

Sharing

Newsletter for Newcomers



Buying a House in Nova Scotia

--FOR NEWCOMERS--

Many newcomers enjoy Nova Scotia's beautiful environment and then want to purchase houses there. It is difficult to say what is the best time to buy a house for investment, but it is always a good time to buy a house for your family to live in, if you are ready.

1. HAVE A PRACTICAL GOAL

You can make a rough plan based on your housing needs and financial situation. Firstly, consider the house's location, type, and size. For example, some families with children want to buy houses near schools. Some people prefer to be close to work. The seniors may wish for a quiet neighborhood.

2. FIND A MORTGAGE BROKER

We should consider our financial situation and the acceptable house price range. Mortgage professionals are essential for buying a house if you need a mortgage. A good broker will offer a reasonable plan based on your financial situation. The mortgage broker will work with you to see if you can get pre-approved mortgages. Please take a careful look at any of the mortgage documents' details, especially the default penalty

3. MEET A TRUSTED REALTOR

A real estate agent is your voice in the market. Your realtors will find suitable houses to show you, help you make an offer, and negotiate the price for you to save money. Do not use the same realtor who sells the same house to avoid the realtor only considering the seller's interests and that may harm your rights and interests.

(continued on next page)

Connect to the Newsletter Working Group on FB @sharingnewsletter Newcomer Services, KG Public Library
By : Roya Fahimi, Ilyes Chiban, Mariana Fraga, Max Fraga, Nacera SiYoucef, Nan Wang, Andrew Sun, Thanh Cao

SPECIAL THANKS to Li Yu(Realtor), Douglas Lutz
Designed by Nan Wang

4. VIEW AS MANY HOUSES AS POSSIBLE

You will need to familiarize yourself with the local housing market. Visiting houses will help you to learn about the housing market. Your realtor can help you to view more listed houses. In NS, you can also go to the Viewpoint website, which has information about houses for sale or houses that have been sold. (<https://www.viewpoint.ca/>). After viewing and visiting some houses, many people changed their original goals. For example, after viewing and seeing more than 50 houses, my wife and I completely changed our original purchase plan.

5. HIRE A HOUSE INSPECTOR

A house inspector is your ticket to success when buying a house. Your inspector will provide you with a thorough inspection report detailing every major aspect of your house. When inspecting a house, the most important is to check the basement for water leakage, which is challenging to repair. Faucets and toilets should be checked one by one for leaks. Doors and Windows should also be in good condition.

6. FIND A REAL ESTATE LAWYER

If you want to buy a house in Canada, you need to meet a lawyer. Lawyers' work is one of the most critical steps in buying a house. Your lawyer will do all of the documents for your house transaction.

USEFUL WEBSITES:

Search Nova Scotia Real Estate:

<https://www.viewpoint.ca/>

Home-buying step-by-step:

<https://www.cmhc-schl.gc.ca/en/consumers/home-buying/buying-guides/home-buying>

The first-time home buyer incentive:

<https://www.cmhc-schl.gc.ca/en/consumers/home-buying/first-time-home-buyer-incentive>

By Andrew Sun

HOME INSURANCE

Home insurance is not required by law in Canada. However, if people want to get a mortgage loan to buy a home, home insurance is mandatory in this situation as most banks and mortgage lenders will require protection for their investment. There are many variations that influence the calculation of insurance, such as the age of the house, where it is located, etc. Regardless of how it was built, your home will always be vulnerable to flood, fire, vandalism and other types of damage and destruction. Knowing a good insurance agent will guide you on the best insurance option for your new home. You can also contact The Insurance Bureau of Canada - IBC (<http://www.ibc.ca/on/home>) for further information and assistance.

By Max Fraga, Thanh Cao

QUIZ

- 1) Can I immigrate by buying a property in Canada?
a) Yes b) No
c) Yes, If the property value is more than one million
d) Yes, if you live in the house for more than 10 years
- 2) Could you receive a mortgage as a foreign buyer?
a) Yes b) No
c) Yes, If the property value is more than one million
d) Yes, but only in small towns
- 3) Does every house have a basement?
a) Yes b) No
c) No, only houses with two or more floors
d) No, only houses in some places in Nova Scotia
- 4) After buying a house, are there any taxes?
a) Yes b) No
c) Yes, but not in Nova Scotia
d) No, only in Nova Scotia
- 5) Can I renovate a house after buying it?
a) Yes b) No
c) Yes, but not in Nova Scotia
d) No, only after 2 years
- 6) Can I buy more than one house if I'm a PR or citizen?
a) Yes b) No
c) Yes, but need government approval
d) No, only in Nova Scotia
- 7) Is there an apartment to buy or just for rent?
a) Yes, there is apartment to buy
b) No, there is only apartment to rent
c) Yes, we can buy but only in Nova Scotia
d) No, you cannot buy apartment in Nova Scotia only
- 8) Can I paint my house with any colour?
a) Yes
b) No, you need to check with your regional council
c) Yes, but not in Nova Scotia
d) No, only in Nova Scotia
- 9) Can I put a fence/wall around my house?
a) Yes c) Yes, but not in Nova Scotia
b) No d) No, only in Nova Scotia
- 10) Can I buy land and then build a house?
a) Yes c) Yes, but not in Nova Scotia
b) No d) No, only in Nova Scotia

1) B, 2) C, 3) B, 4) A, 5) A, 6) A, 7) A, 8) B, 9) A, 10) A

By Mariana Fraga

USEFUL LINKS



Make this egg bouquet to decorate your special dinner table before eating it!

[HTTPS://DIYJOY.COM/DEVILED-EGG-BOUQUET/](https://diyjoy.com/deviled-egg-bouquet/)



Some fun Craft

[HTTP://HANNAHANDLILY.BLOGSPOT.COM/2011/07/COOLEST-CARDBOARD-HOUSE-EVER.HTML?M=1](http://hannahandlily.blogspot.com/2011/07/coolest-cardboard-house-ever.html?m=1)



If you love gardening and fresh herbs, this link will help you implement your plan at home

[HTTPS://YOUTU.BE/YZ8PNPMS3J4](https://youtu.be/YZ8PNPMS3J4)



Smile !

[HTTPS://WWW.INSTAGRAM.COM/REEL/CQKBJZIAIDR/?IGSHID=YMMYMTA2M2Y=](https://www.instagram.com/reel/CQKBJZIAIDR/?IGSHID=YMMYMTA2M2Y=)



For music lovers that you also like to appreciate music with different ways. Please enjoy the "Line Rider"

[HTTPS://YOUTU.BE/VCBN04IYELC](https://youtu.be/VCBN04IYELC)



Nice paper folding projects

[HTTPS://WWW.EHOW.COM/13777200/PAPER-FOLDING-IDEAS](https://www.ehow.com/13777200/paper-folding-ideas)



For classical music lovers like you, please enjoy Stjepan Hauser, Cellist, performance

[HTTPS://YOUTU.BE/G91KQYY4G7E](https://youtu.be/G91KQYY4G7E)

Nova Scotia our home

Maudie Lewis

Maud Kathleen Lewis was a painter born in Nova Scotia, Canada. She lived a simple life and was born with disability, but her art was whimsical and colorful, depicting the beauty of everyday life in rural Canada.

Maud began her artistic career by selling hand-drawn and painted Christmas cards. In 1938 she move to Marshalltown, Nova Scotia, and lived in the cottage with her husband, which they decorate with her colorful paintings. The cottage is now permanent display at the Art Gallery of Nova Scotia, Halifax, honoring the brave artist.

Maud's life was not without hardship. Her marriage was not always happy, and she struggled with poverty and health problems. But through it all, she continued to paint, finding joy in the simple pleasures of life. Today, Maud Lewis is celebrated as one of Canada's most beloved artists. Her paintings can be found in museums and galleries across the country, and her story has inspired countless artists and admirers.



Maud Lewis in her home, 1965, photograph by Bob Brooks.
<https://www.aci-iac.ca/art-books/maud-lewis/>

By Nan Wang



Maud Lewis, Yellow Birds, c.1960s.
<https://www.aci-iac.ca/art-books/maud-lewis/>



Maud Lewis, Winter Sleigh Ride, early / mid 1950s.
<https://themusekenora.ca/exhibit/maudlewis>

COMMUNITY EVENTS

Ocean's Week Celebration Festival

June 10 th

<https://discoverhalifaxns.com/event/ocean-week-celebration>

Free event open to the public, and family-friendly, so make sure to save the date and stop by. Dive into a fun-packed day full of activities, and prizes- All day
Location: Queen's Marque Courtyard Halifax.

Supernova Market

June 17th

<https://www.thesupernovamarket.com/info>

Free event- Shopping/Artisans and small businesses from across Atlantic Canada- live music from Jade Bennett-
Location: Halifax Frontwater.

By Nacera SiYoucef