sessions are held to better prepare — and better inform — first-time buyers.

Pooja Arora, who attended a Mississauga event with her husband, Chanakya Sharma, this past April, gives a big thumbs-up to the whole process.

"For newcomers like us, it was very helpful," Arora says, explaining they arrived in Canada 15 months ago from India where they worked as corporate lawyers.

"Everything that was presented was correct, very clear and fair so the

**WORKSHOPS** continued on H6

# Filling in a 'substantial gap' for first-time buyers

## WORKSHOPS from H1

workshop was really good," Arora says.

Equipped with facts, figures and how-to's, they found it "easy and convenient to go ahead with it," Arora says of their new two-bedroom, 1,301-sq.-ft. townhome in south Brampton's Beckenrose community where they'll move in early August.

She likes the developer's buyer-friendly option of making just a 5 per cent down payment.

"The biggest hurdle a newcomer faces is the down payment," notes Arora, who works in telecommunications in downtown Toronto.

The "ardent Daniels fans" received an unexpected boost of \$800 under the developer's Home Investment Program (HIP), which applies a portion of their Daniels Corp. apartment rent money to their purchase.

The builder has brought 15 FirstHome communities to market in the past 15 years. Workshops were held in the spring for the final phase of the Sunny Meadow project in Brampton, but additional sessions for it and other FirstHome communities are planned for the summer.

Seminars are intended to fill the "substantial gap" in first-timers' knowledge, explains Dominic Tompa, vice-president of sales, who adds many buyers depend on friends, relatives and mortgage lenders to provide "piecemeal" information.

Here's how Daniels's FirstHome program works: Would-be buyers attend a first-access workshop where Tompa outlines the basics of purchasing and ownership, including mort-



JACK KAZMIERSKI

Pooja Arora, with husband Chanakya Sharma, says a Daniels FirstHome event was "very helpful" for "newcomers like us."



THE DANIELS CORPORATION

Stacked and back-to-back townhomes comprise the final phase of Daniels' Sunny Meadow development in Brampton.

gages, the stress test, Tarion warranty enrolment fees and pre-delivery inspections. The presentation includes dollars-and-cents examples of closing costs for a principal residence and investor unit, as well as charts showing land transfer tax rebates for first-time buyers and HST rebates for investors.

Attendees are then invited to an exclusive preview event to view floor plans, pricing and model homes in the development where construction is

well underway. They later book an appointment for sale day.

Workshop attendees also qualify for Daniels's gradual deposit program which enables buyers to pay an initial \$5,000 deposit when they sign a purchase agreement, then make regular payments until they reach 5 per cent of the purchase price, due on occupancy.

Daniels usually hosts two or three workshops for every community they build, Tompa says, estimating that 500 to 1,000



Nurse Lori-Ann McDaniel notes first-time buyers can get a tax rebate.

it," Brampton resident David Sieukaran says of his yearlong research into buying his own home. After attending two seminars, "I have hard numbers I can work with and people at Daniels I can call; this is real now." The workshop helped clarify details and fill in the gaps on factors such as rebates and closing costs, says Sieukaran, who works in administration in Richmond Hill.

He also appreciated other tips, such as the need for a down payment greater than 5 per cent to avoid a high-ratio mortgage.

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"I wish all builders had this," adds Sieukaran, who has his eye on an "affordable" one-bedroom starter in Sunny Meadow's final phase which comprises 177 stacked and back-to-back condominium townhomes. Units are available with one, two and three bedrooms and in sizes ranging from 529 to 1,365 square feet. Prices start in the mid-\$300,000s.

Nurse Lori-Ann McDaniel appreciates the location of Daniels' Sunny Meadow project, five minutes from Hwy. 410, northeast of Bramalea Rd. and Sandalwood Parkway E. She and her partner expect to buy their first home there and, during the workshop, she was pleased to learn they qualify for a land transfer tax rebate of about \$4,000 as first-time buyers. The 5 per cent down payment and Daniels's 60-day occupancy option are also "very attractive" features, says McDaniel, who was impressed by the wealth of information shared with the crowd.

With hopes of soon moving soon into a three-bedroom townhome with a garage, "it's a very exciting stage in life," she says.

## >FIRSTHOME SUNNY MEADOW, FINAL PHASE

**Developer:** The Daniels Corporation

**Location:** Sunny Meadow Blvd. and Sandalwood Pkwy., Brampton

**Architect:** Graziani + Corazza Architects Inc.; **Interior designer:** Daniels Décor Team

**Condominium townhomes:** One-, two- and three-bedrooms ranging from 529 to 1,365 sq. ft. Prices from mid-\$300,000. Maintenance fees start at \$130/month.

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people show up for each event, which lasts between 60 and 90 minutes.

"We think they're more likely to buy and be more happy with their purchase if they're walking in (to the sales office) fully understanding it," he says.

With communities pre-built, people can walk through models of every home design to find the unit that best suits their budget and lifestyle needs. They can even measure for furniture and, in addition, any doubts about the project's completion disappear, he says.

"That's a huge advantage," Tompa says.

Daniels's approach "gives me the kick I need to actually act on