

HaltonHomes

Compliments of the Halton Homes Team

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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 would be glad to hear from you!

Sincerely,

*John, Glenda, Matthew,
Christopher & Anita*

Johnson Associates

REAL ESTATE LTD., BROKERAGE



Each office is independently owned and operated.



A NEW YEAR, A NEW APPROACH

Today's homebuyer is recognizing that in order to have an edge in the real estate market, they must have a complete financial plan in place before even starting their home search.

A professional financial advisor will get you on the right track, giving you suggestions on how to clean up your personal finances and organize your current debts. You'll also want to run a credit check on yourself and verify that the information shown in your file is correct. There are two national credit bureaus in Canada: Equifax Canada (www.equifax.ca) and TransUnion Canada (www.transunion.ca) - check with both of them. You can get a copy of your credit file mailed to you for free or, if you prefer to see it immediately, you can request it online for a nominal fee. Note that while your mailed credit report is available to you for free, there is no

free service to access your actual credit score.

Once you have an idea of your current financial status and therefore the general price range you'd like to stay within, we'll sit down together and begin the process of searching for your ideal home. You may even want to talk to your loan provider about a pre-approved mortgage, as having this in-hand can often give you the edge over another bidder when making a competing offer on a house.

Thinking of moving in 2014? Please call today for the latest updates on today's real estate market, especially local conditions in your area of interest.

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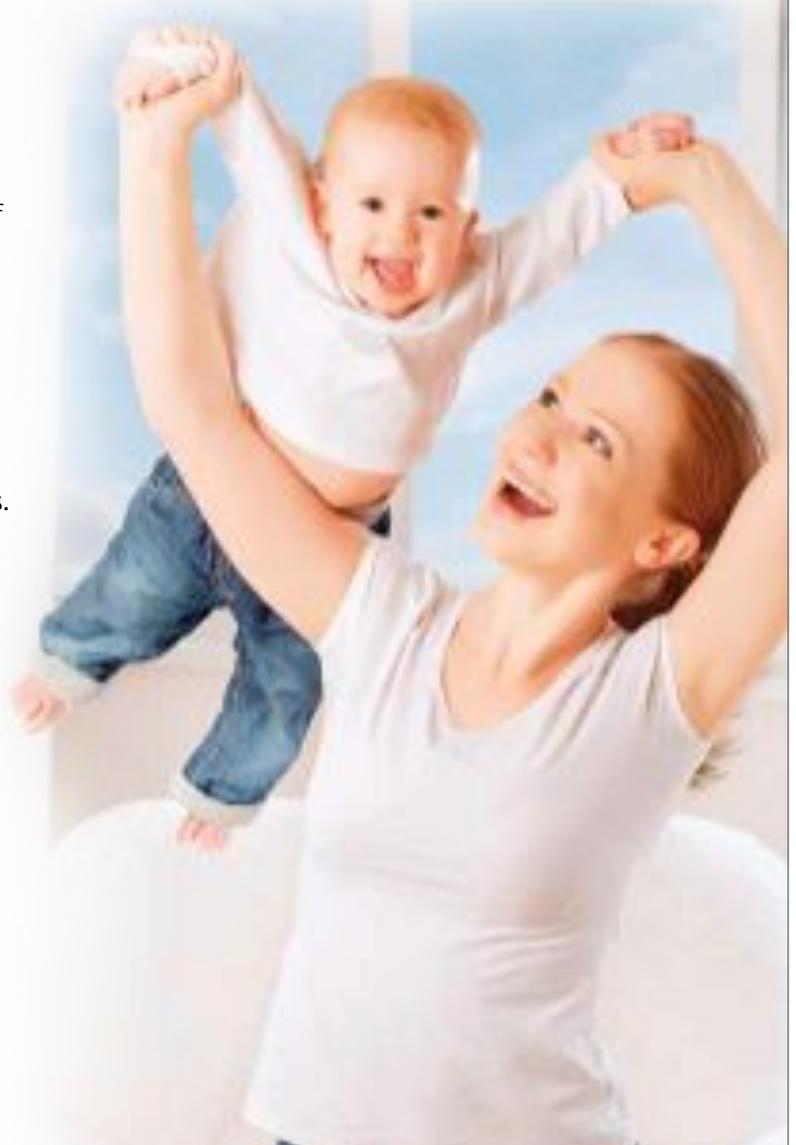
HAPPIER HOME DECOR

Have a happy New Year! No, really – make 2014, and the years to follow, more happy and less stressful for you (and other members of your household) by resolving to make some changes for the better where your home's interior is concerned.

- **Get a better night's sleep.** Do you have a TV or computer in your bedroom? If so, it needs to go – screens and sleep don't mix. What about exercise equipment? The bedroom is no place for that either. The only things that should be in your bedroom are those that contribute to an atmosphere of serenity. Outfit your bedroom windows with light-blocking drapes; ditch the synthetic sheets (which are chemically treated) in favor of a set that's made with natural fibers; and introduce a good air purifier into your bedroom.
- **Lighten up.** Blackout curtains are great for sleeping, but darkness during the day often makes us feel lethargic and depressed. Natural light is the cure for a gloomy mood, so open your window treatments during the day to let in the light and the sun. The yellow dullness of regular incandescent and fluorescents light bulbs makes for a dreary interior and can contribute to low-grade stress; adding even one full-spectrum light bulb to a room can really brighten it up. Used in the treatment of seasonal affective disorder, full-spectrum bulbs mimic natural light.
- **Clear away the clutter.** In addition to posing some practical problems, such as making it more difficult to quickly find what you're looking for and (in extreme cases) to navigate through your home, clutter has been associated with a host of negative psychological effects. Stress is the most obvious, but living in a cluttered environment can also engender feelings of lethargy, shame, hopelessness, and loss of control over one's life (effects that can be felt by anyone in the home). As well, it can have a negative impact on one's social life.
- **Create an in-home retreat.** How about a spa-inspired bathroom in which you can rejuvenate? Think raindrop showerheads; accessories that can turn your regular bathtub into a whirlpool; towel warmers; heated flooring; super-soft, high-quality towels; plants; aromatherapy candles; and music. Or perhaps you'd like a sumptuous bedroom sanctuary where you can relax? Comfort is king (-size): upgrade your bed and pillows (most people are sleeping on ones that are well past their prime); introduce bedroom furniture for

lounging; and incorporate luxurious, textured fabrics and mood lighting.

- **Harness the power of paint.** Neutral walls are ideal for when you've decided to sell your home, but while you're still living in it, why not use color to help shape your mood? Active hues – reds, oranges, and yellows – are energizing and cheering, making them ideal for social spaces such as kitchens and living and dining rooms, as well as for exercise rooms and home offices. Passive hues – blues, greens, and purples – have a calming, relaxing effect (particularly when soft shades are used), making them perfectly suited for bedrooms and bathrooms.





RECESSION RESISTANT

While you can't control the economy, you can make choices in buying and maintaining a home that will help ensure it retains value and sells more quickly even in a slow market.

- **As always, choose your location carefully.** Homes in good locations are always in demand, even when markets are slow. What makes for a good location? A safe, low-crime neighborhood in which properties are well maintained, proximity to good schools, public transit and/or major transportation routes, and amenities like shopping and essential services.
- **Don't buy the most expensive home in the area.** When markets soften, the disparity in price between the most expensive home and comparable homes will be even more apparent (and off-putting) to buyers. As well, buyers are even more likely, when markets are soft, to pass over a more expensive property in favor of a less costly home that's in a better neighborhood.
- **Don't over-improve.** High-end upgrades like chef's kitchens can be difficult to sell to the average buyer at any time, but especially when the market takes a downturn. If you want to improve your home, the savvy move would be to stick to renos that appeal to the greatest possible number of buyers, like modernizing outdated kitchens or adding a second or third bathroom.
- **Stay on top of upkeep.** It can be tempting to defer general repair and maintenance around the home, but doing so could really cost you, particularly in a slow real estate market. Like properties that boast a good location, homes that have been well maintained are always sought after – as such, they sell faster and for more money in markets both hot *and* cool.



ROUTINE MAINTENANCE

When your home is for sale, you need to be prepared to show it to buyers at short notice. To that end, here are some things you (or someone else) should do every day until your home sells.

- The dishes, or, at the very least, load dirty dishes into your dishwasher so they're out of sight. Nobody wants to see a sink full of food-encrusted plates and cutlery in a home they've come to view.
- Make the beds, complete with bedspreads for that polished look. Incorporate the task into your household's morning routine.
- Take out the garbage. Garbage means odor, and odor is one of the quickest ways to make buyers turn their nose up at your property. In addition to the kitchen bin, don't forget wastepaper baskets in bedrooms and bathrooms, etcetera.
- Vacuum/sweep, especially if you have children and/or pets. Spot-cleaning – cleaning up spilled crumbs or pet hair with a hand vac, for example – at the start or end of each day may be all that's necessary.
- Make your kitchen shine. Dirt is especially off-putting in kitchens, perhaps because that's where we eat. Clear off and clean surfaces such as the stove and countertops, and make sure your sink, faucet, and appliances gleam.
- Make bathrooms sparkle. Like kitchens, bathrooms are intimate spaces where the presence of dirt is particularly objectionable. Clear off and clean surfaces, and make sinks, faucets, toilets, and showers shine.
- Tidy up. Toys, paperwork, clothing – if it's out of place, throw it into some sort of catchall (e.g. a basket) and stow the whole thing out of sight until you have time to put everything in its rightful place.

WASTED ENERGY

As the cost of energy inches ever higher, homeowners look for ways to lower the bills. With that in mind, let's discuss some of the more common ways energy is wasted around the house.

- **A leaky envelope.** Inadequate insulation; drafty windows and doors; air leaks where wires, pipes, and ducts pass through your house; and exterior cracks and gaps – a leaky envelope is the biggest culprit behind energy loss, so tighten things up: add extra insulation, caulk, weatherstrip, and seal.
- **An inefficient HVAC system.** Heating and cooling costs constitute the majority of your energy bill. Old equipment or equipment that hasn't been well maintained has to work harder, costing you more money, so be sure to change air filters regularly, seal and clean ducts, and replace dated equipment.
- **Old appliances.** Today's models are much more efficient: fridges have more insulation; front-load washers wring out more water so dryers needn't work as hard; and dishwashers have more energy-efficient motors, for example. If you want to waste even less energy, don't just buy new appliances, buy ENERGY STAR appliances.
- **Phantom power.** Many home appliances and electronics draw power even when turned off – these energy vampires often have lights indicating they're in standby mode. Unplug such devices when not in use, or, more convenient, plug them into "smart" power strips, which completely cut power to devices not in use.
- **Incandescent light bulbs.** Lighting may not account for a major portion of your energy bill, but replacing incandescent bulbs with compact fluorescent bulbs is one of the easiest ways to reduce energy waste. CFLs use 75 percent less energy than incandescent bulbs and last about 10 times longer.



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The Halton Homes Team is here to help you achieve excellent results from start to finish! Give any of our team a call and start with our Free Market Evaluation, Staging Consultation, and Virtual Tour.

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