

# Jill's Journal

Compliments of Jill Johnson

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*Greetings! You are receiving this newsletter with hopes that you find it informative and entertaining.*

*If you are thinking of making a move, or are just curious as to real estate trends in your area, please feel free to call at any time. It's always good to hear from you!*

All the best,

**Jill Johnson**

**Johnson Associates**

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## SMOOTH SELLING

Canadians continue to be optimistic about the benefits of home ownership, including its advantage to consumers as a safe investment. Low mortgage rates have resulted in a seller's market in many cities, although the Canadian Real Estate Association (CREA) recently noticed a slowing of that trend, with a rising number of new listings resulting in a more balanced national resale housing market.

Demand remains very strong, but as CREA President Georges Pahud points out, "The rise in new listings means that buyers may shop around more before making an offer."

In this ever-changing market, you'll want the services of a professional real estate sales representative on your side, to ensure the smoothest, most successful transactions possible. And you'll certainly want to be aware of the many things that could adversely affect the ultimate success of any real estate deal.

First of all, if the sale is contingent upon you doing something — a home repair, for example — make sure you

do it, and do it well. The buyer *will* notice if you do a cheap patch job instead of a thorough repair. Equally important, be sure to keep up with your regular home maintenance. You don't want to give the buyer any cause to consider backing out of the sale.

Aside from the physical condition of the home, make sure your financial footing is steady. For example, a title search will turn up if there's a tax lien on your home. Be aware that any liens need to be paid off before the sale can go through.

For more tips on how to navigate the smoothest real estate transactions, please call today.

CNSF

# Green Wallpaper

Wallpaper is a great way to add color, pattern and texture to your walls. Unfortunately, most wallpapers aren't great for your home's air quality or the environment. But with a growing number of eco-friendly alternatives available, wallpaper may be coming back in fashion.

Just what is it that makes traditional wallpapers a poor choice for your health and the environment? Well, the problem is that they're made from traditional vinyl, which off-gasses harmful volatile organic compounds (VOCs) into the air you breathe at home, and which sits in our landfills taking a long time to decompose. Additionally, traditional vinyl wallpaper doesn't breathe well, meaning that moisture gets trapped behind it. Moisture is known to encourage the growth of mold – which also has a definitively negative

impact on indoor air quality. As well, the adhesives used in pre-pasted wallpapers emit toxic vapors, and the inks they're imprinted with are toxic, too.

But not all vinyl wallpapers are created equally – not anymore, at least. Now, manufacturers are offering recycled vinyl wallpapers.

There are, however, options that are even more eco-friendly, such as wallpapers that are made from – if can you believe it – actual paper, be it recycled and/or recyclable paper. Also more eco-friendly are wallpapers made from naturally sourced and sustainable materials like bamboo and other grasses, jute, cork, rice paper, silk, sisal, hemp, and wood from sustainably-harvested forests. In addition to decomposing more quickly and being easier to recycle, wallpapers made from natural materials allow your walls to breathe, helping to prevent moisture and mold.

Other features that make some wallpapers more eco-friendly than others include their imprinted inks (green ones are made with water- or vegetable-based, non-toxic or low-VOC inks and dyes), their glazes (which should also be non-toxic for maximum friendliness), and the process used to manufacture them (some manufacturers not only produce green products, but do so using green manufacturing processes).

In the past, eco-friendly wallpapers were hard to find, were available only in a limited selection of designs, and were quite pricey. But all that's changing now, as more and more people are becoming health and environment conscious and are demanding products that befit a greener lifestyle. Interior designers, always the trend setters, are making it easier for the average homeowners to get their hands on a wider variety of green wallpapers at more reasonable prices.



If you're committed to having your next wallpaper project be an eco-friendly one, complete your green movement by making the application process green, too: use an eco-friendly wallpaper paste. Regular pastes are loaded with chemicals intended to prevent mold growth and make removing the wallpaper easy, but which also contribute to poor indoor air quality. You can buy eco-friendly wallpaper paste that's free of harmful toxins like fungicides or you can make your own — recipes are typically based on flour and water, and are easily found using your preferred Internet search engine.



# FSBO UH-OH

If you're thinking of selling your home yourself as an "FSBO" (For Sale By Owner), think again, from a buyer's perspective. Buyers may be more hesitant to deal with sellers representing themselves than with those working with a professional real estate sales representative.



Owners selling their own homes probably don't have access to the information needed (e.g., comparables) in order to assess their home's true market value. As a result, they're more likely to overprice their homes and less likely to recognize a fair offer when they see one. For buyers, this can make for a more frustrating and time consuming negotiation process, which is always a turn-off. And so when the market's moving fast, buyers will be especially motivated to avoid such sellers.

Also, real estate transactions can be incredibly complex, requiring detailed financial and legal knowledge in order to see a sale through. For example, do the sellers know how to properly fill out paperwork? Are they familiar with local disclosure laws? Buyers may be wary of dealing with homeowners selling their properties themselves, fearing the sellers lack the breadth and depth of knowledge needed in order to successfully complete the transaction.

Lastly, some buyers may be reluctant to deal with do-it-yourself sellers because they're of the opinion that sellers who won't hire a professional to handle the sale are frugal and like to cut corners. They may even wonder if the sellers will try to nickel and dime them (e.g., with chattels and fixtures) and where else the sellers will try to cut corners.

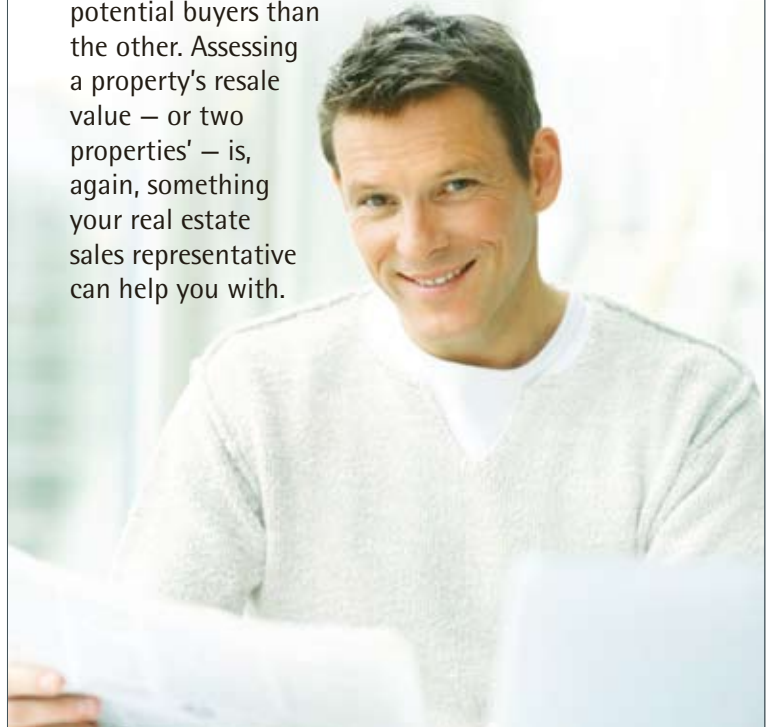
For a transaction as significant as buying and selling a home, it's important to involve real estate professionals, starting with a qualified real estate sales representative.



## Two Perfect

You've narrowed the search for your next home down to two properties. You like both equally in terms of price, the properties themselves, and their locations. So how do you choose one?

- If each property is in a different neighborhood, find out which of the two boasts better schools. All other factors being equal, you'd be wise to buy in whichever area offers superior schools. This is applicable even if you don't have children – looking ahead, potential purchasers of your home might have children, and will assess the school factor.
- Think about how well each property will be able to meet your needs in the coming years. Sure, both may ideally suit your needs now, but will one of the homes you're considering allow you greater opportunity for growth in the future than the other? Think here of eventualities, like having children or starting a home business.
- Consider how each property's respective neighborhood might change in the future or is already changing. You may like both areas now, but what you like about them may not be sustainable, whether due to economic or social factors – factors your real estate sales representative can give you insight into.
- Factor in resale value. No matter which home you choose, you probably won't live in it forever. So consider whether one property might hold more value for future potential buyers than the other. Assessing a property's resale value – or two properties' – is, again, something your real estate sales representative can help you with.



# LEMON TART

## Ingredients:

- 1/2 cup freshly-squeezed lemon juice
- grated zest of one lemon
- 1/2 cup sugar
- 6 tbsp. butter, salted or unsalted, cut into bits
- 2 large eggs
- 2 large egg yolks
- 1 pre-baked 9-inch tart shell

## Directions:

1. Preheat oven to 350°F. 2. In saucepan, heat the lemon juice, zest, sugar and butter. 3. In small bowl, beat together eggs and yolks. 4. Whisk some of melted lemon mixture into eggs, stirring. Once warmed, transfer eggs into the saucepan and cook over low heat, stirring constantly, until mixture thickens and begins to bubble around perimeter. 5. Pour lemon curd through strainer over pre-baked tart shell, scraping with rubber spatula to press curd through.
6. Smooth out top of tart and put into oven for five minutes, to set curd.
7. Remove from oven and let cool before slicing; serve.



## Terminology Tip

**Annual Percentage Rate (APR)** — An APR is the annualized cost of borrowing for a mortgage loan. APRs provide a standard for comparing mortgage costs between lenders. They show borrowers a more complete picture than just interest rates, as APRs take into account the total cost of borrowing, including things like interest and transaction fees. Not all lenders use the same fees in their calculations, so borrowers should check that any APRs they're comparing are based on the same criteria.

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*The market is strong, so if you are thinking of selling, NOW is a great time!*



Jill Johnson

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