ROYAL LEPAGE Atlantic GO BEYOND



handbook

A HOME BUYER'S GUIDE



Olesia Bemister-Zozulia

◆ YOUR PROPERTY MATCHMAKER ◆

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A BIT ABOUT ME

- Fluent in Ukrainian, Russian, English, and Italian, I bring a truly international perspective to Halifax real estate. With a strong background in marketing and copywriting, I ensure every listing is positioned strategically and presented with compelling, high-quality messaging that stands out in a competitive market.
- My results speak for themselves:
- Rookie of the Year – 2022
- Top 5% of Royal LePage Agents in Canada
- Diamond Award – 2025
- $17 million in real estate sold in 2025 alone
- Beyond real estate, I am an active volunteer with the Ukrainian Community of Halifax, deeply committed to giving back to the city I serve.
- My business is built on repeat clients and referrals. I believe long-term success comes from exceptional service, clear communication, and delivering results that genuinely exceed expectations. If my clients aren't happy, there's no reason they would come back—or recommend me. That philosophy guides everything I do.

A BIT ABOUT ME

ROYAL LEPAGE®

DIAMOND™ AWARD 2025

ROYAL LEPAGE® TOP TIER MEMBER 2025

ROYAL LEPAGE® NATIONAL TOP 5%™ 2025



2025 AWARDS

OLESIA BEMISTER ZOZULIA

REALTOR®

ROYAL LEPAGE® Atlantic GO BEYOND

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preparing to buy

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UNDERSTANDING THE BUYER DESIGNATED BROKERAGE AGREEMENT

WHAT IS A BUYER DESIGNATED BROKERAGE AGREEMENT?

STARTING JANUARY 1, 2017, IF YOU'RE BUYING A HOME IN NOVA SCOTIA, YOU'LL NEED TO SIGN A BUYER DESIGNATED BROKERAGE AGREEMENT. THIS DOCUMENT IS ESSENTIAL AS IT OUTLINES THE RELATIONSHIP AND EXPECTATIONS BETWEEN YOU AND YOUR REAL ESTATE BROKERAGE.

KEY POINTS OF THE AGREEMENT:

CLEARLY DEFINES THE SERVICES THE BROKERAGE AND YOUR DESIGNATED AGENT WILL PROVIDE.
DETAILS THE RESPONSIBILITIES OF BOTH THE CLIENT (YOU) AND THE BROKERAGE/AGENT.
EXPLAINS HOW YOUR PERSONAL INFORMATION WILL BE HANDLED AND SHARED.
SETS CLEAR START AND END DATES FOR YOUR AGREEMENT WITH THE BROKERAGE.

UNDERSTANDING THE BUYER DESIGNATED BROKERAGE AGREEMENT

WHAT DO I DO FOR YOU AS MY CLIENT?

- I WILL ALWAYS PROTECT AND PROMOTE YOUR NEGOTIATING POSITION.
- I MUST DISCLOSE ALL RELEVANT FACTS ABOUT A PROPERTY, INCLUDING HIDDEN DEFECTS.
- I MUST ACT IN YOUR BEST INTEREST, PROVIDING UNDIVIDED LOYALTY AND FOLLOWING YOUR LAWFUL INSTRUCTIONS.
- YOUR INFORMATION WILL BE KEPT CONFIDENTIAL.
- I MUST PERFORM ALL DUTIES WITH REASONABLE CARE AND SKILL.S

WHO PAYS FOR REAL ESTATE SERVICES?

IN NOVA SCOTIA, THE SELLER TYPICALLY PAYS F
OR THE REAL ESTATE SERVICES. THIS MEANS THAT AS A BUYER, YOU GENERALLY DO NOT HAVE TO WORRY ABOUT THE COST OF YOUR BROKERAGE'S SERVICES.

RECOMMENDATIONS FOR A DURATION OF A CONTRACT

TO ENSURE A SMOOTH HOME-BUYING PROCESS, IT'S RECOMMENDED TO SIGN THE AGREEMENT FOR AT LEAST SIX MONTHS. THIS PERIOD PROVIDES SUFFICIENT TIME TO FIND YOUR DREAM HOME AND COMPLETE ALL NECESSARY CONDITIONS.

GETTING STARTED

We start every home buying process with the proper research and preparation. Your checklist for this stage includes the following goals:

- ✓ Determine the type of home you want
- ✓ Determine where you want to live
- ✓ Find a local real estate agent to help you



HOME BUYING PROCESS

1. MEET WITH YOUR AGENT
2. GET PRE-APPROVED
3. FIND YOUR HOME
4. OFFER & ACCEPTANCE
5. INSPECTIONS, FINANCING, ETC
6. PREPARE FOR CLOSING
7. GET YOUR KEYS

HOME BUYER

WORDS YOU SHOULD KNOW

CLOSING COSTS

Taxes, insurance, and other lender expenses paid at the end of the transaction by the seller, buyer, or both.

APPRAISAL

Property and/or land valuation completed by an appraiser who determines the market value.

INSPECTION

A visual and mechanical examination of a home to identify defects and assess the home's condition.

DOWN PAYMENT

Is what you typically pay up front for a house in order to close the sale. Usually 3-20% of the purchase price. Not the same as closing costs.

DEPOSIT

A payment made to a seller showing the buyer's good faith in a transaction. Typically 1-3% of purchase price. Returnable before 408 is signed.

TITLE INSURANCE

Insurance to protect the lender or owner from any claims related to the title of the property.

DEBT TO INCOME

DTI is the comparison of your monthly debt payments to your monthly income before taxes, expressed as a percentage.

CLOSING

Usually a meeting that includes morning walk through signing the documents, and everything needed to buy or sell the house.

FORM 408

Document signed by the buyer after all of the due diligence is done. It waives conditions of the agreement and legalizes it. You can't terminate after it.

BUYER FAQS

WHAT'S THE FIRST STEP OF THE HOME BUYING PROCESS?

You'll need to get a mortgage unless you're paying cash for a house. To know how much home you can afford, you need to get pre-approved for a loan first.

HOW MUCH MONEY DO I NEED FOR A DOWN PAYMENT?

Usually 5-20% of the purchase price of the house.

HOW LONG DOES IT TAKE TO BUY A HOME?

Typically around 30 to 45 days after acceptance.

WHAT OTHER FEES ARE THERE, BESIDES THE DOWNPAYMENT?

Lawyer fees, home inspections, taxes, insurance, deed transfer tax.

CAN I BUY AND SELL MY CURRENT ONE AT THE SAME TIME?

Absolutely! Depending on your situation, I'll recommend buying or selling first.

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

A score of 620 or higher can get you better lending terms.

WHEN CAN I EXPECT TO RECIEVE THE KEYS TO THE NEW HOUSE?

You'll get the keys to your new home on closing day once the transaction is complete and fully funded by the lawyer.

THE OFFER PROCESS

PREPARING AN OFFER

OFFER PRICE:

THE AMOUNT YOU'RE WILLING TO PAY FOR THE PROPERTY.

CLOSING DATE:

THE DATE YOU WANT TO TAKE POSSESSION OF THE HOME.

DEPOSIT:

A GOOD-FAITH PAYMENT GIVEN TO THE LISTING BROKERAGE, WHICH BECOMES PART OF YOUR DOWN PAYMENT ON CLOSING DAY.

INCLUSIONS:

ITEMS YOU WANT TO COME WITH THE HOUSE, LIKE LIGHT FIXTURES, APPLIANCES, AND KITCHEN CABINETS. DISCUSS THESE DETAILS WITH YOUR AGENT.

CONDITIONS

YOUR OFFER SHOULD INCLUDE SEVERAL CONDITIONS TO PROTECT YOUR INTERESTS:

- **HOME INSPECTION: ENSURE THE PROPERTY IS IN GOOD CONDITION.**
- **BILLS AND TAXES: CHECK THE COST OF MAINTAINING THE PROPERTY.**
- **FINANCING: CONFIRM THAT YOUR MORTGAGE WILL BE APPROVED.**
- **SEPTIC INSPECTION AND WATER TEST: IF APPLICABLE, ENSURE THESE SYSTEMS ARE IN GOOD WORKING ORDER.**
- **INSURANCE: VERIFY THAT THE HOUSE IS INSURABLE. SOME INSURANCE COMPANIES MAY NOT COVER HOMES WITH OUTDATED PLUMBING, FOUNDATION ISSUES, ETC.**

YOU TYPICALLY HAVE 7-14 DAYS TO SATISFY THESE CONDITIONS. IF YOU'RE NOT SATISFIED WITH ANY CONDITION, YOU CAN TERMINATE THE OFFER AND GET YOUR DEPOSIT BACK. AFTER THIS PERIOD, THE CONTRACT BECOMES LEGALLY BINDING.

THE OFFER PROCESS

ONCE YOU SUBMIT AN OFFER

We'll meet and review your offer together. Once the details are thoroughly reviewed and understood, the seller will have three options:

1 - ACCEPT THE OFFER AS WRITTEN

2 - DECLINE THE OFFER

If they feel the offer isn't close enough to their expectations to further negotiate this offer.

3 - COUNTER OFFER

If they agree to most the offer but want to change a few details, they can counter our offer with the new terms.

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.



FINAL STEPS

ORDER THE INSPECTION

Ordering inspections before closing when buying a home is crucial to avoid potential complications and ensure the home is in good condition. General, septic inspections and water test should be completed, and any issues should be addressed before finalizing the sale.

GET INSURABILITY LETTER

Homes that are difficult to insure include but are not limited to uninhabitable homes, homes without water/power, old electrical systems, homes with buried oil tanks, KITEC plumbing, etc.

FINALIZE FINANCING

You'll submit all necessary documents, such as income verification and credit reports, to the lender. The lender will then review the application and make a decision on whether to approve the loan. Once approved, you'll sign the mortgage documents and provide a down payment before the mortgage instructions can be sent to the lawyer.

FIRM U ON THE DEAL

Once all conditions are met, you'll sign Form 408 to finalize the deal. Then, prepare for closing by switching utilities like Nova Scotia Power and Halifax Water into your name. By understanding and following these stages, you can navigate the offer process confidently and move closer to securing your new home in Nova Scotia.

WHY SCHEDULE HOME INSPECTION?

While it might be tempting to skip it, especially in a competitive market, consider the benefits first. What do inspectors check?

- **ELECTRICAL**
- **ROOFING**
- **PLUMBING**
- **HEATING/AIR CONDITIONING**
- **FOUNDATION**
- **SEPTIC SYSTEMS***

Many home inspection companies encourage you to be present during the inspection. This allows you to ask questions and understand the results better. You'll be more informed and can decide if any upgrades or repairs are needed.

WHY SCHEDULE SEPTIC INSPECTION?

A septic inspection is essential when buying home on septic for several reasons:

- ENSURE FUNCTIONALITY:

ENSURING THAT THE SYSTEM IS FUNCTIONING PROPERLY, PREVENTING POTENTIAL SEWAGE BACKUPS, OR OTHER ISSUES THAT MAY ARISE IF THE SYSTEM IS FAULTY.

- IDENTIFY PROBLEMS

INSPECTIONS CAN UNCOVER PROBLEMS WITH THE SEPTIC TANK, DRAIN FIELD, OR OTHER COMPONENTS OF THE SYSTEM.

- COMPLIANCE AND REGILATIONS

SEPTIC INSPECTIONS MUST COMPLY WITH LOCAL REGULATIONSAND HEALTH CODES.

- ENBIRONMENTAL IMPACT

- FINANCIAL PROTECTION

REPAIRING OR REPLACING SPECTI SYSTEM CAN COST YOU UP TO $30,000

WHY SCHEDULE FLOW TEST?

Ensuring a reliable water supply is crucial. Here is why:

1. Assessing Water Supply: A flow test measures the amount of water the well can provide.
2. Identifying Potential Issues: The test can detect any problems with the well, such as low water yield or possible contamination.
3. Planning for Future Needs: Knowing the well's capacity helps in planning for any future expansions or increased water usage.
4. Negotiation Tool: The results of a flow test can be a valuable bargaining chip during negotiations.
5. Peace of Mind: Ensuring the water supply is reliable and sufficient provides peace of mind. This assurance is particularly important for first-time homebuyers, who are already navigating the stress of purchasing and moving into a new home.

Note: A flow test cannot be performed on a dug well. Dug wells typically have a lower yield and may not provide a consistent water supply, making them less suitable for modern households compared to drilled wells.

WHY SCHEDULE RADON TEST?

Note: Radon can be found in any home, so testing is recommended regardless of location. In Nova Scotia, where radon levels can vary, this test is particularly important.

- Health and Safety: Radon is a colorless, odorless gas that can cause lung cancer. Testing ensures the indoor air quality is safe for your family.
- Identifying Issues: A radon test can detect high levels of radon, allowing you to address this serious health risk promptly.
- Planning for Mitigation: If high radon levels are found, you can plan to install a radon reduction system to ensure safe air quality.
- Negotiation Tool: Test results can help you negotiate a better price or request the seller to install a mitigation system before purchase.

Check the interactive
NS Radon map
using this QR code

Property Disclosure Statement

A property disclosure statement is a document completed and provided by the Seller to potental Buyers that outlines any known issues or defects with the property.

It typically includes information pertaining to:
the property condition, history of repairs of renovations, presence of hazardous materials like lead paint or asbestos, and any ongoing or past issues such as water damage or pest infestations. This statement helps buyers make informed decisions about whether to proceed with the purchase and can also protect sellers from future legal disputes by disclosing any known issues upfront.

Sellers are not required to complete PDS. However, you may still ask for the Seller to fill one out if they have not already under the sellers conditions.

If the seller has never lived in the house they are not able to complete PDS.

Serious problems with the house:

- Asbestos: Often found in older homes, asbestos can pose serious health risks if disturbed. Removal is costly and must be done by professionals.
- Unusual Plumbing (Kitec, Poly B): These materials can lead to plumbing failures and expensive repairs.
- Mold and Mildew: Excessive moisture can cause mold growth, leading to health issues and structural damage.

Foundation Issues: Cracks or shifts in the foundation can indicate serious structural problems.

- Old Electrical Systems: Outdated wiring, such as fuses or aluminum wiring, can be a fire hazard and may require a complete electrical system upgrade to meet current safety standards.
- Water Issues in the Basement: Water intrusion in the basement can lead to mold, structural damage, and ongoing maintenance problems.
- Sewer Lateral: The sewer lateral, the pipe connecting the home to the municipal sewer system, can be prone to blockages, tree root intrusion, or deterioration. Repairs or replacements can be costly and may require excavation.


financials
$$$



GETTING PRE-APPROVED

A pre-approval letter in your hands can turn the home offers you make into irresistible invitations. So before you start looking for a home, getting your finances in order is crucial.

Be ready to share your employment letter, T4 forms, pay stubs, proof of income. Email me if you'd like to receive a list of trusted mortgage brokers who can make this process smooth and simple.

Before getting preapproved, I would highly recommend checking your credit score before you apply for a mortgage.





PRE-APPROVAL CHECKLIST

- [ ] **PROOF OF INCOME:**
Provide documentation of your income, such as T4 forms, tax returns, etc.

- [ ] **EMPLOYMENT VERIFICATION:**
Provide evidence of stable employment for at least 3 months, such as a letter from your employer or a verification of employment form.

- [ ] **CREDIT HISTORY:**
Your lender will check your credit report to evaluate your creditworthiness, so make sure you have a good credit score and a clean credit history.

- [ ] **ASSETS:**
You'll need to provide documentation of all your assets, such as bank statements, investment accounts, and retirement accounts (RESP).

- [ ] **FIRST TIME HOME BUYERS ASSISTANCE:**
Check if you're eligible for first time home buyer assistance which gives you 5% towards your down payment. For example, Down Payment Assistance program from NS, or First Time Homebuyer Assistance from CMHC.

- [ ] **DOWN PAYMENT:**
Determine the amount of your down payment and provide documentation of the source of funds for the down payment, such as bank statements or gift letters.

- [ ] **PRE-APPROVAL APPLICATION:**
Complete a pre-approval application with your lender, providing all the necessary information and documentation.

- [ ] **PROPERTY INFORMATION:**
Provide information on the property you intend to purchase, including the address, purchase price, taxes and Agreement of Purchase and Sale.

FINANCIAL MUST HAVES

DOWN PAYMENT

Although you'll pay this at closing, proof of this is also what will help you secure your mortgage.

DEPOSIT

When you make an offer on a home, you will be expected to pay a deposit as a show of good faith. It will be applied to your down payment or closing costs.

INSURANCE

You may need to pay for mortgage insurance depending on your down payment and loan. You are required to purchase both Title Insurance and Homeowners Insurance.

CLOSING FEES

Be prepared to cover the cost of lawyer fees, land transfer tax (1.5% of home price), etc.





TAX CREDITS AVIALABLE FOR CANADIANS

HOME BUYER'S AMOUNT

Also known as the First Time Home Buyers Tax Credit - it's available to first time homebuyers who acquire a qualifying home. Eligible buyers can receive a tax credit of up to $1,500, and in order to qualify, buyers must simply fill out their annual tax return.

GST/HST HOUSING REBATE

Eligible Canadians can apply for the HST/GST in order to recover a portion of GST on the federal part of the HST paid.

HOME BUYER'S PLAN

The home buyer's plan allows for applicants to withdraw funds from a Registered retired Savings Plan (RRSP) to help with the purchase or construction for themselves or person with disability.

MULTIGENERATIONAL HOME RENOVATION TAX CREDIT

Available for families interested in constructing a secondary unit on their primary property.

For more information and Government of Canada homebuyers incentives scan code or visit cmhc.gc.ca


finding
your home

BUYER QUESTIONNAIRE

CONTACT INFO

BUYER NAME:

ADDRESS:

PHONE:

EMAIL:

CO-BUYER NAME:

PHONE:

EMAIL:

HAVE YOU BEEN PRE-APPROVED?

☐ YES ☐ NO

WHAT'S YOUR PRICE RANGE?

ARE YOU SELLING YOUR CURRENT HOME?

☐ YES ☐ NO

DETAILS

BATHROOMS:

BEDROOMS:

WHEN DO YOU NEED TO MOVE BY?

AREA:

STYLE OF HOME:

HOUSE ☐ TOWNHOUSE ☐ CONDO ☐

MOST IMPORTANT IN A HOME:

DEAL BREAKERS IN A HOME:

ADDITIONAL NOTES:

PICKING THE PERFECT HOME

Before you look for a home, you should know the type of property you're after. Is it a condo that meets your needs and preferences? Or is it a single-family home that fits your long-term goals?

To help you decide, consider the following factors:

HOW MUCH YOU CAN AFFORD

Take into consideration your annual income, monthly expenses, and debt-to-income ratio, all of which will affect the mortgage loan you can afford.

AGE OF THE PROPERTY

Nova Scotia real estate offers both historic homes and new construction. A resale property might be the one that you need with a few minor tweaks. But if you're after a brand-new, move-in property, consider buying new construction.

NON-NEGOTIABLES

List down features that you absolutely need to have in your new house. Consider your proximity to your work and community services, nearby schools, home size and number of rooms. This will help you determine the type of property that meets your needs best.

FINDING THE RIGHT LOCATION

CONSIDER THE NEIGHBORHOOD

Research the community where you plan to purchase a home. Look for features such as nearby schools, public transportation, shopping centers, parks, and entertainment options.

PROXIMITY TO WORK

Consider the distance and ease of transportation to your workplace. Check traffic patterns, parking options, and commuting times.

CHECK THE LOCAL MARKET

Study the local real estate market to understand the property values, trends, and market conditions. We have around 1000 homes in HRM at the moment which is the sign of a balanced market. Average Sales Price is $570,000.

CHECK PROPERTY CONDITION

Examine the condition of the house, including its age, construction quality, and necessary repairs. Have a home inspection to determine if there are any major defects or issues.

EVALUATE SURROUNDINGS

Take into account the property's surroundings, such as traffic noise, air pollution, and potential hazards. Consider the climate and weather patterns in the area.

CONSIDER ACCESSIBILITY

Think about the accessibility of the property to other amenities, such as hospitals, police stations, fire stations, and airports.

CHECK THE CRIME RATE

Research the crime rate in the neighborhood to ensure the safety of your family and property.

DETERMINE PROPERTY VALUE

Discuss the potential future value of the property with your Realtor, based on location, surrounding developments, and community growth trends.


final steps &
closing

THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

Don't change bank accounts.

Don't apply for new credit or close any credit accounts.

Don't change the employer.

Don't make any large purchases such as buying car.

Don't deposit cash into your bank accounts before speaking with your bank or lender.

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

CLOSING COSTS

Below is a rough break down of the cost of buying home here in Nova Scotia:

Home inspection: $400-$550, but varies from inspector to inspector. I work with 2 amazing inspectors I can refer you to.

Water and septic inspection/tests - around $500 each.

Some of these tests are optional and some may be required by your lender. Home in the core of Halifax are all in the city water, so you wouldn't have to worry about it. Homes further out in Hammonds Plains, Tantallon, Terrence Bay and towards Chester are more rural areas so more likely have wells and septic.

Radon test - $200-300

Legal fees - You will need a lawyer to complete the purchase of your home. Legal fees vary from lawyer to lawyer but on average it is safe to allow $1000 for legal fees and around $300-400 for disbursements.

Deed transfer tax - THe municipality the home is located will charge a fee to transfer the deed into your name. The fee is 1.5% of the purchase price in HRM. Non resident Deed transfer tax of 5% only applies if you don't intend to live in NS.

Fuel Adjustment: A fuel adjustment covers the cost of any remaining fuel (oil, propane, etc.) in the home's tank at the time of closing, ensuring the buyer pays for the fuel they receive.

Tax Adjustment: A tax adjustment ensures that property taxes are fairly divided between the buyer and seller based on the date of closing, so each party pays their share for the period they own the home.

Home Insurance: Home insurance protects the buyer's investment by covering potential damages or losses to the property and is typically required by lenders before finalizing the purchase.

Deposit: The deposit is a portion of the home's purchase price paid upfront by the buyer as a sign of good faith, which is applied to the total cost at closing.

Municipal Deed Transfer Tax Rates

The following Municipal Deed Transfer Tax Rates are set by each Municipality and are updated when we are advised by the Municipalities of any rate change. The list of rates is as current as possible; however, rate changes are at the direction of the municipalities and may not be reported to SNS. You are advised to check with the Municipality to confirm the most recent rate prior to conducting a transaction.

Municipal Deed Transfer Tax Rates			
County	**Municipality**	**Rate**	**Payable at LRO**
Annapolis	Municipality of the County of Annapolis	1.5%	Kentville
Annapolis	Town of Annapolis Royal	1.5%	Kentville
Annapolis	Town of Middleton	1.5%	Kentville
Antigonish	Municipality of the County of Antigonish	1.0%	Amherst
Antigonish	Town of Antigonish	1.5%	Amherst
Cape Breton	Cape Breton Regional Municipality	1.5%	Sydney
Colchester	Municipality of Colchester	1.5%	Amherst
Colchester	Town of Stewiacke	1.0%	Amherst
Colchester	Town of Truro	1.0%	Amherst
Cumberland	Municipality of the County of Cumberland	1.5%	Amherst
Cumberland	Town of Amherst	1.25%	Amherst
Cumberland	Town of Oxford	1.5%	Amherst
Digby	Municipality of the District of Clare	1.0%	Kentville
Digby	Municipality of the District of Digby	1.0%	Kentville
Digby	Town of Digby	1.5%	Kentville
Guysborough	Municipality of the District of Guysborough	1.0%	Sydney
Guysborough	Municipality of the District of St. Mary's	1.25%	Sydney
Guysborough	Town of Mulgrave	0.5%	Sydney
Halifax	Halifax Regional Municipality	1.5%	Halifax
Hants	Municipality of the District of Hants East	1.5%	Kentville
Hants	West Hants Regional Municipality	1.5%	Kentville
Inverness	Municipality of the County of Inverness	1.5%	Sydney
Inverness	Town of Port Hawkesbury	1.5% -	Sydney -
Kings	Municipality of the County of Kings	1.0%	Kentville
Kings	Town of Berwick	1.5%	Kentville
Kings	Town of Kentville	1.5%	Kentville
Kings	Town of Wolfville	1.5%	Bridgewater
Lunenburg	Municipality of the District of Chester	1.25%	Bridgewater
Lunenburg	Municipality of the District of Lunenburg	1.5%	Bridgewater
Lunenburg	Town of Bridgewater	1.5%	Bridgewater
Lunenburg	Town of Lunenburg	1.5%	Bridgewater
Lunenburg	Town of Mahone Bay	1.0%	Amherst
Pictou	Municipality of the County of Pictou	1.0%	Amherst
Pictou	Town of New Glasgow	1.0%	Amherst
Pictou	Town of Pictou	1.0%	Amherst
Pictou	Town of Stellarton	1.0%	Amherst
Pictou	Town of Trenton	1.0%	Amherst
Pictou	Town of Westville	1.5%	Bridgewater
Queens	Region of Queens Municipality	1.5%	Sydney
Richmond	Municipality of the County of Richmond	1.5%	Bridgewater
Shelburne	Municipality of the District of Barrington	1.5%	Bridgewater
Shelburne	Municipality of the District of Shelburne	1.0%	Bridgewater
Shelburne	Town of Clark's Harbour	1.5%	Bridgewater
Shelburne	Town of Lockeport	1.5%	Bridgewater
Shelburne	Town of Shelburne	1.5%	Sydney
Victoria	Municipality of the County of Victoria	1.0%	Bridgewater
Yarmouth	Municipality of the District of Argyle	1.0%	Bridgewater
Yarmouth	Municipality of the District of Yarmouth	1.0%	Bridgewater
Yarmouth	Town of Yarmouth		

SCHEDULING YOUR MOVE

AFTER SIGNING

Start by decluttering and packing up your belongings and donate or throw away anything you don't need, create an inventory of anything valuable that you plan to move, and, finally, you'll want to get estimates from moving companies for your specific needs.

4 WEEKS TO MOVE

- Schedule movers/moving truck
- Buy/find packing materials
- Start packing

3 WEEKS TO MOVE

- Keep packing
- Contact NS Power, Halifax Water, and any other service provider to inform about ownership change.

2 WEEKS TO MOVE

- We will schedule you a time to close and your lawyer will invite you to sign your documents
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

CLOSING DAY

- You will complete your final walkthrough
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company.

SETTING UP YOUR NEW HOUSEHOLD

Phone/Internet/Cable
Bell Alliant 1-888-214-7896
Eastlink 1-888-345-1111

Nova Scotia Power 902 428 6230

Halifax Regional Municipality www.Halifax.Ca
Customer Service Centre for any HRM services 902 490 4000

Or dial 311 within HRM
Halifax Water Commission 902 490 48 20
Heritage Gas 902 466 21 30

Newspapers
The Chronicle Herald 902 426 30 31
The Globe and Mail 1 800 387 5400

Canada Post customer service 1 866 607 6301

NS Health Card 1-800- 563-8880

SUCCESS STORIES

★★★★★

I had the pleasure of working with Olesia as my realtor, and I must say that she is truly exceptional. Her professionalism and expertise were evident throughout, and it was a delightful experience dealing with her. Thank you, Olesia, for your excellent service!

-ANDRII NEDOSHYTKO

★★★★★

Olesia Zozulia was great in guiding us through the process of selling our home. She was very professional, knowledgeable, friendly and a pleasure to work with! We look forward to working with Olesia again when we are ready to buy a new home. Thank you, Olesia!

-CATHY BEMISTER

★★★★★

Thank you very much Olesia! She helped us buy our first home in Canada. She was always in touch with us, spent a lot of time with us and answered all our questions. She's a professional. Highly recommended!

-OLEG KHUDYNETS