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What's New in Real Estate?

2009 was a most remarkable year! In the last quarter of 2008, every media outlet was predicting the end of the economic world as we knew it: the big three automakers were in danger of going broke and we heard lots of bad news about the American economy. In Canada, folks stopped buying and selling properties and values reset as much as 12 to 15 per cent lower than 2007 levels. There was a large inventory of homes for sale over the winter, but by the time spring was underway people had grown tired of the bad news and went back to their normal lifestyle. Record low interest rates stimulated sales and things started to change.

By the time summer had drawn to a close, things had really changed! There was a shortage of properties for sale, many new home builders had slowed their activities and the resale market had become very tight, to the point where well priced listings are attracting multiple offers, which is remarkable in the late fall and winter market.

The spring market will see local values above the record-setting 2007 values.

There is no thought that there will be smooth sailing in 2010, but there are plenty of signs that things will change:

1. The most publicized change is the HST combination GST/ PST tax that will add cost to the purchase of real estate.
2. The Canadian chartered banks will probably start to raise interest rates by mid-year.
3. CMHC, our provider of mortgage insurance, will likely change their rules by removing the 35 year amortization period and move it back to 25 years. CMHC may also move the minimum down payment from five per cent to 10 per cent. First-time borrowers will be asking mom and dad to dig a little deeper.

Folks will be in rush to capitalize on their gains and they will be well advised to do it before the changes take effect.

SOLD

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Feature home of the month...



Number 5 Country Lane is a wonderful combination of space and understated luxury. This home has a feeling of comfort and elegance without being overpowering thanks to the use of tasteful décor, colours and space. Everything has been considered, from the laundry facilities located both on the main and upper floors, a full service security system and even a 15-seat home theatre.



The pool area incorporates the finest technology and materials to make it a visual and sensuous experience. The saltwater pool is surrounded by amenities such as a "Dryatron" system to keep the air at an even 48 per cent humidity. The limestone floors are heated and perfectly placed. Fountains and a waterfall grace the backdrop of the pool space. The pool area has a full wet bar. A children's play area features a soft floor and a splash pad area with large windows that overlook the wooded greens.

The whirlpool is placed in a glass enclave in the pool area and overlooks the rose garden. A refreshing shower is nearby.



The master suite features a sitting/media enclave, a fireplace, vaulted ceilings and a double-door walkout to the private patio and rose garden. The master ensuite - Every amenity has been incorporated here, from the heated stone floors, granite countertops and a fireplace beside the raised bath, plus a generous natural stone shower room with multiple showerheads.



The kitchen has everything you will require to prepare gourmet meals! It features granite countertops, multiple sinks, a walk in pantry and a grill top. Pair of dishwashers complements the built-in appliances, which include double ovens.



This intimate area features luxurious carpet, a view of the pool, a separate lounge and is steps away from the built in barbecue and the kitchen.

www.5countrylane.ca

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