

Real Estate Monthly

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The Changing Face of Canada's National Family Portrait

Canada's 2006 census figures suggest that, in the not-too-distant future, there will be more single-parent families and common-law couples, and fewer traditional married couples with kids. First-time home buyers will be older, but perhaps in better financial shape to buy their house.

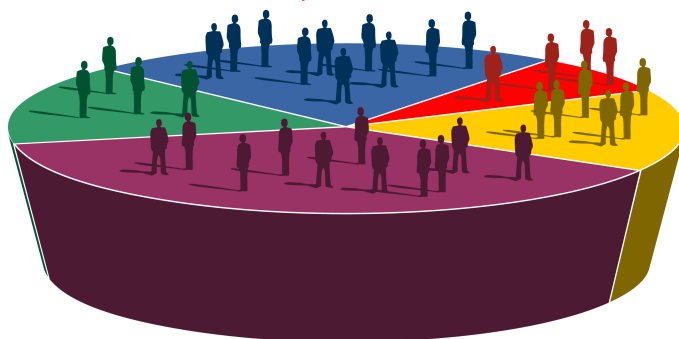
Nearly nine million families were counted in the May 2006 census, an increase of 6.3 percent from 2001. The number of married-couple families increased by only 3.5 percent compared to a jump of 18.9 percent by common-law couple families. Lone-parent families increased by 7.8 percent.

Between 2001 and 2006, the number of same-sex couples counted was up by 32.6 percent, or five times the pace of opposite-sex couples. For the first time, the census counted married same-sex couples -- there were 7,465, or 16.5 percent of all same-sex couples.

The number of private households in Canada rose by 7.6 percent between 2001 and 2006, while the total population in those households rose by 5.3 percent. One-person

households increased by 11.8 percent, more than twice as fast as the increase for the total population. There were more than three times as many one-person households as those with five or more people in 2006.

The slowest rate of growth during the five years between studies was for couples with children aged 24 or younger, an increase of just 0.4 percent. For the first time, the 2006 census counted more unmarried people aged 15 and over than



legally married people.

In 2006, 43.5 percent of the four million people aged 20 to 29 lived in the parental home, up from 41.1 per cent

in 2001. In 1986, only 32.1 percent of young adults were living with their parents.

Housing prices have risen more quickly than the income of young men and, despite declines in mortgage interest rates, young men would still have to spend more of their income on mortgage payments in 2001 than they did in 1971. This reinforces the increased need for two incomes in order to own a home, adding to the economic insecurity that young adults may feel.

These and other figures offered by the census suggest that the market for new and existing homes may see some profound changes in the immediate future.

Focus on Ottawa Home Sales

Sales of existing houses in Ottawa are on track "to blow away last year's record sales," says the President of the Ottawa Real Estate Board.

This observation came after the industry group reported that sales in October pushed the number of sales in the first 10 months to 13,069. The sales record was set last year when 13,783 resale homes changed hands. Sales in October totaled 1,054, up by 4.6 percent from a year earlier.

The average price of all types of units, including condominiums, was \$208,260 in October, up by 10 percent from October 2006.

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Getting Your House Ready For Winter

To a squirrel, the inside of your chimney is prime real estate. Warm and protected from the elements, it's the ideal location for a nest of twigs and leaves. If another nest or two is there already, they just build on. It's a squirrel thing.

But it's not just squirrels that can clog a chimney. Birds — sparrows, starlings, pigeons, chimney swifts — also may make nests there.

Homeowners need to check for obstructions at the beginning of fall, before they start using the fireplace. If a nest is clogging the chimney, smoke will enter the house. The nest could also catch fire. And with an obstruction, the exhausting of carbon monoxide and moisture can be blocked.

Cleaning out your chimney is one of several home maintenance jobs that should be done every autumn. They may not be fun, but they could save a homeowner a lot of trouble and money. If it's not regularly scraped, creosote can build up and ignite.

Routine maintenance has a big impact on the value of a house. "Even things like cleaning the filters in the furnace make a difference," one real estate executive recently pointed out. "When buyers have a house inspection, if they find out that small, routine things have been ignored, they wonder what else is wrong. In the case of a furnace, not taking care of it can shorten [its] life ... necessitating replacement in 15 years when it would have lasted 25 years. That 10 years is worth a lot of money."

Another job that needs to be on the fall to-do list is cleaning eavestroughs. As the leaves tumble, cleaning them is important if you don't want water to overflow and seep under roof tiles, shingles and even the foundation.

Timing is everything. Clean the troughs too early and they will be refilled as leaves continue to fall. Leave it too late and the debris will be frozen and difficult to remove.

Eavestrough aficionados

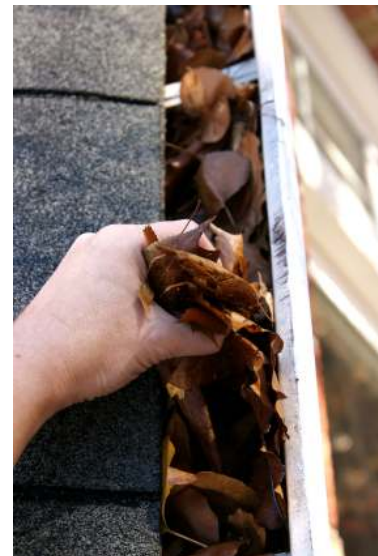
are divided on the practice of using mesh over the top to prevent the accumulation of leaves and debris. Anyone who has fished a dead bird out of a drain in the spring may find the protection appealing, but some contractors caution that the mesh can give homeowners a false sense of security.

"Sometimes, people think because they have mesh on their eavestroughs they don't need to get them cleaned. What happens is the leaves accumulate on top of the mesh and then everything is blocked and all the water runoff problems occur," one says.

If the eavestroughs are blocked, there can be mid-winter problems with freezing water and snow building up a dam and causing water to run down from the edge of the roof. This can come right into a home through the foundation and cause water in the basement.

Building inspectors also agree that regular maintenance is critical. Your home's heating system, for instance, should be inspected and serviced every fall: a homeowner pays more to run an inefficient heating system.

Some companies offer one-step home maintenance contracts in the fall — including furnace inspection and service, eavestrough cleaning, chimney inspection and cleaning. Many also offer e-mail reminder services, year round, to keep clients aware of when it's time to say, turn off the water leading to outside faucets, another fall job that should be on the check list.



Finally, don't forget to add cleaning the windows to your list of fall jobs. What's the use of having a beautiful garden if you can't see it? After all, the sun shines in the winter too!