

A BETTER WAY TO

SPRING/SUMMER
2019

HOME Ownership

DIGITAL VERSION
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GET
FINANCIALLY
FIT

Achieve your
#HomeGoals in 2019

Genworth 
Canada



MORE DREAMS AHEAD



New To Canada program

Genworth Canada can help qualified homebuyers who have immigrated or relocated to Canada within the last 5 years achieve the dream of homeownership sooner and with as little as 5% down.



Learn more about the New To Canada program with our helpful guide: [Genworth.ca/NTC](https://www.genworth.ca/NTC)

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Helping Canadians  achieve the dream of homeownership

Get fit in 2019!

When it comes to meeting our homeownership goals, financial fitness is everything. Passing the mortgage stress test, buying a home and staying on top of your responsibilities as a homeowner all require a healthy income, credit history and savings toward a down payment. You can create a financial fitness “training plan.” You can build good credit from scratch. You can rehabilitate and repair damaged credit to make it better. You can bulk up your nest egg. It’s not always easy, but the hard work and sacrifice are worth it.

This issue of *A Better Way to Homeownership* offers solutions for boosting your financial fitness. We have ideas for hurdling that “How do we get started?” slump, navigating affordability and being competitive during springtime’s peak homebuying season. In addition, we take a look at making the most of a smaller – more affordable – space, and, just in time for summer, cottage ownership for beginners.

As always, we offer suggestions for Genworth Canada mortgage insurance products that can help you with your homeownership #goals. (Did you know we’ve helped over one million Canadian households buy their first home?) Please visit Genworth.ca for informative videos, articles, and interactive tools and calculators.

Make today Day 1 of your new financial action plan. We’ll be with you every step of the way.



Debbie McPherson
Senior Vice-President,
Sales & Marketing,
Genworth Canada

P.S. We’d love to hear from you online. You can join the conversation with us on Facebook, Twitter and LinkedIn.

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A BETTER WAY TO
HOME
Ownership

SPRING/SUMMER 2019

YOU ASKED, WE ANSWERED

25% of first-time homebuyers were born outside of Canada, including 16% who arrived in Canada within the past 10 years
 Source: Genworth Canada 2019 Homeownership Study

Q: My husband and I immigrated to Canada a couple of years ago. We want to buy our first home within the next year or so. We have been saving for our down payment. What else should we do to be approved for a mortgage?

A: New Canadians should take a three-point approach to preparing for homeownership.

1. SAVE FOR A DOWN PAYMENT AND CLOSING COSTS

As newcomers, your down payment requirements are the same as any other Canadian's, and you can purchase your first home with as little as a five per cent down payment through Genworth Canada's New To Canada program. You and your husband are already saving, which is fantastic – keep it up!

2. BUILD A STRONG EMPLOYMENT AND CREDIT HISTORY IN CANADA

Mortgage lenders use employment and credit history to determine if applicants are a safe credit risk. Be sure you can

provide proof of stable employment by collecting your pay stubs or by asking your employer for a letter when you apply for your mortgage.

Build solid Canadian credit with 12 months of timely rent and utility payments (keep proof of payments). If you don't already have a credit card, get one. Use it for minor purchases and pay it off within the grace period to show a pattern of responsible credit use.

3. ASSEMBLE A REAL ESTATE TEAM

Finally, line up a REALTOR® or real estate agent, as well as a mortgage broker or a mortgage specialist from your local financial institution. Your team can answer any questions you have about the homebuying and mortgage approval process as you work toward your homeownership goal.

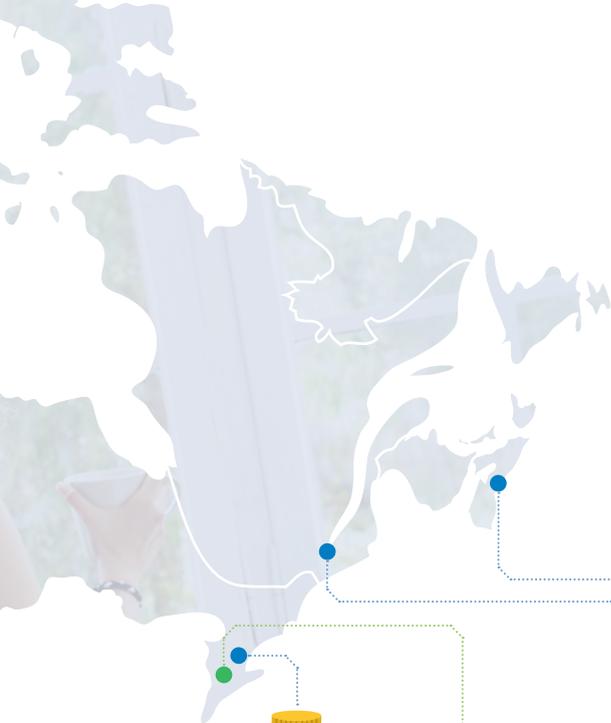
Want to learn more? Ask your mortgage professional about Genworth Canada's New To Canada program, or visit [Genworth.ca/NTC](https://www.genworth.ca/NTC) for our Welcome Home homeownership guide for newcomers.

#HOMEGOALS ACROSS CANADA

This cross-country survey shows the **average price of a home** in each of Canada's major cities - and a rough ballpark figure for **what it would cost to afford it**, taking mortgage stress-test criteria into account. Figures will vary, depending on circumstances. Check with a financial institution or mortgage professional for more details and numbers specific to your local real estate market.



Please turn to page 10 for a look at debt service ratios and how they affect mortgage qualification.



- MAJOR CITIES
- 2 ALTERNATIVE CITIES TO CONSIDER

Priced out of Vancouver or Toronto? If you're willing to relocate to a new hometown, these two alternatives may ease the stress of the mortgage stress test.

approximate annual household income*



\$154,000



\$107,000



\$81,000



\$72,000

GREATER TORONTO

KITCHENER-WATERLOO, ONT.

MONTREAL CMA

HALIFAX-DARTMOUTH

average home price**



\$784,309



\$482,140



\$386,331



\$301,245

*Approximate annual household income was calculated using Genworth Canada's *What Can I Afford* calculator at Genworth.ca taking into account assumptions on debt payments and property taxes. These numbers have been rounded and are only Genworth Canada estimates. Meeting these criteria does not guarantee that a borrower will qualify for a mortgage with a lending institution or guarantee approval of mortgage insurance with Genworth Canada.

**Average home prices are seasonally adjusted annual averages from all residential property types as reported by the Canadian Real Estate Association.



Dreaming of
Homeownership

GO FROM FINANCIAL DREAMER TO DOER WITH A

FINANCIAL FITNESS PLAN

72% of first-time homebuyers
rate their financial fitness
as good - great, while only

7% of first-time homebuyers
rate their financial fitness
as not great - poor

Source: Genworth Canada 2019 Homeownership Study

No one said buying a home was easy. That said, it remains a goal for most Canadian households, and rightly so, as homeownership provides a sense of security, accomplishment and pride. Besides providing shelter, your home is an investment in your future: the *Genworth Canada 2019 Homeownership Study* found that 83 per cent of first-time homebuyers have a lot of confidence in their long-term financial health, and 76 per cent have a long-term financial plan they are working towards.

Some aspiring homebuyers may find challenges on their road to homeownership. Common concerns include heavy debt, less-than-stellar credit, minimal savings or confusion over the process. We have good news for you: you can overcome these challenges. You'll have to work hard and make some sacrifices, but it will be worth it.

Here's how to get started with a financial action plan.

Problem Area: **TOO MUCH DEBT**

Actions to take:

- Apply for a low-interest consolidation loan and use it to pay off your higher-interest credit cards and lines of credit. Next, work to pay off this loan.
- If you can't get a low-interest loan, prioritize your highest-interest credit card or line of credit and focus on paying that off first, paying just the monthly minimums on any others. Once that debt is cleared, concentrate on the next one.
- Accelerate your debt-reduction plan by reviewing your spending on entertainment, creating a monthly budget and sticking to it, taking on overtime hours at your regular job or by creating a side gig such as a part-time job or a low-overhead business from home.
- Lock up your credit cards to beat the temptation to use them.

Problem Area: **LOW CREDIT SCORE**

Actions to take:

- Make your minimum monthly payments on time. Even if you've missed payments in the past, it's never too late to turn over a new leaf to rebuild your credit with a good payment history.
- If you can afford to pay more than a minimum payment, do so.
- Stick to your debt-reduction plan, as discussed earlier. Aim to use less than 35 per cent of your available credit.
- Don't apply for more credit.

Problem Area: **NO SAVINGS**

Actions to take:

- Start paying yourself first. Set up biweekly or monthly automatic transfers from your chequing account to your savings accounts or a registered retirement savings plan (RRSP), where you can grow your down payment.
- Be aggressive about saving. Skip takeout this week. Bike to work. Say no to the mall and have a clothing swap with friends instead. Put the funds you saved into your savings account.
- Be leery of shopping apps that offer steep discounts but may motivate you to buy things you don't need.

Problem Area: **NOT SURE HOW TO GET STARTED**

Actions to take:

- Get personalized advice from a financial adviser, mortgage broker or mortgage specialist at your local financial institution.
- Download Genworth Canada's step-by-step guide for first-time homeowners at [Genworth.ca/firsthome](https://www.genworth.ca/firsthome).
- Visit [Genworth.ca](https://www.genworth.ca) to calculate homeownership costs using our interactive online tools.
- Be open about your financial goals, to help keep you motivated about your plan and so friends and family can share ideas that have worked for them.



\$ Financing

WHAT DOES

affordability

MEAN?

Affordability is the pillar of responsible homeownership. Buying within your financial means will ensure you can meet your financial obligations with confidence each month. Let's explore affordability in more detail.

DEBT SERVICE RATIOS

Mortgage lenders and mortgage insurers determine affordability by using debt service ratios, which

compare debt and homeownership costs relative to income. This gives them a reliable estimate of how much of a mortgage is appropriate for your circumstances.

To qualify for an insured mortgage with a down payment of less than 20 per cent of the home price, prospective homebuyers have to meet two different types of debt service criteria:

No. 1: Gross debt service (GDS) ratio of 39 per cent or less

GDS is calculated by comparing homeownership costs (mortgage payments, property tax, heating and, where applicable, 50 per cent of condo fees) relative to household income.

No. 2: Total debt service (TDS) ratio of 44 per cent or less

TDS is calculated by combining the homeownership costs outlined above with debt payments (credit, car or student loans, etc.), and then comparing that total relative to household income.

If your debt service ratios are too high, you can lower them by increasing your verifiable income (try a second job), paying down debts, or lowering your anticipated mortgage payments with a larger down payment or a less expensive home.

DOLLARS & SENSE

In some real estate markets, affordability can be a difficult concept to put into practice. Homes in your community may cost well above what might be affordable for you, and you may know people who have spent beyond their means to buy their first home, making it seem like that behaviour is the norm.

Resist the urge to jump in if the waters are over your head. Keep in mind that debt service ratios don't even touch on the significant expenditures Canadian

households pay each month – like groceries, transportation, child care, cellphones and internet service – let alone those little luxuries like birthday presents, entertainment and children's extracurricular activities.

If your personal circumstances make immediate homeownership in your desired community feel like too much of a stretch, consider alternatives that may help. Here are five options.

1. **Waiting.** Keep paying down your debt, and work on growing your down payment nest egg.
2. **Moving.** Start your house hunt in a community where homes are priced lower.
3. **Off-setting your home expenses.** Rent out your parking pad or add an income unit to your basement. TIP: Always check local zoning regulations before you buy.
4. **Downsizing.** See if small-space living will get you into a more affordable home.
5. **Adjusting expectations.** Condo fees can vary significantly by building. Why pay for bells and whistles like premium recreational facilities if your office already covers your gym membership?

Remember: The road to homeownership is a marathon rather than a sprint. Take your time and pace yourself. The security and peace of mind you'll have when buying within your means is priceless.



House Hunting

5 SMART HOUSE-HUNTING MOVES

Of Canadians who purchased their first home within the past 2 years

Source:
Genworth Canada 2019
Homeownership Study

21% bought a
Condominium

12% bought a
Duplex/Semi-detached home

16% bought a
Townhouse/
Rowhouse

50% bought a
Fully-detached home

31%
in Toronto

21%
in Vancouver

Spring is peak real estate season - the busiest time of year to buy a residential property. You'll find a bigger selection of homes for sale now than during other months, but you'll have to move quickly, since more house hunters will be on the prowl, too.

Despite the competition, the benefits of springtime shopping are significant.

Buyers and home inspectors can get a better look at a property's exterior, foundation and outdoor areas. New homeowners can expect balmy summer weather for their move, while parents can prepare their children for a fresh start in September, when the new school year begins.

If buying a home during this season appeals to you, set yourself up for success with our top five smooth moves.

 **TIP #1:**

DO YOUR RESEARCH BEFOREHAND

Use the tail end of winter or early spring to research neighbourhoods and the price range of homes within them. Another “pre-season” task is securing a REALTOR® or real estate agent. Look online or ask your social network for recommendations. You’ll want someone familiar with the communities you’re interested in. You could also line up a home inspector, so you can react quickly if you find a home you want to make an offer on.

 **TIP #2:**

GET YOUR FINANCIALS SORTED OUT

Once you kick off your house hunt, hit the ground running with a mortgage pre-approval. You don’t need to be pre-approved to put in an offer to purchase a home, but pre-approved buyers tend to be taken more seriously by real estate professionals and sellers. Pre-approval does not guarantee a lender’s final approval on a mortgage for a specific home – that will require confirmation of your credit and income status, as well as the lender’s appraisal of the property in question – but it’s a vote of confidence, and in a tight market, every advantage counts.

 **TIP #3:**

HAVE YOUR DEPOSIT READY

An Offer to Purchase is accompanied by a deposit (usually via certified cheque or bank draft), which functions as a sign of good faith as the home sale is negotiated. While deposit amounts

vary by region and home price, offering an unusually high deposit can give you an advantage in a bidding war. If your down payment savings are tied up in investments, move adequate funds into your savings account so you can access them quickly if needed.

 **TIP #4:**

USE OPEN HOUSES STRATEGICALLY

In the lead-up to spring, explore the homes and price ranges in particular neighbourhoods. This is the classic, no-pressure approach to open houses.

Once you’re ready to buy, set up a standing Sunday appointment with your REALTOR® or real estate agent and hit every open house in or near your search area. These weekend blitzes are more efficient than browsing homes online and then trying to book a showing around multiple schedules.

 **TIP #5:**

KEEP YOUR COOL DURING BIDDING WARS

Stay focused on your budget. Even if you miss out on a few homes, don’t fire off an impetuously high offer. Your dream home will become a nightmare if you’re worried about making ends meet each month.

If you find yourself obsessed with a property, consider this free strategy: accompany your bid with a heartfelt letter to the seller, explaining why you’d be the perfect fit for their home. Homeowners with a sentimental attachment may be moved by your commitment to maintaining the property’s period details or by reading about your children’s excitement over the backyard tree house.

If all else fails, be patient. As spring’s real estate frenzy tapers off, you can continue your house hunt under less harried circumstances.



The Buying Process

SHOULD YOU BUY A COTTAGE FIRST?



Traditional wisdom holds that first you buy a home, and then - once that home is paid off - you purchase a cottage or second home. Today, increasing numbers of millennials are putting their own spin on cottage ownership by choosing to buy a cottage first. Some live in their cottage part time and rent a home in the city, while others use their property as their primary residence, drawn by the space, scenery and outdoorsy lifestyle. Could the cottage-first approach work for you?



LOCATION

For many aspiring homeowners, location can make or break this approach. If you work from home or run your own business, you can operate just as easily from a cabin in the woods as from an urban condo, provided it has reliable internet and phone service.

If you have a workplace where you are expected to be present, check if commuting is feasible, as you may be able to find a cottage close enough for a daily drive. See if your company will let you amend your schedule so you start and finish a couple of hours outside the typical nine-to-five workday, thus avoiding rush-hour traffic.

Another option to consider is pairing a commuter job with a home-based side gig - if the latter takes off, you'll be able to transition into 24-7 cottage life.



BUDGET

Price is a major factor driving millennials to consider cottage living, particularly in competitive markets like Vancouver and Toronto.

According to the Canadian Real Estate Association data, average home prices* for 2018 were \$1,043,220 (Greater Vancouver), and \$784,309 (Greater Toronto). Meanwhile, comfortable recreational properties can be obtained for approximately half a million dollars on Vancouver Island, and \$400,000+ in southern Ontario.

For many first-timers, these price points can make the difference between homeownership this year versus many years down the road, or between a small condo and a sprawling acreage with room to grow.



MORTGAGE MATTERS

Keep in mind that mortgage requirements can be different for recreational properties, so it's important to shop around for terms you can afford. Ask your mortgage professional about Genworth Canada's Vacation/Secondary Homes program, which can help you purchase a cottage with as little as a five per cent down payment. There are two programs, one for year-round, winterized properties and one for seasonal properties.

If you're thinking the cottage-first strategy may work for you, talk to a real estate professional familiar with the regions you are interested in. They can help you blaze your cottage-country trail in the right direction - the one that leads to home.

*Average home prices are seasonally adjusted 2018 annual averages from all residential property types as reported by the Canadian Real Estate Association.



Closing & Moving In

MOVING IN: DIY *or* DIFM?



Congratulations, you're getting ready to move into your new home! Now that you're in the final stretch of your journey to homeownership, there are some last-minute tasks you'll want to tackle. The question is, should you take a do-it-yourself (DIY) or a do-it-for-me (DIFM) approach? Read on for tips that can help you decide when to roll up your sleeves and when to pull out your chequebook.

MOVING DUTIES

Certain pre-moving-day tasks, such as purging clutter and editing your belongings, require a personal touch. This work can be tiring: you'll be sorting through your home, room by room, dividing items into three piles (things to pack for your move, things to give away or donate, and things to throw out). Finish one room before moving on to the next.

Having just completed this inventory of their belongings, some homebuyers feel motivated to take a DIY approach to collecting their packing supplies and then packing.

Other people finish editing and feel "done." They may be busy at work, with family duties, or have physical limitations that make them prioritize convenience over cost. For them, a DIFM approach is best. Hiring movers to carefully pack for you comes with the convenience of having them return the used packing materials, too. Some van lines even offer eco-friendly reusable plastic bins, as well.

For the move itself, save yourself a lot of work and potential injury by taking a DIFM approach and hiring pros.

Take the time to do some research by searching the Better Business Bureau (bbb.org) and the Canadian Association of Movers (mover.net) websites for a list of reputable moving companies.

GETTING YOUR HOME READY

Your new home will require some work to get it move-in ready, too. These tasks can include the following:



Painting

A fresh coat of paint is essential for freshening up someone else's old home or putting a personal spin on a newly built property. Painting is the ultimate DIY project. It's quick and easy, especially if you use fast-drying latex paint, and paint *before* you unpack a room.



Deep cleaning

From new-build construction dust to the previous homeowners' kitchen grime, a deep cleaning will get your first home from gritty to pretty. Hiring a home cleaning service to DIFM conserves your energy for unpacking and organizing your new space.



Landscaping and lawn care

Whether you go DIY or DIFM will depend on your affinity for outdoor work. It's best to live in your home for a bit to get a sense of how you want to use your outdoor space, so consider that before making any drastic changes. For the basic grunt work of mowing your lawn and weeding, why not hire a local student? This DIFM approach can tide you over until you DIY or hire a pro for the larger landscaping projects that will transform the outdoor space into your own.

10 SECRETS TO LIVING LARGE IN A SMALL SPACE

Small-space living is booming. It's an obvious choice in condo-heavy cities like Vancouver and Toronto and for those whose busy lifestyles preclude onerous home maintenance duties. Smaller homes often cost less than bigger ones, so sacrificing square footage can provide gains in affordability, too.

That said, living in a smaller home takes adjustment if you're not used to it. The good news is, clutter-busting lifestyle habits and space-saving design solutions can help you make the most of the space you have. Here are 10 small-space secrets worth knowing.

SMALL-SPACE SECRET #1:

EDIT, EDIT, EDIT

Start by minimizing your belongings. Make it your goal to fit all your belongings in your new home without having to rent pricey off-site storage. If you're looking for downsizing inspiration, check a number of online programs such as the popular *Tidying Up with Marie Kondo* series on Netflix. Begin the process well before your move - with fewer things to pack and transport, you'll save time and moving expenses.

SMALL-SPACE SECRET #2:

CHOOSE DUAL AND MULTI-PURPOSE FURNISHINGS

Two-in-one (or, better yet, more-in-one) furniture is a great way to cozy up your space, minus extra clutter. An ottoman, for instance, can be used as a footrest, seat or table; some models even have a seat that pops off, with storage hidden underneath.

SMALL-SPACE SECRET #3:

USE VERTICAL SPACE

Building vertically carves out more room, especially in condos, many of which have tall ceilings relative to floor space. Wall-to-wall, floor-to-ceiling bookcases create an upscale look while providing display space and room for storage boxes. You can find design hacks online for creating a custom look from inexpensive flat-pack shelving units.

SMALL-SPACE SECRET #4:

GET DIGITAL

If you shift most of your household bill paying and accounting to online platforms, you'll reduce the amount of space you need to store paperwork. You can also cut clutter by changing a print magazine subscription to digital access and by using recipe apps instead of cookbooks.

SMALL-SPACE SECRET #5:

OPT FOR "DISAPPEARING" FURNITURE

A Murphy bed is the ultimate space saver because it folds flush into a wall unit when not in use, making it perfect for an open-concept studio or a petite bedroom/home office. Other furnishings to consider include a collapsible wall-mounted table that props up for a meal for two and then folds down out of the way, and a trio of nesting tables that stack away when not in use.

SMALL-SPACE SECRET #6:

USE HIDDEN STORAGE

Keep a literal lid on your belongings for a neater look throughout your home. Consider a coffee table that conceals storage beneath a lift-away tabletop; a platform bed with built-in storage; and, if you have room in your foyer, a bench with a built-in storage cubby.

SMALL-SPACE SECRET #7:

REFRESH YOUR WINDOWS

Unlike voluminous drapery, tailored blinds or Roman shades will fill a window without encroaching onto the walls and floor. This creates a tidier look overall, making the room feel larger.

SMALL-SPACE SECRET #8:

BRIGHTEN UP

Use a combination of ambient and task lighting to make sure the mood in your small space is suited to the circumstances, whether that's a work session, TV marathon or romantic dinner. Dim, dingy lighting makes a room feel like a basement apartment - not exactly the aesthetic you want in a small space.

SMALL-SPACE SECRET #9:

ADD MIRRORS

Mirrors are small-space MVPs. They bounce light through a room, creating a naturally expansive feeling. By reflecting the room upon itself, mirrors also create the optical illusion of more space.

SMALL-SPACE SECRET #10:

USE YOUR STORAGE LOCKER OR ATTIC

Small-space living promotes a less-is-more approach to belongings, but there may be some things you can't bear to purge. Box them and store them outside your living space, in your condo locker, home attic or garage. If you run out of space, consider it time to edit your belongings again.

2019 MEANING OF HOME CONTEST



MEANING OF HOME CONTEST FACTS

12 years
running

50,000+

students participated
(grades 4 through 6)

\$1.2 million
raised

in support
of  **Habitat
for Humanity**

Earlier this year, thousands of Canadian schoolchildren once again highlighted their social impact simply by sharing what “home” means to them. Over the past 12 years, 50,000+ students in grades 4 through 6 have entered Genworth Canada’s Meaning of Home

contest, raising more than \$1.2 million in support of Habitat for Humanity Canada. The non-profit organization works in communities across the nation, building homes for families in need of decent and affordable housing.

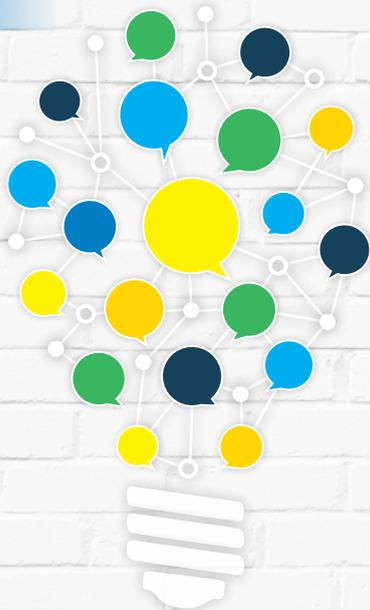


Genworth Canada donates \$10 for every essay or poem that students submit to the contest. Then, three grand prize winners (one for each grade) each direct a \$25,000 grant to a local Habitat build of their choice, and an additional nine runners-up (three per grade) each win the opportunity to direct a \$5,000 grant to the Habitat build of their choice.

Community engagement is at the heart of the annual contest. "As a founding sponsor of the Meaning of Home contest, we have seen its positive

impact grow year after year," says Stuart Levings, President and CEO of Genworth Canada. "By encouraging students to become more engaged, we are teaching them to become more compassionate community members, all while educating them on the need for more affordable housing in Canada. We are proud supporters of Habitat for Humanity and this contest, which is helping to raise awareness about affordable housing concerns amongst our future leaders."





CROWDSOURCED ADVICE ON
SAVING FOR A
DOWN PAYMENT

We asked our social community "What is your advice on saving for a down payment for a home?" This is what they said.

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[Genworth.ca/li](https://www.linkedin.com/company/Genworth.ca/li)

Stay disciplined and keep your goal in mind to stay motivated until you have enough saved.

- Vanessa E.

Put something away EVERY pay.

- Dave W.

Start saving when you get your first job.

- Beryl R.

If your rent payment allows it, act like you already have a mortgage/property tax/home insurance and put that extra money into savings. Any time you get a raise, act like you didn't and put that new money into savings. Take advantage of employer RRSP programs.

- Aundrea F.

Budget for less than what you make. Save all the extra money that you get including tax refunds, bonuses, birthday presents. It all adds up.

- Rosie B.

If you can move in with a parent or family member to save on rent for even just a year, that savings can make a big difference in the size of your down payment.

- Harrison S.

Set up an automatic transfer into a savings account. You can do this with your debit card so every time you spend a dollar you move 25 cents into your savings account. You can also set it up if you have direct deposit so you never even see that money in your chequing account.

- Richard V.

Save on going out with friends and host a dinner party or a pot-luck at your place. Your friends will be grateful for a less expensive evening as well!

- Emily M.

Set up a five-year savings plan based on your current salary. If possible, get a financial advisor to review it and provide feedback. Often if your parents use a financial advisor they will offer a service like this for free. Then as your salary increases over the next five years simply add that additional income into your savings bucket.

- Ashley B.



OWN A VACATION HOME SOONER.



Vacation/Secondary Homes program

Owning a weekend retreat is the dream of many. Genworth Canada's Vacation/Secondary Homes program helps qualified homebuyers achieve this dream sooner by making it possible to purchase a vacation property with as little as 5% down.



Watch the HomeOpeners® video series and learn more about Genworth Canada's Vacation/Secondary Homes program: [Genworth.ca/VAC](https://www.genworth.ca/VAC)

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Helping Canadians  achieve the dream of homeownership