



Kim Condari's NEWS YOU CAN USE!

www.KimCondari.com



Kim Condari

Sales Representative
ASA, SRS, PSA



RESULTS YOU DESERVE!

**Helping families make the
right move**

*If you are wondering what's
happening to prices in your area
or you're thinking about selling
your home, I'll be able to help.*

*I won't try to push you into listing
with me or waste your time. I will
just give you the honest facts
about your home and its value.*

*Call 905-570-7779 to arrange an
appointment for a no-fuss, free,
professional evaluation.*

Kim Condari

Direct: 905-570-7779

Toll-Free: 1-800-567-6257

Email: kcondari@gmail.com

RE/MAX[®]
Escarpment
Realty Inc., Brokerage
Independently owned & operated



CAN YOU AFFORD TO MOVE?

The most recent mortgage qualification changes, specifically the mortgage "stress test" implemented at the beginning of last year, continue to impact the type of home Canadians are eligible to purchase. Has it affected your moving plans?

Stress tests used to apply only to those who had a down payment of less than 20 percent; however, the updated rules now extend to anyone applying for any mortgage — whether a variable or a fixed mortgage — even if they have a 20 percent or greater down payment. The impact of the stress test, where applicants must prove they can still afford mortgage payments if rates were to increase, has been in many cases to reduce affordability. Because of this, some buyers who may previously have been considering moving may be in a quandary about what they can now afford.

It's crucial to work with a real estate professional who understands your affordability guidelines, to find the right home for you — at the right price! There's no doubt

that buying a home is expensive, but heading out with a set budget and a good understanding of your financial footing will go far in your successful house hunt.

If you're wondering how much your current house is worth in today's market, you're invited to call today for your complimentary price evaluation, and to receive the latest market update for your specific area. It would be a pleasure to hear from you, whether you're ready to buy or sell now, are just keeping an eye on the market for a possible future move, or are simply curious about how much houses are selling for on your street!



Terminology Tip

TOTAL DEBT SERVICE (TDS) RATIO

The calculation used by lenders to determine a borrower's capacity to repay a mortgage. It is the percentage arrived at by dividing total shelter costs (principal, interest, property taxes, heating and half of condo fees if applicable) plus other debts (monthly obligations including personal loans, car payments, credit card payments, lines of credit, other mortgages, etc.) by the borrower's gross annual income. A ratio of less than 40% means the borrower has an acceptable level of debt.





WHY STAGE YOUR HOME?

Interested in something that will attract more potential buyers, help your home sell faster and produce a higher selling price? Of course you are! So take a minute to learn about the benefits of staging.

Staging a home involves completely decluttering, depersonalizing and then recreating the appearance of your living space to make it easier for potential buyers to picture themselves living there, which helps sell your home faster and for a higher dollar value. In fact, since a high percentage of homebuyers start their search online, posting eye-catching photos of staged properties can work as the seller's best friend in capturing immediate buyer interest well before they even step in the door.

The National Association of REALTORS® reports in their latest published Profile of Home Staging that nearly two-thirds of sellers' agents agree that staging a home decreases the amount of time a home stays on the market. As far as the monetary return on your staging investment, 31 percent of buyers' agents report that staging a home increases its dollar value by 1 to 5 percent, while another 13 percent say that staging increases the dollar value by 6 to 10 percent. From the perspective of sellers' agents, 29 percent reported an increase of 1 to 5 percent in dollar value offered by buyers, 21 percent reported an increase of 8 to 10 percent, and 5 percent reported an increase of 11 to 15 percent.

Staging ideally starts with a clean slate so, in addition to completely decluttering your home, it's vital to have it deep cleaned — including windows, carpets and the inside and outside of closets and cupboards. A professional home

stager will advise you on which furniture and other effects should stay and what needs to be removed, and may also take care of renting replacement furniture and home décor that will create a more fashionable, yet neutral visual. Seventy-seven percent of buyers' agents say that staging a home makes it easier for buyers to visualize the property as their future home, while 40 percent are more willing to walk through a staged home they first saw online.

Where should you focus your staging efforts? Both buyers' and sellers' agents agreed that the living room is the most important room to stage, followed by the master bedroom, and then the kitchen.

There are lots of details that go into successfully staging a home for sale, from the amount of light you bring into each room (hint: as much as possible!), to the little vignettes you set up to create mood (a cozy throw, an open book and a pair of glasses atop your most comfortable chair; a bowl of fresh fruit and a gourmet cookbook open to a scrumptious recipe in the kitchen; fresh flowers, a folded newspaper and a cappuccino cup on a bedside tray).

Of course, staging your home doesn't guarantee you'll be able to get any price you want for your home, but it will bring out the best in your property and present your home in the most flattering light, giving it the best chance of an expedient sale at the right price.

HOUSEHOLD TIP: CLEANUP EFFICIENCY



Want to cut down on the amount of time you spend cleaning your home? Try these tips!

- **Organize your cleaning supplies.** The first step to cleaning efficiency is to ensure you're not wasting time scrambling around to find different cleaning

supplies for different purposes. Instead, assemble all your cleaning supplies into one, easy-to-access bucket or other handy carrier that you can grab and go. Include your rubber gloves, cleaning supplies, sprays, rags,

sponges, brushes and a roll of paper towels in your portable cleaning tote.

- **Cut the distractions.** With the possible exception of blaring your favorite, high-energy music to invigorate you while you clean, mute all your other electronics. That includes no peeking at your phone, your computer or your TV!
- **Start with the easy stuff.** Tackle the rooms that need the least work first, so you can enjoy some instant gratification — and therefore inspiration to keep going.
- **Avoid the detailed stuff — for now.** If you're in a hurry to spruce up your overall space, don't get bogged down with time-consuming projects that focus on one small area, such as organizing the linen closet or pantry. Save those for another time when you can concentrate only on those tasks, one at a time.

IT'S (ACHOO) APRIL!

The milder weather is finally here — time to fling open the window and let in all the fresh spring air, right? Maybe not, if you suffer from seasonal allergies ...

Whether you're affected by hay fever in the great outdoors or dust in the great indoors, reducing allergens in your home requires a concentrated, daily effort. Here are some household tips to help you breathe easier.

1. Clean in an orderly fashion. And that order is: clean from the top of the room down, then dust, then vacuum last. The reason is because any crumbs and particles from dusting will settle onto the floor; vacuuming after dusting will allow any wayward dust particles to be sucked up, resulting in less dust in your home. Don't forget that dust settles everywhere, so elevate your vacuum onto your couches and chairs and vacuum them regularly, too.
2. Invest in the best equipment. Use a HEPA filter on your vacuum to trap not only dust and other allergens, but also pollen and ragweed particles that have floated into your home. In addition, a quality air filter in your home will help to reduce pollen, dust mites and pet dander without any additional effort on your part.
3. Wash pillows and bedding regularly. Dust doesn't just settle on the floor and furniture around your bed, it also lands on your pillows, blankets and sheets, so be sure to strip down and wash everything on your bed regularly to ensure you're not breathing in excess dust throughout the hours you spend snoozing every night.
4. In addition to controlling the dust in your home, discourage allergy-inducing mold by regularly cleaning your bathroom and wiping dry the shower walls, and ensuring you use the exhaust fan to reduce the steam and moisture in the air when showering.

~ Monthly Musing ~

"Look to the future, because that is where you'll spend the rest of your life."

~ George Burns

READY, SET, CLOSE!

Every home sale is a unique transaction. However, there are some things every homeowner can do to help support the smooth closing of a sale.

The most immediate issue is to address the conditions of the purchase agreement that require action by you, the seller. These contingencies must be fulfilled by specific dates; not meeting them means having to arrange for an extension or even losing the sale altogether.

Gather and make available to the buyer any paperwork relevant to the purchase and closing of your home, as called for in the purchase agreement. Making the documents available promptly is a basic courtesy and can help the buyer conclude the inspection phase.

Every buyer is entitled to a house inspection, so you should ensure your property is made accessible, while the buyer needs to do his or her part by scheduling that inspection in a timely manner. In addition, you should make your home available for the buyer's final walkthrough the day of or before the closing. Allowing the buyer this opportunity to confirm that the house is ready and any conditions have been met will reduce the chance of problems at closing.

Get ready for moving day by contacting your utility, telephone and television providers well ahead of time, to arrange transferring service to your new home. Have your insurance agent arrange the transfer of your homeowner's insurance coverage. Send out change of address notices and advise the post office of your move. Contact a moving company and arrange your move on, or if possible prior to the date the buyer takes possession of your home.

Finally, it's important that you notify your real estate representative immediately should anything change about your property or your situation.





IT’S EASY TO BE GREEN!

Is the grass greener on the other side of the fence? Have a closer look ... the reason could be that it’s artificial grass! Here are some pros and cons of faking the perfect, green lawn.

Pro: You’ll save on water. Not having to water the grass means a consistently green lawn without spending a penny in water utility expenses. In addition, no watering also means you don’t have to worry about your grass drying up during a summer drought.

Con: While it doesn’t dry and die, it does get hot! Artificial grass doesn’t provide the cool relief of natural grass on your bare feet during a hot, sunny day.

Pro: No fertilizing, no lawn mowing!

Con: Artificial grass isn’t completely maintenance-free. You still need to rinse the lawn once in a while to remove any dirt or debris, and give it a gentle rake to prevent it from getting matted.

Pro: No fertilizer runoff to poison local waterways, and no carbon pollution from lawn mowers.

Con: While the environmental “pros” are nothing to dismiss, artificial grass also has none of the environmental benefits of natural grass, and in fact concerns have been raised about the adverse health and environmental effects of its materials.

Pro/Con: When selling your house, you’ll find some buyers who will love your lawn’s appearance and ease of maintenance, while the artificial aspect may turn other buyers completely off. In the meantime, depending on where you live and what your moving plans are, why not ask your real estate sales representative for their opinion, to find out if it would be a sales pro or con for you?

The information and opinions contained in this newsletter are obtained from sources believed to be reliable, but their accuracy cannot be guaranteed. The publishers assume no responsibility for errors and omissions or for any damages resulting from the use of the published information. This newsletter is provided with the understanding that it does not render legal, accounting, or other professional advice. Not intended to solicit properties or businesses listed for sale and agency agreements in place with other real estate brokers. Whole or partial reproduction of this newsletter is forbidden without the written permission of the publisher. © Market Connections Inc.® 2019, Phone: (800) 387-6058.

RE/MAX Escarpment Realty Inc., Brokerage

www.KimCondari.com



Kim Condari
Sales Representative
ASA, SRS, PSA

Are you wondering what is happening in your area? Are you thinking of buying or selling? Your KIDS looking to buy their first home, PARENTS going into a Retirement Home....

Are you looking for an Investment property, downsizing, upsizing, cottages, condo's, Florida. Don't be afraid to ask. I am here to help. Call, text, email. Happy to Help!

Call 905-570-7779 (direct) and we can set up a visit.

Direct:
905-570-7779

Office:
905-545-1188

Email:
kcondari@gmail.com

Notes:
