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Select Realty Inc.
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The MacLeod Report

Compliments of Chris MacLeod

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

If you're 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,
Chris MacLeod



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Stable Housing Market Forecast Into 2011

The Canada Mortgage and Housing Corporation (CMHC) issued a forecast for the remainder of this year's housing activity, and into 2011. By their calculation, the future of the Canadian housing market looks encouragingly stable.



Bob Dugan, Chief Economist for the CMHC, points out that, in late 2009 and early 2010, sales activity included much pent-up demand from early 2009. With the demand now exhausted, and with interest rates starting to creep upwards, the pace of activity in the resale market will finally ease. As a result, existing home sales will finalize in the range of 484,000 to 513,300 units for 2010, and are predicted to stabilize to between 443,500 and 505,000 units in 2011.

"Canadian housing markets have recovered from the low levels posted in 2009," notes Dugan. "Moving forward, housing starts will moderate as activity becomes more in-line with long term demographic fundamentals. New measures for government-backed mortgage insurance introduced by the Government of Canada that

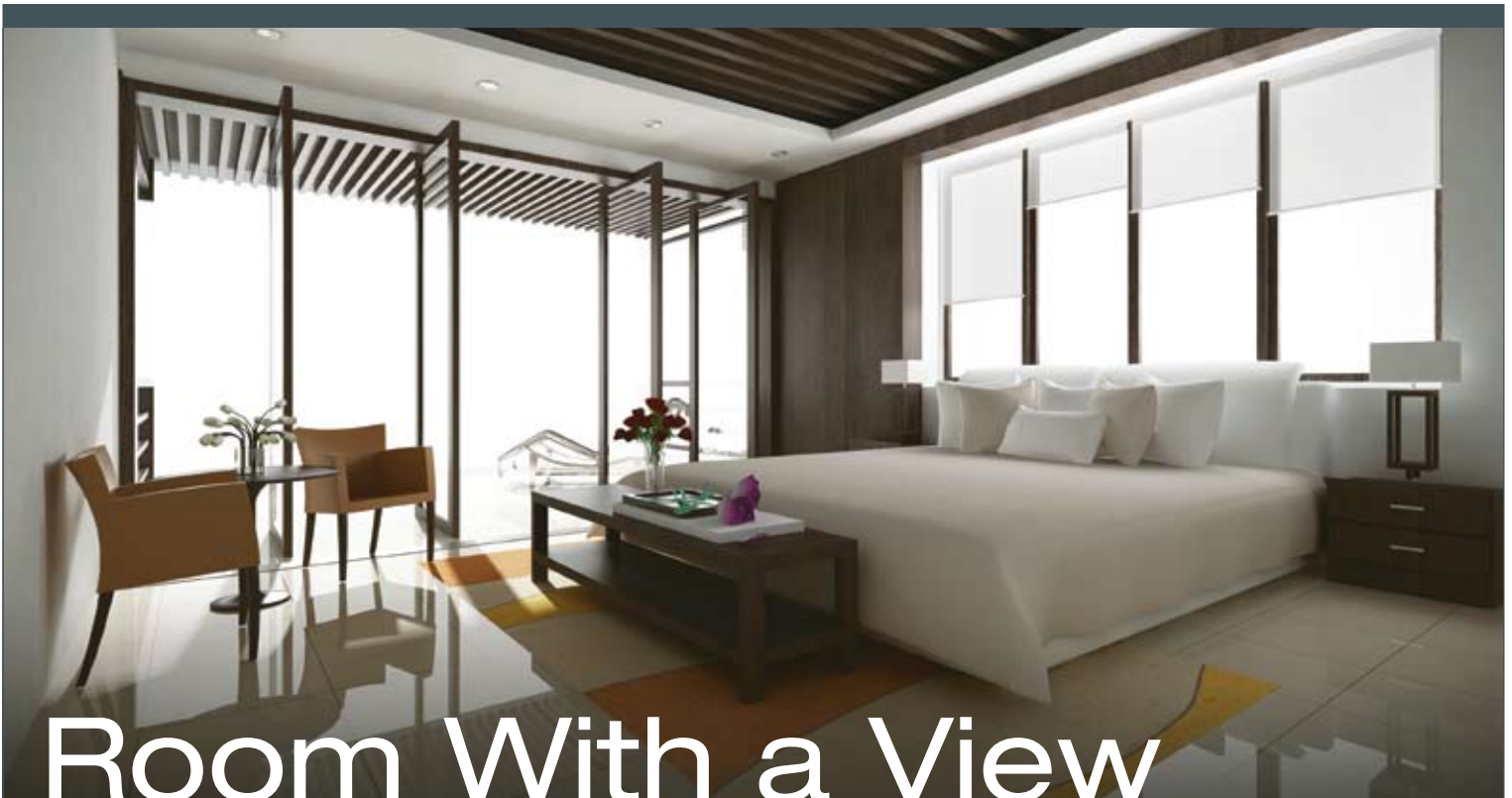
took effect on April 19, 2010 will continue to support the stability of Canada's housing market."

From a pricing perspective, with the forecast of an improved balance between demand and supply, the average MLS® price is expected to stabilize through the end of 2010, and then rise modestly in 2011.

Of course, all real estate is local, and the trends in your area may not necessarily follow the national forecast. If you're thinking of buying or selling, you'll want a detailed history of real estate activity in your own neighborhood, and first-hand knowledge of new properties on the market.

Please call. Let's talk about your own, personal real estate forecast and moving plans for the upcoming months.

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Room With a View

A good view can really add to the enjoyment of your home, not to mention to your property's attractiveness in buyers' eyes. An unsightly view, on the other hand, can make you want to up and move, and pose a challenge to selling your property. Below are some tips and tricks to help you accentuate the former and downplay the latter.

↑ Play It Up

As interior designers will tell you, every room should have a focal point, a place where the eyes can rest. In rooms with good views, determining the focal point is easy: the view. The issue then is how to play it up. One way is by arranging the room's furniture around the window in such a way that attention is naturally directed toward the view when people sit down.

Paint can also be used to highlight a nice view. For a big window that takes up the majority of the wall, paint that wall in a shade that's different from, but complementary to, the rest of the walls. For smaller windows, you can paint a design around the window to further frame the view.

Window treatments are a fun way to turn views into focal points because they're so versatile. Their texture, color, and pattern can really add impact to the view they're framing; side panels can add width to windows, while lengthy drapes can add height.

Another trick: place a mirror where it will reflect your view. Not only will you — and potential buyers — get to see the view more often, but the mirror will also reflect light from the window, helping to brighten the space and tricking the eye into seeing the room as bigger than it is.

↓ Play It Down

For those with views best not seen, covering them with window treatments is the obvious answer. But to avoid blocking out the light, cellular shades are probably your best bet — they offer complete view obstruction, yet are thin, letting in plenty of light. Another option is top-down shades, which block your view of the place next door, but still let you see the sky above.

Alternatives to traditional window treatments, all of which let in the light, include: stained glass, which gives you something lovely to look at while obscuring the view; stained-glass paint, which can replicate the look of stained glass on your current windows (check your local hobby/craft supply shop); glass block, which looks great in modern decors; or decorative window film, a thin sheet of plastic that adheres to all or part of your window and comes in a variety of designs.

Lastly, strategically-placed objects can be effective in blocking views. Sometimes all you need is a tall potted plant, hanging basket, or high armoire placed in front of one corner of your window in order to block out the offending view.

In Focus

As buyers tour prospective homes, there are certain aspects of the properties that stand out as key in swaying their decisions to buy — or not to buy. Below are four areas of your home where you really need to impress.



- **YOUR ENTRYWAY.** The first thing they see, the entryway is where buyers form their initial impression of your property — and first impressions aren't easily overcome. If that impression is a negative one, buyers may not even want to venture further into your home. So make sure your entryway is brightly lit, feels welcoming and is clutter free.
- **YOUR KITCHEN.** Kitchens are critical, perhaps because they're where families spend so much time, preparing and eating meals, enjoying quality time together and, increasingly, entertaining guests. The kinds of kitchens that most appeal to buyers are those that are spic and span, spacious, and chic in their finishes and appliances.
- **YOUR BATHROOMS.** Bathrooms are personal spaces — they're where we groom, where we prepare for the day ahead, and, often, where we relax and rejuvenate. Most buyers can't picture themselves doing these things in bathrooms that look dirty and worn, so make sure yours sparkle and look up-to-date.
- **YOUR CLOSETS.** Most people have so much stuff they don't know what to do with it — or where to put it. Everybody wants storage space, so show yours off. Even if it means relocating half your wardrobe, there should be plenty of space between hangers, and floors and shelves should be nearly bare. Your closets should also be well lit — they'll look bigger that way.

Getting Over “The One”

Make the mistake of seeing a potential property as “the one” and you're bound to overpay. As well, you may miss out on the others you'd be better off buying. Here are a few tips to help you avoid falling prey to thoughts of “the one.”

- Before you begin viewing properties, make a checklist of all those features you consider to be must-haves in your new home. Bring your list along with you to every property you view and use it to measure how each place stacks up. This will help you keep your decision making needs-based, not emotions-based.
- When visiting a potential home, bring along an impartial party. This could be your real estate sales representative in addition to a friend, relative or coworker — anybody who can provide an objective assessment of the property, helping you to see it as it really is, rather than your idealized version of it.
- Make a point of coming back at different times of the day and week to visit any property you're seriously considering buying. Knowing what rush hour looks like in a potential neighborhood, or if and how the area changes at night, for example, might dissuade you of the notion that *this* property is *the* property for you.
- Have a professional home inspection performed on any home you're serious about. A property may look perfect at first glance, but the results of an inspection might reveal defects that could quickly cause you to go from thinking it's “the one” to thinking it's “one to be avoided.”



Shrimp Jambalaya

Ingredients:

- 3 to 4 lb. chicken, pieces
- ¼ cup vegetable oil
- 1 green bell pepper, chopped
- 1 small red bell pepper, chopped
- ½ cup chopped onion
- 1 clove garlic, minced
- 1 ½ cup long-grain rice, uncooked
- 2 tsp. salt
- 1 ½ tsp. Worcestershire sauce
- ¼ tsp. dried leaf thyme
- ¼ tsp. Tabasco sauce
- 3 cup water
- 8 oz. shrimp, canned and drained small shrimp or coarsely chopped fresh or frozen cooked medium shrimp

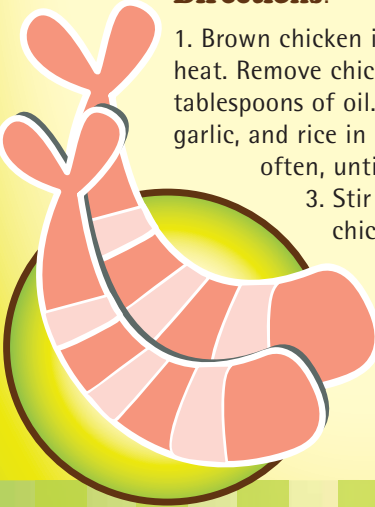
Directions:

1. Brown chicken in oil over medium heat. Remove chicken; drain all but 1 to 2 tablespoons of oil.
2. Cook bell peppers, onion, garlic, and rice in oil over low heat, stirring often, until vegetables are tender.
3. Stir in seasonings, water, and chicken. Bring to boil; cover and cook over low heat for 25 minutes, until rice is soft. Remove cover and fluff rice.
4. Stir in shrimp and cook for about 5 minutes, until heated through.



Terminology Tip

Prepayment Privileges — Prepayment privileges allow borrowers to make extra voluntary payments against their mortgage loan, in addition to their regularly scheduled payments, without incurring any penalties. Extra payments are applied to the principal owing, thus allowing borrowers to reduce the amount of interest owed and pay off their mortgage sooner. Privilege terms vary from lender to lender, so check with your financial institution to see what limitations might be placed on your ability to make prepayments.



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Chris MacLeod
Sales Representative

DINNER FOR TWO AT THE KEG STEAKHOUSE

Thank you for your trust and the opportunity to serve you. My goal is to earn your enthusiastic endorsement of my professional services to friends, family and co-workers. Pass along this newsletter with your recommendation and I will send you a gift certificate for a wonderful dinner for two for each referral who uses my services.

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