

HaltonHomes

Compliments of Glenda, John & Matthew

Johnson Associates Real Estate Ltd., Brokerage



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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,

Glenda, John & Matthew

Johnson Associates

REAL ESTATE LTD., BROKERAGE



Each office is independently owned and operated.



Happy Canada Day!

Despite the dire economic news communicated in the media, we actually have a lot to be happy about this Canada Day.

From a real estate perspective, there is light at the end of the tunnel. According to a residential housing forecast prepared by the Canadian Real Estate Association (CREA), we can expect national MLS® home sales activity to rebound next year.

Mortgage rates are currently at temptingly low levels for anyone looking for home financing, and the value of homes are at a point that makes it perfect for homeowners to move up into areas that may have been financially out of reach just a couple of years ago.

According to Calvin Lindberg, President of CREA, "We are caught in a cycle where consumer confidence has been eroded because of job losses, and consumer confidence is an essential ingredient for housing sales activity." However, it must be recognized that life goes on, and people will always

need to upsize, downsize and move homes for any number of reasons. Because of the current market climate, sellers must acknowledge that it's more important than ever to emphasize and maximize the positive features in their sales presentation.

Mr. Lindberg makes a practical observation about today's real estate market by noting that: The essential selling ingredients in today's market are realistic pricing, marketing, and preparation. These crucial points are where an experienced real estate sales representative makes all the difference.

As your real estate representative, I have my finger on the pulse of both countrywide housing trends and local real estate activity. I invite you to call me for help with all your real estate needs. Happy Canada Day!

What is Canada Day?

We observe the statutory holiday on July 1 as Canada Day, but that wasn't always its name. From 1879 to 1982, July 1 was actually called Dominion Day, a commemoration of the day in 1867 when the first colonies of British North America entered Confederation as the Dominion of Canada.



CNSF



ROOM FOR IMPROVEMENT



Not all rooms are created equal. In fact, sometimes it's a room's architecture that makes it a challenge to furnish and decorate. Below are four often encountered "problem rooms" and some tips and tricks for coping with the design challenges they pose.

PROBLEM ROOM #1: THERE ARE TOO MANY FIXED FEATURES.

Windows, doors, fireplaces, niches, bump-outs: The more fixed features in a room, the fewer options for furniture placement – unless, of course, you bring your furniture out from the walls, in which case you can put it wherever you like. Alternatively, angle your furniture on the diagonal. Either way, you'll avoid the dullness of a room with all its furniture flush against the walls. Those spaces along the walls that are too narrow to accommodate wide pieces (e.g., sofas and tables) can then be used for storage and display via items like end tables and tall, narrow bookcases.

PROBLEM ROOM #2: IT HAS A HIGH CEILING.

Here, you want to de-emphasize the vertical and emphasize the horizontal so your tall room appears more proportionate. You can do this using artwork (think about its content in addition to its placement), by incorporating shelving into your decor (provided it's low and wide, not tall and narrow), and incorporating fabrics that feature horizontal lines (e.g., upholstery and drapery). You can also bring your ceiling down by installing crown moldings a few feet below it and painting it a warm color a shade darker than the walls. Lastly, go large-scale with your furniture so it's in keeping with the scale of the room.

PROBLEM ROOM #3: IT'S LONG AND NARROW.

Segment long, narrow rooms into different "zones" – one for reading and another for conversation, or one for playing games and another for watching TV. Use area rugs to define each zone or separate them with bookcases or a room-divider screen, for example. As well, there are a few things you can do to trick the eye into thinking the room is wider than it really is: Apply a cool, light shade of paint to the long walls so they appear to recede; apply a warm, dark shade to the end walls so they appear to advance; and create horizontal lines on the narrower walls using items like shelving or striped wallpaper.

PROBLEM ROOM #4: IT'S SMALL.

To open up a small room, start with its walls and ceiling: Paint the former in a light color (e.g., a pale blue or green, buttery yellow, or cream), and the latter in a lighter shade of the wall color in order to "raise" the ceiling. Another key strategy for opening small rooms is eliminating visual obstructions: Opt for furniture that's not only small in scale, but open in design (think armless chairs, exposed legs, and glass table-tops) and match it to your walls in color so it blends in; maximize light; keep accessories to a minimum; and incorporate mirrors – the further you can see into a space, the larger it seems.



Ask Yourself

BUY GREEN

When buying a home, you naturally consider your decision's impact on your lifestyle and finances. But do you think about its impact on the environment? To make your next home purchase a little greener, follow these tips.

When it's time to begin your home hunt, think 'less is more;' the smaller the home, the more environmentally friendly it is. That's because fewer resources have been consumed in constructing it, less energy is required to heat, cool, light and otherwise run it, less water is needed to maintain its landscaping, and you won't need to buy as much stuff in order to fill it.

Choose your location wisely. The closer your home to your workplace, public transit, and those amenities most essential to you, the less driving you'll need to do, which is good news for both the environment and your bank account. Also, avoid properties that were built on environmentally sensitive land; infill developments are the greener choice, as they make use of land that's already been developed.

Consider, too, the eco-friendliness of the products and materials that have gone into the home's finishing. For instance, are the appliances ENERGY STAR® rated? Are the toilets water-conserving low-flow models? Are the floors made of bamboo, cork or linoleum? Are the countertops made from a recycled material like glass? Was it painted with low- or no-VOC paint?

Those wishing to take their commitment to the green lifestyle a step further may wish to purchase a property that was constructed with an eye toward minimizing environmental impact, such as a property that features energy-efficient heating and cooling systems or one that harnesses the power of solar energy.

You want to sell your home. Do you list with a real-estate sales representative or sell it yourself? The latter may be tempting, especially during such difficult economic times. But before you decide to go solo, ask yourself the following questions.

- Do you have the time, energy and money to devote to marketing your home? More than just putting up a For Sale sign, effectively marketing a property involves creating persuasive newspaper ads, using the Multiple Listing Service® (a tool not available to sellers working without a real-estate sales representative), and much more.
- Are you a skilled negotiator? Buyers often low-ball owners selling their own homes thinking they'll take less since they're not paying anyone commission. Sales sometimes grind to a halt because owners take offense to criticisms of their property. How would you handle such scenarios? Would you be able to stay objective?
- Do you have sufficient legal and financial knowledge to successfully see the sale through? If you're unable to properly complete an offer to purchase, prepare closing documents or offer financing options, the sale may fall through or, worse, you could wind up in a lawsuit. Real-estate law is complex and ever evolving, which is why we recommend you consult with real estate lawyers, accountants and other professionals.
- Do you have access to all the information needed to assess your home's market value: familiarity with the target market, knowledge of which features the target market values, selling prices of comparable homes? If not, like many do-it-yourselfers, you'll likely overprice, which is the top reason homes for sale by owner don't sell.
- When you consider the questions above – and your answers – can you afford not to list with a real-estate sales representative?

Stay Cool for Less

Temperatures are rising as we enter the year's hottest months, and while there's nothing you can do about that, there's a lot you can do to keep your electric bill from skyrocketing as you try to keep cool.

- Prevent heat from entering your house in the first place. Your windows are a main point of entry, so consider installing double-glazed windows, putting awnings up over those windows exposed to daylight, and/or applying heat-reflective film to your windows. Keep your drapes closed. Plant trees and shrubs around your house in order to shade it.
- Avoid generating more heat inside your house. That means turning off your heat-generating appliances and electronics: Your computer, your plasma television, and your light fixtures. Cook dinner in the microwave or on the barbeque instead of in the oven and hang your laundry outside to dry instead of running your dryer inside.
- Use alternative methods of cooling the air inside your house. Consider investing in a portable air conditioner so you can cool only the space you're using instead of cooling the entire house via central air. Better yet, use fans, be they freestanding or ceiling-mounted – just be sure to turn them off when you're not there to feel their breeze.
- Raise your thermostat to the highest temperature you can be comfortable at – even one degree can mean significant savings. Have your air-conditioning unit professionally inspected annually and change its filter monthly – that way, your AC will work more efficiently and cost less when you use it.



DO YOU KNOW WHO IS "PULLING THE STRINGS" ON INTEREST RATES?

When you deal with an Accredited Mortgage Professional (AMP), you are dealing with a Mortgage Broker who has their finger on the pulse of the industry.

When it is time for you to determine a Mortgage Strategy, you need to be "in tune" with what the Bank of Canada is up to, and what the financial impact will be.

NEED A STRATEGY? Call me today and let my knowledge start working for you!

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Take a look at our website: www.haltonhomes.com



We are setting new records for sales in our area! Call us to find out how the Halton Homes Team can sell YOUR home too.

John, Matthew and Glenda