

## OKANAGAN LIVING IS NOW





Your chance to live the Okanagan lifestyle at Sailview Townhomes is **more attainable** than ever before! The perfect combination of **lower rates** and incredible value means your ideal home is waiting, but don't wait,



THE MARKET IS SHIFTING EVERY DAY!

## Still Renting? You're paying a Mortgage – Just Not Your Own!

Invest in your future with a home that works for you, not your landlord. Discover how we can help make first-time buying easier than ever.



Owning your first home is one of the most rewarding milestones you'll ever achieve. At Carrington Communities, we specialize in building high-quality, thoughtfully designed multifamily homes in the Okanagan region and throughout Western Canada. As a leader in the industry, our passionate team prides itself of providing best-in-class value to all of our customers through meaningful design, superior construction methods, and outstanding customer service.

## Why Transition from Renting to Owning?



Build equity and invest in your future.



Enjoy stability and freedom in a home you can truly call your own.



Personalize your space to reflect your lifestyle and personality.





# LIVE, CONNECT, AND EXPLORE THE OKNNGAN lifestyle

Sailview Townhomes is your gateway to the affordable Okanagan lifestyle, with 2 and 3storey townhomes in Vernon that are perfect for first-time buyers embarking on their journey, growing families that need more space, or downsizers seeking the perfect retreat. Centrally located between Okanagan Lake and Kalamalka Lake, Sailview combines the comfort and tranquility of the Okanagan with the convenience of urban living. Wineries, golf courses, hiking, and water activities are just as attainable as heading to the grocery store or shopping centre.









### **Financial Benefits for Homebuyers**

Thanks to new federal incentives and programs, homeownership is more accessible than ever. Here's how you can benefit:



#### **30 Year Amortization on New Builds**

A recent change in mortgage rules allows homebuyers to opt for 30-year amortization on new construction homes, resulting in smaller monthly payments. EXAMPLE:

- \$684,900 20% uninsured downpayment
- = \$547,900 mortgage amortized over 30 years
- = \$2840 per month -- LESS THAN RENT!



#### **Property Transfer Tax Exemption**

In British Columbia homebuyers may qualify for a full Property Transfer Tax Exemption on new construction homes valued up to \$1,100,000. At Sailview, qualified buyers can see a savings up to \$12,798.00 on the purchase of their new home!



# NOT READY TO BUY JUST YET? CHECK OUT THE FIRST TIME Home Buyers Programs





#### Home Buyers' Plan (HBP):

Perfect for first-time home buyers, the Home Buyers plan allows you to withdraw up to \$60,000 from RRSPs tax-free for a home purchase, or a combined \$120,000 for couples. This allows you to put a larger downpayment on your mortgage in less time, resulting in lower monthly payments.



#### First Home Savings Account (FHSA):

The first home savings account (FHSA) is a registered plan which allows first-time home buyers to save tax-free money towards your future home purchase. With an annual contribution up to \$8,000, and a lifetime maximum of \$40,000, this amount can be used towards a downhome payment on your first home.

Quick Possessions

# CONTACT US TO BOOK YOUR TOUR



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1559 SQFT













**#5 HARBOUR** 

**#8 HARBOUR** \$704,900

\$699,900



#13 SHORELINE \$779,900



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