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*Not intended to solicit those already under contract with a brokerage*

## Moving Packing Tips

Use the right size boxes. Put heavy items, like books, in small boxes; light items, like linens and pillows, in bigger ones. (Large boxes packed with heavy items are a common complaint of professional movers. They not only make the job harder but also have a better chance of breaking.)



Put heavier items on the bottoms of boxes, lighter items on top. If you're loading the truck yourself, pack heavier boxes first, toward the front of the truck, for balance.

Don't leave empty spaces in the boxes. Fill in gaps with clothing, towels, or packing paper. Movers often won't move boxes that feel loosely packed or unbalanced.

Avoid mixing items from different rooms in the same box. It will make your packing quicker and your unpacking a lot easier, too.

Label each box with the room it's destined for and a description of its contents. This will help you and your movers know where every box belongs in your new place. Numbering each box and keeping an inventory list in a small notebook is a good way to keep track of what you've packed and to make sure you still have everything when you unpack.

Tape boxes well. Use a couple of pieces of tape to close the bottom and top seams, then use one of the movers' techniques making a couple of wraps all the way around the box's top and bottom edges.

Bundle breakables. As you pack your dishes, put packing paper around each one, then wrap bundles of five or six together with more paper. Pack dishes on their sides, never flat. And use plenty of bunched-up paper as padding above and below. Consider other items that will need special treatment. Treat TVs like any other piece of furniture, wrapping them in quilted furniture pads. However, plasma TVs require special wooden crates for shipping if you don't have the original box and can be ruined if you lay them flat.

Source: <http://www.realsimple.com>

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## Current Market Statistics >>>

Durham Region Association of REALTORS® (DRAR) President Sandra O'Donohue reported 1,132 residential transactions in August 2016, a 15% increase from the same time last year. "Transaction levels are a true indicator for housing market health," stated O'Donohue. There were 1,288 new listings in August 2016 compared to 1,328 in August 2015.

"We're seeing continued increases in home prices over the summer months," added O'Donohue. The average selling price in Durham reached \$541,863 last month. In comparison, the average selling price was \$446,311 during the same period last year; a 22% increase. Homes have continued to sell quickly in an average of 13 days compared to 18 days last year. "Durham Region continues to be an appealing market for home buyers because of its strong economy and quality education, healthcare and social services within arms-reach," says O'Donohue.

Following the introduction of a tax on foreign buyers in B.C., Vancouver home sales have dropped for the month of August while Toronto home sales topped records. "It's too soon to tell if Durham Region will be affected," said O'Donohue. "There are a lot of factors to consider when exploring buyer profiles: are the buyers moving into Durham Region for the first time? Were they considering moving here before?"

To build a better buyer profile, Toronto Real Estate Board (TREB) is planning to survey its members this fall on transactions over the last year. "By the end of the year, we'll at least be able to give a better sense of what share of buying activities is attributable to foreign buyers versus domestic households," said Jason Mercer, TREB's Director of Market Analysis.

While prices in Toronto continue to soar, "waiting for home prices to fall in the Durham Region might not be the best idea," advises O'Donohue. "If you can afford to purchase a home, it might be time to jump in."

To view the full Market Watch Report, visit [www.LaurenGosse.com](http://www.LaurenGosse.com)

### Summary of Existing Home Transactions in Durham Region

	New Listings	Active Listings	Avg. Sold Price	Avg. Days on Market
Durham Region	1,288	667	104%	13
Ajax	225	89	105%	11
Brock	18	50	97%	47
Clarington	199	117	103%	14
Oshawa	357	132	105%	11
Pickering	163	85	102%	13
Scugog	47	50	101%	22
Uxbridge	32	50	99%	31
Whitby	247	94	105%	10

## Community Events in Durham

The Scene Competition 2016: Auditions

When: September 4-17, 8:00am to 11:45pm

Where: The Scene Talent Competition 2016: Auditions  
Unit 1B - 1916 Dundas Street East, Whitby, ON

Minds in Motion

When: September 14, 2016 from 1:30pm to 3:30pm

Where: Whitby Abilities Centre, 55 Gordon St, Whitby

Ajax Rotary Charity Golf

When: September 15, 2016 from 2:00pm to 8:00pm

Where: Heather Glen Golf Club, 5240 Lakeridge Road,  
Ashburn

36th Annual Oshawa Terry Fox Run/Walk/Wheel/Ride

When: September 18, 2016 from 8:00am to 1:00pm

Where: Storie Park, 101 Mill St, Oshawa, ON

Habitat for Humanity Durham Golf Tournament

When: September 26, 2016 from 10:00am to 9:00pm

Where: Whitevale Golf Club, 2985 Golf Club Road, Whitevale

If you have an event you would like advertised in next months newsletter please feel free to email me the details.

## Terminology Tips

### Loan-To-Value Ratio:

The loan to value ratio is the amount of the mortgage loan against the total appraised value of the property on which the loan is secured. For example, if the total appraised value of a home you were eyeing to purchase was \$350,000, and you had \$50,000 in way of a down payment, the total mortgage loan amount you would be looking for would be \$300,000;  $\$300,000 / \$350,000 = 0.85$ , or an 85 per cent loan-to-value (LTV) ratio. The loan's LTV is important for establishing your loan eligibility and mortgage rater for both initial loans and refinance transactions.



For more information on the process of buying or selling a home,  
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