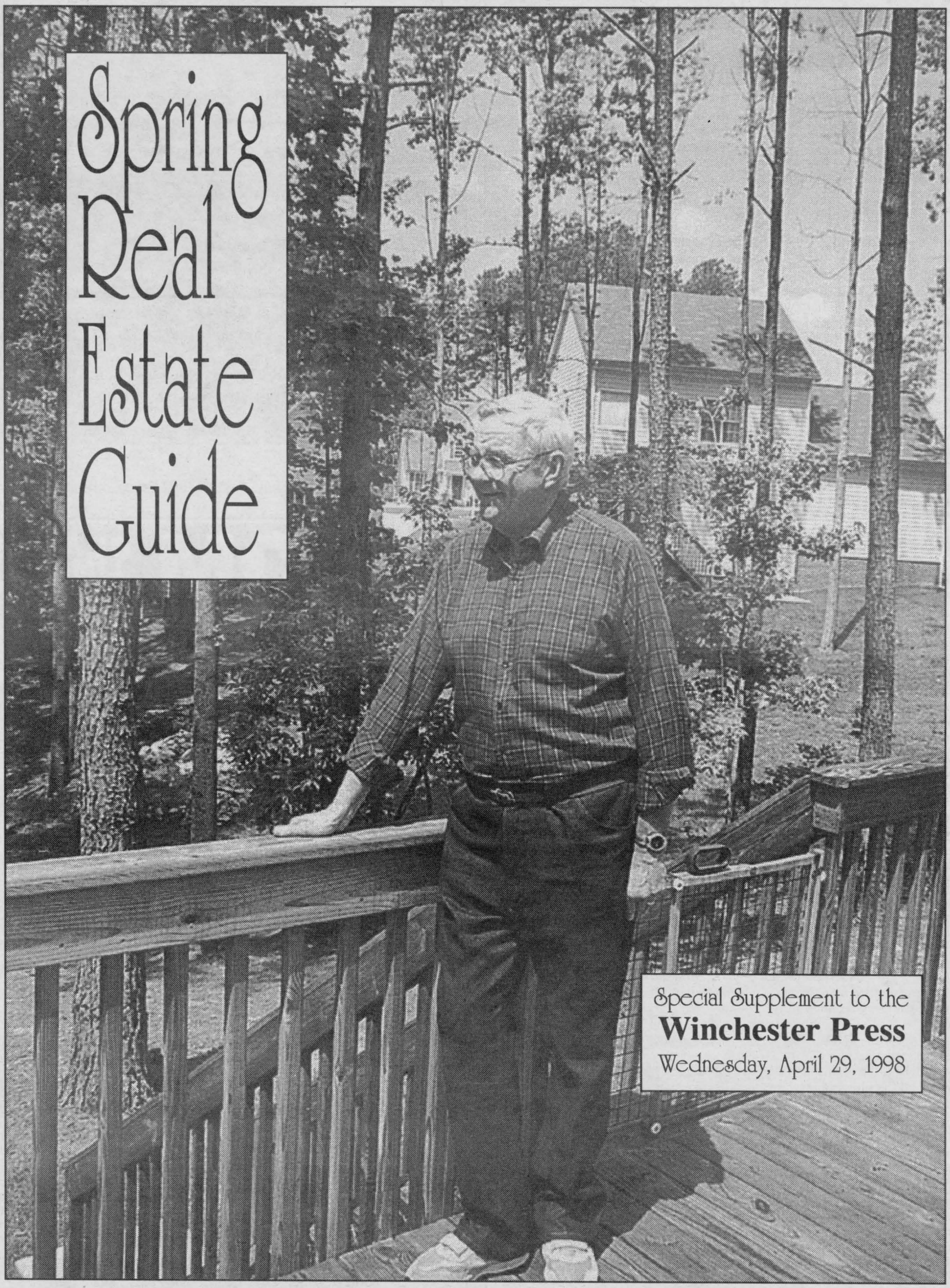
Spring Real Estate Guide



Special Supplement to the
Winchester Press
Wednesday, April 29, 1998

Basic tool kit a necessity for new homeowners

New homeowners often find there's more to keeping a house than cutting the grass and clearing snow from the driveway.

To start with, a new homeowner needs to have on hand a "basic tool kit." A number of basic tools are a must — a metal hammer, screwdrivers with a variety of heads, a small saw, electric drill, adjustable wrench, pliers and measuring stick. Sandpaper and an assortment of screws and nails are also very handy. These tools will help with simple repairs such as securing loose tiles, adjusting a door or installing a lock.

Once you're equipped to perform the most basic repairs, take a look around. Do you know where your gas/electricity and water meter are located? Usually these are found outside the home by a side or back wall. This makes it easy for the meter reader who can take the readings without bothering you. Sometimes these meters, especially the water meters in older homes, are located indoors, usually in the basement.

As new homeowners, it's a good idea to check your meters on a weekly or monthly basis. This will help you gain an understanding of seasonal increases and decreases in consumption and enable you to take measures to become more energy/water efficient.

Another area where a little knowledge can go a long way is in the plumbing system. House plumbing is divided into two separate parts. One is the fresh-water system that provides cold and hot water from the various fixtures throughout the house, the other is the drainage system that carries water out of the house.

The fresh-water system can be completely shut down by closing the main valve, which is usually located in the basement near where the underground water line enters the house. Most lines that branch out from the main line also have individual shut-off valves so water can be turned off to one area without disturbing the flow in another. Most plumbing jobs require at least the partial shut-off of your home's water supply.

Meanwhile, the drainage system connects all the plumbing fixtures to a main sewer line that carries waste out of the house to a sewer or septic tank. The main sewer line extends above the roof of the house to allow gases to escape. The opening of this pipe, above the roof, is called a vent and must never by covered or allowed to become clogged with debris.

Knowledge of your home's electrical system is also valuable in case you have to turn off all power in case of an emergency, such as a fire. You should know the location of the main electric switch in the house and how to use it. You should also know the location of the fuse box or circuit breaker and how to reset a breaker or replace a fuse in case one blows.

The main switch, along with the circuit breaker panel or fuse box, are located near the electric meter at a point close to where the power lines come into the house. They may be in the basement, utility room, or even the kitchen. The older the home, the more likely it will have a fuse box instead of a circuit breaker panel. Always replace fuses with ones of the same capacity.

Another important aspect of your new home is its heating system. The more familiar you are with it, the less likely you might find yourself cold on a winter's day. Heating systems are usually fuelled by oil, gas, electricity or wood.

Gas-fired and oil-fired systems have burners and should be inspected regularly, usually once a year before the start of the heating season.

Gas burners have pilot lights. You should learn to re-light the pilot light on your gas burner in case it ever goes out. You should also know the location of the gas shut-off valve so you can turn off the gas in case the burner doesn't light or you smell gas escaping.

Heating systems operate in a variety of ways. The better you understand your system, the safer and more efficient you can make it.

Fire in a home is a major hazard that all new homeowners should be aware of. Early detection is the key to protecting your family and keeping damage to a minimum. Ensure your home has smoke detectors installed in hallways and bedroom areas. Smoke detectors sound an alarm when smoke is in nearby air, even if there is no intense heat. Ideally, you should have a smoke alarm in each bedroom.

If you have a gas-fired heating system or a fireplace in you home, it's also a good idea to install carbon monoxide detectors in the bedroom areas. Carbon monoxide is a colorless, odorless, tasteless toxic gas that, at high levels, can cause flu-like symptoms and even death.

While carbon monoxide detectors are not a substitute for proper care and maintenance of your home, they provide a good second line of defense by sounding an alarm when carbon monoxide reaches an unsafe level.

When we purchase a home, most of us want to turn it into a safe and secure haven for our families. The more we know about the home we have purchased, the more efficient and effective we can be.



Heritage home

A side view of this home for sale by Gale Real Estate in Winchester.

THOM REALTY LIMITED REALTOR

Morrisburg Shopping Centre 543-3598



LIVE AT THE GOLF COURSE - 1,200 sq. ft. bungalow offers 1+3 bedrooms, country kitchen, dining room and living room on main floor. Large bright room with hardwood floors. Detached garage. **ASKING $104,900.** MLS



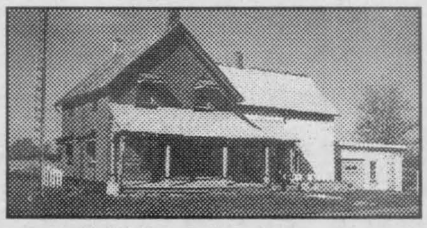
WILLIAMSBURG - Well-kept 4-bedroom home. Kitchen with dining and laundry areas, living and dining rooms with hardwood floors, den and main-floor family room. 1-1/2 baths. Detached garage. Paved drive and parking area. **ASKING $89,000.** MLS



TUCKED AWAY ON DEAD-END STREET - Spacious bedrooms (12'x14' and 11'x20'), 2 baths, family room with gas fireplace, living room, dining room and detached double garage. Main-floor windows replaced. **ASKING $92,500.** MLS



NEW LISTING - WINCHESTER SPRINGS - Two bedrooms, 2 baths, eat-in kitchen, dining room, main-floor family room and laundry. Beautiful pine floors, newly sanded. Property in 'move-in' condition. **ASKING $79,000.** MLS



GREAT FOR THE HANDYMAN - Solid brick 3-bedroom older home, living room, dining room, den and summer kitchen on large lot. Garage. Peaceful area. Low taxes. Close to Hwy. 31. **ASKING $59,900.** MLS



OWN YOUR FIRST HOME or retire in comfort. Two-bedroom mobile home located close to shopping plaza with extra large living room. Included are 4 appliances, 2 air conditioners and window coverings. **ASKING $29,000.** MLS

LOTS

WILLIAMSBURG TOWNSHIP - Bouck's Hill area, 75 acres mixed bush..... **$30,000**
WILLIAMSBURG TOWNSHIP - County Rd. 18, east of Church Road, 219'x836'.. **$15,500**
ELMA - Good high lot on paved road, 192'x153.54'..... **$12,500**

KAREN W. GORRELL, Broker/Owner - **Res.: 543-3195**
John H. Miller, Sales Representative - **Res.: 543-3195**
Charles (Chuck) Barkley, Sales Representative - **Res.: 448-3660**

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Mike & Adrienne Alexander
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Marshall & Patricia Button
Armand Poirier & Christine Collins
Stephane Bergeron
Kendra Barkley
Brad Holmes
Laurie Munro
Bill & Joanne Hoftyzer
Judy Munro
Hank & Jane Luimes
Alex & Noreen Minifie
Kevin Ross
Doug Johnston
Barry & Lana Rawlings
Lynn Anderson
Melodie Levitt
Rob & Paula Moyer
Carol Walton
Ian & Janet Shantz
Vera & Aubry Rolph
Jason & Alana Thompson
Allen & Laurie Gerald
Gord & Naomi Gudlaugsson
Anne Gagnon
Lloyd Laporte
L. McGuff
Mr. & Mrs. Bill Rae
Mr. & Mrs. Peter Durant
Mrs. & Mrs. Rob Shaffer
Bill Lennox
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DO IT THROUGH GALE!

Working with a real estate agent

When a home is put on the market, the vendor is generally responsible for any real estate commissions associated with the sale. However, there may be advantages to you in seeking the assistance of a realtor who has experience in the neighborhood in which you are house-hunting.

Through a realtor you can get a good idea of the types of properties currently available by studying and comparing various property listings. The realtor will also arrange all visits and will assist you in making your offer once you've made your selection.

Before you begin to visit homes, however, prepare a checklist of specific details so that you can compare them later.

A thorough house-hunt may stretch over a period of several months, during which time you'll likely visit many different homes. So use a checklist, keep detailed notes, and you'll find it easier to compile a "short list" of the places you're really interested in.

Finally, after many weeks or months, you find the home that's right for you. Now the negotiations, starting with the 'offer to purchase' begin in earnest.

CLEAN BILL OF HEALTH

During the negotiation phase, it is strongly recommended that you have the building checked out by a qualified property inspector. The inspection should include checks of the roof, foundation, insulation, beams, gutters, bricks, siding and caulking. The plumbing, heating and electrical systems should all be tested and fully examined.

Any evidence of leaks, moisture accumulation, rot or faulty workmanship should also be cited in the inspection report. Use only an experienced inspector who will provide you with a detailed written report.

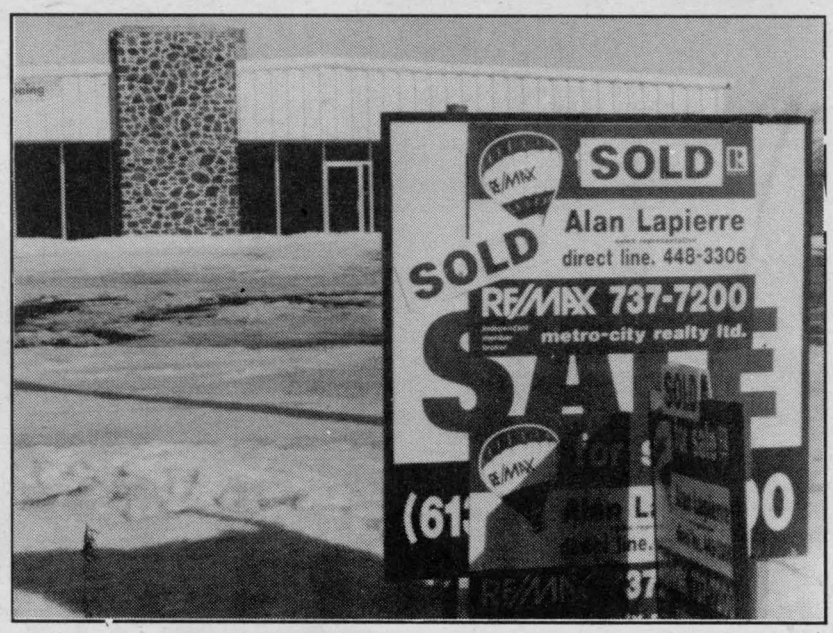
You can learn much about your prospective new home by accompanying the building inspector during the inspection. It provides you with an excellent opportunity to get answers to questions that may not be included in the written report, so listen carefully and take notes.

An experienced inspector should also be able to give you an estimated cost for specific repairs and maintenance.

The offer you make to the vendor should always be conditional on a satisfactory inspection. The identification or discovery of serious defects should allow you to renegotiate your offer or suspend negotiations altogether by withdrawing your offer.

Tip: Choose an inspector who has been recommended. Ask your realtor or friends or acquaintances who may have recently gone through the same experience, or contact your local real estate board for references.

From "Buying a Home", Royal Bank of Canada, 1996.



Newest business

Winchester's newest business is scheduled to take over ownership of the former Drewery's GM dealership property on April 30. The commercial land and buildings was listed for less than three months before selling.

Tips on buying a new home

Determine what you need:
- Draw up a room-by-room checklist of "must haves" and "wants".
- Use these priorities to evaluate each model or home you consider.

Talk to your lender:
- Discuss your mortgage financing options and down payment

Take your time:
- Find out about the warranty offered by your builder (NC)

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More Canadians choose Royal Bank for home mortgages.

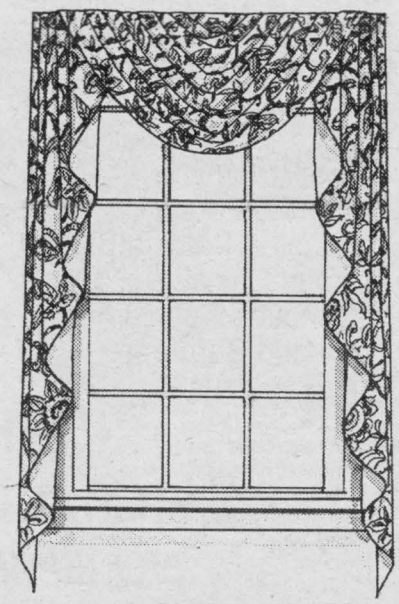
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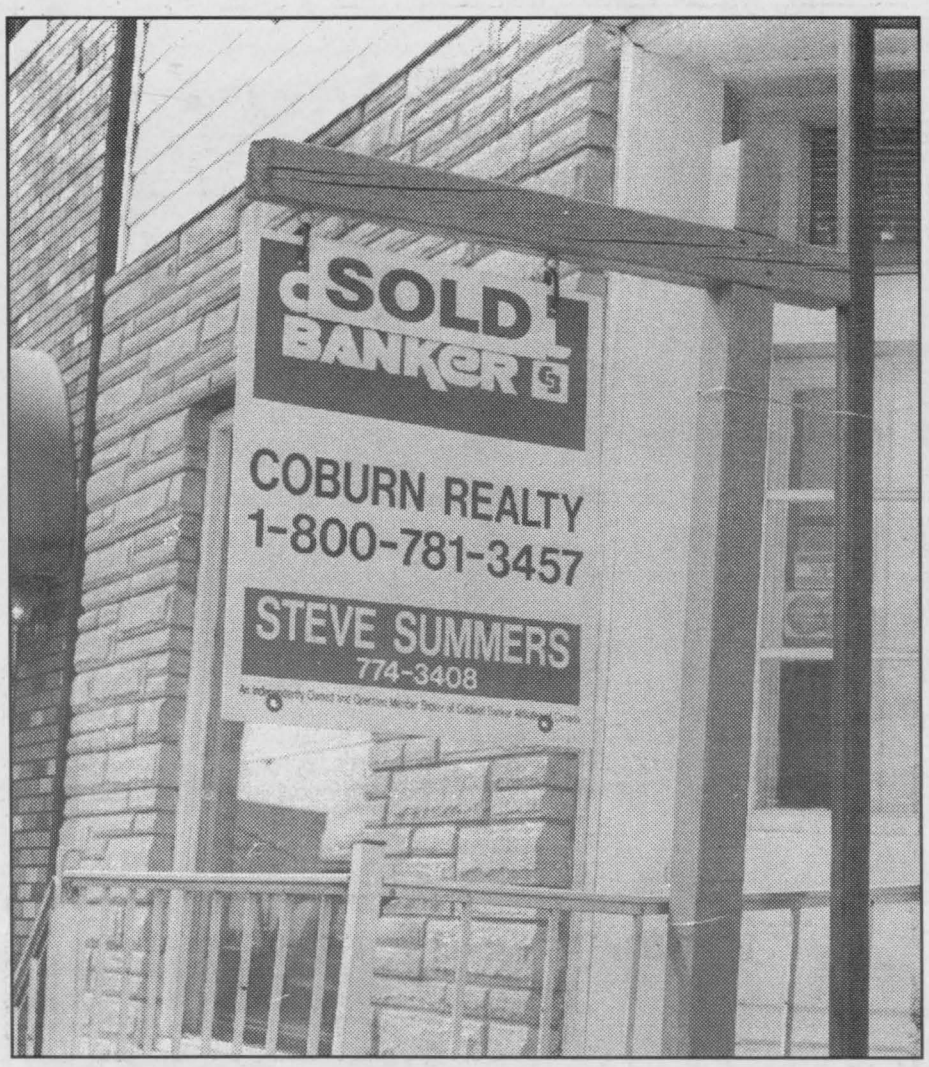
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Sold!

A commercial property along Main Street in Winchester, the location of the former Holmes' Jewellery, was recently sold by Steve Summers of Coburn Realty.

The offer to purchase

Once you have found the home which best suits your needs and your budget, the next step is to have an offer to purchase drawn up. As this is a legally binding document, it should never be made on impulse or under pressure.

Having a lawyer, notary or real estate agent prepare the offer on your behalf can minimize errors and omissions. Be certain to review the offer in detail before it is presented to the vendor.

Ask questions if you need clarification and make sure that you understand exactly what it is you're signing.

The offer should clearly outline all terms and conditions of the sale including, among other details, the following:

— the proposed purchase price;

— a list of all items included in the purchase price (e.g. appliances, carpeting, draperies, fixtures, etc.) as it compares to the original real estate listing, noting any additions or exclusions; stipulation that there are no liens or payments due on these items;

— explicit details of all financial arrangements (e.g. amount of your deposit and interest rate payable on your deposit, if any; amount of down payment and mortgage, etc.);

— closing date for the sale of the property;

— full details concerning the vendor's mortgage if you are assuming it (e.g. balance, interest rate, term, repayment privileges, etc.).

If you do not wish to assume the vendor's mortgage, the owner must provide clear title to the property, free of all encumbrances, and all existing mortgages must be discharged with the sale proceeds on closing;

— date of occupancy;

— any conditions attached to the sale (e.g. satisfactory house inspection; mortgage approval; sale of an existing home, etc.);

— any specific obligations to be fulfilled by the vendor between the closing date and the date of occupancy (e.g. repair and/or painting of areas structurally altered by the vendor upon vacating the premises);

— time period for which the offer is in effect (from as short a period as several hours to as long a period as a week or two);

— a Certificate of Location or survey is required by the financial institution for mortgage approval and by the lawyer or notary for transfer of ownership.

Ensure that these certificates reflect improvements such as decks, patios or pools. If outdated, the offer to purchase should indicate whether the vendor or the purchaser will incur the necessary expense to obtain the appropriate certificates.

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REAL ESTATE BROKER

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HOLIDAY IN YOUR OWN BACK YARD! This spacious, upgraded and well maintained three-bedroom home in Mariatown, just west of Morrisburg, offers many appealing features, including a two-car attached garage, detached 'studio' suitable for small business or guest house. Sun room overlooks fully fenced in-ground pool. Much more! **$164,900.** (5753)



COYLE DRIVE, west of Morrisburg. Nicely decorated three-bedroom brick bungalow, in immaculate condition, on tastefully landscaped lot. Basement family room with wood-burning stove. Oversized double car heated garage. More than a drive-by! **$139,900.** (5754)



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LOVE PRIVACY AND LOTS OF TREES? Your dream home could be waiting for you, just off Lakeshore Drive, west of Morrisburg. Custom built log home, 5+ bedrooms, large open concept living area, solarium, double attached garage... much more. Set on approx. 31 acres. Asking **$229,000.** (5682)

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Initial payments on purchasing a home

As very few home buyers (first-time or otherwise) have the cash available to buy a home outright, most will turn to their financial institution for assistance. This is the first step in a long-standing relationship between you and your financial institution.

THE DOWN PAYMENT

The down payment is that portion of the purchase price you furnish yourself. The balance is obtained from a financial institution in the form of a mortgage. The amount of the down payment (which represents your financial stake, or the equity in your new home) should be determined before you become involved in full-scale house hunting.

A common down payment is 25 per cent to 30 per cent of the selling price of the home. The minimum down payment generally accepted today is 10 per cent, although special conditions do exist which permit as little as five per cent down. There is no limit to the maximum down payment you can make.

There is one overriding consideration, however, in determining how much to put down — the larger the down payment, the less your home will cost in the long run. With a smaller mortgage, interest costs will be lower and over time this will amount to significant savings.

SALE CLOSING COSTS

Most people considering their first home purchase know they must have capital set aside for the down payment. Potential home owners often overlook, however, the other initial costs associated with the actual purchase. These costs can add up, so it's important to have a good understanding of the types of expenses you're likely to incur. For a resale home, these extras can easily add 1.5 per cent to two per cent to the basic purchase price.

Inspection fee — It is recommended that you have an inspection performed by a professional building inspector before you finalize your offer to purchase. The inspection may bring to light areas where repairs or maintenance are required and will assure you that the house is structurally sound. Often the inspector will provide you with a written report.

Mortgage application fee — Some financial institutions will charge a mortgage application fee for processing your application. If your request for a mortgage is turned down, the mortgage application fee is returned to you. This application fee is also charged by some institutions each time your mortgage is renewed.

Appraisal fee — The financial institution extending the mortgage will hire an appraiser to ensure that the property you are buying meets its criteria for a mortgage. You are generally responsible for the cost of the appraisal.

Legal/Notarial fees — You will be required to retain a lawyer or notary to act for you in the purchase and mortgaging of the property, and you will be responsible for repayment of the legal or notarial fees and disbursements. Fees for these services may vary significantly, so shop around before you make your decision.

Closing or adjustment costs — These costs are payable, usually through the lawyer or notary, when the sale is closed. Standard adjustment costs include property and school taxes, utility bills and condominium common expenses, if applicable, that may have been paid by the vendor prior to closing. These adjustment costs are pro-rated based on your occupancy date. You are responsible for reimbursing these amounts to the vendor.

Land transfer tax — Sometimes known as the 'Welcome Tax', most provinces levy a one-time tax based on a percentage of the purchase price of the property.

Property insurance — All homes must have adequate insurance coverage against fire, and other risks of loss, theft and liability. You may find that insurance on your new home is more costly than at your previous residence. Your mortgage lender requires that you provide your lawyer or notary with proof that your insurance is in place by the closing date.

Moving costs — Whether the move into your new home is a do-it-yourself affair or you hire movers, there will be costs involved. If you plan to move during the peak spring/summer months, you should contract for service two to three months in advance if possible.

Additional costs — Depending on the type of mortgage you decide upon and the province in which you buy, there could be additional costs, i.e. the default insurance premiums (for low down payment mortgages), cost of a survey of the property or a new home warranty.

New home costs — Most home owners will likely need to buy certain items early on — kitchen appliances, tools, gardening equipment, cleaning materials, perhaps some new furniture, carpets or curtains. It's a good idea to tally up the costs of the items you think you'll need in the short-term and factor these expenses into your initial costs

From "Buying a Home", Royal Bank of Canada, 1996.



Sold in five days

This home at 478 Howard Street, Winchester was listed by Bob Volks and sold within five days of listing. The property was priced at $79,900 and sold for $78,000.

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How to pay your mortgage off faster

Buying a home is a big purchase. For most of us, realizing that dream means combining our savings with money borrowed through a financial arrangement called a mortgage.

Whether you're planning to buy a home or already own one, paying off that mortgage can be a long-term commitment. Most home buyers would like to be mortgage-free sooner. But where does one begin?

To repay a mortgage quickly and cost-effectively, begin looking at options and understanding them before you buy, or before your existing mortgage comes up for renewal.

When house hunting, your realtor can help you calculate how much mortgage you can afford and provide advice on the many options available these days. The next step is to shop around and compare what different financial institutions have to offer. Lending money is a business and lenders will compete for your business.

A WORD ABOUT MORTGAGES

Mortgages allow you to pay back the principal, or amount borrowed, plus interest, in regular instalments. Often the taxes on your home are also added to the mortgage payments.

Most mortgages are amortized over 25 years. This is the length of time it will take for you to pay your mortgage off in full. Lenders provide money for a certain period, or term, ranging anywhere from six months to 10 years. Think of the amortization period as a school year — a term is one semester.

The most common mortgage is a conventional mortgage, where a lender will loan up to 75 per cent of the appraised value of the home or the purchase price, whichever is lower. The remaining 25 per cent is the amount the buyer contributes as a down payment. Some lenders offer high ratio mortgages which require only 10 per cent down by the buyer if they qualify. Government-assisted mortgages allow some buyers to borrow up to 95 per cent of the value on a home.

Despite their limited repayment privileges (10 to 15 per cent a year) most mortgages are 'closed', meaning they can't be paid off until the end of the term without a stiff penalty, usually about three months bonus interest. Fully 'open' mortgages can be paid off at any time, penalty-free, but they usually bear a higher interest rate.

GET THE BEST RATE, TERM

Interest rates can have a huge effect on how much you pay. If rates are falling, you might want to take out a mortgage for a very short term and lock into a longer term when the rates are lower. If rates are rising and look like they may continue to rise, lock into a longer term. If rates are fluctuating take advantage of some of the many options available from lenders such as short-term convertible mortgages (where you can lock into a fixed interest rate at any time), or variable rate mortgages (where rates change from month to month along with market fluctuations).

REDUCE YOUR AMORTIZATION

The average amortization period (when the mortgage must be paid off in full) is 25 years. But you can also arrange for shorter amortization periods. The shorter the period, the larger your payments, but the more you save on interest.

WEEKLY, MONTHLY PAYMENTS?

In addition to monthly payments, some lenders offer weekly and biweekly payment options. These can save you a lot of money by reducing the amount of interest paid out, but you end up making twice and four times as many payments a year.

PRE-PAYMENT OPTIONS

Most lenders allow you to prepay up to 10 to 15 per cent of the original principle amount of the mortgage without charge each calendar year, often in low amounts at any time.

On renewal of your mortgage (when the term is up) most lenders will allow you to make any size repayment at no extra charge.

Many lenders also offer a double-up option where you double your monthly, weekly or biweekly payments at any time.

WHEN TO RE-FINANCE

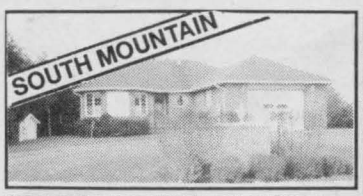
If you have a fixed rate, long-term mortgage, you don't have to be stuck with it. If interest rates have fallen more than two per cent, you may want to refinance the loan to get a better rate. The cost of re-financing can be high. So calculate carefully.

THE DOWN SIDE

Many lending institutions offer mortgage planning services that help you calculate how much extra you need to pay to be mortgage free sooner. Take advantage of these services.

But keep in mind that while most forms of prepayment go directly to reducing the principle, it does not reduce your existing payment obligations. You are still required to make regular payments.

Critics of prepayment also argue that if your interest rates are reasonably low, you can put the extra money to better use. For instance, if you prepay $2,000 a year, you get no tax benefit. However, if you put that money into a registered retirement plan, you'd get a tax break. If your mortgage rate is five per cent and you invest the $2,000 in a mutual fund at 10 per cent, you would make five per cent on your money rather than paying off your mortgage.



PICTURE PERFECT INSIDE AND OUT. Brick interior, interlock walkway, double garage, walk-in closet and en suite off master. Call for all the information. A very nice home to see. Reduced to **$149,900.**



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MUST BE SEEN TO BE ENJOYED. 2,400 sq. ft. plus home, close to 301 on Hwy. 31. 3+1 bedrooms, 3 baths, entertaining sized foyer and living room with extras you'll have to call about. **$126,900.**



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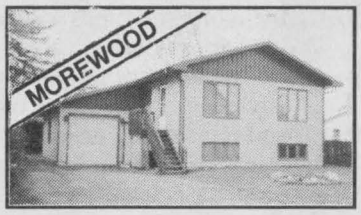
WORKING ALL DAY - EVERY DAY



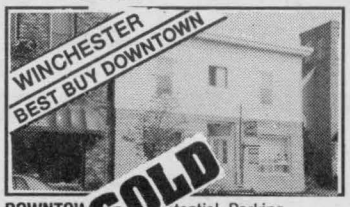
$104,900, NOW WITH THE NEW 5% DOWN you can buy this duplex with very little down. Live in one side and rent the other. 2 garages, gas furnace and hot water tank. Ready to move-in condition.



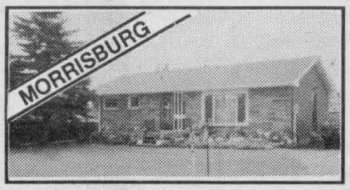
TALK ABOUT [illegible]E. All-brick 3-bedroom bungalow, landscaped lot and undeveloped basement. **$98,500.**



PRICED TO SELL. Three bedrooms on quiet cul-de-sac. Huge back yard and completely finished lower area. A must see. **$104,900.**



DOWNTOW[illegible]otential. Parking available at r[illegible]store in front, home at rear and overhead. **$59,900.**



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GEORGE AND ALYS ARE MOVING TO TOWN. Immaculate and beautifully maintained 3-bedroom across from park. **$69,900.** Don't wait.

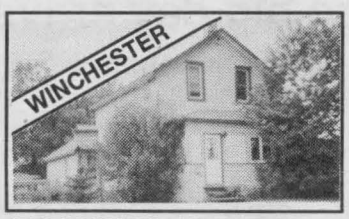
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SOLD • 53 acres • 99 acres • 100 acres •130 acres with house and barn •140 acres • 147 acres

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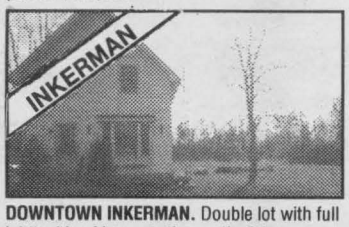
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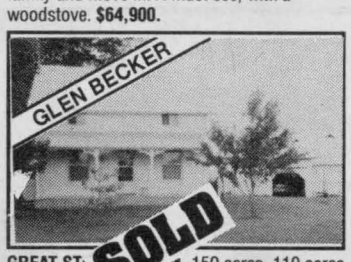
SPACE GALORE AND NEAT AS A PIN. Great starter home, 3 bedrooms, 2 baths, huge kitchen with hardwood floor. Summer kitchen and attached garage. **Reduced to $74,900.**



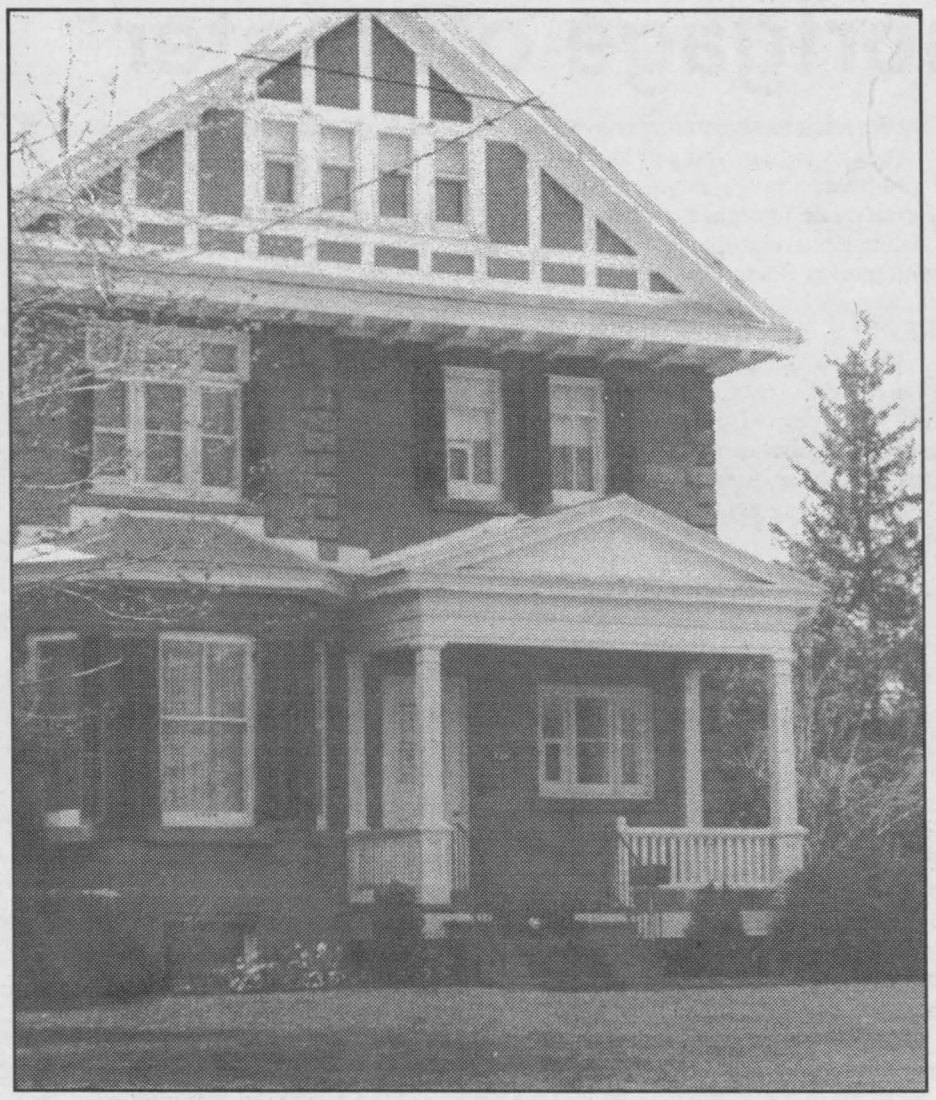
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GREAT STA[illegible]M, 150 acres, 110 acres tillable. Good [illegible]use. Creek on south boundary. **$255,000.**



Century style

This stately home on St. Lawrence Street, Winchester was sold recently by Century 21.

How to find the perfect new home

One of the most critical considerations in choosing the home of your dreams is location. Your decision on the neighborhood should depend largely on the size and age of your family, your income and your personal preferences. Some people prefer the city; others like small towns or the suburbs.

No matter where you choose to buy, here are some basic factors to consider:

— availability and cost of public transportation; accessibility to major roads and highways;

— condition of public facilities such as streets, sidewalks, water and power supplies; parks and recreational facilities; restaurants and theatres;

— availability of public services such as street cleaning, snow removal, garbage collection, police and fire protection;

— proximity to medical services including hospitals, doctors and dentists;

— cost of municipal taxes compared to similar municipalities;

— appropriateness of schools;

— proximity to shopping facilities;

— proximity to a place of worship of your denomination;

— proximity to family and friends;

— investment potential and future prospects for increased property value.

From "Buying a Home", Royal Bank of Canada, 1996.

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The big day arrives, you're a homeowner!

The last day of your home buying adventure is closing day. On closing day you officially become a home owner.

By the time you arrive at the lawyer's or notary's office with the vendor, much of the documentation has already been completed. Check with your lawyer or notary beforehand and ensure that you have delivered all the appropriate documentation needed to complete the sale. In some provinces, this may even include divorce papers, so make sure to check before closing day.

Together you'll review the statement of adjustments detailing the exact amount you owe the vendor on closing. This will include the balance of the purchase price and reimbursement for any prepaid utilities or other expenses paid by the vendor. You should be prepared to have a cheque or draft payable to the lawyer or notary to cover these costs. Legal or notarial fees and disbursements are also due at the closing.

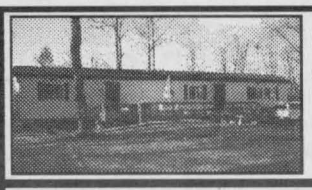
In the meantime, your financial institution will have arranged to make the mortgage funds available to your lawyer or notary.

The lawyer or notary will issue payment to the vendor on your behalf and register the property in your name. You'll receive the keys, and the property is legally yours!

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Business opportunity

Commercial real estate is readily available in Winchester, including this building on St. Lawrence Street in downtown Winchester, for sale by Century 21.

The mortgage application

After you have negotiated the offer to purchase your new home, you'll need to meet with your financial institution to submit your application for mortgage approval.

You should take along the following:

- copy of the real estate listing
- copy of the accepted offer
- survey or certificate of location
- confirmation of employment including salary, position and length of service (copies of your government tax assessments for the last three years if you're self-employed)
- complete statement of assets and liabilities including current statements of outstanding debt
- detailed breakdown of the assets you intend to use for the down payment.

Planning your move

The following is a checklist for you to follow when planning your move into your new house:

— Contact two or three movers for estimates and details of what is included in their service. A mover may have to visit your current home to discuss special problems which may arise in moving your furnishings;

— Be precise in contracting for the various services a mover may offer. Be sure that everything is clearly written into the contract;

— Find out how the mover expects to be paid — with cash, money order, certified cheque, or by billing you later;

— Find out whether the mover's insurance covers your furnishings while in transit. If not, check your own coverage;

— Sell or give away items of no use in your new location;

— Arrange to have any necessary maintenance or cleaning done on your new premises before you move in. Send out any of your draperies or carpets for cleaning in advance and have them delivered directly to your new home;

— If you live in an apartment building, reserve the elevator for the day and time of your move;

— Send change of address notices to the post office, automobile licensing bureau, insurance companies, financial institutions, service suppliers, magazine publishers and newspapers, doctor and dentist, friends and relatives;

— If you are moving to a different city, collect important records from schools, doctors, dentists, lawyers and your safe deposit box;

— Cancel or transfer services of newspapers, telephone, gas and electric companies. If you are cancelling any of these services, pay your bill before you move.

— Keep packing charges to a minimum by packing some items yourself. Additionally, you may want to consider professional packing for breakables if your mover is not responsible for the breakage of articles you pack.

— Begin packing the items you don't use frequently. Label boxes clearly and note the room they are destined for.

— If possible, be there or arrange to have a responsible person present when furnishings are being packed, loaded and unloaded.

— Work out a floor plan in advance so that heavy items can be placed as they are moved in.

— Before the van is closed, take a last look through your home for forgotten items.

— Keep all receipts related to your move. You may be able to claim them as a deduction on your income tax if you are moving at least 40 kilometres closer to your place of work than your previous home.

From "Buying a Home", Royal Bank of Canada, 1996.

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List your home to sell!

Pricing homes: The pitfalls and the myths

By E.A. (Butch) Oldford

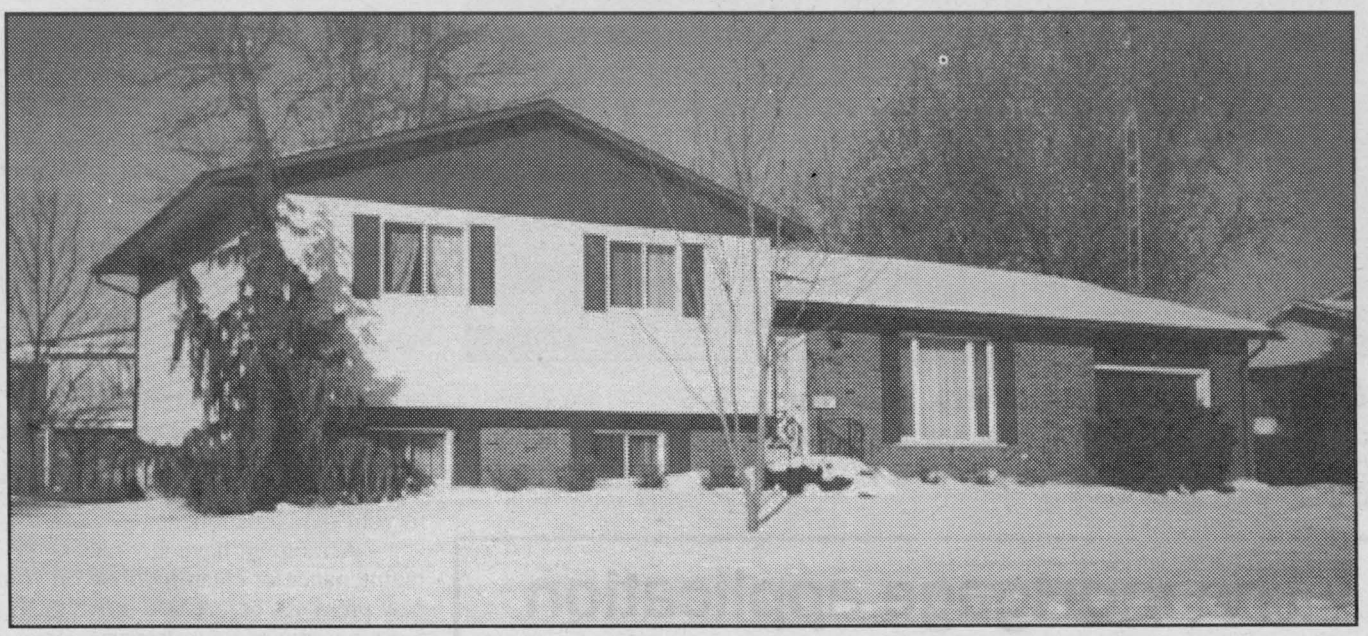
We all know the story, where the homeowner gets in three or four real estate agents to, "Give me a price for my home", of course whichever agent gives them the highest price gets the listing: and the house remains...*unsold*!

Pricing of a home is the single most important yet often contentious issue facing the home seller. If priced too high... Your home sits there frustratingly missing buyers, missing the market time frame. Priced too low... you lose money, either one is a disservice to you!

How to know the difference? First let's clear up the widely held misconception... a professional real estate practitioner does not, repeat, does not set a price on your home as such, what they in effect really do is to relay to you, in their opinion, based on current first-hand knowledge *what buyers are willing to pay at any given time*. We only reflect what buyers are willing to pay at any given time.

This is called market price, and can change up or down, slowly or quickly as the market dictates. It is always the consumer that indicates the price.

The purchaser must be willing to pay your price or else it doesn't sell. So we as professionals must have a firm grasp on the pulse of the marketplace and buyer trends.



This Victoria Street home was recently sold by Albert Gale's Butch Oldford for $95,000.

Value is the second most misunderstood part of the selling process. There are two basic types of value in real estate. The value is the cost of a product and market value is what a product is worth on the open market. Contrary to popular belief one quite often has nothing to do with the other.

For example think of clothing, a hot new style of jacket costs, say $75, everybody wants it, it's hot! It costs $35 to make... and they can't keep up to demand. Later the 'fad' drops like a lead balloon. Retailers have all this stock that nobody wants, prices fall to $5 at sidewalk sales. No one buys. It still cost $35 to make, so value is $35 but *market value* changed from $75 to $5. Big Difference but that's the market place!

Houses, cars interest rates are all the same, reflecting the market place. So when you price your home remember your agent is telling you *current* market value, no matter how much you love and prize your property or how much you've got invested in fixing it up it's the buyer who dictates the final price of value.

As professionals our job is to be on top of market trends that indicate market value, when it is in decline or on the rise, to best inform you of the true value of your home. Remember it's not last year's or yesterday's or tomorrow's price... but today's!

Listen to your realtor and by showing you the price of homes recently sold they can show you how and why they choose that price. It reflects current buyer trends and you should know there is a difference between listing your home for 'sale" and listing your home to 'sell'.

Don't miss the market!

By E.A. (Butch) Oldford

Home not selling? Frustrated? Wondering why?

The past two and a half months have been the hottest market since the late eighties! The pent up demand from the late fall that usually emerges into home buying in January-February was delayed by of the 'Ice Storm of the Millennium', but now it's taken off with a huge bang. If you don't listen to your agent now you may just end up still for sale next year.

Almost all of the sales occurring now are people who finally after 8 months to a year are listening to their agent and are selling their homes at market prices where we recommended at first.

It's time to clean, paint and repair to make your home show its best face. There are too many homes for buyers to look at and if it's not tidy, clean or priced right they move along. This is a time to be prudent, buyers won't even make offers if they feel it's priced too high, you don't either.

This market may only last for a short time (3-4 months is usually it). Be wise don't miss it!

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Curb appeal attracts prospective buyers

They say you can't judge a book by its cover. But when it comes to houses, the exterior can be just as important as the interior if selling or buying.

When selling, it is the outside, or the home's curb appeal that often determines whether the inside is ever seen. How a house 'shows' from the street can tell a potential buyer a lot about what it may be like inside. Even if the inside is the sparkling, charming, structurally sound dream home they've been searching for, a buyer is not going to forget a cracked driveway, fallen shutters, overgrown grass and flower beds.

That's why most realtors recommend a house not be seen for the first time at night. If you have no choice but to view homes at night, always be sure to drive past them during the daytime before making any final decisions.

For sellers, there are many ways to enhance the exterior of a home to achieve curb appeal necessary to attract prospective buyers. Start by taking a close, objective look at your home from the curb. Be sure to view it from different angles.

Ask friends and neighbors for their unbiased opinions. What are the appealing features? What's not so appealing? What can you do to improve its appearance?

Are the shrubs untrimmed? Are there broken doors and windows, loose screens and railings? Does the exterior trim or entire surface need a paint job?

The interior may be clean, without a leaky faucet, cracked floor or loose door hinge in sight. But if the exterior roof, gutter, walls, garage and yard look dirty and untidy, chances are you're not going to get a lot of potential buyers knocking at the door.

Creating curb appeal is making your home inviting from the outside — where first impressions begin. This doesn't mean spending a great deal of money on renovating. Adding a new front verandah might add a lot of curb appeal, but so will a couple of wicker chairs and potted flowers by the front door — at a lot less cost.

Here are some more tips for making the outside of your home attractive and inviting:

Clean up the yard. Mow the lawn, trim the hedges, weed the flower beds, get rid of dead trees and shrubs. Get rid of any broken lawn furniture. Shovel the walk and driveway in winter, rake the yard in the fall.

Repair any problems: If the roof is damaged, repair it. Also repair any doors and windows that have loose hinges or other damage. Fix storm doors and window screens. Caulk window exteriors. Clean and repair siding and other structural flaws.

Eliminate clutter. If you have yard or construction debris piled up along the side of the house, or elsewhere, get rid of it. The exterior of your home should be as uncluttered in appearance as the interior. This includes cleaning out the garage. Be ruthless. If you haven't used something in a year, give it to charity or recycle it.

Give siding a fresh new look. Cleaning the exterior surface is all your home may need for a fresh new face. Before rushing to paint siding, try washing it.

For painted wood siding and aluminum siding, use a solution of one cup strong detergent and one quart chlorine bleach in three gallons of water. Be sure to wear rubber gloves, goggles and other protective garments. Work from the bottom up and rinse thoroughly. To spruce up vinyl siding, hose it down, sponge it with mild liquid detergent and rinse.

Use paint to brighten, re-proportion exterior. A paint job can do wonders for the exterior of a home. A low house can look more graceful and tall from the curb by emphasizing its vertical features.

Paint elements such as doors, shutters and corner trim in a color that contrasts with the siding material or color. On a high home, emphasize horizontal by using a contrasting paint color on window sills and fascia boards.

You can also make a tall house look lower by painting it dark in color, provided that the roof is dark too. Conversely, a light color will make a home look larger.

Co-ordinate the exterior look and the more appealing it will be. Co-ordinate the 'look' of your home by painting the garage, tool shed, playhouse and other outdoor structures with the same color schemes as the house.

If your house is a mixture of conflicting textures — vertical siding, shingles and brick, for instance — try painting them all the same color, or in two related shades of the same color, to create a harmonious look. Dark tones work best when working with conflicting textures.

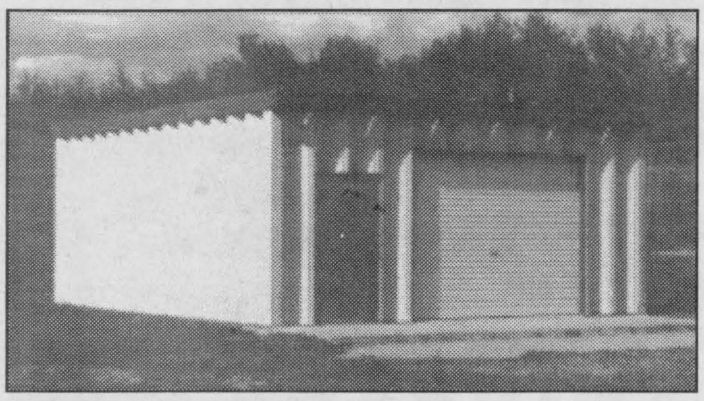
Use flower power. Well-placed flowers, trees and shrubs can really make the outside of a home look inviting. Not only does attractive landscaping invite buyers, it can increase the value of a home.

Even without major landscaping, flowers can make a yard look colorful and pleasant. Plant them in garden beds, hang them from railings and porch ceilings, add flower boxes to window sills. There is no limit to the power of flowers.

At night, highlight garden features with spotlights and floodlights. Well-lit paths and entrances promote safety, discourage burglars and are an added feature to any home.

A pretty wreath on the door and a welcome mat will finish things off.

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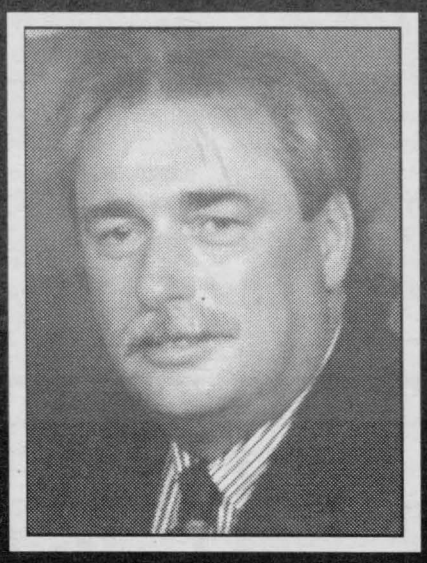
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