

# HaltonHomes

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John Hill, Glenda Hughes,  
Matthew Hill, Christopher Stewart  
& Anita Huggins

Sales Representatives

Office: 905-877-8262  
[lifestyles@haltonhomes.com](mailto:lifestyles@haltonhomes.com)  
[www.haltonhomes.com](http://www.haltonhomes.com)

We hope that you find this newsletter informative and entertaining.

Please remember that we are always available to answer any questions you may have about homes in our area, or the current market value of your own home. We look forward to hearing from you!

Sincerely,

*John, Glenda, Matthew,  
Christopher & Anita*



Each office is independently owned and operated.

## HO, HO, HOLD THE DECORATIONS!

If your home is currently up for sale, you've probably been told to scale back on your holiday decorating so as not to distract from the qualities of your house, and also so you don't turn off any prospective buyers who may not celebrate the same holiday as you.

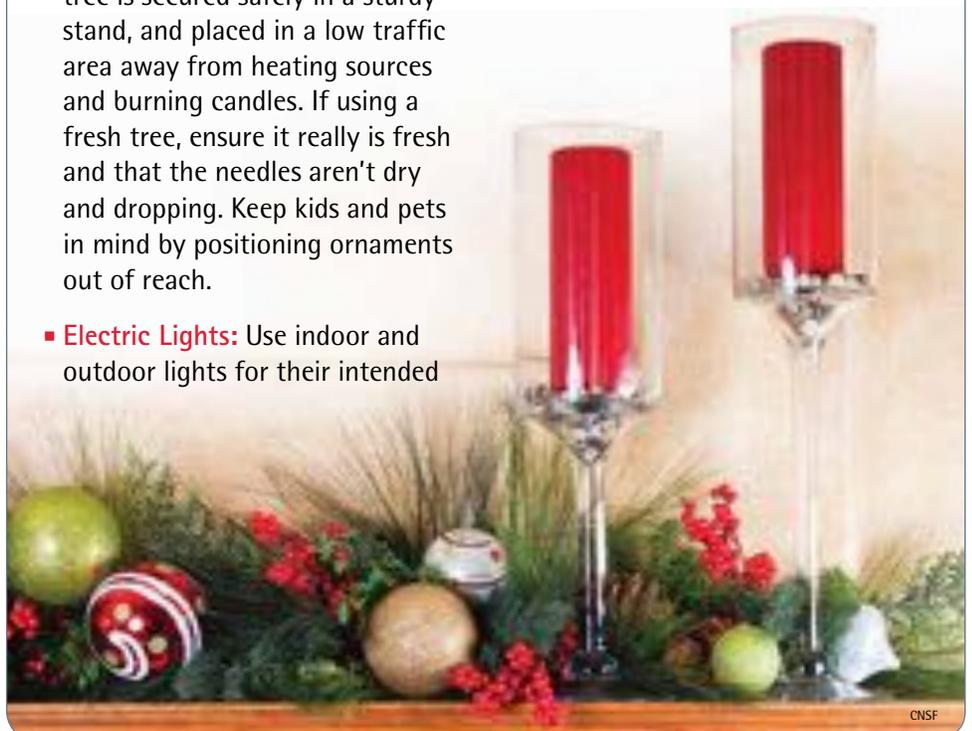
Whether your house is for sale or not, if you are showcasing some seasonal decorations you'll want to read these quick tips about holiday safety:

- **Candles:** Use sturdy candleholders that won't easily tip over, never leave burning candles unattended, and if candles are used in a centerpiece, make sure they don't burn low enough to ignite the decorations.
- **Trees:** Like candles, make sure your tree is secured safely in a sturdy stand, and placed in a low traffic area away from heating sources and burning candles. If using a fresh tree, ensure it really is fresh and that the needles aren't dry and dropping. Keep kids and pets in mind by positioning ornaments out of reach.
- **Electric Lights:** Use indoor and outdoor lights for their intended

locations, don't overload electrical circuits and unplug electric cords before you go to bed or leave the house.

Enjoy the spirit of the holiday season, and remember that if you have any plans to celebrate next year's festivities in a different house, please call today so we can start the buying and selling process first thing in the new year.

Best wishes to you and yours for a happy and safe holiday season!



CNSF

# PAINT & PAPER PREP

You've finally found the perfect print or paint color and are itching to give that room a facelift! Not so fast, though – surface preparation is key to being happy with your results; as such, problems like the following need to be addressed before you go applying that wallpaper or fresh coat of paint.

- **Popped nails, holes, and cracks.** Wallpaper might disguise these problems, but painting over them can actually make them more noticeable. Small imperfections like popped nails can be hard to see, though; to make them more apparent, hold a bright light up to your walls and mark them with painter's tape or pencil so you can find and fix them later. How you make the repairs will depend on the size and nature of the hole or crack, as well as on the material the wall is made from.

- **Textured walls.** A technique often used to hide imperfections like those mentioned above, texturing is achieved by manipulating joint compound with patterning tools like sponges or brushes, or by applying textured paint (like that used for popcorn ceilings). Smoothing textured walls is a laborious process, but it can be done. Either you remove the texturing by softening and loosening it with water then scraping or sanding it off, or you fill in the surface by applying thin layers of joint compound in a process known as skim coating.

- **Stuck-on wallpaper.** Today's wallpapers are much easier to remove, but if you're up against the old stuff, you have messy work ahead. What can't be scraped off may need to be steamed off or chemically removed. You'll want to score the problem paper so the steam or chemical remover can better penetrate the paper and break down its adhesive. You can use a utility knife, but there is also a tool made just for this purpose, called a wallpaper perforator, that can help move the job along.

- **Boldly colored walls.** Bright or dark colors can show through lighter paint layers and even some wallpapers. The good news is you won't need to limit your choices to what will effectively mask what's underneath or apply multiple coats of new paint – if you apply primer first. A coat of

high-hiding primer goes a long way towards achieving results that are more true to color with fewer coats. You can even have your primer tinted to match your new color, making it even easier to cover up the old color.

- **Dirt.** Even if they aren't newly covered in drywall dust as a result of your hole-repairing or texture-removing, your walls still hold dirt from everyday wear-and-tear – grease, cigarette smoke, pet dander, and particulate are some examples. If you skip cleaning, you'll seal the dirt in, making for walls that aren't as smooth and that have a harder time holding onto paint or wallpaper. Available at your local home improvement store, trisodium phosphate (TSP) is a powerful cleaner that also etches your walls so your paint or wallpaper will better adhere to them. Just mix with water, scrub onto walls, and rinse.



## IF I'D ONLY KNOWN...

Buying a home can seem a complex and often confusing business. These are four aspects of the process buyers wish they had better understood before they purchased their homes.

- **Home-financing options.** Unfortunately for many buyers, it's not until after they've purchased that they realize how little they knew about financing; from conventional fixed- and adjustable-rate mortgages, to government programs, to alternatives like seller financing, there are more options than you might think. Before you commit to anything, work with your mortgage representative to discuss the options that fit best with your financial situation and long-term plans.
- **Applying for a mortgage loan.** A lack of knowledge about the difference between pre-approval and pre-qualification, what information and documentation they needed to provide for their lender, what conditions they needed to satisfy, and what they shouldn't have done when applying for a loan (e.g., change jobs) has unnecessarily slowed down the home-buying process for many an inadequately informed buyer.
- **Closing costs.** There's a lot to pay for in addition to a property's purchase price, including legal fees, inspection fees, appraisal fees, survey fees, property taxes, title insurance and homeowner's insurance. Buyers often find themselves caught by surprise at the last minute, scrambling to come up with the required funds or even unable to complete the transaction.
- **How long it can take.** A lot of buyers believed it would take them less time to navigate their way through the home-buying process than it actually did. Finding just the right home takes time; once the hunt is over, buyers still need to be patient as they go from having their offer accepted to sealing the deal by signing those closing documents.



## STAGING SERVICES

If you're a seller who's written off the idea of hiring a professional home stager due to price, think twice! Stagers offer a variety of services, so you can spend as much or as little as you like.

Will your home be vacant before you list? If so, consider full staging to help overcome the challenges of selling an empty home: the stager can bring in and set up furniture and accessories that effectively showcase your property, then remove everything once your home sells. As full staging often involves renting furniture, it's usually the most costly option. To save money staging a vacant home, opt for partial staging, in which only key rooms (e.g., kitchen, family room, master bedroom) are staged.

Staging an occupied property is typically less expensive than staging a vacant one, as the stager works with what you've got, moving (and often removing) furniture and accessories, providing a few props (like area rugs), and clearing out the clutter so your home shows at its best. Occupied properties can be partially staged, too – reduce your costs by staging only those rooms that need the most help or that are most crucial to buyers.

If you have a tighter budget, consider a simple staging consultation. Either the stager can tour your home then provide you with a written staging plan based on their observations, or, for less money still, opt for a 'walk and talk', wherein you and your stager do a room-by-room walkthrough while you take notes of their recommendations. Either way, you'll be the one doing all the work in implementing their advice, which makes consultations the most economical option.

# SURVEY SAYS...

Property surveys aren't just for when disputes between neighbors arise. Below are a few other occasions when having a survey performed is well worth the (modest) expense.

- **You're seriously considering buying that house.** How big is the lot? Where does it begin and end? Are there any registered easements on the property? Or any encroachments? All these questions are crucial for buyers, and the answers are provided in a property survey. Surveys lend buyers peace of mind by illustrating exactly what buyers would – and wouldn't – be getting for their money.
- **You've decided to sell your house.** By getting a property survey done before going on market, you and your representative will know exactly what you are – and aren't – selling, and be able to address any issues raised prior to listing. That means a smoother, shorter path to closing (especially for a buyer whose offer is contingent on a survey), making property surveys a helpful marketing tool.
- **You're thinking of making improvements to your property.** In addition to boundary lines, property surveys show the location of utility equipment like power cables and gas pipes. Knowing where these things are before you begin a project can save you a lot of heartache and expense; you don't want to put up that fence or shed only to find out that it's actually on your neighbor's property.



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