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THE CHILDREN'S MIRACLE NETWORK AND THE RE/MAX ORGANIZATION



match every bit as closely as their exuberant hot air balloon. Since RE/MAX became the Children's Miracle Network's exclusive real estate sponsor in 1992, RE/MAX Associates have raised more than \$45 million for the charity.

RE/MAX has always been about more than selling homes. We believe in giving back to the community. RE/MAX offices consist of full-time real estate professionals, who live, work and give back to the community in which they serve everyday.

RE/MAX is proud to be the exclusive real estate sponsor to the Children's Miracle Network; an international non-profit organization, which consists of 170 children's hospitals providing state of the art, life-saving care 24 hours a day, 365 days a year.

NORM PAGET OF RE/MAX Blue Springs Realty

has been a sponsor of the Children's Miracle Network for a number of years and continues to donate a portion of each sale.

The hospitals treat 17 million children each year for every disease and condition imaginable including cancer; paediatric AIDS, muscular dystrophy, sickle cell anemia, birth defects, asthma and accidents.

Supporting Children's Miracle Network hospitals is the most effective way to save the lives of children throughout North America.

Why list your home with a RE/MAX Sales Associate?

Your home will be designated as a **Miracle Home** and **Norm Paget** will make a contribution on behalf of the listing and/or sale to The Hospital for Sick Children Foundation Toronto, through the Children's Miracle Network. 100% of the funds raised in our community will remain in our area to benefit our children. Since 1992 RE/MAX Sales Associates have raised in excess of \$45 million in contribution for such a worthy cause.

You can help by listing your home with **Norm Paget** a RE/MAX Sales Associate with RE/MAX Blue Springs (Halton) Corp. Together we can make miracles happen for children in our neighbourhood.



\$629,900
2.0 ACRE COUNTRY ESTATE HOME IN BALLINAFAD

2340 sq. ft. sidesplit, 4 bdrms, mn fl FR w/FP, 546 sq. ft. games/rec room on main floor w/bar, access to garage & sunroom which features Hot Tub, overlooking 16 x 32 I/G heated pool & patio. Renovated kit., walkout to deck & backyard. Loaded with terrace gardens & walkways with gazebo, 30 x 40 (1200 sq. ft.). Insulated workshop w/hydro. Features 10 x 12, rollup doors. Additional drive shed



NEW PRICE \$449,900

3125 sq. ft., 4 bdrm, 3 bath. Upgrades throughout this stunning Loyalist Great Gulf Home in Stewart Mills. Upgrades include ELFs, ceramics, broadloom, railing, kit. cabinets, 3 pc rough-in basement. Kit. features ceramic backsplash, phone & desk, roughed-in central vac, roughed-in alarm. Oversized 3 ton air conditioner. Liv/Din features decorative colours. Walkout from kitchen to fenced backyard. Generous bdrms & principal rooms. Large cold cellar. Gas fireplace in family room. Includes dishwasher & water softener.

The costs of condo living

You've found the condominium of your dreams, but how do you ensure the maintenance costs remain affordable and don't jeopardize your resale value?

"It's important to know that most of the decisions that will affect your ability to cover your ongoing maintenance costs and protect the value of your investment are made prior to the sale," says Chartered Accountant Stephen Chesney, a Partner with Parker Garber & Chesney LLP in Toronto.

"After the sale you certainly want to protect your investment by carefully maintaining your unit and ensuring that things like your parking spot and locker are maintained in pristine condition. But all those things won't make any difference to the value of your condominium, if you don't do your homework upfront to ensure the building is in good financial shape and is operated by a solid building-management company."

"As someone who is very familiar with the condominium market, I'm always a little surprised when I see units selling quickly in buildings that I know have financial problems. When you buy a unit in a building like that you inherit their troubles," explains Chesney.

"Condominium boards are required by law to disclose all legal and financial information in documents that are readily available for buyers to study. In this market, I'm only guessing that people may be so anxious about buying a particular unit that they're rushing through important steps of the purchase process."

"To avoid financial surprises, it's essential to block off the required time to establish all your costs," adds Chesney.

"If you're considering a new condo-

minium, you should examine the disclosure statement, prepared by the developer of your condominium, which includes the first year's budget," advises Chartered Accountant Peter Harris, a Partner with Harris Chong & Crewe LLP in Toronto.

"This document is your best choice for estimating your share of the building maintenance fees, which you'll pay regularly to cover the costs of operating and maintaining the building. Even if the first-year budget outlined in the disclosure statement was not realistic, you're protected because the developer is legally bound to cover the difference. Beyond that, there is no recourse for any cost increases in subsequent years."

"That makes it challenging to precisely determine future costs. Although this may appear frustrating, it's the reality of the industry. Developers prepare budgets well in advance of construction and long before you move into your condominium. Costs are unpredictable. For example, no one could have foreseen the increase in hydro, gas and insurance costs that have skyrocketed in recent years," explains Harris.

"If you're concerned the budget numbers seem out of line, you could do a little research by comparing your condominium budget with similar projects recently completed. You could also compare costs, often measured on a per square foot basis, with other projects being marketed."

In addition, you can visit www.tarion.com, where the Ontario Home Warranty Program will provide you with a rating of your developer.

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Heather Scotland** & Leigh Whiting** Associate Brokers

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Heather & Leigh support the Children's Miracle Network

Visit us at www.HeatherAndLeigh.com for full feature sheets & colour pictures



NEW
VERSATILITY AND VALUE \$224,900
This cozy brick 1-1/2 storey home offers 3 floors of living space w/option of using mn floor office and/or sep din rm as the 3rd and 4th bdrms. Updates include: European cabinets, new counters & ceramic backsplash in eat-in kit; new bthrm fittings; re-wired w/100 amps on breakers; roof & windows; partly fin rec rm; and large deck in a big backyard w/mature landscaping.



SUPER SEMI \$284,500
This spacious 3 BR, 2-1/2 bath, brick semi features: oak floors in the LR/DR, ceramics in the kit/fam rm w/built-in oak cabinets & slider w/o to an extra deep fenced yard, master BR w/4 pc ensuite & w/i closet, 2nd floor laundry and 4 pc ensuite to the 3rd & 4th bdrms. Easy commuting location and close to neighbourhood park.



SPACIOUS AND GRACIOUS \$369,900
Describes this well maintained 4 BR, 2 1/2 bath traditional home, featuring an open oak staircase, formal living and dining rms with crown mouldings, main floor family rm with gas fireplace, master BR with ensuite and walk-in closet, 2 finished rec rooms and a great kit. with slider walkout from the breakfast area to a large deck and hot tub.



EDEN MILLS \$399,900
This well maintained custom built executive 3+1 BR, 2-1/2 bath open concept bungalow is located on a gorgeous professionally landscaped 1+ acre lot in historic Eden Mills. Features include cathedral ceilings, 3 sided FP, 4 skylights, sunken sunroom with walkout to a cedar deck/pergola, double garage and finished bsmt with rec rm and office.



"LAKEVIEW" LIVING \$249,900
This lovely 3+1 BR, 2 Bath Raised Bungalow has been upgraded with open concept oak kitchen w/breakfast bar, neutral broadloom and ceramics, plaster crown mouldings, gleaming hardwood floors, finished lower level w/above grade windows, attached double garage w/plenty of parking and extra RV pad, and choice location near Fairy Lake.



SCENIC 100 ACRE FARM \$699,000
This updated 2 storey, 3 bedroom, 2 bath, brick "Ontario Style Farm House" with main floor laundry & main floor family room with attached 8 car garage, is located on a paved road with access to Hwy's #7, #25 & #401. Outbuildings include an old stone silo & barn foundation & a newer wooden barn; the land has recently been used for corn & soybeans.

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