



The Real Estate Board of Greater Vancouver

Quarter Century Club Reception

Thursday, October 19, 2017



RE/MAX

FORTY FIFTH
ANNIVERSARY

Les

Twarog

Sales Associate

RE/MAX CREST REALTY WESTSIDE

Vancouver, British Columbia Canada

Base

R4

MGM GRAND HOTEL & CASINO • FEB. 26 - MARCH 1

ATTENDEE

Hall Of Fame

**Lifetime
Achievement**

TITAN

Congratulations

to our new incoming 25 year
members for 2017!





25 Year Award Recipients

Beth (Quan) de la Cerna
Steven Abel
Ray Ahrens
Danielle Alie
Cameron Armstrong
Douglas Atkinson
Su-Marie Baird
Toni Beaulac
Gena Belanger
Jarnail Bhandal
Surinder Bhandal
Diane Birk
John Boer
David Bowden
Valerie Brandson
Darshan Brar
Jeff Bright
Paul Buckley
Lynn Cameron
Sandi Campardo
Olive Campbell
Peter Carleton
Brent Carlson
Kevin Carpenter
Paul Carrothers
Anthony Caya
Charlie Cha
Mark Chambers
Michael Chan
Nancy Chan
Rico Chan
Donald Chan
Donna Chan
Eddie Chan
Norman Chan
Steve M.F. Chan
Samuel Chang
Stella Chang
Thomas Chang
Rob Chasmar
Simon Che
Edwin Chen

Stephen Cheung
Dolores Chiu
Peter Chiu
Brian Chow
Freda Chow
Loretta S.F. Chow
Tom Choy
Patrick Chu
Carman Chu
Jim Chuck
Rob Chuter
Manjit Claire
Gaye Collins
David Corlett
Donald Coulson
Kent Craig
Pino Cusati
Teresa Da Roza
Tony Da Roza
Mehran Dadbeh
Allan DeGenova
Randy DeLair
Debra Dempsey
Robert Desbrisay
Becci Dewinetz
Devinder Dhillon
Bernie Doyle
Petra Ebner
Philip Edge
Iain Edmonds
Patricia Edmonds
Kenneth Edra
William Elliott
Mark Epstein
Andrea Fletcher
Rod Fram
John Freyvogel
Patrick Fung
Catherine Furnival
Mark Gallagher
Susan Galway
Eric Gan



25 Year Award Recipients

Daljit Gandhi
Viviane Ghazi
Peter Gibson
Linda Gilmaster
Surjit Gosal
Doris Gulkison
Sid Gupta
Ed Gurm
Fredrick Halliday
Wayne Hamill
James Hampton
John Hardie
Rod Hayes
Phil Heng
Tony Hepburn
King Heung
Daisy H Ho
Daphne Ho
Patrick Ho
Sidney Ho
Tommy Ho
William (Kwok-Ching) Ho
Barry Hong
Harry Hsiao
Dick Huber
Christopher Hughes
Raymond Hui
Sidney Hui
Jeffrey Jang
Mina Jiwa
Mark Johnstone
Jim Jorgenson
Jeff Juhala
Lalli Kang
Adrian Keenan
Grant Kennedy
Gary Khan
Hak-II Kim
Vineet Kirpal
Jamie Ko
Steven Koss
Michael Kumar

Johnny Kwok
Christopher Kyle
Churyl Kylo
David Lai
Brian Lake
Asad Lalji
Helen Lam
Jimmy Lam
Raymond Lam
Timothy Lam
Ivy Lam
John Lam
Michael Lane
Eric Latta
Boniface Lau
Patricia Lau
Paul Lau
Hien (Henry) Le
Trung Le
Betty Lee
Elke Lee
Ernie Lee
Gordon Lee
J.T. Lee
Karman Lee
Lynn Lee
Sanghoon Lee
William Lee
Robert Lee
Emmanuel Lemal
Marie-Claude Leonard
Morley Lercher
Mark Lester
Irene Leung
James (Tak Kwong) Leung
Livia Leung
Liza Leung
Lucie Levy
Alvin Li
Kathrine Light
Blake Lilly
Grace Lim



25 Year Award Recipients

Ivy Lim	Daniel Mok
Philip Lim	Ted Morden
Leanne Lim	Alexander Morris
Lily Lin	Mark Morrison
Robert Lin	Donald Myers
Tony Ling	Michael Mylett
Richard Liu	Samer Nakhleh
Augustine Lo	Keenan Neilly
Eric Lo	Wendi Neuman
Harris Lo	Bong (B.J. Pyo) Ng
Henry Lo	Ken Ng
Bud Lockhart	Tommy Ng
Jocelan Lonngs	Peter Ngu
Gary K. Louis	Bruno Ngui
Derek Love	Brian Nosko
Lily Ludwig	Ritch Olson
Pamela Luke	Jill Oudil
Gary Ma	Sally Palm
Sarah Ma	Dana Panchyshyn
Robert MacPherson	Benn Panesar
Selina Mak	Patrick Pang
Tina Mak	John Panrucker
Maureen Mansoor	Cory Parent
Lorne Martinuik	Karen Parent
Masae Matsumoto	Enrica Paris
Jeffrey Mayer	Bethny Pate
Neil Mcallister	James Poh
Daniel Mcburney	Rajendra (Jan) Prasad
Dolores Mccarthy	Leon Prescesky
John McClurg	Frank Pupo
Adrian McCluskey	Blair Quinn
Patrick McDaniel	Jim Quinnell
Donald McFadyen	Christoph Richter
George Mclachrie	Julia Robertson
Brenda Mclean	Lynnette Robinson
Glen Mcleod	Michelle Rogers
Michael Mclernon	Christopher Ross
Cameron McNeill	Ainslie Sadler
Angela Mead	Annette Saliken
John Megan	Jose San Juan Jr.
Sherree Mitchell	Frank Saniuk
TS Mock	Harpal Saran



25 Year Award Recipients

Peter Schell	Christina Watts
Bob Schmitz	Tim Webb
Sherman Scott	Phil Weber
Andrew Seaton	Terri Weber
Shirley Seto	Laura Wetaski
Raymond Sham	Christopher White
Shoja Sharifi	Tim Wiggins
Judy Shaw	Richard Wojtowicz
William Shaw	Albert Wong
Jonah Shen	Beatrice Wong
Keith Simmons	Bill Wong
Ursula Simpson	Esther Wong
Henry So	Helen Wong
Joe Sorrenti	Inly Wong
Stan Stanchev	Kenneth Wong
Theodore Steeves	Lawrence Wong
Mark Stewart	Lu Wong
Xen Taam	Minnie Wong
Peter Talbot	Samuel Wong
Bernadette Tam	Silvia Wong
Ron Taylor	Stella Wong
Simon (Let- Khiong) Then	Susan Wong
Raj Thiara	Christopher Wood
John Thompson	Kenny Yam
June Tow	Hiroshi Yamamoto
Raymond Townsend	Winfield Yan
Benjamin Tsang	Marisa Yang
Jack Tseng	Jenny Yeh
Rudy Valdez	Vincent Yen
Ehsan Vejdani	Ka Yeung
Paula Vendargon	Vivian Yim
Karim Virani	Stella Yiu
Carol Wagner	Terry Young
Joseph Walker	Rita Yuen
Louisa Wang	Chantal Zhang
Patty (Su-Fen) Wang	Sean Zhao
Sally Warner	



Commercial 25 Year Award Recipients

Vic Jang
Noel Llewellyn

Michael d'Artois
Anthony Fan



26 Years

Mahmoud Ahamed
 Kartar Singh Ahluwalia
 Dorelle Andersen
 Chris Anderson
 Harjit Atwal
 Satwant Atwal
 Alfred Au
 Jane Avall
 Cheryl Axford
 Satnam Bains
 Teresa Bartrim
 John Berta
 Bonnie Brackhaus
 Tony Breen
 Gunter Brinkmann
 Molly Buchanan
 Stephen Burk
 Joe Campbell
 Stella Carmona
 BenCatalano
 Laura Cavanagh
 Ravi Chadha
 Connie Chan
 Elizabeth Chan
 Grace Chan
 Ingrid Chan
 Stephen Chan
 Liz Chan
 Susana Suet-Kai Chan
 Gilbert Chang
 Rosalind Chang
 Harry Cheng
 Nixon Cheng
 Simon Cheng
 Emily Cheung
 Walter Cheung
 William Cheung
 Vincent Chiu
 Hinbi Chong
 Don Chow
 Grace Chow
 Raymond T.Y. Choy

Audry Chua
 Daniel Chung
 Michael Chung
 Winnie Chung
 Jennifer Clark
 James Cloutier
 Peter Colls
 Tazim Correia
 Sandra Craig
 Bob Daniels
 Jeff Davis
 Tazim Daya
 Anne Deacon
 Parm Dhinjal
 Patricia Drummond
 Donald Duncan
 Penny Dunn
 Willard Dunn
 Elizabeth Dziewanska
 Marivic Emnace
 Ruth Erlichman
 Jesse Faridkot
 Stephen Fitzpatrick
 Larrie Forbes
 Susumu Fujiwara
 Ringo Fung
 Ron Gaita
 Grant Stuart Gardiner
 Richard Getty
 Kashmir Ghag
 Bruce Gibson
 Zeljko Glavas
 Antony Gottenbos
 Tom Gradecak
 Zebunnissa Hasham
 Tom Hassan
 Tennyson Haughton
 Anthony Hepworth
 Graham Higgins
 Patrick Hobbs
 William Hobbs
 Jenny Hsiao

Peter Huang
 Christi Huculak
 David Hunchuk
 Ann Ip
 Frank Ip
 Christine Jang
 Geoff Jarman
 Anna Jaworski
 Rob Joyce
 Anup Jubbal
 Jad Katusa
 Kuldip Khangura
 Sami Khater
 Lyndon King
 Jim Kirkpatrick
 Patty Klassen
 Amelia Kwok
 Jenny Kwok
 Joe Kwong
 Nelson Kwong
 Judy Lam
 Milton Lam
 Wai (Peter) Lam
 Doris Lau
 Louis Lau
 Alvin Law
 Amey Lea
 Michael Lederman
 Becky Lee
 Hartley Lee
 Raymond Lee
 Steve Lee
 Douglas Lee
 James Lee
 Jackson Leung
 Erica Leyland
 Kam Li
 Rita Li
 Anthony Li
 Matthew Liang
 Simon Liang
 Francis Lim



26 Years

Tony Lim
 Nancy Lin
 Jonathan Lo
 Fang Loh
 Patricia Love
 Heather MacLean
 Clifford Mah
 Prakash Maharaj
 Tomas Malapitan Jr
 Terry Marion
 Steve Marshall
 Maurizio Mastronardi
 Fenella Mau
 Iris McEachern
 Janine Messier
 Dag Meyer
 Douglas Miller
 Michael Mitsiadis
 Delia Molloy
 Frank Morano
 Dan Morrison
 Darin Mould
 Michael Mulligan
 Jeff Murton
 Rita Nagy
 John Newbold
 James Ng
 Jim Noonan
 Aman Nouri
 Maggie Olynyk
 Harbans Patrola
 Don Pearce
 Wendy Phillips
 Wendy Pirie
 Joanne Prest
 Rebecca Pun
 Calvin Pye
 Surp Rai

Jitesh Rana
 Carol Reid
 Sharon Reimer
 Leonard Robinson
 Michael Roblin
 Glenn Rogers
 Nika Rohani
 Warren Ross
 Amrik Sahota
 JenniferSale
 Shiv Sandhu
 Neil Sandy
 Christopher Sargent
 Annette Schroeder
 Emidio Serrambana
 Stan Shawn
 Al Shivji
 Stephen Shuen
 Deborah Silverman
 Roger Sin
 Angie Sita
 Alan Skinner
 Kip Smith
 Terri Smith
 Scott Stevenson
 Janice Strachan
 Shelagh Stuart
 Sam Sum
 Bradley Szovek
 Ampellia Taddei Schuss
 Heidi Tadey
 Alexander Tam
 Dennis Tam
 Betty Tan
 Harry Tatla
 Marlee Tecks
 Jolanta Teszka
 Catherine Therrien

Linda Therrien
 Shirley Thompson
 David Thon
 Fay Tomlinson
 Mark Trepp
 Kevin Tsang
 Fay Tseng
 Phillip Tso
 Les Udy
 Dave Vallee
 Fred Van Hunenstijn
 Madelin Wang
 Yuli Wang
 Scott Warner
 Robert Watt
 Isabel Wear
 Gary Wells
 Judith Whyte
 Fredrica Willing
 Andrew Wolf
 Barry Wong
 George Wong
 Jenny C Wong
 Michael Wong
 Stanley Wong
 Tim Wong
 Helen Wong
 Lyndia Wright
 Paul-Song Wu
 Sandra Wyant
 Yeow Tatt (Ted) Yeoh
 Jane Yeung
 Mark Yeung
 Ming-Fat Yeung
 Ted Yong
 Mony Young
 June Zoller



27 Years

Amir Abadian
 Andrew Adams
 Brian Anderson
 Sue Anderson-Webb
 Tina Au
 Julie Baker
 Mori Bal
 Sukhraj Bal
 Jay Banks
 Tejinder Bansal
 Diana Barthels
 Tony Bell
 Jeff Benna
 Elaine Benson
 Neil Bernbaum
 Len Bigland
 Lisa Bjornson
 Ron Blache-Fraser
 Leeland Blanchard
 Melinda Bogdanich
 Kelly Boros
 Fred Brome
 Darlene Bruce
 Gerry Campbell
 Johnny Catroppa
 Joel Chamish
 Ronald Champagne
 Carmelita Chan
 Cathine Chan
 Clarence Chan
 Curie Chan
 Dave Chan
 Dobbins Chan
 Georgiana Chan
 Godfrey Chan
 Lawrence Chan
 Lawrence Chan
 Lily Chan
 Stanley Chan
 Zenna Chan
 Bob Chand
 Elisabeth Chandler

William Chang
 Cynthia Chen
 Vickie Chen
 Stephen Cheng
 E.A. (Gene) Cherneski
 Isaac Cheung
 Margaret Cheung
 Philip Cheung
 Ricky Cheung
 Simon S.K Cheung
 Sindy Chi
 Maggie Ching
 Jeffrey Chiu
 Ray Chiu
 Thomas (Shung Bong) Chiu
 Wing Chiu
 Clara Chiu
 Christopher Cho
 Glenn Cho
 Sul-Chang Chok
 Fred Choy
 Eric Christiansen
 Deborah Christie
 Angie Chu
 Chris Chuang
 Polly Chui
 Dale Clark
 Peter Clayton-Carroll
 Gregg Close
 Cecilia Co
 Chris Colbeck
 Suzette Costello
 Herb Craig
 Peter Crowther
 Deborah Custock
 Kenneth Dahl
 Gurmeet (Garry) Darred
 Monique Davidson
 Teresa De Cotiis
 Daryl De Marco
 Dorian De Sousa

Feroz Dean
 Michael Dickie
 Peter Dixon
 Allan Dodimead
 Carlo Donetti
 Christine Eagleton
 Jordan Eng
 Terry Eng
 Todd Erickson
 Kevin Ershad
 Alberto Falcone
 Stella Fan
 Jeff Farah
 Cindy Faulkner
 Mario Felicella
 Debbie Filippelli
 Sidney Fong
 Ross Forman
 Chris Frandsen
 Ronald Fraser
 Lawrence Fu
 Michael Fu
 Shelly Fu
 Tara Fulton
 Eric Fung
 Felix Fung
 Johanna Geffke
 Franz Gehriger
 Manjit Gill
 Theresa Gold
 Mina Golestani
 Eleni Gomes
 Patti Goss
 Della Gough
 Rajendra (Raj) Gupta
 John Gust
 Gina Halinda
 Gloria Hamilton
 Jackson Hau
 Ann Henning
 Christina Hepburn
 Robert Herr



27 Years

Christina Ho
 Katie Ho
 David Ho
 Pearl Hsieh
 Cynthia Hsiung
 Gary Hsu
 Cindy Hui
 Athol Hung
 Peter Hung
 Susan Inouye
 Sally Ip
 April Isaac
 Kenneth Jackson
 Raymond Jang
 Barbara Janzen
 Orlando Johannson
 Herb Johnstone
 Roger Jung
 Poema Kam
 Harvey Kardos
 Alnoor Karmali
 B.J. (Joon) Kim
 Jon Kingsbury
 Glen Klassen
 Jim Koo
 Kenneth Korall
 Kwok Kung
 Shafik Ladha
 Gillian Lam
 John Lam
 Philip Lang
 Robin Larsen
 Bruce Lasuta
 Ellen Lau
 James Lau
 Kenneth Lau
 Mary Lau
 Peter Lau
 Christopher Lau
 Ivan Lau
 James Law
 Sean Lawson

Gabriella Lee
 Gregory Lee
 Heidi Lee
 Judy Lee
 Mariana Lee
 Peter Lee
 Malvene Lemerick
 Julia Leong
 Raymond L.Y. Leung
 Ben Li
 Edward Li
 Sandy Li
 Eva Li
 Frances Li
 Mario Li
 Carole Lieberman
 Betty Lo
 George Lo
 Gordon Lockhart
 Annie Loh
 Nevin Low
 Sarina Lui
 Barry Luk
 Kandy Ma
 Marshall Macleod
 John Macnaughton
 Sally MacRae
 Avery Madden
 Kathy Magnuson
 Ted Mah
 Harish Mahendru
 Carolus Mak
 George Mak
 Jenny Mak
 Devi Manhas
 Dan McCarthy
 Linda McDonough
 Alan Mcleod
 Jane Meadows
 Nash Mecklai
 Sanjay Mehta
 Karim (Ali) Merali

Bob Michor
 Leslie Miletich
 Kathleen Miloglav
 Ronald Mitchell
 Ruth Moore
 Maureen Mounzer
 Shirley Mui
 Jaswant Muker
 Joji Murakami
 Janet Murphy
 Christopher Neely
 Art Neufeld
 Michael Nex
 Peter Ng
 Rennis Ng
 Suline Ng
 Douglas Niemi
 Debbie Nisbet
 Dimitrios Nivolianitis
 Azita Nouri
 Peter Nowak
 Barbara Ohl
 Melissa Okumus
 Audrey Olin
 John Olsen
 Ray Peake
 Michael Pearlman
 Kevin Perra
 Julia Perrie
 Sandy Perry
 Calvert Peter
 Terry Plottel
 David Porte
 Debra Porteous
 Marianne Povey
 Tony Quattrin
 Michael Ragosin
 Gurpreet Randhawa
 Jeff Riley
 Eva Roberts
 Michael Robson
 William Rogers



27 Years

Ravinder Sandhu
 Dave Sangara
 Bill Sangha
 Antonietta Santoro
 Corey Saran
 Eddie Saw
 Dale Schreyer
 Michael Schuss
 Raymond She
 Kenneth Shearsmith
 Chris Sheppard
 Yu-Ko Shih
 Douglas Shwery
 Richard Sieb
 Luis Silva
 Cecelia Simmons
 Joanne Singleton
 Edwin Siu
 Saralyn Slarks
 Lorna Slimman
 Sandy So
 Joyce Soo
 Rick Soo
 Monica Soprovich
 Ken Spong
 Kathy Stanton
 Diana Starbuck
 Mary Stark
 Nancy Stern
 Grace Suen
 Angela Sutton
 Johnson Syyong
 Ada Tam
 Gordon Tang

Michael Tang
 Roland Tecson
 Catherine Thaker
 Elisabeth Thoma
 Sarah Thompson
 Dodi Thorhaug
 Derrick Thornhill
 Maggi Thornhill
 Miles Timmis
 Kathryn Toa
 Helene Tougas
 Delia Tsang
 Karl Tsang
 Keith Tsang
 Louisa Tsang
 Mark Tsang
 Ivan Tsao
 Lana Tse
 Stella Tse
 Thomas Tse
 Susan Vanin
 Vladimir Vekic
 Benjamin Vencer
 D. Walker
 Duane Walker
 Matt Warner
 Sharon Warner
 Glenn Warren
 Joel Wasel
 Beverley Weaver
 Margaret Wheeler
 James Williams
 Daniella Williamson
 Anna Wong

Bill Wong
 Ed Wong
 Edith Wong
 Hon (Edmond) Wong
 Jeannie Wong
 Victoria Wong
 Andy Wong
 Georgina Wong
 James Wong
 Agnes Wu
 Annie Wu
 Benny Yamauchi
 Eddie Yan
 Simon Yau
 Belina Yeung
 Gordon Yeung
 Kim Yeung
 Rose Yih
 Clarence Yip
 Danny Yip
 Rebecca Yip
 John Young
 Ming Young
 Paul Young
 Billy Yu
 Grace Yu
 Harris (Chun Kit) Yuen
 Arlene Yuet
 Abraham Yung
 Jasper Yung
 Angela Zupanec
 Greg Zyp



28 Years

Judith Adamick
 Ken Ambrose
 Piroj Amrolia
 Benita Anderson
 Judy Anderson
 Eric Andreasen
 William Andrews
 Ron Antalek
 Yogesh (Yogi) Arora
 Kenny Au
 Harjinder Aujla
 Gary Baanders
 Chantal Bachelierie
 Darshan Bains
 Gordon Barthels
 Leah Baynes-Bettger
 Cliff Becker
 Joanne Beckler
 Margaret Bird
 Grant Botto
 Estrella Cabralda
 Tony Capolongo
 Diane Cardoso
 Liz Carney
 Gordon Carter
 Dan Cassell
 Sam Cavaleri
 Andrew Chan
 Anita Chan
 Frances Chan
 Simon Chan
 Wayne Chan
 Edith Chan
 Kelvin Chang
 Kiat Chang
 Simon Chao
 Hanif Chatur
 Eric Chen
 King Cheng
 Gary Cheung
 Lawrence Cheung
 Paul Cheung

Connie Cheung-Robson
 Jenny Chian
 Michael Chiang
 Douglas Chinn
 Jennifer Chiu
 Yung Cho
 Wui (Sam) Chong
 Amy Chou
 Connor Chow
 Harvey Chow
 Jennifer Chu
 Theresa Chu
 Grace Chung
 Joyce Chung
 Thomas Chung
 Russell Clark
 Kathleen Clarkson
 Leslie Cohen
 Bob Cooke
 Terry Coutts
 Michael Cowling
 Robert Curell
 Artur De Andrade
 Vito Decicco
 Ashling Delahunt
 Eva Dolejsi
 Jane Donnelly
 Jeff Donohoe
 Darlene Dunnett
 Larry Dybvig
 Garrick Eastman
 Kelly Ellingham
 Stephen Ellis
 Una Erdodi
 Anthony Fan
 Caroline Fong
 Marshall Forster
 P. Luigi Frascati
 Frances Frost
 Nanci Fulton
 Henry Fung
 Lucy Fung

Francis Futama
 Kenneth Gibbons
 Dwayne Giesbrecht
 Sammy Gill
 Pat Ginn
 Richard Glendinning
 Llawrey Godinn
 Wayne Goudal
 Louis Guzy
 Christina Halldorson
 Gerry Halstrom
 Kwang Han
 Michael Hansby
 Leslie Hasman
 Judi Hawke
 Alison Hazelwood
 Grace Ho
 Henry Ho
 Heather Hodgson
 Michael Hofer
 Edward Holt
 Lance Hughes
 Grace Hwo
 Chris Ip
 Kim Jackson
 John Jang
 John Jennings
 Charnjit Johl
 John Johnson
 Lynn Johnston
 Andrea Jones
 Heather Jones
 Bruce Kagetsu
 Nargis Kakar
 May Kam
 Stephen Kan
 Francis Kan
 Steve Kasper
 Paul Khara
 Brenda Kinnear
 Anne Marie Kirkpatrick
 Ray Kissner



28 Years

Steve Koo
Kevin Kuan
Kirk Kuester
Jen Kuo
Anita Kwan
Bill Kwan
Mary Kwan
Victor Kwan
Anna Kwok
Louisa Kwok
Necker Kwok
Wendy Kwok
Alfred Kwong
Manpreet Ladhar
Alice Lai How
Bunn Lam
Lucille Lam
Stephen Lam
Yva Lam
Francis Lau
Irene Lau
Judy Lau
Salina Lau Veerman
Michele Laurent
Cindia Law
Anna Lee
David Lee
Ellen Lee
Peter Lee
Richard Lee
Rosa Lee
Wah Wah Lee
Henriette Leschert
Edwin Leung
Royl Leung
Raymond Leung
Diana Lew
David Li
Paul Li
Stephen Li
Schumann Li
Amalia Liapis

Thomas Liaskas
Dennis Ling
Thomas Ling
Anne Lo
Vera Lo
Patricia Lok
John Loo
Clayton Lorence
Richard Lowe
Tad Lukasik
Edric Lum
Norman Lum
Faye Lunday
Kevin Lynch
Dean Macdonald
Terry Macleod
Janice Major
Edmund Mak
Maria Mak
Terrance Malysh
Diana Mander
Ingrid Maruska
Sherrill McCall
William McCarthy
Anna Maria
McClenaghan
Peter McEachern
Taryn McKay
Chris Mckee
Gladys McKinney
David Mclean
Carol McLintock
Elizabeth McQueen
Rick Medhurst
Harry Mohammadi
Phil Moore
Stephen Morris
Peter Motzek
Frederick Moy
Gino Muoio
Harbhajan Narwal
Alfred C.M. Ng

Shirley Ng
Bahman Nokiani
Jill Notman Colpitts
Deirdre O'Donnell
Peter Ohrnberger
Betty Olsen
Paul Oteman
Gillian Owens
Amandeep Pannu
Nina Parente
Gwen Parkstrom
Sundresan (Didi) Pillay
Nicholas Podas
David Pottinger
Lynda Proc
William Randall
Glenn Renney
Suresh Rup
Joe Sacco
Amarjit Sahota
Peter Saito
Orazio Scaldaferrri
Naomi Schunselaar
Penny Shai
Cole Shuker
Harold Shury
Sharene Shuster
Kewal Sidhu
Lewis Silberberg
Carollyne Sinclair
Tim Slater
Olga Slovak
Deborah Spicer
Bob Steffens
Kathy Stilwell
Pedro Su
Davinder Sunar
Rory Sutter
Leslie Sutton
Wellington Sy
Anna Tai
Louis Tam



28 Years

Stephen Tam
Elaine Tang
Romany Tang
Steven Tao
Kim Taverna
Lisa Telep
Alfred Tensuan
Lilia Tiamzon
Gordon Tietjen
Ela Tomlin
Pei Ton
Edith Tong
Chris Townsend
Mo Wei Tsang
Wilson Tsang
Josephine Tse
Lindy Tu
Philip Tung
Carlos Van

Emma Van de Wetering
Arleen Wagner
Debbie Walker
Tom Wan
William Wat
Sharon Wayman
Christopher Wensley
Tara White
Karen Will
Addie Wong
Andy Wong
Christine Wong
Don Wong
Douglas Wong
Edward Wong
Gerry Wong
Hans Wong
Henry Wong
John Wong

Sophia Wong
Patricia Wong
Linda Woo
Kim Woodley
Ada Wu
Glenn Yamada
Jim Yan
Nora Yan
Juliet Yao
Tess Yap
Wanni Yau
Anthea Yeo
Patricia Yeo
Sing Yeo
Peter Yeung
Hayley Yip
Ulian Yip
I. Bruce Yokoyama
Rosy Yung



29 Years

Barry Angus
J. Bruce Armour
Nicholas Askew
Pat Ballam
Paula Baverstock
Alana Bertini
Wendy Betts
Rita Bielli
Vida Bjelica
Carolyn Blum
Brenda Boyle
Paul Brar
Brent Brown
Robert Bruce
Steve Buchsbaum
Ralph Case
Loida Cervantes
Becky Chan

Herbert Chan
Carol Chen
Dennis Chen
Anna Cheng
Benson Cheung
Richard Cheung
Sherffick Cheung
Robert Chipman
Patrick Chiu
Glenn Chivers
David Choi
Ron Chong
James Chow
Christina Chui
Michele Collins
June Conway
Brent Coulson
Larry Craig

Monique Danielsen
Nizam Dean
Nathanael Degrano
Maria Delos Santos
Richard Dickson
Lydia Dowa
Christopher Driver
David Dunleavy
Regina Dutt
Dwayne Engelsman
Joy Farden
Norm Flockhart
Gina Fraser
Adam Frizzell
Doris Gee
Jason Gertner
Sheri Goldman
Harry Gunawan



29 Years

Jeff Harrison
Lynne Hayes
Rosemary Hayes
Anthea Hewett
Lesley Hicks
Kres Hitrec
Gordon (Chung) Ho
Irene Ho
Perry Hoogveld
Shona Hurst
Calvin Jang
John Johnson
Sue Johnson
Ken Johnston
Linda (Salandini)
Johnston
Christina Kai
Stella Kai
Baljit Kainth
Migin Kan
John Kosuljandic
Trevor B. Kwok
Danny Lau
Jonathan Lee
Richard Lee
Ken Leong
Brad Leslie
Robert Levine
Hester Liang
Simon Lim
Calvin Lindberg
Alice Lo
Donna Louie
Vincent Lui
Michael Lung
Jamie Luttmier
Mary Ellen Maasik
David Mackenzie
Dave MacLean

Kevin Macrae
Denis Man
Amar Manuel
Lynn McRae
Sandy Mok
James Mori
Ken Mowatt
Kathleen Murphy
Bill Mutch
Pietro Nardone
Arthur Ng
James Ng
John Nielsen
Keiko Norisue
Shirley Norton
Sylvie Omi
Catherine Ondzik
Robert Orr
Allan Palmer
Bert Parente
Jay Peterson
Larry Prest
Tony Quarto
Roy Robertson
Julia Rowell
John Ryan
Simon (Sung) Ryu
Anna Salvino
Baldev Sandhu
Amjad Sayed
Joanne Scott
David Seadon
Laura-Leah Shaw
Ab Sidhu
Lester Soo
Frank Spartano
Gregory Stewart
Rick Stonehouse
Douglas Stranberg

Keith Stride
Al Suleman
Diane Sutherland
Mary Sutherland
Grace Szeto
Peter Taylor
Lynda Terborg
J. Lawrie Thom
Wayne Thornberg
Lisa Thorp
Dennis Timmermeister
Nick To
Georgina Tsang
Peter Tsang
Paul Tse
Lorea Turner
Les Twarog
Dagmar Unger
Julie Urquhart
Louise Uy
Stella Vong
Dorothy Walter
Bruce Ward
June Warkentin
David Wong
Harry Wong
Joyce Wong
Pedwin Wong
Rosa Wong
Mary Wong
Darlene Wood
W.J. (Jim) Woolsey
Elizabeth Campbell
Wride
Iain Young
Edna Yue
Raymond Yue
Andrew Yuen
Sabina Yuen



30 Years

Susan Ackerman
David Angel
Marilou Appleby
Arthur Armstrong
Karen Ashby
Deborah Ashton
Gurdial S.(Dale) Badh
James Baker
Amelija Basa
Clive Benjafield
Marg Berner
Randy Bhangu
Kaneez Bhimji
Lori (Lawrence) Blake
Susan Bleakney
Randy Book
Charles Brown
Hart Buck
Stephen Burke
Christina Chan
Willie Chan
Alain Chateauneuf
Michael Chau
Robert Chau
Valerie Cheer
Theresa Cheng
Albert Chin
Stella Chong
Johnson Chow
Susan Clayton-Carroll
Leslie Connolly
Cheryl Dewson
Leonardo Di Francesco
Beverley Dutchak
Peter Ebner
Dominador Edra
Charmaine Ethier
Ed Ferreira
Antony Filippelli
Preston Fisk
Tim Folkmann
Abbott Fong

Peter Gain
Daryl Grimson
Kim Hambling
Bill Hamilton
Rhea Hayes
Phillip Hearn
George Henry
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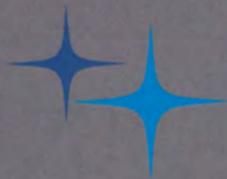
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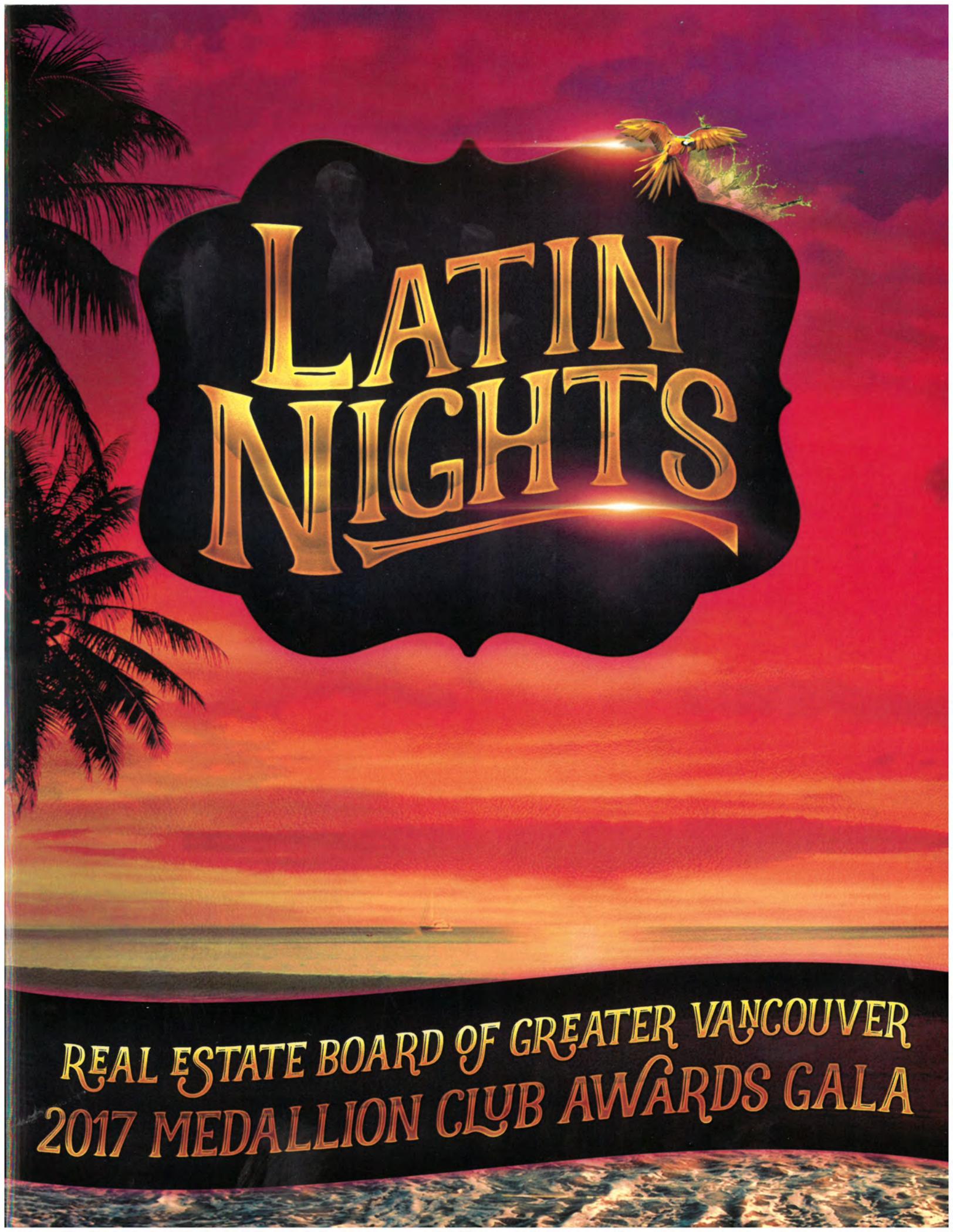
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Zac Dhillon

Jasmin Dhillon

Wayne M. Dick

Judy Dou

Kearny Chern

Kathy X. Liu

Lili Song

David Sun

Charles Wang

Hao Wang

Edward Yan

Yong Zhang

Ben D'Ovidio

Timothy Ly

John Patricelli

Patricia Drummond

Shannon Drummond

Regina R. Dutt

Vincenzo A. Di Salvo

Debbie Matsuura

Kristy M. Mattiazzo

Nadia Naderi

Rav Rampuri

Don Eilers

Terry Eng

Sarah Chu

Jennifer Eng

Graeme Lin

Paul Eviston

Kori Fonseca

Erin Aldrich-Rae

Gary M. Fraipont

Lorraine S. Manyk

Kelly Fry

Tanya Croteau

Mark George

Cameron Manning

Peter A. Gain

Rena Hombrebueno

Karan Sood

Emma L. Van de Wetering

Cindy E. Gering

David Gering

Steve Gillespie

Philippe Reigh
Richard Tamplin

Theresa Gold

Dianna D. Sturhahn

Jeff Golding

Rod A. McLeod

Lorne Goldman**Patti Goss**

Wes Goss

Phil Haig

Fabrizio Zenone

Colin Hall

Lisa Billett

Mark Hammer

Bob Brattston

James P. Hampton

Karen Boswell

Tennyson R. Haughton

Suzan G. Prock
Annette Saliken

Michelle Hawthorne

Sheila Francis
Shane N. Goutsis

Sakhi A. Hedayat

Hatef Amoli

Brian Higgins

Colton Higgins
Amy Leong

Roy Ho

Blair Chang
Patrick Ding
Judy He
Dylon Koh
Grace Wang
Tyra Xu
Tony C. Zhang

Kevin Hou

Steven Kong
George Wang
Wen Zhou

Jeremy Hsu

Ernest Chi
Nina Chou
William Hsu
Terry Lin
Jack F. Liu
Cynthia Sun
Sean Yu
Wilbur Zhong

Richie Huang

Lucia Wang

Patsy Hui**Andrea Kavanagh**

Carla Craig
Natalie E. Taylor

Matt Kerr

Doug Gibson
Laurie A. Gillis
Chandra Levac
Shannon McNulty

Jacob H. Krause

Jacky Levi

Roland Kym

Connie Buna
Andrew Johnston

Gilles Laliberte

Rupa Aulak
John Di Tosto

Samuel Lam

Judy P. Lam

Brian Lamb

Marcela L. Neciu-Lamb

Niko Lambrinoudis

Julie De Jong
Benjamin Lim
Kelly Zheng

Sunny C. Lee

William So
Tony Tang

Paulo Leung

Alex Lee

Roland A. Lewis

Mackenzie Olson

Claire Li**Morning Li**

Harry Wang

MEDALLION CLUB TEAMS

Sandra Li

Charles Chen

Wayne Liu

Carole Lieberman

Luana Robertson

Jason Lim

Vincent Lim

Ben Thomson

Jason Liu

Sergey Avramenko

David Chen

Bruce Cui

Vivian Deng

Kensen Gao

Lawrence Lee

Michael Liu

Peter Liu

Jason Chen

Peter Fang

Adam Lloyd

Silvana Azurdia

Ariel Lea

Cindy Milling

Camille Szpic

Raymond Lu

Warren Lu

Fiona Lum

Bruce F. Ma

Jane Chao

Helen Chen

Laura Chen

Alan Yu

Jordan Macnab

Russ Macnab

Carolyn Pogue

Nina Margiottiello

Alex Wong

Patti Martin

Jennifer Adams

David Chang

Andrea Chu

Adam Wachtel

Tara Matthews

Krista Lapp

Carla N. McColeman

Bob Terepocki

John McKenzie

Will McKitka

Kevin Hardy

Mick McLennan

Geoff M. McLennan

Cameron McNeill

Carlo Melo

Fortunato S. Pagliaro

Joe Sacco

Luis Silva

Michael Skender

Vanessa Miller

Sharlene Wark

Morteza Neeki

Afshin (SEAN) Ameri

Ray Kodabash

Dave Liu

Ben Ng

Sangyoung Suh

Mehdi Tavakoli

Christopher J. Neely

Lisa Bakx

John K.S. Ng

Hardeep Tiwana

Karen T. Nguyen

Aileen Noguer

Sheila O'Brien

Don Pearce

Gavin Price

Aislynn Radley

Emily Coates

Mike Rampf

Shawn Anderson

Bronwyn Bertles

Sherry Chen

Frank Rocco

Andrew Do

Jeremy Sellmer

Tim J. Rohwer

Tony Rossetti

Jordan M. Rossetti

Keith Roy

Gregory H. Dent
Deborah Stellingwerff

Ryan Runte

Wayne Chow

John Ryan**Peter M. Saito**

Vivian Li

Bret Schillebeeckx

Dana L. Propp

Adriaan Schipper

Ryan Kubeska

Darcy Schlechtleitner**Jean Seguin**

Mike Gillooly
Cale Simpson

Kevin T. Seibel

John Welsh

Gary Serra

Mike Bowie
Cheryl Davie

Shawn Shakibaei

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Ruthie M. Shugarman

Paige Kraft

Alfonzo Siem

Wen Wang

Carmen Smith

Christine Tossa

Bhupinder Sodhi

Mike Bhayana
Brittany McConnell

Chris Spotzl

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Allen D. Stevenson

Ed Aiken

Rick Stonehouse

Shaun Gregory
Dwayne E. Launt
Krystian Thomas

Keith R. Strang

Katy Bevacqua
Joseph Chang
Leslie Gray
Michael Kuramoto
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Trevor Street**Chris S. Stylianou**

Cormac Brennan
Jessica Chan
Sherman K. Lee
Kenneth Pestano
Travis T. Taylor
Michael Van Straaten
Ken Wong

Kuo Chang (Derek) Sun

Newell Cotton
Tyler E. Peerless
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Jordon Sutton

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Justin Zachariuk

Wendy Tan**Amy (Hua) Tang**

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Alex Chow
Polly Chui
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Kenneth W. Siu

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Ralph Telep

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Joe Traversa

Annie Balanos
Steve Kleiner
Jennifer Le Soon
Akbal Singh

Jack Tsai

Simon Abraham
Cherry Yeung

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Alan T. Tsai

Angela H. Huang
Tina Kuo
Bruno K. Ngui
Ralph P. Tsai
Elizabeth Wang

Les Twarog

Rene Pantoja
Sonja Pedersen
Dale Schreyer
Stephanie Twarog

Eric Vallee

Jeff Chan
Juliana Vallee
Akira Y. Wang

Lynne Venner

Tracey L. Cruz

Sarf Virani

Michelle Wong

Scott D. Walker

James Bailes

Joseph Walker

Brenton F. Bartley
Kathy J. Stanton

Dennis Wang

Michelle Ao
Will Deng
Annie Zhang

Sarah Wang

Daniel Chen

Glenn Warren

Donna Chan
Camelia Manea
Mary Saleh
A.V. Sayson

Izabela I. Wasiela

Lucy Willcox

Shawn M. Wentworth

Tara Hunter
Tom V. Malpass

Michael A. Wilcox

William Pratt
Justin Sabbagh

Dawn Williamson

Jim Williamson

Faith Wilson

Tiffany C. Wilson

Samantha Whiffin

Ken W. Wong

Gavin Chio
Sueann Fong
Jonas Lam
Keson Mui
Candy Wang
Aaron Wong

Jenny Wun

Sam Cao
Andrew Ly

Vivian Yan

Anny Yang

Carolyn Chen
Martin Fong
Keith Ho
Jess Kuang

Karen Yang

Yeow Tatt (Ted) Yeoh

Romany Tang
Vivian S. Tsui

Michelle Yu

Psyche Chan
Martin Ng

Maurice Yu

Jason Kwan Cheung
Vivian L. Lo
William Qian
Min Xie

Sylvie Zhao

Charles Zhou

Emily Zhu

Eunice Lu
Christine Ma
Anry Wang
Winnie Zeng

Maggie Zhu

Jennifer Wang

Sean Zubor

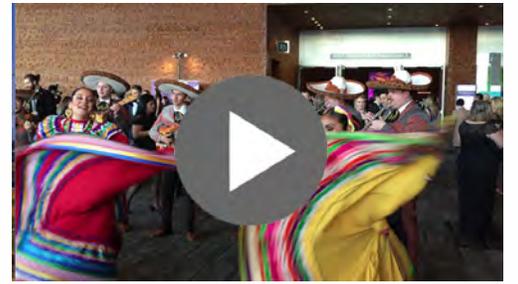
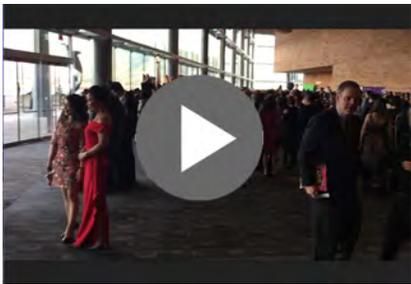
Ryan Krishnan
Ashley Lambert
Jordan Parker
Shahin Taghvaei



REAL ESTATE BOARD
OF GREATER VANCOUVER

TABLE#







A SPECIAL FEATURE CELEBRATING THE 2017 MEDALLION CLUB QUALIFIERS



Rising interest rates and stricter mortgage requirements are affecting people's purchasing power, especially that of first-time buyers.

GETTY IMAGES

SPONSORED BY THE REAL ESTATE BOARD OF GREATER VANCOUVER

A TALE OF TWO MARKETS

What you need to know to navigate the housing market in Metro Vancouver

G. MARION JOHNSON
Postmedia Content Works

The real estate market is always changing, but Metro Vancouver is currently experiencing a somewhat unusual scenario: a tale of two markets.

These days, it's a sellers' market for condos and townhomes and a buyers' market for detached homes.

"Condos and townhomes are very busy," says Jill Oudil, president of the Real Estate Board of Greater Vancouver (REBGV). "We're seeing multiple offers. There's low supply in the market right now compared to the number of buyers who want to purchase. With detached homes, there's a lower sales-to-active-listings ratio. Buyers in the detached market are facing less competition

and have more to choose from.

"The price gap between the two markets is getting smaller," she adds. "It's an ever-changing market, for sure."

Sales of detached homes last month were down 39.4 per cent over the 10-year February sales average, according to the REBGV. Apartment sales were 5.5 per cent above it. Sales of all types of properties were 14.4 per cent below the 10-year February sales average.

Rising interest rates and stricter mortgage requirements are affecting people's purchasing power, especially that of first-time buyers.

New lending guidelines require borrowers to pass a "stress test," showing they could handle mortgage payments should interest rates continue to increase.

Even without the new rules, purchasing a home for the first time can be as stressful as it is exciting. Oudil recommends working with a qualified Realtor from the get go.

"This is likely the biggest financial decision anybody will make in their life," she says. "A Realtor will guide you through the process. Nervousness dissipates when you've got a plan and a goal and someone to help you understand how the process works."

Realtor Phil Moore, REBGV's president-elect, describes the current market as price conscious. "It's driven by first-time buyers and by 'move-up' buyers — second-generation buyers going from a condo to a townhouse or trying to make the leap from a condo to a house," he says. "Homes that are priced under

\$750,000 are very active. And for the first time in a long time, detached-house prices are starting to come down a bit."

He says Realtors can help buyers determine how much mortgage they can comfortably afford, a figure that may be different than what a bank pre-qualifies them for.

He will sit down with clients to go over considerations such as household and entertainment expenses and regular RRSP contributions, costs that are over and above monthly mortgage and home-insurance costs.

"We work with buyers to keep them working within their budget," Moore says. "You don't want them to get in over their heads."

CONTINUED ON PAGE E4

Reminder: Economy and housing move in cycles



CAMERON MUIR
Chief Economist, BCRA

The economy seldom gets better than what we've seen in these last few years. While you could argue that one sector or another isn't firing on all cylinders, headline growth has been nothing short of phenomenal. The B.C. economy expanded by three per cent or more in each of the last four years, resulting in strong job growth, low unemployment and more recently, rising wages.

Indeed, more than 87,000 jobs were added to the economy last year, an increase of 3.7 per cent. This is nearly double the national rate of 1.9 per cent, while the unemployment rate fell to 5.1 per cent, its lowest level since 2008. As the economy nears full employment, wage growth is also beginning to push higher. The average weekly wage in the province increased at an annual pace of four per cent over the last four months. Households are feeling confident and spending their hard-earned dollars. Retail sales in Metro Vancouver climbed by an impressive 10.5 per cent year to date in November, compared to the same period in 2016. All great news.

However, I'm reminded of the standard disclaimer on mutual funds: Past performance is no guarantee of future results. This applies equally to the economy and the housing market. Most economists expect B.C. economic growth to slow over the next few years, ending up closer to two per cent than three per cent. Employment growth will also slow as a low unemployment rate limits the pool of available workers, while consumer spending simply can't continue to grow at its current pace in a rising interest rate environment. And then there's the housing market.

Apartment prices can't sustain a 30-per-cent annual growth rate for long. The horrendous lack of supply isn't a new norm, but rather a temporary phenomenon. It takes nearly two years to build an apartment project in Metro Vancouver from the time the parking garage is complete, three years in downtown Vancouver. Add to that the time it takes to plan, secure financing, get the necessary permits and approvals and then build the foundation and parking structure, and the timeline to completion stretches even further. Today's newly completed units have spent several years in the production process and are a response to demand conditions existing at the time the projects were conceived.

This lag between conception and completion has led to rapidly rising prices in the face of surging demand. However, home builders are catching up. There are now a record 42,000 homes under construction in Metro Vancouver. This is 50 per cent above the previous peak recorded in 2008. Over the next several quarters, a marked increase in new home completions will provide much needed supply and help moderate growth in home prices.

It's prudent to consider the cyclical nature of economies and housing markets when looking toward the future. As the adage says: History may not repeat itself, but it often rhymes.

Congratulations Greater Vancouver Medallion Club qualifiers

Each year the Real Estate Board of Greater Vancouver (REBGV) celebrates the achievements of its top-producing Realtors on the Multiple Listing Service (MLS®) with the Medallion and President's Club Awards.

The 2017 Medallion Club represents the top 10 per cent of the

more than 14,000 members participating on the MLS® in the region. The President's Club represents the top one per cent.

The idea of a 'multiple listing service' was born from the need to create an infrastructure through which Realtors could compete and cooperate at the same time. It's

variously been called a 'listing exchange,' 'cooperative listing service,' and today's 'MLS®'.

The MLS® today is a sign of quality. Home listing information originating from the MLS® is the most reliable and comprehensive source of real estate information in Canada.

This supplement is a celebration of the 2017 Medallion and President's Club qualifiers and their clients.

This year's 20-year Medallion Club qualifiers earn life membership.

Life Membership status in the Medallion Club in 2017

The Real Estate Board of Greater Vancouver is proud to also recognize our newest Life Members of the Medallion Club. Life membership is earned by Realtors who achieve Medallion Club status for 20 years. The 14 Realtors pictured here earned Life Member status in 2017. We'd also like to congratulate our Medallion Club Rookie of the Year, James Tan.



Jay Banks



Joe Chan



Peter Chow



Theresa Gold



Jeff Golding



Ian Holt



Jamie Hooper



John Jennings



Herb Johnstone



ROOKIE OF THE YEAR
James Tan



Gary Jones



Anne Piche



Len Robinson



John Thompson



Sandra Wyant

THE AVERAGE

real estate advisor
in Vancouver will
not sell **218** homes
in a single year.

3306-1001 Homer Street, Yaletown
1022 Melbourne Avenue, Capilano
1027 & 1041 West 8th Avenue, Fairview
Ph1-4815 Eldorado Mews, Collingwood
1027 Prospect Avenue, Capilano
1409-1050 Burrard Street, Downtown
8570 Rivergrass Drive - Ap2 W 701, River District
1203-1055 Richards Street, Downtown
2302-1077 West Cordova Street, Coal Harbour
933 East Hastings Street Assignment 906, Hastings
1088 East 24th Avenue, Cedar Cottage
3401-1111 Alberni Street, Downtown
8570 Rivergrass Drive - Ap2 W 801, River District
4004-1111 Alberni Street, Downtown
King George Boulevard B3 1308, King George
3401-1111 West Pender Street, Downtown
5102-1128 West Georgia Street, Downtown
King George Boulevard B3 1506, King George
2308-1155 The High Street, North Coquitlam
403-121 Tenth Street, New Westminster
King George Boulevard B3 2105, King George
1218 Island Park Walk, False Creek
305-1230 Haro Street, West End
King George Boulevard B4 1510, King George
606-1288 Marinaside Crescent, False Creek
8570 Rivergrass Drive - Ap2 W 705, River District
506-1288 West Georgia Street, False Creek
1507-1295 Richards Street, Downtown
76-1338 James Street, Downtown
11-1350
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King George Boulevard B3 1308, King George
501-1380
1005-1495
8570 Rivergrass Drive - Ap2 E 1304, River District
401-1568 Alberni Street, Downtown
224-15918 26th
401-16 Lakeswood
302-160 Athletes Way, False Creek
160 Mountain Drive, Lions Bay
1645 Knappert Street, Lower Mary Hill
8570 Rivergrass Drive - Ap2 W 608, River District
1646 St. Francis Wood, Victoria
208-1689 East 13th Avenue, Grandview
170 West 44th Avenue, Oakridge
910-1708 Columbia Street, False Creek
King George Boulevard B3 2001, King George
505-1808 West 3rd Avenue, False Creek
King George Boulevard B3 1907, King George
2105-1904 Gilmore Avenue, Burnaby North
1922 East 6th Avenue, Grandview
3201-193 Aquarius Mews, False Creek
8570 Rivergrass Drive - Ap2 E 801, River District
606-2033 West 10th Avenue, Kitsilano
2220 East 7th Avenue, Grandview

3503-2225 Holdom Avenue, Burnaby Central
2306 East 28th Avenue, Victoria
2001-2425 Beta Avenue, Brentwood
King George Boulevard B4 1506, King George
503-2425 Beta Avenue, Brentwood
24414 113 Avenue, Cottonwood
2495 East 20th Avenue, Renfrew Heights
259-250 East 6th Avenue, Mount Pleasant
2562 Point Grey Road, Kitsilano
608-258 Nelson Crescent, Sapperton
102-2588 Alder Street, Fairview
2601 Tempe Knoll, North Vancouver
8570 Rivergrass Drive - Ap2 E 407 River District
2642 Quebec Street, Mount Pleasant
2643 Balacava St., Kitsilano
288 East 53rd Avenue, South Vancouver
2885 Kingsway, Collingwood
85-2727 North East Kent Avenue, River District
2808 East 7th Avenue, Renfrew
216-2929 West 4th Avenue, Kitsilano
2949 Laurel Street, Fairview
2806-2955 Atlantic Avenue, North Coquitlam
2302-2958 Glen Drive, North Coquitlam
761-5515 Boundary Road, Collingwood
8570 Rivergrass Drive - Ap2 E 1304, River District
412-3530 Sawmill Crescent, Champlain Heights
8570 Rivergrass Drive - Ap2 E 401, River District
421-3530 Sawmill Crescent, Champlain Heights
8570 Rivergrass Drive - Ap2 W 708, River District
503-3530 Sawmill Crescent, Champlain Heights
King George Boulevard B3 2006, King George
512-3530 Sawmill Crescent, Champlain Heights
8570 Rivergrass Drive - Ap2 W 205, River District
King George Boulevard B4 2307, King George
522-3530 Sawmill Crescent, Champlain Heights
1203-120 Milross Avenue, False Creek
613-3530 Sawmill Crescent, Champlain Heights
King George Boulevard B4 708, King George
614-3530 Sawmill Crescent, Champlain Heights

3606 Aldercrest Drive, Roche Point
705-3663 Crowley Drive, Collingwood
King George Boulevard B4 1209, King George
3738 West 19th Avenue, Dunbar
37394 Capistrano Drive, Vancouver
3883 Hoskins Road, Lynn Valley
King George Boulevard B4 2001, King George
3888 Welwyn Street, Victoria
3913 Pender Street, Willingdon Heights
426 West 19th Avenue, Cambie
4483 Marguerite Street, Shaughnessy
4519 Blenheim Street, Dunbar
4660 Blackcomb Way, Blackcomb
2010-4815 Eldorado Mews, Collingwood
King George Boulevard B3 2907, King George
512-4818 Eldorado Mews, Collingwood
483 Beach Crescent, Yaletown
202-4833 Brentwood Drive, Brentwood
507-821 Cambie Street, Downtown
309
536-7100 Elmbidge Way, Brighthouse
711 14th Street West, Hamilton
44-728 West 14th Street Lower Lonsdale
7338 Ontario Street, South Vancouver
Ph6-777 Richards Street, Downtown
King George Boulevard B4 2011, King George
8070 Sussex Avenue, South Slope
406-8080 Jones Road, Brighthouse South
308-819 Hamilton Street, Downtown
1910-833 Seymour Street, Downtown
5470 Ormidale Street - Assignment 1607 Collingwood
503-833 Seymour Street, Downtown
305-848 Yates Street, Victoria
3202-1888 Gilmore Avenue, Burnaby North
8570 Rivergrass Drive - Ap2 W 804, River District
King George Boulevard B3 1308, King George
5102-1128 West Georgia Street, Downtown
King George Boulevard B3 1506, King George
2308-1155 The High Street, North Coquitlam
403-121 Tenth Street, New Westminster
King George Boulevard B3 2105, King George
1218 Island Park Walk, False Creek
305-1230 Haro Street, West End
King George Boulevard B4 1510, King George
606-1288 Marinaside Crescent, False Creek
8570 Rivergrass Drive - Ap2 W 705, River District
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76-1338 James Street, Downtown
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8570 Rivergrass Drive - Ap2 E 1304, River District
401-1568 Alberni Street, Downtown
224-15918 26th
401-16 Lakeswood
302-160 Athletes Way, False Creek
160 Mountain Drive, Lions Bay
1645 Knappert Street, Lower Mary Hill
8570 Rivergrass Drive - Ap2 W 608, River District
1646 St. Francis Wood, Victoria
208-1689 East 13th Avenue, Grandview
170 West 44th Avenue, Oakridge
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King George Boulevard B3 2001, King George
505-1808 West 3rd Avenue, False Creek
King George Boulevard B3 1907, King George
2105-1904 Gilmore Avenue, Burnaby North
1922 East 6th Avenue, Grandview
3201-193 Aquarius Mews, False Creek
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8570 Rivergrass Drive - Ap2 E 801, River District
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Medallion President's Club Members

Danny Chow PREC*

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*are amongst the
top 1% in the industry.*

**Congratulations to all fellow
President's Club and Medallion Club members!**



GLENEAGLES OCEANFRONT ESTATE \$10,980,000

6066 Blink Bonnie Road, West Vancouver

4 BEDROOMS + OFFICE, 3.5 BATHROOMS,
4,658 SQ. FT., 24,014, SQ. FT. LOT

Discover the grandeur of Twin Cedars Estate. Over 0.55 Acres of fully gated magnificent oceanfront property. Twin Cedars Estate is extremely rare & one of West Vancouver's finest trophy properties that allows for all usable land from the road to the shoreline. Soak up spectacular 180 degree views of Bowen Island, Lighthouse Park, UBC & beyond. Designed for the ultimate West Coast lifestyle; Take off to world class skiing in Whistler Mountain only an hour away. Local golf courses, Dunderave Village & Caulfeild Village only mins away. Enjoy the alluring possibilities of waterfront living, the best the West Coast has to offer is key turn away.

CYPRESS PARK ESTATE \$4,980,000

4301 Woodcrest Road | West Vancouver
4 BED + 2 BATH, 2,662 SQ. FT., 0.79 ACRES

Stunning Mid-Century Modern home blends seamlessly into the surrounding forest. Inside, the home has been extensively renovated with period elements lovingly preserved.



THE HUDSON \$935,000

#2501-610 Granville Street, Vancouver | Downtown
1 BED + DEN + FLEX, 656 SQ. FT.

Corner, upper level 1 Bedroom + Den + Flex offers panoramic City views from almost every room. Unbeatable downtown location!



SOUTHLANDS ESTATE \$18,800,000

7275 Carnarvon Street, Vancouver
4 BED MAIN HOUSE, 3 BED CARETAKER HOUSE, 5 STALL STABLES, 2.45 ACRES
This exquisite estate comprises of over 7,700 sq. ft. main house, an approximately 4,000 sq. ft. stable and over 1,500 sq. ft. caretaker's house all nestled on the property around featured ecologically diverse, landscaped ponds and gardens.



NEW WHYTECLIFFE HOME \$3,799,000

6571 Marine Drive, West Vancouver
5 BEDROOM + DEN + DETACHED STUDIO, 3,939 SQ. FT., 6,050 SQ. FT. LOT
Brand new 2018 home in Whytecliffe - West Vancouver's best kept secret! Built to exacting standards and seamlessly incorporates indoor and outdoor living.



CASCINA \$3,799,000

1801-590 Nicola Street, Vancouver | Coal Harbour
2 BED + 2 BATH, 1,461 SQ. FT.

Experience luxurious Waterfront living with the Seawall at your doorstep! Beautifully appointed NW Corner facing 2 Bed + 2 Bath + Flex offers GORGEOUS UNOBSTRUCTED views of the water & mountains from almost every room.



THE OXLEY \$2,498,000

1647 East Pender Street, Vancouver | Commercial Drive
5 STUDIO LOFT PORTFOLIO, APPROX 405 SQ. FT. EACH

Easy investment income with these 5 urban style loft studios at The Oxley - a boutique collection of meticulously designed contemporary loft style homes at the foot of one of Vancouver's most energetic communities of Commercial Drive.



HOUSE FOR SALE \$1,899,000

553 East 17th Avenue, Vancouver | Mount Pleasant
5 BED + 3.5 BATHROOM, 2,395 SQ FT., 33' X 121' LOT

Very well loved "Vancouver Special" style in the highly desirable Mount Pleasant neighbourhood, with easy walking distance to parks, schools, transit, shops & cafes!



HOUSE FOR SALE \$1,589,000

6195 Arlington Street, Vancouver | Killarney
3 BED + 2.5 BATH, 1,635 SQ. FT., 50' X 96.28' LOT

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Navigating
CONTINUED FROM E1

Realtors also help buyers with the multitude of other factors that come into play with a purchase. Depending on the situation, those could include condominium depreciation reports and special assessments, home inspections and land surveys, the age of a roof or elevator, and more.

"When I'm representing buyers, I go to city hall to get the building plan," Moore says. "We can see if there are any outstanding issues and if the house was ever a grow-op. We can find records of oil tanks or oil-tank removals. That's a defect that people are sometimes not aware of, but your Realtor will research it."

"If a previous home owner constructed any unauthorized accommodation, the city could force you to remove it," he adds. "You can find surprises. When you're getting guided through the process by a Realtor, it helps take away risk."

Realtors also have exclusive resources to help buyers find a suitable home, including use of the Multiple Listing Service (MLS®), the most extensive real estate listing database in Canada. While the public has access to www.REALTOR.ca (formerly mls.ca) to view basic property information for any MLS®-listed property in the country, only Realtors have access to MLS® and the comprehensive information it contains.

The MLS® generates market comparison reports, allowing Realtors to make up-to-the-minute assessments of market conditions within specific communities.

The real estate profession is one of the most highly regulated in the country. The Real Estate Council of B.C. is a regulatory agency established by the provincial government to protect consumers through the licensing of all individuals who practise real estate in the province.

As members of their local real estate board, Realtors are also required to adhere to the Canadian Real Estate Association's Realtor Code and Standards of Business Practice.

For first-time home buyers, having a Realtor walk you through the steps of the home-buying process in an ever-changing market is invaluable. To find one, ask for referrals from friends and family or even go for coffee with a potential Realtor to see they seem like a good fit.

"You need to feel comfortable with them," Oudil says. "If you've established an area you wish to purchase in, make sure you have a Realtor who's knowledgeable in that area."

"Realtors love helping people," she adds. "It's wonderful to be able to guide someone through this process and see the excitement on their faces when they're successful."

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THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION, ON BEHALF OF THE REAL ESTATE BOARD OF GREATER VANCOUVER.



GETTY IMAGES

What B.C.'s new budget means for Vancouver real estate

Housing was the dominant issue in the 2018 provincial budget.

The provincial government released a 30-point housing strategy aimed at reducing housing demand, curbing tax fraud, building affordable housing and increasing security for renters.

The government also introduced new taxes on real estate to pay for their promises. These tax measures include increasing property taxes and property transfer taxes on residential homes valued above \$3 million, expanding the foreign buyer tax and implementing a housing speculation tax.

"We welcome the provincial government's commitment to address money-laundering concerns and increase the supply of affordable, social and rental housing in our province," Jill Oudil, Real Estate Board of Greater Vancouver president, said. She added, however, that the association is concerned about the tax measures that were announced.

Affordable housing

The province is planning to invest \$6 billion in affordable housing to create 114,000 homes over the next 10 years.

The budget also includes measures to enhance local government capacity to build and retain affordable housing.

New rules will also require de-

velopers to collect and report comprehensive information about the assignment of pre-sale condo purchases, track beneficial ownership information and collect additional information to increase transparency and strengthen enforcement in real estate.

Speculation tax

The province will implement a new speculation tax on residential properties, targeting foreign and domestic home owners who don't pay income tax in B.C. This includes those who leave homes vacant.

The tax will apply to the Metro Vancouver, Fraser Valley, Capital and Nanaimo Regional districts and in the municipalities of Kelowna and West Kelowna.

In 2018, the tax rate will be \$5 per \$1,000 of assessed value. In 2019, the tax rate will rise to \$20 per \$1,000 of assessed value.

The province will administer the tax and will collect data to enforce it, including social insurance numbers, household information and worldwide income information.

Foreign buyer tax

The foreign buyer tax increased to 20 per cent from 15 per cent and is extended to the Fraser Valley, Capital, Nanaimo and Central Okanagan regional districts.

Property Transfer Tax

The Property Transfer Tax on residential properties above \$3 million increased to five per cent from three per cent.

Provincial school tax

Beginning in 2019, the provincial school tax will increase on most residential homes in excess of \$3 million.

Database on pre-sale condo assignments

The province will require developers to collect and report comprehensive information about the assignment of pre-sale condo purchases. This information will be shared with federal and provincial tax authorities to ensure taxes are paid.

Online accommodation PST and MRDT

Online accommodation platforms are now permitted to collect and remit the Provincial Sales Tax and Municipal and Regional District Tax (Hotel Room Tax).

Property tax treatment for ALR land

As part of the Agricultural Land Reserve (ALR) review, the province is examining residential land in the ALR to ensure land is used for farming.

Beneficial land ownership registry

The province will require additional information about beneficial ownership on the PTT form. Administered by the Land Title and Survey Authority of British Columbia, the information will be publicly available and shared with federal and provincial tax and law enforcement authorities. The province will introduce legislation to require B.C. corporations to hold accurate information on beneficial owners in their own record offices available to law enforcement, tax and other authorities. This is intended to better determine who owns property in the province.

Task force on money laundering and tax evasion

The province will work with the federal government to formalize a multi-agency working group on tax evasion, money laundering and housing.

Residential Tenancy Branch

The province also increased funding to the Residential Tenancy Branch to reduce wait time, improve service and deal with disputes more quickly. It also strengthened the Residential Tenancy Act and the penalties for those who repeatedly break the law.

Rising interest rates and new mortgage rules impacting buyers' purchasing power

The Bank of Canada (BOC) raised its overnight interest rate 25 basis points to 1.25 per cent in January, citing the growing economy and rising inflationary trends.

In anticipation of this increase, the six major banks raised their posted five-year, fixed-rate mortgage rates to 5.14 per cent from 4.99 per cent.

The B.C. Real Estate Association's Chief Economist Cameron Muir believes this increase signals a much tighter lending environment for home buyers and owners in 2018.

"While the rate increase was widely anticipated, it did come earlier in the year than previously expected and likely signals further rate increases to come in 2018. Canadian mortgage rates have already moved higher in anticipation of Bank of Canada tightening, which means a much tighter borrowing environment in 2018, particularly given newly implemented mortgage qualifying rules for low-ratio

Housing type	MLS® HPI Benchmark Price, 2017	PTT	Total cost	Mortgage loan	1 Monthly cost before rate increase	2 Monthly cost after rate increase	Annual income required before rate increase	Annual income required after rate increase
Detached	\$1,605,800	\$30,116	\$1,635,916	\$1,226,937	\$7,128.94	\$7,234.02	\$285,158	\$289,361
Attached	\$803,700	\$14,074	\$817,774	\$613,331	\$3,563.67	\$3,616.20	\$142,547	\$144,648
Apartment	\$655,400	\$11,308	\$676,708	\$507,531	\$2,948.94	\$2,992.40	\$117,957	\$119,696

1. Mortgage terms before rate increase assumes: 75 per cent loan, 25 per cent down payment, 25-year amortization; interest rate: 4.99 per cent.
2. Mortgage terms after rate increase assumes: 75 per cent loan, 25 per cent down payment, 25-year amortization; interest rate: 5.14 per cent.

buyers," Muir said.

Since January 1, 2018, all home buyers, even those who don't require mortgage insurance, must qualify for their mortgage at a higher rate.

Under the new rules, the minimum qualifying rate for a mort-

gage is the greater of the Bank of Canada's five-year benchmark rate, or the contractual mortgage rate plus two per cent.

These rules also require lenders to enhance their loan-to-value (LTV) limits and restrict certain lending arrangements designed to

circumvent LTV limits.

These changes apply to all federally regulated financial institutions.

This is the seventh time since 2008 that the federal government has tightened mortgage requirements. Over this time,

the government reduced the maximum length of a high-ratio mortgage to 25 years from 40 years, increased the down payment required, and instituted a mandatory stress test for low-equity borrowers.

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COMMERCIAL LEADING INDICATOR SIGNALS GROWTH IN THE COMMERCIAL REAL ESTATE MARKET

The B.C. Real Estate Association (BCREA) Commercial Leading Indicator (CLI) increased for a fourth consecutive year, rising 0.4 points in the fourth quarter of 2017 to 135.7.

That increase represents a 0.3 per cent rise over the second quarter and a 6.7 per cent increase from one year ago. The fourth quarter saw continued strong economic activity throughout the province, with notable increases in retail and manufacturing sales.

Those gains, along with a surge in Real Estate Investment Trust prices toward the end of 2017, helped to offset a downturn in employment growth over the fourth quarter.

"We expect growth in the B.C. economy will not reach the heights of the past four years in 2018, but will be strong enough to keep the economic environment for commercial real estate supportive of growth in investment, leasing and other commercial real estate," said Brendon Ogmundson, an economist at BCREA.

The economic activity component of the CLI continues to be the primary driver of growth in the index.

The fourth quarter saw broad-based gains including 3.2 per cent quarterly growth in manufacturing sales. The index has also been buoyed by the strongest annual retail sales growth in over two decades.

Employment growth in the provincial economy registered 3.7 per cent in 2017 with key commercial real estate sectors posting strong contributions to that growth. However, job growth slowed in the fourth quarter with the CLI office employment measure falling by about 100 jobs, while manufacturing payrolls contracted by 5,600 jobs.

Despite a tightening credit environment and rising interest rates, the CLI's financial component managed to eke out a small increase in the fourth quarter.

That increase was the result of a late surge in REITs that more than offset widening short-term



GETTY IMAGES

credit spreads.

Variation in the Commercial Leading Indicator can be broken out into three distinct components:

The economic activity component of the CLI follows the overall trend in B.C.'s economy and reflects changes in economic variables shown to lead commercial real estate activity.

The employment component reflects changes in the commercial real estate environment due to changes in the overall

business cycle.

The financial component acts as an early-warning indicator from financial markets that could signal turning points in the commercial real estate market.

Q4 HIGHLIGHTS

Economic activity

Retail sales rose 1.4 per cent on a quarterly basis in the third quarter, and were up 10.4 per cent compared to the fourth quarter of 2016.

Wholesale trade fell 1.3 per cent on a quarterly basis, but was up 2.3 per cent year-over-year. The manufacturing sector posted a third consecutive quarterly increase, rising 3.2 per cent in the fourth quarter.

Employment

The CLI measure of office employment was essentially flat in the fourth quarter, albeit down by about 100 jobs. Hiring was also down in the B.C. manufacturing sector with employment falling

by 5,600 jobs, coming off a 10-year high set in the third quarter.

Financial

After two straight quarterly declines, the benchmark index for Canadian REITs finished the fourth quarter up 4.4 per cent. Short-term credit spreads widened for a second straight quarter and are now at their highest level since 2009, reflecting tighter short-term borrowing conditions.

New home completions surging in Metro Vancouver

Housing affordability is fundamentally linked to the relationship between the housing stock and market demand. Strong economic growth has created rising labour demand and consumer confidence side effects, while net migration and a wave of millennials entering their household-forming years have rounded out a "perfect storm" of demand-side momentum.

In turn, the supply of resale homes on the market in Metro Vancouver has plunged to decade lows. This has led to continuing upward pressure on home prices, because elevated consumer demand hasn't been matched by an equivalent increase in supply.

It's more difficult for home builders to meet demand in a timely way, as the emphasis on

higher-density communities lengthens the period between project conception and completion. This lag effect has exacerbated short-term market imbalances and even caused some in the media to question the efficacy of long-established market theory.

The inventory of newly built multi-family homes that are complete and unoccupied has declined markedly over the past three years, and has trended at just 500 units this year.

Home builders have taken notice: multi-family housing starts in Metro Vancouver have surged, up 40 per cent to 22,700 units in 2016, and 55 per cent above the 10-year average.

There were 19,700 multi-family starts in 2017 and a fur-

ther 19,000 units are forecast for 2018. All of this construction activity has created a record level of homes under construction, with about 35,000 multi-family units now in development.

Using data on the average time between housing starts and completions from Canada Mortgage and Housing Corporation (CMHC), we can estimate when the surge in multi-family construction will turn into ready-to-occupy homes. According to CMHC, it takes more than 20 months for an apartment project to proceed from start to completion in Metro Vancouver.

This varies from a high of 35.7 months in Downtown Vancouver to a low of 12.5 months in Surrey. (Keep in mind that CMHC records a multi-family project

as a housing start only after the underground parking structure is complete, so the time between issuing a building permit and project completion is much longer). According to B.C. Real Estate Association estimates, multi-family home completions will increase 50 per cent above trend levels, rising from less than 4,000 units per quarter in 2016 to approximately 6,000 units through the third quarter of 2018.

While most of these units are already pre-sold, these multi-family completions can add to the overall supply of housing through several other channels:

- Households in Metro Vancouver transferring from the rental market into home ownership free up rental supply.

- Households in Metro Vancouver moving from existing ownership bolster supply when they list their homes for sale.

- Investors intending to earn rental income create additional rental supply.

- The aggregate increase in the housing stock can also help dilute the impact of migrants, non-income seeking investors and first-time buyers/renters on the cost of housing.

This surge in multi-family completions isn't the only solution for housing affordability in Metro Vancouver. However, a marked increase in aggregate supply can move the needle toward market balance and help slow the pace of housing price/rent growth in the region.



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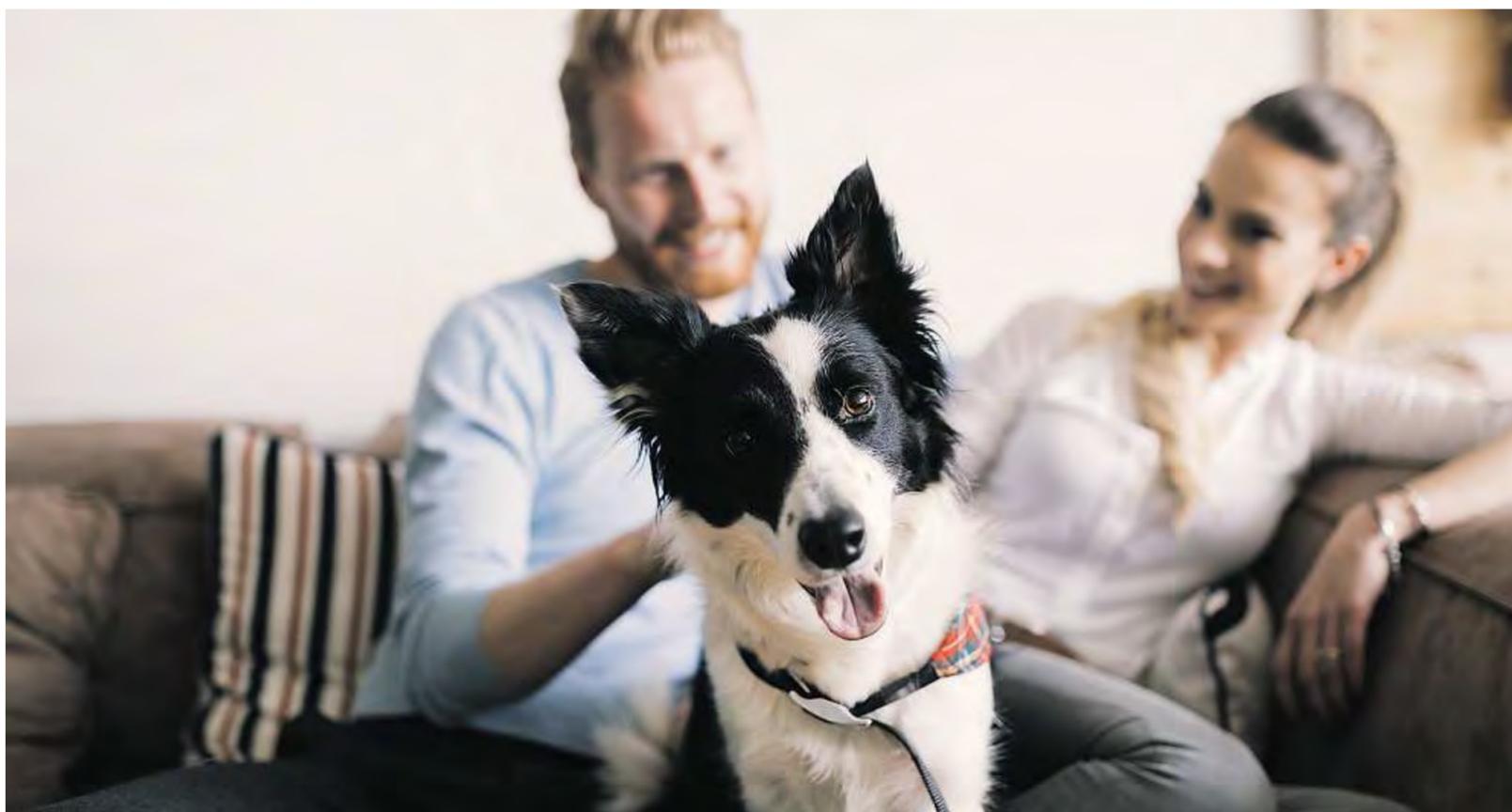
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Year of the Dog: Living with pets in a strata

Dogs are a member of your family, so it's important to keep them in mind when you're looking for a home.

According to the BCSPCA, 20 per cent of the animals surrendered wound up in their care for housing-related reasons.

Can stratas restrict pet ownership?

Under the Strata Property Act

and Regulation, strata corporations can restrict owners and tenants from keeping pets or certain kinds of pets through the bylaws of the strata corporation. This includes your four-legged family member.

Most stratas have some kind of restriction on pet ownership. The Strata Property Act's guidelines suggest an owner, tenant, or occupant must not

keep any pets other than:

- a reasonable number of fish or other small aquarium animals;
- a reasonable number of small caged mammals;
- up to two caged birds; and
- one dog or one cat.

This guideline is what most stratas use in their bylaws. However, many stratas restrict certain types of pets, the size of the pet, or

even ban pets altogether.

Are there exemptions?

If an owner, tenant, or occupant depends upon a service animal due to a disability, they're allowed by law to have that animal live with them.

What do I do if I have a dog and am looking for a home?

If you have a furry family mem-

ber, make sure your Realtor knows. They can be an invaluable source of information and will help you find a home that can accommodate you and your pet.

Don't let your pet be one of the 20 per cent. Realtors can help you find and understand your potential new home's strata rules so you're not stuck buying into a building that may not allow them.

Helpful real estate websites you should visit

Before you jump into the real estate market, it's important to educate yourself. There's a wealth of information available online to help you make informed decisions, whether you're looking to buy or sell.

You can find a Realtor, find a property and connect all the dots in between.

Remember, housing market information originating from the Multiple Listing Service® (MLS®) is the most reliable, reputable and comprehensive data available to hopeful home buyers and sellers.

Here's a rundown of the key real estate websites you should visit:

www.realtor.ca

This is the most popular and comprehensive real estate listing website in Canada. Each month, over six million unique visitors go to www.realtor.ca (or use their mobile app) for more than 20 million sessions. The home listing information on www.realtor.ca streams from the MLS® but doesn't contain the full collection of information on the system. Over 100,000 Realtors across the country provide this service to help market properties.

At any given time, there are approximately 320,000 active Canadian listings on the web-



site, worth an estimated \$140 billion.

Search the site today to learn what's for sale in your neighbourhood.

www.rebgv.org

The Real Estate Board of Greater Vancouver's (REBGV) website offers a wide array of housing market

information. You'll find everything from detailed MLS® statistics and monthly video market updates, to details about government initiatives for buyers, sellers and owners. In 2017 nearly 350,000 people visited www.rebgv.org at least once during the year. The most popular sections of the website are consistently related to home prices, other housing market information and cost savings programs.

The REBGV is also active on social media sites like Facebook (www.facebook.com/rebgv) and Twitter (www.twitter.com/rebgv). These feeds are updated with a blend of information from the REBGV, other real estate industry sources and news publications.

www.realtylink.org

This is another great resource

for home listing information across the province. It has a wide range of in-depth, walk-through-style information, including a tool to find a Realtor working in your community.

www.recbc.ca

The Real Estate Council of British Columbia is the licensing body for Realtors in B.C. Their website contains valuable consumer protection information, as well as information on how to become licensed to buy and sell real estate in the province.

Realtors stand for accountability and service. If you ever believe a Realtor didn't meet their professional responsibilities, this site will walk you through how to file a complaint.



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Congratulations!

David Peerless, Kevin Skipworth, Tony Ioannou and the team at Dexter Associates Realty wish to congratulate this year's Medallion Club Members for their incredible efforts to attain this level of achievement in the Real Estate Industry. Well Done!



Individuals



Alix Brown
Medallion Club
Life Member 29 Years



Marilou Appleby
Personal Real Estate Corporation
Medallion Club 2017



David L. Young
Medallion Club 2017

Carole Lieberman & Luana Robertson



Carole Lieberman
Personal Real Estate Corporation
Team Leader
Medallion Club Life Member
Medallion Club 25 Years



Luana Robertson
Personal Real Estate Corporation
Medallion Club
Team Member
2017

Ruthie Shugarman & Paige Kraft



Ruthie M. Shugarman
Team Leader
Medallion Club Member
2015, 2016 & 2017

Paige Kraft
Medallion Club
Team Member
2015, 2016 & 2017

Kuo Chang (Derek) Sun Team



Kuo Chang (Derek) Sun
Team Leader
Master Medallion Club Member
Medallion Club 9 Years



Newell Cotton
Medallion Club
Team Member
2010-2015, 2017



Tyler E. Peerless
Medallion Club
Team Member
2013-2015, 2017



Mike Roque
Medallion Club
Team Member
2017



Chris Spotzl
Personal Real Estate Corporation
Team Leader
Master Medallion Club Member
Medallion Club 6 Years



Marcus Maia
Personal Real Estate Corporation
Medallion Club Team Member
2015, 2016 & 2017



Martin Ramond
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REALTORS® donated
\$43.4* million
to charity since
2007!

REALTORS Care®

Each year, Metro Vancouver real estate companies and their Realtors contribute to the well-being of our communities by donating or raising funds for charity. Realtors donated \$2.2 million to local charities in 2016 and have donated \$43.4* million since 2007.

*The aggregate total includes an REBGV member's one-time donation of \$21.4 million.



MEDALLION CLUB



SPONSORED BY THE REAL ESTATE BOARD OF GREATER VANCOUVER

The many ways Realtors strengthen communities across our region

ROBIN BRUNET
POSTMEDIA CONTENT WORKS

Arguably, no other professional group has a firmer grip on the pulse of communities than Realtors. Their job is, after all, to find homes for clients, a service that requires deep knowledge about the health and needs of their neighbourhoods.

Realtors are often on the front lines of charitable activity. Since it began tracking its members' contributions in 2007, the Real Estate Board of Greater Vancouver (REBGV) has identified \$43.4 million* in charitable giving. REBGV is the professional organization representing more than 14,000 Realtors in Metro Vancouver.

Last year, member contributions amounted to \$2.2 million, a figure that only tells part of the charitable story, says Jill Oudil, REBGV president.

These donations were accompanied by countless volunteer hours to a wide range of causes, including the Ride to Conquer

Cancer, the Children's Miracle Network, the Richmond Hospital Foundation, Backpack Buddies and more.

Oudil says: "Our members are community builders. To be successful in real estate, you need to know your community. That means getting involved and helping out where you can. That's what Realtors do. It's innate to many of us in the profession."

On occasion, Realtor contributions can be spectacular. In 2012, long-time REBGV member William P.J. McCarthy made the single-largest charitable bequest to a sole beneficiary in B.C.'s history: \$21.4 million to the BC Cancer Foundation via the Jambor-McCarthy Legacy Fund.

Other initiatives are more grassroots. Each November, the Realtors Care Blanket Drive collects clothes and blankets for the working poor and homeless.

"Originally, Realtors collected and donated excess items from clients moving from one location to

another," Oudil says. "Today, that process is facilitated by volunteers at over 100 drop-off locations at real estate offices across the Lower Mainland."

The program is the largest and longest running blanket drive in B.C. Since it began in 1994, it has helped more than 340,000 people in our communities. Charitable organizations across the Lower Mainland rely on the Blanket Drive to help them keep people warm and dry during the winter months.

The fact that Realtors spend much of their working days within the communities they serve has also proven beneficial to making the Lower Mainland a little safer.

The Realty Watch program is a partnership between local police departments, the RCMP and more than 17,000 Realtors across the region. In emergency situations, Realtors respond to police requests to search for missing or abducted persons.

In July 2016, Port Coquitlam Realtor Risa Bassetto was integral

to finding a missing person.

She checked her Realty Watch fan-out, requested by police and sent by REBGV, and discovered it was a Vancouver resident who'd been reported missing.

"Risa was instrumental in finding this elderly person," says Vancouver Police Department Detective Const. Raymond Payette.

As REBGV members continue making their communities stronger and safer, Oudil reflects on their efforts.

"The volunteering spirit within our Realtor community is widespread. In fact, it would be difficult to find a local charitable event, a parent advisory committee, a youth sports team or other volunteer group that doesn't have a Realtor involved. Giving back is second nature to our members and I don't think they realize how powerful a force they are across our communities."

*This total includes an REBGV member's one-time donation of \$21.4 million.

REALTORS CARE BLANKET DRIVE PROVIDES WARMTH TO 36,000 PEOPLE IN NEED THIS WINTER

More than 36,000 Lower Mainland residents received blankets and warm clothing this winter thanks to donations collected during the 23rd annual Realtors Care Blanket Drive.

Last November, more than 100 real estate offices served as drop-off locations for donations. Realtor volunteers then collected, sorted and delivered the donations to local charities.

"These donations will once again help charitable organizations across the Lower Mainland bolster their supply of warm clothing for those most in need," said Jill Oudil, Real Estate Board of Greater Vancouver president. "We're thankful for the thousands of people who responded generously to our campaign and to the hundreds of Realtor volunteers who collected and distributed the donations."

All donations remain in the community in which they were collected. More than 70 Lower Mainland charities received donations from the Blanket Drive this year.

"A warm blanket can mean the world to someone who is suffering in the cold," said Derek Weiss, Union Gospel Mission spokesperson. "Year after year, the Blanket Drive makes an immediate difference in the lives of people who need our help the most."

The Realtors Care Blanket Drive is a partnership between the Realtors of the Real Estate Board of Greater Vancouver, the Fraser Valley Real Estate Board and the Chilliwack and District Real Estate Board and their communities.

The program is the largest and longest running blanket drive in B.C. Since it began in 1994, it has helped more than 340,000 people in our communities keep warm and dry during the winter months.

THIS STORY WAS CREATED BY CONTENT WORKS, POSTMEDIA'S COMMERCIAL CONTENT DIVISION, ON BEHALF OF THE REAL ESTATE BOARD OF GREATER VANCOUVER.

DEE HNATKO

This will be my 10th year receiving The Medallion Club Award.

I am honored and thankful to my loyal clients, family and fellow Realtors for your continued support in helping me grow my business.

- Dee



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We would like to thank our clients and colleagues for making 2017 a successful year and look forward to an even better 2018!



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#1 in Office - Individual



Tina Mak PREC
CB President's Circle
#1 in Office - Units - Individual



Kevin Perra
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Perra Realty

Honesty, integrity, and commitment to our Buyers and Sellers is how we have been successful in our business. As any person would conduct their research and due diligence when hiring an employee, we would expect you to do the same with a Realtor and the Brokerage when representing your best interests. Call us today for your Real Estate needs!



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MEDALLION CLUB

Commercial real estate sales down, values up in 2017

Commercial real estate sales activity in the Lower Mainland declined from the record highs of one year ago and remained above the region's long-term historical sales average in 2017.

There were 2,591 commercial real estate sales in the Lower Mainland in 2017, a 10.4 per cent decrease from the record 2,891 sales in 2016, according to data from Commercial Edge, a commercial real estate system operated by the Real Estate Board of Greater Vancouver (REBGV).

Commercial real estate sales in 2017 were 11.1 per cent above the region's five-year sales average.

The total dollar value of commercial real estate sales in the Lower Mainland was \$15.733 billion in 2017, a 14.5 per cent increase from \$13.746 billion in 2016.

"While commercial sales declined from the record pace of 2016, the total dollar value of the activity continued to rise," said Jill Oudil, REBGV president. "The strong economic and employment growth in our province last year helped drive our commercial real estate market in 2017."

Here's the activity by category:

Land

There were 1,061 commercial

land sales in 2017, which is an 11.3 per cent decrease from the 1,196 land sales in 2016. The dollar value of land sales was \$8.708 billion in 2017, a 15.5 percent increase from \$7.537 billion in 2016.

Office and Retail

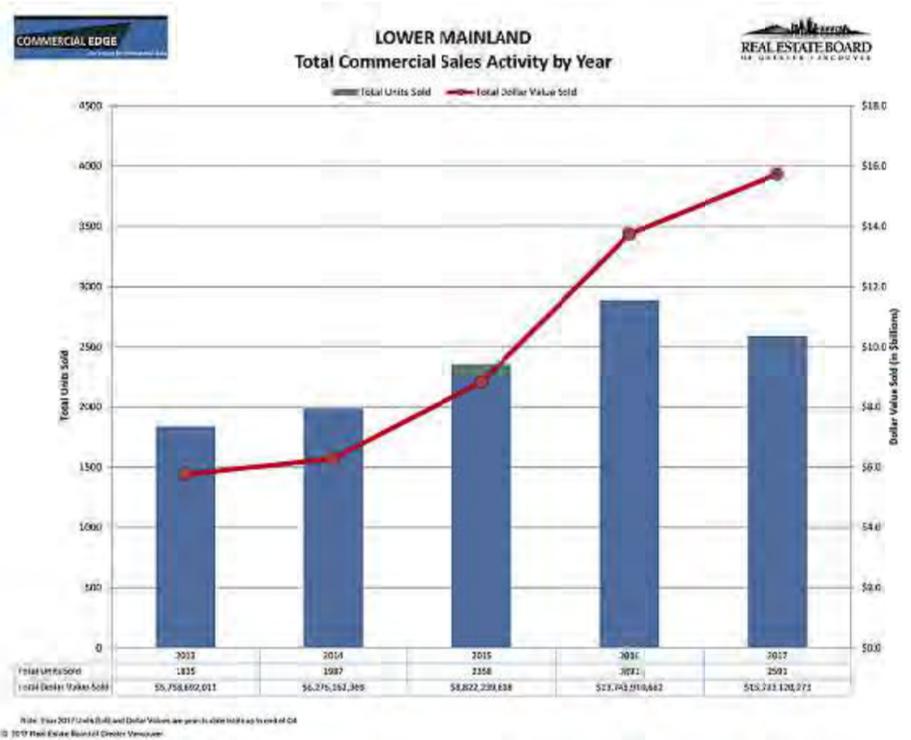
There were 888 office and retail sales in the Lower Mainland in 2017, which is down 3.8 per cent from the 923 sales in 2016. The dollar value of office and retail sales was \$4.464 billion in 2017, a 15 per cent increase from \$3.883 billion in 2016.

Industrial

There were 527 industrial land sales in the Lower Mainland in 2017, which is down 15.8 per cent from the 626 sales in 2016. The dollar value of industrial sales was \$1.238 billion in 2017, a three per cent increase from \$1.202 billion in 2016.

Multi-Family

There were 115 multi-family land sales in the Lower Mainland in 2017, which is down 21.2 per cent over the 146 sales in 2016. The dollar value of multi-family sales was \$1.324 billion in 2017, a 17.8 per cent increase from \$1.124 billion in 2016.



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MEDALLION CLUB

Home buyers were less active in February

Metro Vancouver home sales dipped below the long-term historical average in February.

The Real Estate Board of Greater Vancouver (REBGV) reports that residential property sales in the region totalled 2,207 in February 2018, a nine per cent decrease from the 2,424 sales recorded in February 2017, and a 21.4 per cent increase compared to January 2018 when 1,818 homes sold.

Last month's sales were 14.4 per cent below the 10-year February sales average. By property type, detached sales were down 39.4 per cent over the same period, attached sales were down 6.8 per cent, and apartment sales were 5.5 per cent above the 10-year February average.

"Rising interest rates and stricter mortgage requirements have reduced home buyers' purchasing power, particularly for those at the entry level of our market," Jill Oudil, REBGV president said. "Even still, the supply of apartment and townhome properties for sale today is unable to meet demand. On the other hand, our detached home market is beginning to enter buyers' market territory."

There were 4,223 detached, attached and apartment properties newly listed for sale on the Multiple Listing Service® (MLS®) in Metro Vancouver in February 2018. This represents a 15.2 per cent increase compared to the 3,666 homes listed in February 2017 and an 11.2 per cent increase compared to January 2018 when 3,796 homes were listed.

The total number of homes currently listed for sale on the MLS system in Metro Vancouver is 7,822, a three per cent increase compared to February 2017 (7,594) and a 12.6 per cent increase compared to January 2018 (6,947).

"The spring is traditionally the busiest time for home buyers and sellers in our market. We'll wait to see how they react to the taxes and other policy measures



that our provincial and federal governments have introduced so far this year," Oudil said. "To help you navigate these changes in today's housing market, it's important to work with your local Realtor."

For all property types, the sales-to-active listings ratio for February 2018 is 28.2 per cent. By property type, the ratio is 13 per cent for detached homes, 37.6 per cent for townhomes, and 59.7 per cent for condominiums.

Generally, analysts say that downward pressure on home prices occurs when the ratio dips below the 12 per cent mark for a sustained period, while home prices often experience upward pressure when it surpasses 20 per cent over several months.

The MLS® Home Price Index composite benchmark price for all residential properties in Metro Vancouver is currently \$1,071,800. This represents a 16.9 per cent increase over February 2017 and a 1.4 per cent increase compared to January 2018.

Sales of detached properties in February 2018 reached 621, a 16.6 per cent decrease from the 745 detached sales recorded in February 2017. The benchmark price for detached properties is \$1,602,000. This represents an 8.2 per cent increase from February 2017 and is virtually unchanged from January 2018.

Sales of apartment properties reached 1,185 in February 2018, a 7.1 per cent decrease compared to the 1,275 sales in February 2017. The benchmark price of an apart-

ment property is \$682,800. This represents a 27.2 per cent increase from February 2017 and a 2.6 per cent increase compared to January 2018.

Attached property sales in February 2018 totalled 401, a 0.7 per cent decrease compared to the 404 sales in February 2017. The benchmark price of an attached unit is \$819,200. This represents an 18.1 per cent increase from February 2017 and a 1.9 per cent increase compared to January 2018.

The areas covered by the Real Estate Board of Greater Vancouver include: Whistler, Sunshine Coast, Squamish, West Vancouver, North Vancouver, Vancouver, Burnaby, New Westminster, Richmond, Port Moody, Port Coquitlam, Coquitlam, Pitt Meadows, Maple Ridge

and South Delta.

The real estate industry is a key economic driver in British Columbia. In 2017, 35,993 homes changed ownership in the board's area, generating \$2.4 billion in economic spin-off activity and an estimated 17,600 jobs. The total dollar value of residential sales transacted through the MLS system in Greater Vancouver totalled \$37 billion in 2017.

REBGV is an association representing more than 14,000 Realtors and their companies. The board provides a variety of member services, including the Multiple Listing Service®. For more information on real estate, statistics, and buying or selling a home, contact a local Realtor or visit www.rebgv.org.



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ONE PERCENT REALTY IS PROUD TO CONGRATULATE OUR 2017 PRESIDENT'S CLUB AND MEDALLION CLUB REALTORS®!



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Medallion Club 2017

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Vancouver, Burnaby, New Westminster

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Master Medallion Club 2017 - 9 years

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Maple Ridge, Pitt Meadows and Tri Cities

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Personal Real Estate Corporation
Presidents Club 2017 - 4 years
Gold Master Medallion 2017 - 10 years

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Langley, Abbotsford, Chilliwack

David Ferencz
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Master Medallion 2017 - 6 years

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Presidents Club - 5 years

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2017-2018 Medallion Qualifiers



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604 612 7511

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604 542 2444



Richie Huang PREC* & Lucia Wang PREC*
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Lisa Telep
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A SPECIAL FEATURE CELEBRATING THE 2017 MEDALLION CLUB QUALIFIERS



GETTY IMAGES

What the real estate profession wants you to know

Realtors are professionals who help their clients navigate through the often difficult and emotional home buying and selling process.

That's the message Jill Oudil, president of the Real Estate Board of Greater Vancouver (REBGV), the association that represents the more than 14,000 Realtors in the region, wants the public to understand.

"Our job is to protect and advise the public throughout the home buying or selling process," said Oudil. "When someone within our ranks fails to do this, the public's trust in our profession diminishes.

As professionals, all we have is our reputation."

High-profile allegations of misconduct rocked Metro Vancouver's Realtor community in 2016. This brought public, media, and government scrutiny of the profession to a fever pitch.

As a result, the provincial government struck an independent advisory group that ultimately made 28 recommendations to strengthen the regulatory regime that governs real estate.

While this group did its work, REBGV submitted 27 pages of recommendations for government,

"Realtors protect and serve our clients. Our business depends on it."

Jill Oudil,
REBGV president

highlighting issues of language proficiency, multiple offers, enforcement of non-licensed individuals, insufficient levels of fines, contract writing standards, and other issues that the provincial

regulator could improve to protect home buyers and sellers.

"Realtors protect and serve our clients. Our business depends on it," Oudil said. "If a Realtor fails their clients, no one wants to throw the book at them harder than other Realtors.

"Our reputation has been affected by the misdeeds and unethical behaviour of a few. We must now step up and demonstrate that we're intolerant of anyone behaving contrary to the rules," Phil Moore, REBGV president-elect and a Realtor with RE/MAX Central in Burnaby, said.

Most experienced Realtors have a loyal network of repeat clients over the course of their careers.

"It's not uncommon to work with the children of people I helped with their first home years ago," Moore said. "I appreciate their loyalty and respond with a commitment to always do my best for them."

There's a whole other side to being a Realtor that doesn't play into the common stereotypes, Oudil says.

The media doesn't report on airplanes that land safely. Likewise, they don't report on the overwhelming majority of real estate transactions that go well.

"A friend recently told me about the day he and his wife found the 'house of their dreams' and how their Realtor saved them from making what could've been the mistake of a lifetime," Oudil related.

The couple toured a recently updated house, getting excited as they pictured living there. Their Realtor quietly took them aside and explained that most of the fabulous looking renovations were done without permits.

The Realtor helped the couple understand that if anything wasn't done to code and came to the attention of the municipality, they'd be responsible for getting the renovations re-done.

They'd have to pay for the new permits and even perhaps fines.

"The couple was deflated, but realized entering into such an agreement was risky. They were grateful that their Realtor did her due diligence and gave the advice that she did," Oudil said. "That Realtor exemplifies the type of professional, ethical and thorough member that makes up most of our membership."

In short, Realtors' goals are their clients' goals. Whether it's a buyer struggling to find a home they can afford, or sellers looking to find a buyer for their long-time family home.

"Our members want to do the right thing for our clients," Oudil said. "They're just regular people who live, work, and volunteer in our communities. What we want the public to know is: we're with you."

When you work with a Realtor, you should expect to work with a professional who invests in continuous training, is held accountable to legislation and an ethical code, and who always has your best interests in mind.

Congratulations Greater Vancouver Medallion Club qualifiers

Each year the Real Estate Board of Greater Vancouver (REBGV) celebrates the achievements of its top-producing Realtors on the Multiple Listing Service (MLS®) with the Medallion and President's Club Awards.

The 2017 Medallion Club represents the top 10 per cent of the

more than 14,000 members participating on the MLS® in the region. The President's Club represents the top one per cent.

The idea of a 'multiple listing service' was born from the need to create an infrastructure through which Realtors could compete and cooperate at the same time. It's

variously been called a 'listing exchange', 'cooperative listing service', and today's 'MLS®'.

The MLS® today is a sign of quality. Home listing information originating from the MLS® is the most reliable and comprehensive source of real estate information in Canada.

This supplement is a celebration of the 2017 Medallion and President's Club qualifiers and their clients.

This year's 20-year Medallion Club qualifiers earn life membership.

Life Membership status in the Medallion Club in 2017

The Real Estate Board of Greater Vancouver is proud to also recognize our newest Life Members of the Medallion Club. Life membership is earned by Realtors who achieve Medallion Club status for 20 years. The 14 Realtors pictured here earned Life Member status in 2017. We'd also like to congratulate our Medallion Club Rookie of the Year, James Tan.



Jay Banks



Joe Chan



Peter Chow



Theresa Gold



Jeff Golding



Ian Holt



Jamie Hooper



John Jennings



Herb Johnstone



Gary Jones



Anne Piche



Len Robinson



John Thompson



Sandra Wyant



ROOKIE OF THE YEAR
James Tan

THIS SECTION WAS PROVIDED BY THE REAL ESTATE BOARD OF GREATER VANCOUVER FOR COMMERCIAL PURPOSES.



MetroVancouverProperties.com

Residential • Commercial • Property Management

#1 RE/MAX Sales Group Worldwide — 2009, 2010, 2011, 2013, 2014, 2015, 2016 and 2017**

**Based on multi-office sales volume award.

CONGRATULATIONS

CREST - South Granville, Westside and Downtown

Individual Performance



Michelle Comens
Personal Real Estate Corporation
#1 Individual (Commissions Earned) and #1 Individual (Units) Crest South Granville

RE/MAX Hall of Fame, Diamond Club, MLS Medallion President's Club, MLS Medallion Club 4 Years



Stuart Bonner
#1 Individual (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement, Circle of Legends, Titan's Club, MLS Medallion Club Life Member, MLS Medallion Club 27 Years



Les Twarog
#1 Individual (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Titan's Club

Team Performance



Zwick Chimes Real Estate Group #1 Team (Commissions Earned) and #1 Team (Units) Crest South Granville

Rob Zwick: RE/MAX Hall of Fame, Diamond Club & MLS Medallion President's Club, MLS Medallion Club 9 Years

Ben Chimes: RE/MAX Hall of Fame, Lifetime Achievement, Titan's Club & MLS Medallion President's Club, MLS Medallion Club 8 Years, Top Contributor - Children's Miracle Network

Team: Ben Chimes PREC*, Samantha Wolf, Charles Filer, Michelle Cote, Kristi Holz PREC*, Rob Zwick PREC*, Anna Sawchuk, Jill Hannan (not in picture)

*Personal Real Estate Corporation



Beyond Properties Group

#1 Team (Commissions Earned) Crest Beach Downtown, #1 Team (Units) Crest Downtown

Chris Ryan: RE/MAX Hall of Fame

Team: Jeff Smith, Chelsea Rose, Chris Ryan, Karina Strachan, Martin Fong



Hammer Watkinson Team

#1 Team (Commissions Earned) and #1 Team (Units) Crest Westside

Mark Hammer: RE/MAX Hall of Fame, Lifetime Achievement & Diamond Club, MLS Medallion Club 17 Years

Kathryn Watkinson: RE/MAX Hall of Fame, Platinum Club, MLS Diamond Master Medallion Club 18 Years

Philip Watkinson: RE/MAX Hall of Fame, Lifetime Achievement & Platinum Club, MLS Medallion Club 5 Years

Bob Brattston: 100% Club

Team: Bob Brattston, Philip Watkinson PREC*, Kathryn Watkinson PREC*, Mark Hammer PREC*



Michael J Dowling
Personal Real Estate Corporation

#2 Individual (Commissions Earned) and #2 Individual (Units) Crest Downtown

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Platinum Club, MLS Master Medallion Club 7 Years



Jamie Stewart
Personal Real Estate Corporation

#2 Individual (Commissions Earned) and #2 Individual (Units) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Chairman's Club, MLS Medallion Club 4 Years



Katayoon Webb
Personal Real Estate Corporation

#3 Individual (Commissions Earned) and #1 Individual (Units) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement, Chairman's Club, MLS Medallion President's Club, MLS Medallion Club 11 Years



Christian Butzek
#3 Individual (Units) Crest Downtown

RE/MAX 100% Club, MLS Medallion Club 1 Year



Adina Dragasanu
#3 Individual (Units) Crest South Granville

RE/MAX Platinum Club, MLS Medallion Club 2 Years



Sue Clayton-Carroll
Personal Real Estate Corporation

#3 Team (Commissions Earned) Crest Westside

RE/MAX Hall of Fame, Lifetime Achievement & Chairman's Club, MLS Medallion Club Life Member



Garrett Robinson
#3 Team (Units) Crest Westside

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Platinum Club, MLS Medallion Club 19 Years



Casey Archibald
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 1 Year



Chris Ball
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 1 Year



Jay Banks

RE/MAX 100% Club, MLS Medallion Club Life Member, MLS Medallion Club 20 Years



Jennifer Berry
Personal Real Estate Corporation

RE/MAX 100% Club, MLS Medallion Club 2 Years



Louise Boutin

RE/MAX Hall of Fame, RE/MAX 100% Club



Leslie Cannon
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club



Leslee Cooper

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



Rhonda Davis
Personal Real Estate Corporation

RE/MAX Platinum Club, MLS Medallion Club 3 Years



Cheryl Davie

RE/MAX 100% Club, MLS Medallion Club Team



Jerome Deis
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 1 Year



Colin Doig

RE/MAX Platinum Club



Krista Freeborn

RE/MAX Hall of Fame, RE/MAX Platinum Club



Andy Hsu
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 3 Years



Soriah Kanji
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



Mike Kennedy

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 1 Year



Doug Lee
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, RE/MAX Lifetime Achievement, MLS Medallion Club Life Member, MLS Medallion Club 25 Years



Brent Lewis
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



Brian MacDougall
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 5 Years



Heather Mah

RE/MAX Hall of Fame, RE/MAX Platinum Club



Terry Osti
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 2 Years



Jill Pennefather
Personal Real Estate Corporation

RE/MAX Hall of Fame, Lifetime Achievement, 100% Club, MLS Medallion Club Life Member



Dana Propp

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 5 Years



Dimitri Psihas
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Platinum, MLS Medallion Club 2 Years



Bret Schillebeeckx
Personal Real Estate Corporation

RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Titan's Club, MLS Medallion Club 16 Years



Maria Senajova

RE/MAX Hall of Fame, RE/MAX Platinum Club, MLS Medallion Club 4 Years



Laura-Leah Shaw
Personal Real Estate Corporation

REALTORS® Care Award 2002, 2011, 2013 and Canadian REALTORS® Care Award 2016, MLS Medallion Club 8 Years



Doug Williams

RE/MAX Hall of Fame, RE/MAX Platinum Club



Fred Yoshimura

RE/MAX Hall of Fame, RE/MAX 100% Club, MLS Medallion Club 2 Years

Metro Vancouver Properties

RE/MAX Crest South Granville
1428 West 7th Ave
Vancouver, BC
604.602.1111

RE/MAX Crest Westside
3215 Macdonald St
Vancouver, BC
604.732.1336

RE/MAX Crest Downtown
#2 - 1012 Beach Ave
Vancouver, BC
604.684.6155

RE/MAX Crest North Vancouver
#101 - 2609 Westview Dr
North Vancouver, BC
604.988.8000



**Congratulations to our
2017 Medallion Club Qualifiers
and RE/MAX Award Winners
for helping to once again make
Metro Vancouver Properties
Group the #1 RE/MAX Sales
Group Worldwide****

**Based on multi-office sales volume award.

#1 NOBODY IN CANADA SELLS MORE REAL ESTATE THAN RE/MAX

Based on 2017 residential transaction sides. Source: CREA, RE/MAX

CREST - North Vancouver



Jeff Donohoe
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club,
MLS Medallion Club 21 Years



Frances Frost
RE/MAX Hall of Fame,
RE/MAX Platinum Club Team,
MLS Medallion Club 2 Years,
Bowen Island Office



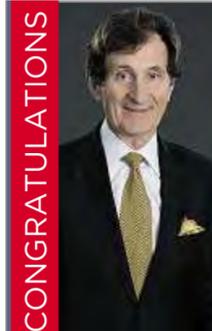
Helen Grant
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Platinum Club,
MLS Medallion Club 5 Years



Sherry Moallem
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club,
MLS Medallion Gold Master Club,
MLS Medallion Club 13 Years



Dodi Thorhaug
RE/MAX Circle of Legends,
RE/MAX Lifetime Achievement,
RE/MAX Chairman's Club,
MLS Medallion Club Life Member,
MLS Medallion Club 23 Years



Congratulations to Lionel Lorence from RE/MAX Masters for being the 1st to become the 50 Year Medallion Club Award winner!



CENTRAL - Burnaby



Jim Young
Personal Real Estate Corporation
#1 Individual (Commissions Earned)
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Chairman's Club, MLS
Diamond Master Medallion Club,
MLS Medallion Club 17 Years



Sophia Gee
Personal Real Estate Corporation
#2 Individual (Commissions Earned) and #1 Individual (Units)
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
MLS Medallion Club 11 Years



Tim Lu
Personal Real Estate Corporation
#3 Individual (Commissions Earned)
RE/MAX Platinum Club,
MLS Medallion Club 3 Years



#1 Team (Commissions Earned)
Doris Gee: RE/MAX Circle of Legends, Hall of Fame, Lifetime Achievement, Diamond Club Team Leader, Chairman's Club, MLS Medallion Club 27 Years
Phil Moore: RE/MAX Circle of Legends, Hall of Fame, Lifetime Achievement, Titan's Club, Diamond Team, MLS Medallion President's Club, MLS Medallion Club 24 Years



Vince Chan & Leona Lam
Personal Real Estate Corporation
#3 Team (Commissions Earned)
Vince Chan: RE/MAX Hall of Fame, RE/MAX Lifetime Achievement, RE/MAX Chairman's Club, MLS Gold Medallion Club, MLS Medallion Club 12 Years
Leona Lam: RE/MAX 100% Club, MLS Medallion Club 2 Years



Carolyn Blum
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club Team,
MLS Medallion Club 12 Years



Lola Bradfield
RE/MAX Hall of Fame,
RE/MAX 100% Club,
S.R.E Specialist,
MLS Master Medallion Club,
MLS Medallion Club 7 Years



Tony Chan
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club,
MLS Medallion Club 11 Years



Brandon Gee-Moore
Personal Real Estate Corporation
Rookie of the Year Central
RE/MAX 100% Club,
RE/MAX Executive Club,
MLS Medallion Club 1 Year



George Gomory
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX 100% Club,
MLS Master Medallion Club,
MLS Medallion Club 12 Years



Jason Gu
Personal Real Estate Corporation
RE/MAX Platinum Club,
MLS Medallion Club 3 Years



Jan Poepel
Personal Real Estate Corporation
RE/MAX 100% Club,
MLS Medallion Club 1 Year



Frank Pupo
RE/MAX Hall of Fame,
RE/MAX 100% Club,
MLS Medallion Club 5 Years



Lotus Yuen
Personal Real Estate Corporation
MLS Medallion Club 3 Years



Cindy Zhang
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Platinum Club,
MLS Medallion Club 2 Years

CREST - Richmond



Lily Gan
Personal Real Estate Corporation
#1 Team (Commissions Earned) and #1 Individual (Units)
RE/MAX Diamond Club Team,
MLS Medallion Club 6 Years



An Dong Pan
Personal Real Estate Corporation
#3 Individual (Commissions Earned) and #1 Individual (Units)
RE/MAX Platinum Club,
MLS Medallion Club 1 Year



Willie Chan
Personal Real Estate Corporation
#3 Individual (Units)
RE/MAX 100% Club,
MLS Medallion Club 25 Years



Mario S. David
Personal Real Estate Corporation
MLS Medallion Club 3 Years

MASTERS - West Vancouver



Sam McCall
Personal Real Estate Corporation
#2 Individual (Commissions Earned)
RE/MAX Hall of Fame,
Lifetime Achievement, Circle
of Legends, Diamond Club,
MLS Medallion Club 15 Years



Teresa De Cotiis
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Platinum Club



Clara Hartree
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Chairman's Club Team,
MLS Medallion Club 31 Years



Juhan Lee
Personal Real Estate Corporation
RE/MAX Hall of Fame,
RE/MAX Titan's Club Team,
MLS Medallion Club 3 Years



Thyra McKilligan
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club,
MLS Medallion Club 5 Years



Hossein Pejman
RE/MAX Platinum Club



Debra Porteous
RE/MAX Hall of Fame,
RE/MAX Lifetime Achievement,
RE/MAX Platinum Club,
MLS Medallion Club 21 Years

METRO - East Vancouver



Caan Chen
Personal Real Estate Corporation
#1 Individual (Commissions Earned) & #2 Individual (Units)
RE/MAX Hall of Fame,
RE/MAX Platinum Club,
MLS Medallion Club 18 Years



David Tang
#1 Individual (Units)
RE/MAX 100% Club,
MLS Medallion Club Team



Simon King
Personal Real Estate Corporation
#1 Team (Units)
MLS Medallion Club 5 Years



Ken Chan
#2 Team (Commissions Earned) and #2 Team (Units)
RE/MAX Chairman's Club Team,
MLS Medallion Club 9 Years



Eric Fu
RE/MAX 100% Club,
MLS Medallion Club Team,
MLS Medallion Club 3 Years

Proud Members of:



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#1 RE/MAX Sales Group Worldwide 2009-2011 & 2013-2017*

*Based on multi-office sales volume award

A Group of 8 Local RE/MAX Offices

RE/MAX Crest Richmond
5731 No. 3 Rd
Richmond, BC
604.370.2111

RE/MAX Central Burnaby
#1 - 5050 Kingsway
Burnaby, BC
604.433.2211

RE/MAX Masters West Vancouver
1453 Bellevue Ave
West Vancouver, BC
604.913.9000

RE/MAX Metro East Vancouver
2899 Commercial Dr
Vancouver, BC
604.612.1000

MEDALLION CLUB

COST SAVING PROGRAMS TO HELP YOU SAVE MONEY

1 B.C. PROPERTY TRANSFER TAX (PTT) FIRST-TIME HOME BUYERS' PROGRAM

Qualifying first-time buyers may be exempt from paying the PTT of one per cent on the first \$200,000 and two per cent on the remainder of the purchase price of a resale home priced up to \$500,000. There's a proportional exemption for homes priced between \$500,000 and \$525,000. At \$525,000 and above the exemption is nil.

Learn more by talking to your Realtor or calling 1-250-387-0604.

2 B.C. PROPERTY TRANSFER TAX NEWLY BUILT HOME EXEMPTION

Qualifying buyers of new homes may be exempt from paying the PTT on a newly built home or newly subdivided unit priced up to \$750,000, saving buyers up to \$13,000; and a partial exemption on newly built homes priced \$750,000 to \$800,000.

Learn more by talking to your Realtor or calling 1-888-355-2700.

3 B.C. HOME OWNER GRANT

Reduces property taxes for home owners with an assessed value up to \$1,650,000. The grant is reduced \$5 for each \$1,000 and eliminated on homes assessed at \$1,764,000 or \$1,804,000 in northern or rural areas. Basic grant: up to \$570 in property taxes on principal residences in the Capital, Greater Vancouver and Fraser Valley regional districts; an additional grant of \$200 to rural home owners elsewhere in the province; and an additional grant of \$275 to seniors aged 65 and older, those who are permanently disabled, and veterans of certain wars.

Learn more by contacting your municipal tax office.

4 B.C. PROPERTY TAX DEFERMENT PROGRAMS

Property Tax Deferment Program for Seniors: qualifying home owners aged 55 and older can defer property taxes.

Financial Hardship Property Tax Deferment Program: qualifying low-income home owners can defer property taxes.

Property Tax Deferment Program for Families with Children: qualifying home owners who financially support children under age 18 can defer property taxes.

If you're in Vancouver, learn more by calling 604-660-2421. If you live elsewhere in B.C., call 1-800-663-7867.

5 HOME BUYERS' PLAN

Qualifying home buyers can withdraw up to \$25,000 (couples can withdraw up to \$50,000) from their RRSPs for a down payment. Home buyers who have repaid their RRSP may be eligible to use the program a second time.

Learn more at the Canada Revenue Agency website by searching "Home Buyers' Plan".

6 GST/HST NEW HOUSING REBATE

New home buyers can apply for a rebate on the five per cent GST if the purchase price is \$350,000 or less. The rebate is equal to 36 per cent of the GST to a maximum rebate of \$6,300. There's a proportional GST rebate for new homes costing between \$350,000 and \$450,000. There's no rebate for homes priced at \$450,000 and above.

Learn more by contacting the Canada Revenue Agency at 1-800-959-8287.

7 FIRST-TIME HOME BUYERS' TAX CREDIT

Eligible persons who bought a qualifying home in 2017 can claim the home buyers' amount of \$5,000 on Line 369 of Schedule 1 when filing their 2017 income tax and benefit returns. For 2017, the maximum home buyers' tax credit is \$750, which is calculated by multiplying the home buyers' amount of \$5,000 by the federal non-refundable tax credit rate of 15 per cent (equal to the lowest personal income tax rate for the year).

Learn more by contacting the Canada Revenue Agency at 1-800-959-8281.



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8 HOME ADAPTATIONS FOR INDEPENDENCE

A program jointly sponsored by the provincial and federal governments provides up to \$20,000 to help eligible low-income seniors and disabled home owners and landlords finance modifications to their homes to make them accessible and safer.

Learn more at bchousing.org, or by calling 604-433-2218 or 1-800-257-7756.

9 B.C. SENIORS' HOME RENOVATION TAX CREDIT

Assists eligible seniors 65 and older with the cost of some permanent home renovations to a principal residence to improve accessibility. The maximum refundable credit is \$1,000 per tax year and is calculated as 10 per cent of the qualifying renovation expense (maximum \$10,000). Forms are available online.

Learn more by calling 1-800-959-8281.

10 CMHC MORTGAGE LOAN INSURANCE PREMIUM REFUND

Provides home buyers with CMHC mortgage insurance, a 10 per cent premium refund, and possible extended amortization without surcharge, when buyers purchase an energy efficient home or make energy saving renovations.

Learn more by contacting the CMHC at 604-731-5733, or search for "Mortgage Loan Insurance Premium Refund" on cmhc.ca.

11 ENERGY SAVING MORTGAGES

Some financial institutions offer special mortgages to home buyers/owners who are making their homes energy efficient. For example, home owners may qualify for a BMO Eco Smart Mortgage for single family and townhomes if the home has the required energy efficiency features, which are confirmed by an approved energy auditor arranged by the bank.

Learn more by contacting your financial institution.

12 LOW INTEREST GREEN RENOVATION LOANS

Financial institutions offer loans to home owners making energy efficient upgrades, for example, Vancity Home Energy Loan up to \$50,000 and RBC's Energy Save loan offers one per cent off the interest rate for a fixed-rate installment loan over \$5,000 or a \$100 rebate on a home energy audit on a fixed-rate installment loan over \$5,000.

Learn more by contacting your financial institution.

13 B.C. HYDRO AND FORTISBC REBATES TO IMPROVE A HOME'S EFFICIENCY

Rebates for insulation, draft-proofing, hot water heaters, EnerChoice fireplaces, and a \$750 bonus offer for making three or more eligible upgrades.

Learn more by going to bchydro.com and searching for "rebates".

14 FORTISBC NEW HOME ENERGY REBATE OFFER

FortisBC and B.C. Hydro customers can receive rebates when building ENERGY STAR new homes or installing high-efficiency natural gas fireplaces.

Learn more by going to fortisbc.com and searching for "rebates".

15 HOME ENERGY REBATE OFFER

B.C. Hydro and FortisBC offer home owners rebates for upgrades and improvements, including insulation, space and water heating systems and ventilation to reduce your energy bill. The program includes a bonus offer for completing three or more upgrades. Total value of available rebates: up to \$6,500.

Learn more by going to bcenergycoach.ca and clicking on "incentives", or by calling 1-877-740-0055.

16 ENERGY SAVINGS KITS

B.C. Hydro and FortisBC offer income-qualifying customers a free energy saving kit containing products to help save energy and dollars.

Learn more by going to bchydro.com or fortisbc.com and searching for "energy saving kit".

17 FORTISBC REBATES FOR HOMES

Rebates for home owners include a \$300 rebate for purchasing an EnerChoice fireplace, or up to \$1,000 for installing a tankless, storage, or hybrid hot water heater, or a rebate of up to \$2,700 for connecting to natural gas and installing a natural gas heating or hot water system (from oil or propane).

Learn more by going to fortisbc.com and searching for "rebates", or by calling 1-800-663-8400.

18 FORTISBC REBATE FOR RENTAL APARTMENT BUILDINGS

The Rental Apartment Efficiency Program, for owners and managers of rental apartment buildings of nine or more units, includes a new water-efficient shower head, and kitchen and bathroom faucet aerator for each unit, an energy assessment, and ongoing professional assistance.

Learn more by going to fortisbc.com and searching for "rebates".

fortisbc.com and searching for "rebates".

19 JOIN THE POWER SMART TEAM

Become a member of Team Power Smart and start a challenge to reduce your electricity use by 10 per cent over the next year. If you're successful, you'll earn a \$50 reward.

Learn more by going to bchydro.com and searching for "Power Smart Team".

20 ENERGY STAR APPLIANCE REBATES

B.C. Hydro Power Smart and participating municipalities offer \$100 mail-in rebates to home owners buying ENERGY STAR clothes dryers and refrigerators.

Learn more by going to bchydro.com and searching for "appliance rebate".

21 B.C. HYDRO POWER SMART APPLIANCE REBATES

B.C. Hydro offers rebates for clothes washers (\$50 rebate), refrigerators (up to \$100 rebate), and clothes dryers (up to \$100 rebate).

Learn more by going to bchydro.com and searching for "appliance rebate", or by calling 1-800-224-9376.

22 CITY OF VANCOUVER THERMAL IMAGING PROGRAM

Helps home owners identify heat loss and connect them with energy-saving incentives. Neighbourhoods piloting the program include Strathcona, Hastings Sunrise, Dunbar-Southlands, Riley Park and Victoria Fraser-view.

Learn more by going to vancouver.ca and searching for "thermal imaging program", or by contacting Chris Higgins at chris.higgins@vancouver.ca.

23 BUSINESS ENERGY SAVING INCENTIVES

Provides financial incentives to organizations that replace inefficient technologies with energy efficient technologies.

Learn more by going to bchydro.com and searching for "business energy saving", or by calling 1-800-474-6886.

24 FORTISBC REBATE PROGRAM FOR BUSINESSES

For commercial buildings, this program provides a rebate of up to \$45,000 for the purchase of an energy efficient boiler; up to \$15,000 to buy a high-efficiency water heater; up to \$60,000 to

hire an energy consultant; and up to \$1 million to conduct plant-wide audits, feasibility studies and energy-efficiency upgrades.

Learn more by going to fortisbc.com and searching for "business rebate".

25 ENERGY EFFICIENCY UPGRADES FOR BUILDINGS

The city of Vancouver's \$1 million fund includes a \$150,000 grant to the Vancouver Heritage Foundation for retrofits to pre-1940 homes, a Home Energy Efficiency Empowerment Program for 675 homeowners, and a \$1 million Green Landlord Program to help non-market apartment building owners and operators reinvest in buildings and reduce energy costs.

Learn more by going to vancouver.ca and searching for "Energy Retrofit Fund".

26 HERITAGE ENERGY RETROFIT GRANT

Grants of up to \$6,000 per household for energy retrofits for pre-1940 Vancouver homes and homes on the Vancouver Heritage Register. Retrofits include insulation, air sealing, window repairs, storm windows and high efficiency heating and hot water.

Learn more by going to vancouverheritagefoundation.org and selecting "get a grant".

27 RAIN BARREL SUBSIDY PROGRAMS

Metro Vancouver municipalities offer rain barrels for sale at a discount for residents: Richmond - \$30; Burnaby - \$100; Coquitlam - \$72. Other municipalities may have similar offers.

Learn more by contacting your municipality.

28 WATER SAVING KITS

Metro Vancouver municipalities offer water saving kits to reduce water use.

Learn more by contacting your local municipality.

29 LOCAL GOVERNMENT WATER METER PROGRAMS

Municipalities may offer water metering, so you pay only for water you use. Burnaby, Delta, Richmond and West Vancouver have programs.

Learn more by visiting your municipality's website and searching for "water meter".

MEDALLION CLUB

Common real estate questions answered

How do I find the right Realtor for me?

Are you a first-time buyer or looking to downsize? Are you looking for a detached home or a strata property?

Whatever your situation, there's a Realtor who can help. Realtors specialize to serve their clients in a variety of ways – from working with first-time buyers to seniors, from specializing in condos to detached homes, and everything in between.

Realtors come with all kinds of personalities, interests and drives. Ask about the things that matter to you and go with a Realtor who meets your standards.

Odds are, you've taken the advice of a friend or family member for things like dining out, buying a car, or other professional services. Ask them about their experience with their Realtor and see what they have to say.

Check out the neighbourhood you're looking to buy or sell in. Look for signs and note who specializes in that area.

You can also visit open houses to meet Realtors face to face.

How does a Realtor establish the selling price of my house?

To position your home competitively in the market, your Realtor will help determine your home's current market value. 'Market value,' given enough market exposure, is the expected price an active buyer would pay.

Realtors assess information from a variety of sources then provide an estimate of the value of your home.

Most successful home sellers have something in common: They work with a Realtor to help them set competitive prices and navigate through the rest of the home-selling process.

I have doubts about selling my house after I have accepted an offer. What are my options?

After you accept a buyer's offer and all the conditions are met, the offer is binding on both sides. An Agreement of Purchase and Sale between you and the buyer is a legal contract and you are obliged to sell your home. If you don't sell, you can be sued for damages. Always make certain you understand and agree with all of the terms of the offer before signing. Get legal advice.

I've put a deposit on a home. Now I have second thoughts. What should I do?

This is a typical reaction to buying a new home. It's known as buyer's remorse. Buying a home is the largest purchase you'll likely make in your lifetime. Buyer's remorse can strike any home buyer, whether they've bought their first or tenth home.

Contact your Realtor, who will review your original requirements, including your 'must haves' and your 'nice to haves,' your options for neighbourhoods and type of home – single family, townhome or condominium.

They can also review your financing and what you decided you could afford, the comparative market analysis on the home you selected and the report from the home inspector.

They may also ask you to list the benefits of your home purchase so you will know you've made the best decision for you and your family.

What if I have a complaint about a Realtor?

We hope you are happy with the services of your Realtor. If you aren't, we urge you to file a complaint.

If you think your Realtor hasn't acted properly, please contact the Real Estate Council of B.C. It's the regulatory body for real estate professionals in the province.

What's an Offer to Purchase?

When you decide to buy a property, your Realtor will prepare what is known as an Offer to Purchase. The standard form used for this is called the Contract of Purchase and Sale. Once accepted by the parties, it becomes the contract between the buyer and seller.

What's the difference between a buyers' and sellers' market?

Several factors influence the housing market, including interest rates, inflation, employment, investment, construction, immi-



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gration, government assistance programs and the health of local and world economies. All of these influence the supply and demand of the market, which, in turn, affects prices.

Analysts use the sales-to-active listings ratio to measure supply and demand pressures in the market at any given time. This is the number of homes sold compared to the number homes currently available to buy in a certain area.

A sellers' market is when there are more people looking to buy than there are homes available. This causes a rise in price above the long-term inflation rate. Typically, this is indicated by a sales-to-active listings ratio of 20 per cent or higher.

In contrast, a buyers' market is when there are more homes for sale than there are buyers. In a sustained buyers' market, prices tend to decline. Typically, this is indicated by a sales-to-active listings ratio below 12 per cent.

A balanced market occurs when supply and demand are balanced, with home prices rising in line with the long-term average rate of inflation. A balanced market is typically indicated by a sales-to-active listings ratio between 13 per cent and 19 per cent.

What's the difference between the assessed value and the market value?

The assessed value on your municipal property tax notice is determined by B.C. Assessment (BCA), the provincial government agency responsible for assessing the value of every property in the province. BCA has a database of close to two million properties.

BCA's estimate of value is current to the previous July 1, which means values may lag by six months.

A Realtor determines the value of a property by scrutinizing the most recent comparable market data for homes sold in a neighbourhood using the MLS®. A Realtor also physically examines the exterior and the interior of a property, architectural styles, renovations, views, landscaping and neighbourhood zoning.

Where every lot and home on a street is generally the same, both BCA's estimate of value and a Realtor's estimate of value will be similar. Differences occur depending on the time of year, current market trends, whether the home is unique, and if there are unique features such as views.

Why do I have to pay property taxes on the house I'm buying?

Property taxes in B.C. are due the first business day after July 1. If you buy a home at another time, for example in September, unless the property seller has stated they are responsible for paying property taxes in the Contract of Purchase and Sale, then you must pay your share of the year's taxes to avoid a penalty.

Why do I need a home inspection?

When you move into your home,

you don't want unpleasant surprises, such as a long-forgotten underground fuel storage tank or a structural flaw in your home's

foundation.

The solution is a home inspection.

Home inspections typically last

three hours and cost about \$500, depending on the size of the property. Your home inspector will examine the roof, siding, foundation, basement, flooring, walls, drainage, electrical, heating and plumbing. The inspector looks for wood rot, mould, insects, fuel storage tanks, lead paint, aluminum, asbestos, knob and tube wiring, and urea formaldehyde foam insulation.

Take care to hire a trained, licensed home inspector. Interview several and ask if they are members of a trade organization such as the Home Inspectors Association B.C. and if they have Errors and Omission Insurance.

The inspector will give you a report detailing the property's condition.

Will I have to pay capital gains when I sell my house?

Capital gains taxes are charged on the difference between what you paid for an asset and what you sold it for.

You're not required to pay capital gains when you sell your principal residence.

However, you may be required to pay the tax on other properties you own, including rental units and vacation homes. Capital gains tax is charged at a rate of 66.67 per cent. Consult with your lawyer or accountant since every transaction is a unique situation.



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MEDALLION CLUB

The idea of 'home' is changing

Is your home where your heart is?

This phrase was coined centuries ago. As the years have passed, our idea of what 'home' is, or should be, has evolved.

The noble families of Europe had castles and chateaus built to house servants, host political meetings and only incidentally included rooms for people to eat, sleep and interact still largely without privacy.

The rise of the middle class and increased economic stability led to the 'family home' that we know today: a domicile that includes rooms for cooking, relaxing, bathing, and sleeping.

The size, location and construct of that dwelling continues to evolve. Today, especially in cities like Vancouver, we're experimenting with different definitions of 'home.'

A Washington Post article about missing middle housing describes the efforts many developers, planners and architects are making to help cities rediscover types of housing that'll keep urban centres vibrant: duplexes, triplexes, micro homes, row houses with multiple units and infill options like laneway houses.

The article quoted Vancouver City Planner Gil Kelly on the need for developers to provide more of that missing middle type of housing.

"It's a huge wave," Kelly said. "They (millennials) are demanding a place in the cities and housing that's affordable to them. I think it's very significant that we're understanding people want to live in the core of urban areas again."

Other experts quoted in the Post article pointed out it's not just about affording the size of a home necessary for a family to live comfortably in a city, but shifting attitudes that place a priority on community, walkability and being less car reliant.

Proximity to public transit is at the top of the list for most millennials and empty nesters alike.

"It isn't just young people having families and wanting to stay in the city, but boomers shedding the responsibilities of a big house and garden," pointed out Real Estate Board of Greater Vancouver (REBGV) president Jill Oudil. "Municipalities in our region are beginning to recognize these trends in their official community plans, making zoning changes and planning for a future that offers more varied types of housing that meets the needs of different demographics."

Statistics Canada released census data on home ownership last fall and noted that "home ownership in Canada is relatively stable," with rates of 67.8 per cent of Canadians owning their own, compared to 69 per cent in 2011 and



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68.4 per cent in 2006.

But Canadian cities and homes within those cities have significantly shifted in both construct and intent over the last 50 years, too.

In the economically flush period after World War II, North American cities invented suburbia and the detached single-family housing tract became ubiquitous.

The boomer generation largely grew up in these settings. This style of 'home' came to represent an ideal and a goal for them and subsequent generations.

"I don't think we've replaced the idea of 'home' being central to how we live, but rising prices have caused many to re-think what we need and what we want in our homes," said Phil Moore, REBGV president-elect and a Realtor with RE/MAX Central in Burnaby. "This has also prompted our organization to produce a series of recommendations to improve housing affordability."

REBGV's affordability recommendations call for governments to:

- stop taxing home buying;
- increase consultation before

A GUIDE TO HOUSE HUNTING

Once you have your down payment and are pre-approved for a mortgage loan, the next step is to find a home that will best meet your family's needs. If you have realistic expectations, patience, and plenty of research under your arm, you'll be on your way.

Here are some tips to help you find the home that's right for you:

- Take a camera to capture images of each house you look at.
- Don't make a hasty decision.
- Carefully weigh the pros and cons of each house.
- Bring someone with you to get a second opinion. They may notice something that you've overlooked.
- Find out what the monthly utilities and maintenance costs are.
- Stay on top of newly listed houses on the Multiple Listing Service® or on Realtor.ca.
- Remain in close contact with your Realtor. Your Realtor will show you the houses that match your demands as soon as it's listed.
- Know what you want in advance, set your priorities and decide what can and cannot be sacrificed.

introducing new mortgage qualification changes,

- provide tax incentives for those building affordable housing;
- expand the Home Buyers' Plan; and
- permit more transit-oriented development across the region.

For many, buying a home is the biggest purchase they'll ever make and the best investment they can make. However, there are circumstances in which buying a home might not be the best way to invest.

"More and more people are opting to rent their primary residence

and invest in other vehicles. Those can range from vacation homes to stocks, bonds, RRSPs, TFSA's and even traditional savings accounts," Jacqueline Knowles, CFI, a financial planner with Scotia Wealth Management in Vancouver, said. "There's no rule that you have to buy a house and no guarantee that a house will hold its value or appreciate in value more than other investments. Sitting down with a professional is key to addressing your specific situation and ensuring you're not overextending yourself."

'Home' conjures feelings of comfort, as Witold Rybczynski, author of the book Home, wrote: "Domestic comfort involves a range of attributes - convenience, efficiency, ease, pleasure, domesticity, intimacy and privacy...a combination of sensations."

Rybczynski also says that this definition can be captured for most people with the sentence, "I may not know why I like it, but I know I like it."

Economic and other factors are changing what we like and want in our housing and the creators of housing supply must adapt to meet this demand.

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Housing affordability challenges aren't unique to Vancouver

There's an affordability crisis gripping a bustling West Coast city. Within the city, dwindling supply, a strong economy, and healthy immigration are putting pressure on the scarce available land, constrained by the sea to the west, mountains to the east, and an international border to the south. Housing prices have jumped by double-digit percentages year-over-year and even entry-level homes are falling out of reach for locals.

It's a situation familiar to any Metro Vancouverite, but this is happening in San Diego, California.

"Time and again we hear from employers who say their employees, and potential employees, can't find housing they can afford," Jerry Sanders, San Diego Chamber of Commerce President said. "For businesses in San Diego, to continue to grow and create jobs we need to make sure our workforce can afford to live here."

San Diego Realtors and the city's chamber of commerce have their own recommendations to increase the housing supply and improve housing affordability. Tax incentives intended to move home owners up the property ladder to increase entry-level supply for first-time buyers is one idea. Cutting red tape and encouraging more housing development, especially for low and moderate income levels, is another.

A global trend?

While San Diego's rising housing costs are a fraction of Vancouver's, the overlying trend that's causing the problem is the same: the demand for housing is far outpacing the new supply coming on. This trend is affecting other cities across North America and the world.

According to Helmut Pastrick, chief economist for Central 1 Credit Union, Sydney Australia mirrors Vancouver's affordability crisis closely.

"Sydney has experienced upward price pressure similar to Vancouver due to population growth, the influx of capital, and an increase in foreign buyers," Pastrick says. "There are a lot more foreign buyers over there due to their proximity to Asia, and the government implemented measures more drastic than ours to try to minimize their impact on the housing market."

For example, the government instituted owning and lending restrictions for foreign buyers that prohibit them from purchasing resale homes in Australia.

These measures have seen mixed success and Sydney is still experiencing price growth well above expectations. In a 2017 report, the Australian Prudential Regulation Authority noted that while initially successful, "affordability is not expected to improve" in the near future.

"It's the cost of developing land



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and expanding," Pastrick explains. "Cities are seeing a net expansion of both urban and suburban populations."

Global solutions

A recent report from the Sightline Institute, an independent non-profit research and communications centre based in the Pacific Northwest, found that supply is the key element to solving affordability issues.

Sightline's report titled "Yes, you can build your way to affordable housing," compares seven cities

that maintain affordable housing for their populations. While each city, from Houston to Singapore, had their own method of solving the problem, the solutions all increased supply.

The city of Houston, for example, took an extreme hands-off approach to supply, encouraging construction and reducing red tape. According to the report, the urban sprawl of Houston is extensive, but, as a result, housing costs less, adjusted for inflation, than it did in 1980.

Singapore took the other ex-

treme. The report claims Singapore constructed nearly a million publicly built homes between 1952 and 1973, leading to 82 per cent of residents living in government-constructed housing, with nine out of ten of them owning their home. The report shows that Singapore housing has remained modestly priced with a high degree of social equality.

While Vancouver may not be able to replicate these strategies, it can adapt them to its own situation.

The Vancouver solution

The Real Estate Board of Greater Vancouver (REBGV) offered its own solutions to improve affordability in Metro Vancouver, based around increasing the supply of housing.

REBGV's solutions focus on using already existing revenue streams, like the Property Transfer Tax, to incentivise municipalities to rezone land for innovative, compact, walkable, mixed-use, transit-oriented communities with smaller housing choices that are available to own and rent.

REBGV also encourages the construction of the "missing middle" homes like townhomes and row homes. This gentle densification can be seen in cities like Montreal where, according to the Sightline report, homes remain affordable for a larger proportion of residents than similar cities.

Three ways to help make home ownership more affordable

The supply of missing middle housing lags far behind demand across Metro Vancouver.

Missing middle housing includes ground-oriented, multi-unit homes that don't stand out in single-family neighbourhoods.

Although they're built to look like detached homes, they're duplexes, townhouses, row houses, fourplexes, and stacked townhouses. Hidden away in back and side yards are carriage and laneway homes.

This strategically located density doesn't detract from neighbourhood character or alienate NIMBY-minded neighbours.

In Metro Vancouver, most land is zoned for low-density, single-family homes.

For example, in West Vancouver 94.7 per cent of residential land is zoned for detached homes. In Delta, 92.7 per cent of land is zoned for detached homes. In North Vancouver District, it's 85.4 per cent, in Port Coquitlam it's 81.8 per cent, in Vancouver 80.9 per cent, in Burnaby 80.7 per cent, and in Richmond it's 75.2 per cent.

Our neighbourhoods are changing, and so are our housing needs.

Fewer households comprise two parents and children. Instead, more residents are living alone as single parents, as part of a couple without children, or as empty nesters, according to Statistics Canada. The number of multi-generational families is also increasing. This is creating a demand for more diverse housing options.

In our land-constrained region, missing-middle housing provides these options, creating more affordable homes in existing neighbourhoods for newcomers who might not otherwise be able to afford to buy, and for existing residents who might not otherwise be able to stay.

Green space, natural habitat and agricultural land are saved from development. Sprawl and vehicle use decline and transit use increases. Neighbourhoods are more sustainable, affordable, liveable, and inclusive.

Here are three ways municipalities can create more missing middle housing:

Zone more land for fee-simple row houses

New row houses sold in B.C. are primarily strata-titled. But not every home owner wants to participate in a strata corporation, pay strata fees, or have a strata council develop and enforce rules on everything from pets to play areas. In contrast, owners of fee-simple row houses own their property just like fee-simple detached homes and are responsible for their own upkeep and maintenance. Benefits for municipalities include more efficient use of land and infrastructure, more housing options, which keep residents in a community, and a larger tax base.

Allow infill homes for sale

Metro Vancouver municipalities increasingly allow rental laneway housing and coach homes. Now Vancouver is taking this a step further by proposing to allow owners of pre-1940 character homes to densify by building infill housing and suites in their homes, which they can sell as strata units. In return, home owners must preserve their character home. Municipalities across Metro Vancouver should consider similar zoning rule changes which would help save character homes, add additional gentle density family units, while adding value to existing detached properties.

Encourage smaller homes on smaller lots close to transit

Smaller homes are more affordable and municipalities such as Delta have changed development rules to allow cottage homes ranging from 800 to 1,600 square feet in the Southlands (Tsawwassen) area. Municipalities such as Richmond permit two homes on former single-family lots on arterial roads and additional areas. Municipalities across Metro Vancouver should consider allowing similar transit-oriented density in single family neighbourhoods. Benefits for municipalities include efficient land and infrastructure use, more affordable housing options, and a larger tax base.

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Michael Geller is an architect, planner, real estate consultant and property developer based in Vancouver.

Real estate advice for millennials

MICHAEL GELLER

Often, I am asked by millennials whether to rent or buy. I generally urge them to buy, if they possibly can.

If they cannot afford to buy on their own, consider buying with a friend. Alternatively, ask a relative or business colleague to help with a down payment through a Shared Appreciation Mortgage (SAM).

In terms of where to buy, I have often thought the best long-term investments are in the worst parts of town. Twenty years ago, I advised people to buy in Strathcona, East Vancouver, Port Moody, Mailardville, New Westminster, and Squamish. I still regard these communities as good places to buy.

In terms of buying new or resale, I usually recommend resale rather than presale units. However, do not buy into a project that has not completed a depreciation report on the building condition and future repair costs.

On whether to buy wood frame or concrete, as a rule I prefer concrete, noting the premium is often not as high as it should be. If buying into an older building, it is important to know if it has been 'rain-screened'. If it's a wood frame building, it should have roof overhangs. If not, it's likely to leak again.

Before buying a new home, examine it carefully. Too often people buy without checking small details: is there space for your bed and bedside tables? Are there enough electrical outlets? Are there lazy-susans in kitchen corner cupboards? If not, don't buy. If the builder tried to save a few dollars here, where else has he tried to save money?

If you can't afford to buy, rent. While rents may seem high, they are usually less than the costs of owning. Laneway houses often offer excellent value for money.

Finally, if you want to buy a home and own a car, sell the car. Just compare auto operating and depreciation costs over 10 years, with what happens to the same amount of money when invested in real estate. You'll be so much better off buying. Join a car-share instead.

Michael Geller is a Vancouver architect, planner, real estate consultant and property developer. He also serves on the Adjunct Faculty of SFU and writes a blog at www.gellersworldtravel.blogspot.ca. He can be reached at geller@sfu.ca.



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Countdown to closing — what you can expect to pay beyond the purchase price

If you're buying a home, it's important to understand all of the costs involved in completing the transaction in addition to the home price.

Here's an overview:

Mortgage application

Lenders may charge a mortgage application fee. It varies with the lending institution.

Mortgage insurance

The federal government requires high-ratio mortgages with less than a 20 per cent down payment to be insured against default. Costs range between 0.6 to 4.5 per cent of the mortgage amount, which is added to the mortgage principal.

The federal government requires a 10-per-cent down payment on homes valued between \$500,000 and \$1 million that need mortgage insurance. Homes valued at more than \$1 million require a minimum down payment of 20 per cent. Mortgage insurance is not available for homes in this price range.

Appraisal fees

Before a lender approves your mortgage, they may require you to have the property appraised. The fee ranges from \$500 plus GST, depending on the property.

Land survey fees

Lenders may require a survey of the property. The fee ranges and typically starts at \$500 plus GST.

Title insurance

Protects against losses associated with title fraud, and survey and title issues or defects. Fees vary, but for properties under \$1 million, the cost is about \$250.

Home inspection fees

Provides details about the structure, electrical, plumbing, roofing and insulation. Fees vary depending on the size of the property and start at about \$500. For an older home or a home with a secondary suite, crawlspace or laneway home, fees can significantly increase.

Legal or notary public fees

Buyers typically hire a lawyer or notary public to assist with drafting documents and ensuring the title of the home is properly transferred. Fees include a title search and a land title registration fee.

Mortgage broker fees

A mortgage broker may charge a fee to find the best mortgage suited to a home buyer's needs.

Realtor fees

Compensation is agreed to beforehand between you and your Realtor and depends on services provided, whether your Realtor is helping you buy or sell a home, and the business model your Realtor uses.

Goods and Services Tax (GST)

On a new home, the GST is five per cent of the purchase price. There's a GST rebate equivalent to 36 per cent of the GST on a new home priced up to \$350,000 and a partial rebate on a new home priced up to \$450,000.

Buyers also pay the GST on fees for services from appraisers, home inspectors, lawyers, notaries public and Realtors.

Provincial Sales Tax (PST)

The PST is generally not payable on services except for legal and notary fees. Both the GST and PST are paid on legal and notary fees.

Property Transfer Tax

Home buyers in B.C. pay a provincial Property Transfer Tax (PTT) when they buy a home. The tax is charged at a rate of one per cent on the first \$200,000 of the purchase price and two per cent on the remainder up to and including \$2 million. The PTT is three per cent on amounts greater than \$2 million.

Eligible first-time home buyers may qualify for a PTT exemption if the home they buy is priced up to \$500,000. There is a proportional exemption for homes priced from \$500,000 to \$525,000.

Qualifying buyers of new homes may be exempt if the home they buy is priced up to \$750,000. There is a proportional exemption for homes priced from \$750,000 to \$800,000.

An additional PTT of 20 per cent of the home price is charged to buyers in Metro Vancouver who are not Canadian citizens or permanent residents of Canada, and who don't have work permits.

Property taxes

Depending on the Contract of Purchase and Sale, a property buyer may be required to reimburse the seller for prepaid property taxes. The lender may require the buyer to add property tax installments to monthly mortgage payments.

Empty Homes Tax (City of Vancouver only)

Vancouver has an Empty Homes Tax. Home buyers should find out if the previous owner has paid this tax by reviewing the tax certificate.

Municipal utility bills

A buyer is typically required to reimburse the seller for any prepayments for municipal utilities such as water, sewer, drainage, garbage and recycling.

Rent and security deposits

If there is a secondary suite or a laneway home rental and the tenancy continues, the buyer receives the security deposit from the seller with accrued interest because the buyer is responsible for reimbursement when the tenant leaves.

Mortgage life insurance

If the owner dies, this type of insurance will pay off the balance owing on their mortgage.

Fire and liability insurance

Most lenders require property buyers to carry fire, extended coverage and liability insurance.

Home owners' insurance

Lenders typically require home buyers with a mortgage to buy home owners' insurance. The insurance should be effective on the earlier of either the completion date or the date that the balance of funds is placed in trust.

Moving fees

Fees vary depending on the distance moved and whether professional movers do all of the packing.

Utility hookups

There are fees for hydro, gas, water and sewer, cable and phone connections.

Locks

New owners should always have door locks changed. Costs depend on whether the locks are standard or electronic.

Strata maintenance fees

Typically paid on the first day of each month.

For more information, contact your local Realtor.

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Give PTT revenue back to home buyers

In 2016/17, the Property Transfer Tax (PTT) brought in \$2.026 billion in revenue. In 2017/18, it is forecast to bring in \$1.875 billion.

Meanwhile, potential home buyers unable to pay \$819,200, the benchmark price of a typical townhome in Greater Vancouver, continue to flee to communities such as Maple Ridge which has the lowest priced townhomes in the region.

Metro Vancouver's population is forecast to grow by 35,000 new residents each year, reaching 3.4 million by 2040. Supply problems will continue to escalate because of increasing populations.

The new provincial government has the opportunity to show leadership and help improve Metro Vancouver's affordability crisis.

The Real Estate Board of Greater Vancouver (REBGV) has solutions to help communities facilitate the construction of homes at a pace that better reflects the current and future affordability needs of our communities across the region.

Recommendations

1 Use PTT revenue to provide financial incentives to municipalities to expedite rezoning

land for innovative, compact, walkable, mixed-use, transit-oriented communities with smaller housing choices including cottages, townhomes and low-rise apartments, including both ownership and rental.

2 Use PTT revenue to provide financial incentives to municipalities that approve gentle density, including the stratification of laneway, infill homes and secondary suites.

3 Increase the First-Time Home Buyers' Program PTT exemption threshold to \$750,000 from \$500,000 to match the newly-built homes exemption to better reflect the realities of housing markets across the province.

4 Increase the two per cent PTT threshold to \$525,000 from \$200,000 for all B.C. home buyers.

5 Index PTT thresholds using the consumer price index, and make adjustments annually for the:

- two per cent and three per cent thresholds;
- First-Time Home Buyers' Program exemption threshold; and
- Newly Built Home Exemption threshold.

6 Expand the exemption for the 20 per cent foreign buyers' PTT available to newcomers in the Provincial Nominee Program to include all those with work permits, living and paying taxes in Metro Vancouver regardless of the program under which they got their work permit.

Why are home sales important?

Real estate and construction are, by far, the province's leading economic drivers, collectively producing 27 per cent of the province's GDP.

When spin-offs are taken into account, between 35 per cent and 40 per cent of all economic growth in B.C. over the last two years is traceable to the direct and indirect impacts of the housing sector.

It's essential to keep these sectors robust because of the jobs and spin-offs they generate for every B.C. neighbourhood.

In 2017, 35,993 homes changed ownership in Greater Vancouver, generating \$2.4 billion in economic spin-off activity and an estimated 17,600 jobs. The total dollar value of residential sales transacted through the MLS® system in Greater Vancouver totalled \$37 billion in 2017.



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