

Under the Radar X Sage Real Estate

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# THE URBAN HACK FIELD GUIDE

The worksheet for families who refuse to move to the suburbs. How to trade "Lawn Care" for "Life" and vet a building for kids.



# STOP APOLOGIZING FOR LIVING IN A CONDO.

Society tells you that "Success" = A detached house with a white picket fence. In Toronto, that fence comes with a price: A 90-minute commute, \$10k in roof repairs, and weekends spent mowing grass.

**The Urban Hack** is a rejection of that script. It is the strategic decision to buy Time instead of Dirt.

- **The Trade:** You give up the private backyard. You gain 10 hours of commuting time back per week.
- **The Gain:** Your "Backyard" becomes the 4-acre park downstairs, the pool you don't have to clean, and the library across the street.

**THIS IS NOT A COMPROMISE.** It is a lifestyle upgrade. But only if you buy the right building in the right pocket. This worksheet will tell you if you are ready.

# THE "MAINTENANCE FEE" MYTH.

Buyers hate condo fees. But they forget that houses have "Hidden Fees." Let's compare the real monthly carrying costs of a family condo vs. an older semi-detached house.



THE EXPENSE	THE HOUSE (\$1.4M Semi)	THE CONDO (\$900k 3-Bed)
Maintenance Fee	\$0	<b>\$950</b> (Scary?)
Heating/Cooling	\$350 (Drafty old windows)	Included (Often)
Water/Garbage	\$100	Included
Insurance	\$250	\$50
Gym Membership	\$200 (For 2 people)	\$0 (In building)
Roof / General Repairs (1% rule)	\$1,000 (Saved monthly)	\$0 (Reserve Fund)
Landscaping/Snow	Your Time (Priceless)	Included
<b>TOTAL "FEE"</b>	<b>~\$1,900 / month</b>	<b>~\$1,000 / month</b>

**THE VERDICT:** Condo fees aren't "Lost Money." They are "Bundled Services." You are buying certainty.

# THE 3-YEAR LIFESTYLE AUDIT

## SECTION 1: THE "STUFF" TEST

- The Stroller Factor: Does the building have automatic doors and elevators large enough for your specific stroller?
- The "Toy" Purge: Are you willing to embrace minimalism? (Condo living requires ruthless decluttering).
- The Gear: Is there a locker large enough for the hockey bag and the skis? (If not, fail).

## SECTION 2: THE "NOISE" TOLERANCE

- The Shared Wall: Can you handle hearing a neighbor? (Or are you willing to install soundproofing panels?)
- The "Elevator Talk": Are you okay with small talk every time you leave the house?

## SECTION 3: THE "KID" INFRASTRUCTURE

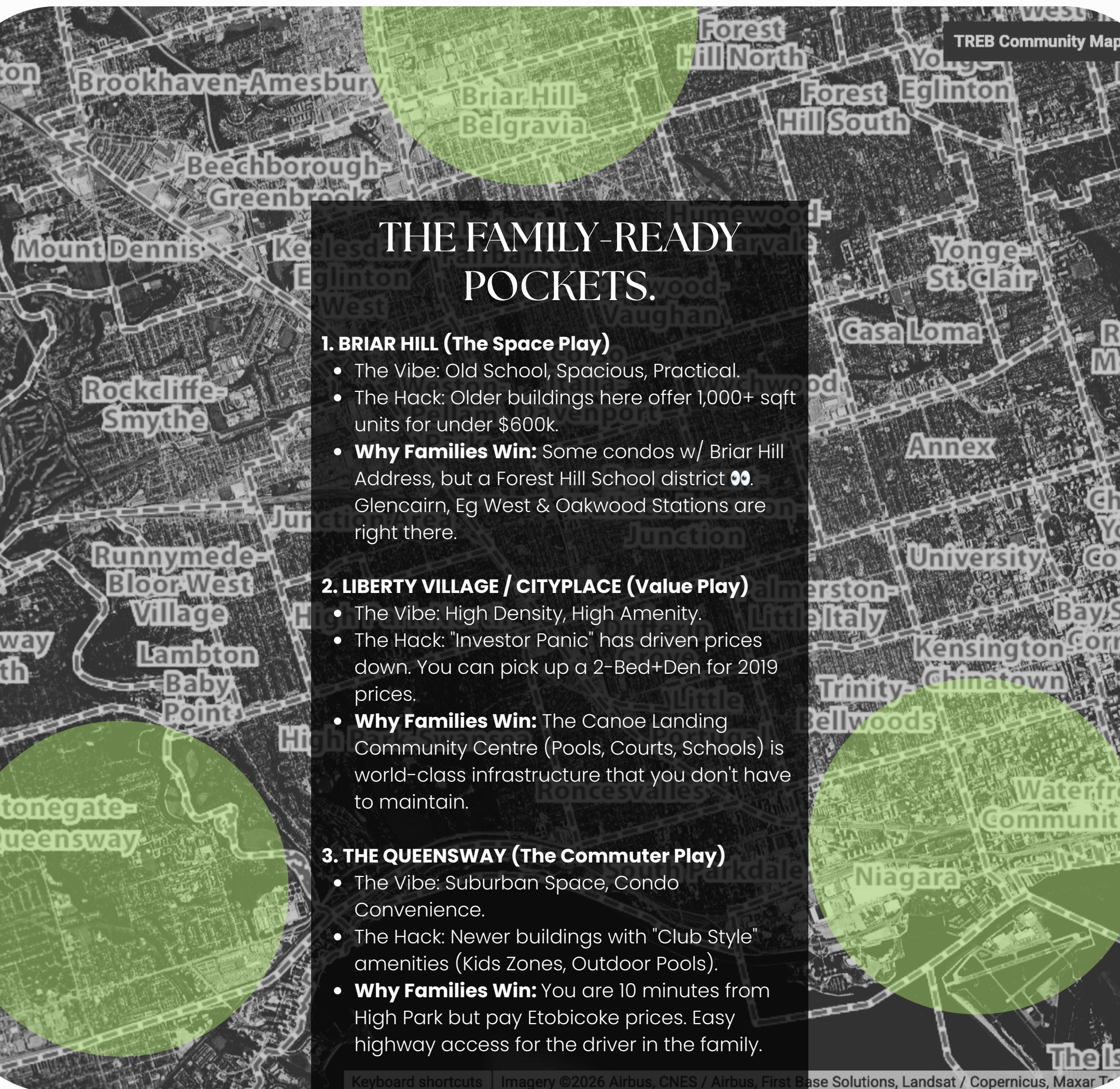
- The "Pajama Run": Is there a park or green space within a 2-minute walk for emergency energy burning?
- The School Walk: Can you walk to school without crossing a 6-lane highway?

Be honest. Does this fit your life for the next 36 months?



### [SCORECARD]

- 0-2 Checks: Keep saving for a House.
- All Checked: You are a Condo Family. Proceed to Page 5.



## THE FAMILY-READY POCKETS.

### 1. BRIAR HILL (The Space Play)

- The Vibe: Old School, Spacious, Practical.
- The Hack: Older buildings here offer 1,000+ sqft units for under \$600k.
- **Why Families Win:** Some condos w/ Briar Hill Address, but a Forest Hill School district 🏡. Glencairn, Eg West & Oakwood Stations are right there.

### 2. LIBERTY VILLAGE / CITYPLACE (Value Play)

- The Vibe: High Density, High Amenity.
- The Hack: "Investor Panic" has driven prices down. You can pick up a 2-Bed+Den for 2019 prices.
- **Why Families Win:** The Canoe Landing Community Centre (Pools, Courts, Schools) is world-class infrastructure that you don't have to maintain.

### 3. THE QUEENSWAY (The Commuter Play)

- The Vibe: Suburban Space, Condo Convenience.
- The Hack: Newer buildings with "Club Style" amenities (Kids Zones, Outdoor Pools).
- **Why Families Win:** You are 10 minutes from High Park but pay Etobicoke prices. Easy highway access for the driver in the family.

# DESIGN YOUR LIFE.

## 1. THE SCHOOL ZONE HACKER


- The Goal: Access to Tier-1 Education without the Tier-1 Mortgage.
- The Strategy: Buying a \$900k condo in the catchment area of a school where detached homes cost \$3M+ (e.g., Forest Hill Collegiate, North Toronto).
- The Win: Your kids get the education and the network; you keep your financial freedom.

## 2. THE "HOOPER" FAMILY (The Athlete)

- The Goal: Elite development logistics.
- The Strategy: Prioritizing proximity to the "Rep Loop" (Facilities, Courts, Highway access).
- The Win: Instead of spending Saturday mowing the lawn, you are at the court. Instead of driving 45 minutes to practice, you live 10 minutes from the facility.
- Editor's Note: "This is my family. We chose a condo so we could prioritize schools that focus on sports. The building is just our basecamp; the city is our backyard."

## 3. THE TIME BILLIONAIRE

- The Goal: Maximum presence.
- The Strategy: Living in the core (Liberty Village/CityPlace) to eliminate the commute entirely.
- The Win: You trade square footage for 10 hours of extra time per week with your kids. No GO Train delays. No traffic. You are home for dinner every night at 5:30 PM.



*A condo isn't just a box; it's a logistics center. By removing the "House Maintenance," you free up resources to go all-in on what matters to your kids. Which family are you?*

**When you choose the lifestyle first, the building choice becomes obvious.**



# DON'T SEARCH BY PRICE. SEARCH BY LIFESTYLE.

Most agents send you a generic list of "3 Bedroom Units." We don't. Because a condo for a Hooper looks very different than a condo for a School Zone Hacker.

Tell us which archetype you fit, and we will unlock the specific building list that matches your logistics.

## [SELECT YOUR LIST]

- [ ] **THE "HOOPER" LIST:** Buildings near courts, pools, and Rec Centres.
- [ ] **THE SCHOOL ZONE LIST:** The affordable entry points into Top-Ranked catchments.
- [ ] **THE SPACE LIST:** Older buildings (Marlee/Etobicoke) with 1,200+ sqft layouts.

**BOOK YOUR  
STRATEGY CALL**

