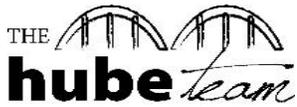


Real Estate Journal

Your Monthly Home & Financing News

December 2014



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MORTGAGE MATTERS

Canadians renewing a mortgage in the next six months are likely to be all smiles as they end up with a lower interest rate that should prove to be positive for the overall economy, says a new report. The Canadian Association of Accredited Mortgage Professionals says in its annual state of the mortgage market that the average existing rate in Canada for consumers with a mortgage due in the first half of 2015 is 3.5%. Just 60,000 of the 140,000 people renewing in the next six months have a rate lower than 3.5%. "During the coming year, mortgage renewal is likely to be a

Welcome to the December issue of the *Real Estate Journal*, which is designed to help you make a more informed decision the next time you're buying or selling a property!

This month's edition relays the benefits of home shopping in winter, as well as offers some green housing tips. Please feel free to ask questions or offer feedback regarding anything outlined below via phone or email.

Thanks again for your continued support and referrals!

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Benefit from Off-Season Home Shopping

If you've been thinking about buying a new home but don't think that the cooler months make for an ideal time, you may actually benefit from changing your perspective. Though spring and summer are typically the most active real estate buying and selling seasons, house hunting in winter has its own benefits. Knowing what they are and how to use them to your advantage can put

off-season. With lenders less hassled, you can expect a smoother mortgage approval process.

Touring a home during the winter allows you to see things that you may not have been exposed to if you had come in the summer months. For instance, drafts may be a sign that windows need replacing or that there are air leaks that may need to be sealed. If the house feels warm without the thermostat being set too high, it may be an indication that the home has good insulation.

positive event for the borrowers and therefore the broader economy," says the report. [Click here](#) to read more from the *Financial Post*.



HAPPY HOLIDAYS

May the magic and wonder of the holiday season stay with you throughout the coming year. Best wishes for a new year filled with health, happiness and spectacular success!

GOING GREEN

Avoid Vehicle Idling:

Avoid idling vehicles for more than one minute – except, of course, when you need to heat your car up in very cold weather. Instead of letting your car idle while waiting, turn off the ignition. It uses less gas and emits less CO2 to stop and restart your car than to let it run. In fact, idling uses twice as much gas as driving! If every driver in Canada avoided idling for five minutes a day, we could prevent 1.6 million metric tons of CO2 from being emitted.

you on the path to homeownership sooner rather than later.

One of the best reasons to buy a house in winter is that there is usually less competition out there. Because many people believe that buying a home in cooler months is a bad idea, they stay home waiting for spring to come instead of house hunting. After all, moving at this time can be inconvenient and messy if you have to deal with inclement weather. Additionally, families will be less likely to move in the months of September through June if their children are in school.

It's the perfect time to start looking for a home during months when there are fewer house hunters. With fewer buyers in the market, homes move more slowly and sellers are more willing to negotiate on their asking price. They often need to move from the property in the near future, and you can use that to your advantage to get a favourable deal on a house that may otherwise be out of your price range during the peak selling seasons.

Lenders also usually have fewer loans to process and less paperwork to deal with in the

If you decide to brave the cold and hunt for a home during winter, there are a few things you should keep in mind. First, don't feel like you're going to inconvenience someone by viewing their home during the holidays, evenings or weekends. Sellers want to sell just as much as buyers want to buy. Also, don't be overcome by holiday decorations, which can make a house look cramped or have the opposite effect of making the house more emotionally appealing than it otherwise would be.

Just like any holiday shopping sale, knowledgeable shoppers know where to find great opportunities. The same holds true for real estate. There are still homes for sale in winter and bargains to be found, so don't let the seasons rule your search for a home.

Regardless of when you decide to buy or sell, answers to your questions are just a phone call or email away!



Green Housing Tips

Many Canadians are looking for ways to save money and the environment by conserving water and energy consumed within their households. The [green housing section](#) of Canada Mortgage and Housing Corporation's (CMHC) website is a great reference for tips on ways you can make your home greener.

Among the valuable and reliable content, this section is filled with [videos](#) that cover a wide variety of eco-friendly housing topics. They provide helpful tips and practical information on sustainable housing practices and technologies. The videos can be accessed directly through

the link above or via CMHC's [YouTube channel](#).

The green housing section of the website also includes helpful information related to:

- Saving Energy at Home
- Saving Water at Home
- Healthy Indoor Environment
- Building and Renovating
- Energy Efficiency Building Envelope Retrofits

For more information, visit www.cmhc.ca or follow CMHC on [Twitter](#), [YouTube](#) and [Flickr](#).

About



ROYAL LEPAGE

Royal LePage is Canada's oldest and largest Canadian owned real estate company. Founded in 1913 by Albert LePage when he was just 26 years old, Royal LePage is now Canada's largest real estate company with more than 14,000 agents in more than 600 locations across the country. And we firmly believe that you can only become the oldest and largest company by being the best.

Over the years, we've learned a lot about real estate – and how to provide the best possible service for our clients. Since the mid-1990s, Royal LePage has more than tripled the size of its sales force and almost doubled its market share.

Throughout our successes, we remain dedicated to helping you through the real estate process. Our commitment to innovation and customer service is as strong as ever.

We offer all of our REALTORS® – from those serving tiny communities to those in major urban centres – strong support from our national pool of knowledge, skill and technical expertise. We regularly invest time, money and resources to develop and provide the knowledge and tools they need to best market your home, including:

- Up-to-date information about local market conditions
- Quarterly housing reports
- Creative brochures and newspaper ads to showcase your home
- Ongoing negotiation, marketing and technical training

This communication is not intended to cause or induce breach of an existing agency agreement.

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**Not intended to solicit Buyers/Sellers currently under contract.

