

TOUGH TIMES. TOUGH SELL.

Your Client's Property has been listed for months and it is not selling due to our depressed economy with the Covid-19 Global Pandemic making the situation even worse.

Financial uncertainty, job insecurities, oil prices at a historical low, depleted down payment savings, inability to get mortgage approvals, investors with tenants requesting rent reductions and breaking leases - Buyers simply cannot buy at a time like this.

Everyday vacant is money going down the drain: mortgage payments, condo fees, property taxes, utilities, home insurance.

Living is an ESSENTIAL NEED. When Buyers cannot buy, they rent. Those currently renting will still need to rent; and the cycle of renters is based on "LIFE HAPPENS."

For Owners, when their property is vacant with no sales activity with only desperate competition lowering their prices to the the point that your Client's property takes a huge loss from what they purchased for during good times, consider advising them "Some is Better than None" - that means, rent it out for now and have someone help with paying their mortgage and other costs.



WE KNOW WHAT OWNERS NEED. WHAT KNOW WHAT OWNERS WANT.
RETURN ON INVESTMENT. PEACE OF MIND.

WE KNOW WHAT TENANTS WANT.
WE KNOW WHAT TENANTS ARE WILLING TO PAY.



REAL PROPERTY MANAGEMENT ACE

403.816.2308

ace@realpropertymgt.ca

www.rpmace.ca

CONSIDER A SALE/LEASE.

ADAPT TO TOUGH TIMES.

During uncertain and touch economic times. Waiting for a property to sell and having it vacant is not only financially stressful; but high risk of having many issues that come with a property being vacant.

Selling a property with an existing Tenant makes your property more saleable as an investment property. Buyers who were ready to buy and now on hold will be more comfortable and inclined to purchase a property with a tenant paying their mortgage until they are ready to move in. Many seasoned Real Estate Investors building their investment portfolio actually seize opportunities even at the lowest economic downturns and they will choose the properties with current investment rental.

A quality tenant will care for your property like your their own home and even if you can have your mortgage amount covered by rent, and you pay the other expenses, that is still better than the entire month(s) of financial loss with all the expenses of maintaining a vacant property.

The benefit of creatively marketing your property For Sale/Lease. offers the possibility that a Tenant may decide to purchase the property after calling the property home for a period of time.

Real estate is all about timing and adapting.



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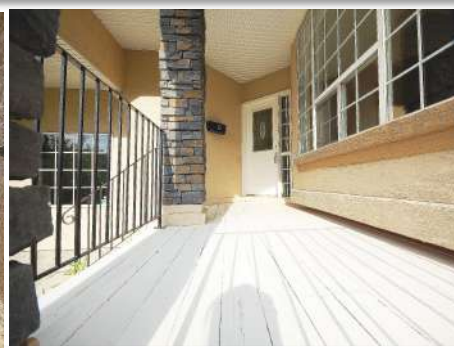
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FOR SALE / LEASE EXAMPLE



LIFE HAPPENS. Whatever your situation is - whether you are looking for a neighborhood change; Relocating to Calgary; Watching the real estate market; Current lease is expiring; Blending families; Want to get your kids into Edgemont's prestigious schools...



FOR SALE

LIST PRICE: \$ 568,000

POSSESSION: Immediate

PROPERTY TAXES: \$3,659/2018

SIZE: 1,711 Sq.Ft.

UPPER LEVEL
Bonus/Flex Room

MAIN LEVEL
BEDROOMS: 2 Bedrooms
BATHROOMS: 2 Full Baths

BASEMENT:
BEDROOMS: 2 Bedrooms
BATHROOMS: 1 Full Bath
WORKSHOP/STORAGE

FOR LEASE

RATE: \$2200.00/Month**

TERM: 6 Months to Start

INCLUDES: Heat, Water, Electricity*

*Utilities are included with a monthly allowance that is based on an averaged total for summer and winter months within reasonable consumption. Exceeded allowance will result in the difference to be added on to the following month's rent.

**Tenant is responsible for snow removal and landscaping during the lease term.

Pets Negotiable Subject to approval & one time pet fee

Property Investment Analysis

Property: 9192 Edgebrook
List Price: \$ 568,000

	Scenario
	25%
Down Payment	\$ 511,200
Price (90% of purchase price)	\$ 127,800
Down Payment	\$ 127,800
Mortgage	\$ 383,400

Estimated Monthly Expenses

Mortgage Payment (3.5% interest rate)	\$ 1,900
Property Tax	300
Rental Insurance	100
Utilities	150
Total monthly expense	\$ 2,450

UNFURNISHED SCENARIO 1

Estimated Monthly Rent	\$2,200
Estimated Monthly Income/(Loss)	-\$250

UNFURNISHED SCENARIO 2

Estimated Monthly Rent	\$2,500
Estimated Monthly Income/(Loss)	\$50

FURNISHED SENARIO 1

Estimated Monthly Rent	\$2,600
Estimated Monthly Income/(Loss)	\$150

FURNISHED SENARIO 2

Estimated Monthly Rent	\$2,800
Estimated Monthly Income/(Loss)	\$350

THIS IS THE HOUSE FOR YOU

Property Investment Analysis

#5210, 3755 Copperpond Blvd SE

List Price:	\$	219,900
Price (90% of purchase price)	\$	197,910
Down Payment (25%)		49,478
Mortgage	\$	148,433
Estimated Monthly Expenses		
Mortgage Payment (3.5% interest rate)	\$	752
Property Tax		125
Rental Insurance		100
Condo Fees		275
Utilities		60
Total Monthly Expense	\$	1,312



Want to buy but not ready to buy? Great place to rent while you watch the market!

Time to leave your parents nest? Show your parents what you're made of!



SIZE:	768 sq.ft.
BEDROOMS:	2 Bedrooms
BATHROOMS:	2 Ensuites
AVAILABLE:	Immediate
PARKING:	1 Heated Underground
RENT:	\$1500 /Month
INCLUDED*:	Heat, water & electricity

Whether your single, a couple, working professional or starting a young family, this is the perfect home for you.

This cozy second floor unit is complete 2 large bedrooms, each with its own walk-through closets and ensuites! Large balcony overlooking green-space playground and heated underground parking.

Kitchen accentuated with modern decor, showcasing stainless steel appliances, and granite countertops. Spacious living room with good-sized balcony, perfect for entertaining friends and family...

Just imagine how jealous they would be!

*Electricity is capped at a max. allowance. Exceeded allowances are added to the following month's rent. Cable & Internet not included.

UNFURNISHED SCENARIO 1

Estimated Monthly Rent	\$1,500
Estimated Monthly Income/(Loss)	\$188

UNFURNISHED SCENARIO 2

Estimated Monthly Rent	\$1,600
Estimated Monthly Income/(Loss)	\$288

FURNISHED SCENARIO 1

Estimated Monthly Rent	\$1,700
Estimated Monthly Income/(Loss)	\$388

FURNISHED SCENARIO 2

Estimated Monthly Rent	\$1,800
Estimated Monthly Income/(Loss)	\$488

SELLING OR BUYING

IT'S ALL ABOUT THE NUMBERS



“Will This Property Make a Good Rental/Investment Property?”



WHAT DO BUYERS LOOK FOR?



RENTABILITY SCORE

NEIGHBORHOOD



TRANSPORTATION



AMENITIES



SCHOOL



RENTABILITY



LOCATION. CURB APPEAL. USEABLE SPACE. BEDROOMS. PARKING

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2021 CREB® FORECAST SUMMARY

In 2020, housing markets across the country surprised many with a stronger-than-expected rebound in the second half of the year despite record-high unemployment rates and significant job losses.

Calgary did not hit record-high sales or prices in the third or fourth quarters, but still posted some of the strongest sales relative to the past five years. This was nearly enough to offset the initial losses recorded during the first shutdown caused by the pandemic.

It is expected some of the momentum recorded at the end of 2020 will continue into 2021, fuelled by exceptionally low lending rates and pent-up demand. While sales are expected to rise by nearly five per cent on an annual basis in 2021, persistent economic challenges are expected to prevent stronger growth in our housing market.

Reduction in supply relative to sales is the primary reason the Calgary housing market returned to more balanced conditions by the end of 2020. The pullback in new listings relative to sales activity resulted in inventory levels falling to the lowest levels seen in the past several years.

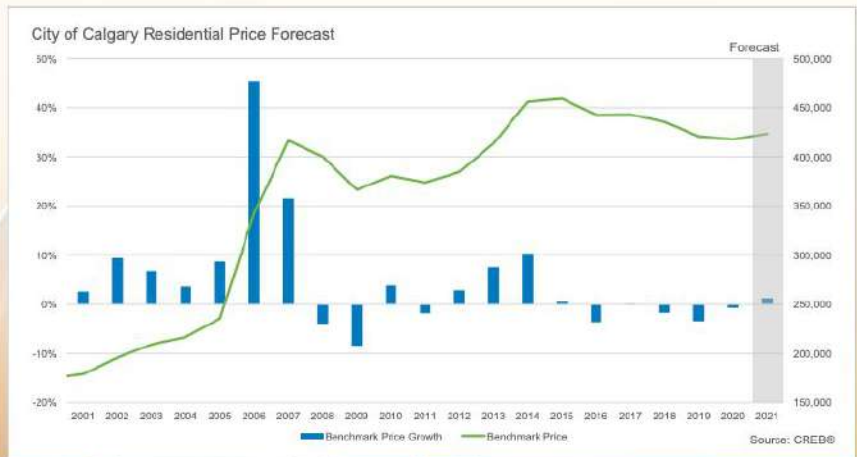
As we move into 2021, we anticipate new listings will start to rise, as COVID-19 likely caused many homeowners to delay listing their homes. We could start to see some supply come back in 2021, as concerns regarding the spread of the virus ease. Persistently high unemployment rates could also weigh on some existing homeowners who may need to sell their homes.

Growth in supply is expected to offset some of the gains in sales, pushing our market to the upper bounds of balanced conditions and slowing price recovery. However, the price gains that occurred at the end of 2020 are not expected to be eroded and 2021 annual prices are forecasted to improve by over one per cent.

Despite citywide gains, we anticipate persistent variation between the lower and upper ends of the market, as well as between different product types.

Conditions are expected to remain relatively tight for lower-priced and mid-range homes in the market, likely resulting in stronger price gains. However, lack of job growth for higher-paid professional positions could result in persistent imbalances in the higher price ranges, impacting price recovery in the upper end of the market.

While sales are expected to rise by nearly five per cent on an annual basis in 2021, persistent economic challenges are expected to prevent stronger growth in our housing market.



TOP CONSIDERATIONS FOR 2021:



LENDING

The low interest rate environment is expected to continue to support sales activity this year, but the pace of improvement is expected to slow by the end of 2021.



INVENTORY

Supply levels are expected to rise, keeping the market relatively balanced. However, the supply gains are expected to slow the pace of price growth in the market.



ECONOMY

There is considerable risk regarding the pace of recovery and the longer-term impacts of the economic fallout from the pandemic.



INDUSTRY

Consolidation in the energy sector is expected to continue, which could impact employment and housing activity, especially in the higher price ranges.



Calgary Realtor since 2003, Romania Leo offers full service real estate to satisfy each client with a solution that meets their requirements.

Romania handles each transaction with dedication, integrity and most importantly, exceptional personalized service whether you're buying or selling real estate.



Romania is a real estate angel. She is kind, professional, honest, diligent and her work ethic is unbelievable. During the most stressful of conditions she was patient and empathetic. She was always there for consultation and more than ready to go to bat for us.

The marketing package put together by Romania was wonderful. Beautiful pictures showed our home to its optimum potential. The write up on the marketing feature sheet made us want to buy my house! She & Ana sold our house in just a few days!

Overall all I only have two words: Absolutely Fantastic!



Romania was extremely knowledgeable abt real estate and showed honesty + integrity in her dealings w/ us. I would definitely recommend her to anyone who is purchasing a home

FULL SERVICE REAL ESTATE & PROPERTY MANAGEMENT

Romania and Lily have been Realtors and serving Calgary since 2003. They offer full service real estate to satisfy each client with a solution that meets their requirements, whether it is buying, selling, or having their property managed professionally.

Romania and Lily handles each transaction with dedication, integrity and most importantly, exceptional personalized service for Buyers, Seller, and Investors. With a full service team approach, they take out the hassles involved with your real estate so you don't miss out on the things, and people, important to you to providing the highest level of service in the industry. Choosing the right real estate professionals is critical to the success of your investment



LOCATION LOCATION



ALL ABOUT LIFESTYLE



LILY CHAN
REALTOR
403.926.2000

Broker: Real Estate Professionals Inc.
#202, 5403 Crowchild Trail NW, Calgary, Alberta

ROMANIA LEO
Broker
403.816.2308

Broker: Real Property Management Central
300, 5 Richard Way SW Calgary, Alberta



Romania's Level of:

- Integrity
- Honesty
- Professionalism
- Provided care & attention to detail
- Negotiating Skills

Poor	Fair	Good	Excellent
___	___	___	✓
___	___	___	✓
___	___	___	✓
___	___	___	✓
___	___	___	✓

Romania:

- Placed my/our interests in the highest regard
- Honoured her commitments to me/us
- Responded to all my/our calls promptly
- Always courteous & dedicated

___	___	___	✓
___	___	___	✓
___	___	___	✓
___	___	___	✓

Would you refer Romania to your family and friends?

Comments: DEFINITELY

Would you use Romania's services for your future real estate needs?

Comments: DEFINITELY

Service Satisfaction Level: 1 2 3 4 **5**

Thank you for the opportunity to help with your real estate! Your feedback is extremely important! How was your experience with Romania and the services she provided throughout your entire real estate experience?

Romania was very professional, yet very friendly at all times. She gave 100% of her herself at all times to make this transaction happen for myself and husband we can't thank her enough.
Romania is a wonderful, very pleasant, very kind very enjoyable person. a pleasure to work with.

I/We hereby grant Romania permission to use the above testimonial and use or our photo as a testimonial to potential clients and marketing.



SOLD!!!

