

YOUR HOUSE YOUR HOME



A WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE | JANUARY 5, 2018

Central Alberta's
**OPEN HOUSE
LISTINGS**
inside

Happy New Year

**5813 53 Avenue,
Red Deer**

A PLACE THAT YOU CAN CALL HOME
located in the desirable community of Waskasoo! Short distance to schools, trails and parks! For \$258,500 you will get to enjoy a 3 bedroom home with detached garage and large private yard!

\$258,500

*For further info on this multiple listing service home,
see page 10 or contact a member of the Red Deer Real Estate Board.*



View our complete publication ONLINE at www.yourhouseyourhome.com



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3608-50 Ave www.networkrealtycorp.ca



**Elaine
Wade**

403.396.2992

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LISTING**



Presenting a MAIN FLOOR condo in DEVONSHIRE ESTATES. Beautiful large 3 Bedroom 2 Bath condo with attached heated garage in South Red Deer.

Call or text 403.396.2992 for further details or visit my website elainewaderealestate.com



EXECUTIVE HOME on the LAKE IN ANDERS. Fully developed, hardwood throughout, soaring ceilings and attached double garage.



LARGE BUNGALOW in PRESTIGIOUS VICTORIA PARK WITH TRIPLE GARAGE. Over 1650 sq. ft. on the main floor overlooking a park with full development downstairs.



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REALTOR

LOCATION! LOCATION!



Walking distance to hospital & shopping! Pets allowed with Board Approval 2 bdrm Condo, 2 balconies, granite counters, fireplace & ensuite.

PERFECT HOME FOR 1ST TIME BUYERS!!



Mature neighborhood in Red Deer, 3 Bdrms, 2 Bths. HUGE YARD & DECK with Detached Garage.

LOOKING FOR A REVENUE PROPERTY?



Townhouse on quiet close in Morrisroe! Featuring 3bdrms, 2 baths, front and back parking.



**Doug
Wagar**
403.304.2747



OPEN HOUSE SUN. JAN 7 2-4 PM

17, 939 RAMAGE CRES
Adult (40+) complex. Fully dev, gas FP, open plan, 3 beds, 2 baths, att'd garage. \$274,900



SIERRAS OF HERITAGE VILLAGE!
Adult (40+) executive top floor condo! Shows excellent! Imm possession! \$244,900



FULLY DEVELOPED
4 level split condo, gas fireplace, open plan, fenced yard! Super price! \$179,900



OPEN HOUSE SAT. JAN 6 2-4 PM

30 CARLETON AVE, #1607
Wonderful location, fully developed 2 storey. Upscale condo - shows like new! \$259,900



FULLY DEVELOPED
1788 sq ft 2 storey! 4 beds, 3 baths, fireplace, attached garage! \$269,900



DRIVE A LITTLE - SAVE A BUNDLE!
Beautiful, immaculate, classy home. Open plan, 3 beds, 3 baths, fenced yard! \$304,750

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DUSHANEK**



**JENNIFER
O'SHEA**



**ARIEL
DAVID**



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unit with underground parking.
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NADINE 342-7700.**



3 BDRMS ON MAIN Brand new 3
bdrm, 2 full bath bi-level, 6 appliances
included, quartz countertops, Laredo.
**\$359,900 CALL ARIEL DAVID
342-7700.**



DUPLEX - EASTVIEW Fully finished
4 bdrms/2 baths \$234,900/side.
Buy 1 or both sides. **\$234,900
CALL JENNIFER 342-7700.**



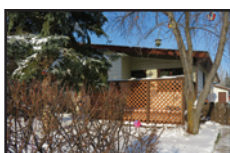
Brand new 3bdrm/3bath Unique
Elevations 2 storey O/S garage &
deeper lot. Includes all appliances.
**\$424,900 CALL JENNIFER O'SHEA
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NO CONDO FEES! Brand new, fully
developed 3 bed, 2 bath "turnkey"
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Vistas, landscaping already complete,
this 3 bdrm, 3 bath 2 storey features quartz
countertops, fireplace, large windows &
immediate possession. **\$459,900 CALL
NADINE 342-7700.**



SUNNYBROOK Fully finished
bungalow 3 bdrms plus den, 2 baths
and a detached garage. **\$254,900.
CALL NADINE 342-7700.**



FULLY FINISHED 4 bdrm, 4 bath
modified bilevel 23x25 attached
garage great location Clearview
Ridges. **\$499,900 CALL BRAD
GRANLUND 342-7700.**



KENTWOOD Fully fin'd 4 bdrm/2
bath bilevel. Recent upgrades
include cabinets, flooring upstairs,
bathroom, paint, roof & siding. RV
parking. **\$289,900 CALL NADINE
342-7700.**



LEGAL SUITE Garden Heights 1188
sq ft bilevel with 3 bdrm, 2 bath main
floor suite with 22x26 att'd garage
& 2 bdrm, 1 bath basement suite.
**\$522,500. CALL BRAD GRANLUND
342-7700.**



FANTASTIC BRAND NEW
3 bdrm, 2.5 bath 2 storey, bright
& open plan, quick possession
located in Aurora. **\$324,900
CALL NICOLE 342-7700.**



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upper laundry & bonus room, with
Special Extras That YOU ONLY GET IN
A SHOWHOME! Immediate Poss., Just
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342-7700.**



BRAND NEW WALKOUT bilevel
3 bdrm on main floor/2 baths Quick
possession. **\$349,900 CALL ARIEL
DAVID 342-7700.**



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Winter is Fun @ the Lake in this 3150sqft
4 season bungalow, with detached
garage for all your toys! 4 bdrms, 3 baths.
\$589,900 CALL NICOLE 342-7700.



FULLY DEVELOPED half duplex 4
bedroom 3 bath att'd garage shows
like new. Timberlands. **\$389,900
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LOCATION LOCATION! 80 acres just
5 mins south of Red Deer. 1893 sq ft
Bungalow + loft. 3 bedrooms/3 baths.
Detached shop, mountain view. Call
for information package **\$1,649,000
CALL NADINE 342-7700.**



BRAND NEW 3 bdrm/3 bathroom
with handy laundry room upstairs. Lam
flrg on main floor, 6 appliances, front
sod Penhold Immediate possession.
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342-7700.**





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and welcome
the new year**

**Happy New Year
from all of us here at**

From all of us at

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FOR IMMEDIATE POSSESSION**

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NEW LISTING



149 MCDOUGALL CRES

Fully developed Bi-Level with 5 bdrms, 3 full baths, and double det garage. Many upgrades over the years incl. flooring, windows, shingles, furnace, H/W tank and paint.

Call DALE 403-302-3107

**THIS IS A GREAT STARTER
HOME FOR A YOUNG FAMILY**

\$319,900
NEW LISTING



116 JORDAN PARKWAY

This is a great starter home for a young family. A fully dev'd bi-level with 4 bdrm & 2 full baths. Brightly decorated with light oak cabinets & all appliances. Features laminate flooring on main floor & basement. 22x22 det'd garage.

Call DALE 403-302-3107

**BUILD YOUR NEW
DREAM HOME!**

\$499,900



C&E TRAIL

4.72 acres only 2 miles west of Red Deer. On the C & E Trail south. Has river frontage. Has a 1450 sq.ft. bungalow and 22 x 24 det. garage. (Both in need of major renovations).

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AND A VERY
COMPETITIVE
COMMISSION
RATE"**

**IMMEDIATE POSSESSION
F/FIN RAISED BUNGALOW**

\$364,900



5514-53 AVE LACOMBE

5 bdrms, 2 full baths, hardwood floors, many upgraded & renovated features. Has a suited style bsmt with private entry. A large & nicely landscaped yard with 24x26 heated garage.

Call DALE 403-302-3107

**ADULT DOWNTOWN CONDO,
IMMEDIATE POSSESSION**

**NOW ONLY
\$179,900
NEW PRICE**



202 4522 - 47 A AVE

Located near Golden Circle & Rec Centre this 2 bdrm & 2 bath Adult condo is ready for immediate possession. Has an elevator & htd U/G parking. All appliances inc.

Call DALE 403-302-3107

**UPPER LEVEL CONDO UNIT
IN SUNNYBROOK!!**

**\$137,900
NEW PRICE**



#10 - 7 STANTON STREET

Immediate possession for this 2 bdrm condo unit. Has a large walk-in closet off the master, spacious living room, laminate flooring thru-out, upgraded kitchen cabinets, all appliances included, & in-suite laundry. East facing balcony.

Call DALE 403-302-3107

How **humidity** can make homes more comfortable

Central heating and cooling systems have revolutionized the way homeowners make their homes comfortable. But many people find that heating and cooling systems have a tendency to make areas in their homes more dry than they would be if the windows were open.

Without adequate indoor humidity, static electricity proliferates, and living environments may not be as pleasant as they could be. According to Lennox, makers of heating and cooling components, dry air can compromise peoples' respiratory systems. When membranes in the nose and throat dry out, they cannot capture dirt, viruses and bacteria, potentially resulting in illness. Dry air can cause itchy, flaky skin as well as irritation in the nose, leading to nosebleeds.

Dry air in a home also can affect the structure of a home. Dry air will pull moisture from wherever it can be sourced, including wood structures in a home. This may cause walls and door jambs to shift and floors to creak. Even wood furniture can bend and crack if indoor conditions are especially dry.

Homeowners can remedy dry air in various ways. Some methods are relatively simple, while others may require substantial financial investments and even some renovation.

DIY REMEDIES

Do-it-yourself remedies are simple ways to put moisture in the air. One of the easiest steps is to put bowls filled with water in front of or on heating registers or radiant heating units in the house. The water will evaporate slowly into the home. Another and similar tactic is to boil a large tea kettle or pot of water to distribute moisture throughout a space.

When showering, leave the door to the bathroom open to distribute steam throughout the house. For those who use the

tub, allow the water to cool off and evaporate before pulling the drain.

HUMIDIFIERS

Humidifiers come as whole-house central units or portable devices. Portable units can be moved from room to room depending on where moisture is needed the most. These humidifiers hold a predetermined volume of water and mist it into the air when the unit is on.

Central humidifiers work with the home's HVAC system. They are hard-wired and plugged into the system. Water vapor is introduced into the air that will be forced through vents throughout the house. These systems work on the whole house at once, making them quite efficient.

Many experts advise homeowners to keep their indoor home humidity between 40 and 60 percent for ultimate comfort. Investing in a hygrometer to measure relative humidity will help homeowners keep humidity at a level that produces a pleasant and comfortable environment.





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Modifications to make bathrooms safer

Few areas in a home can prove as perilous as bathrooms. The Centers for Disease Control and Prevention says every year around 235,000 people over the age of 15 visit emergency rooms in the United States because of injuries suffered in bathrooms. The majority of these injuries — many of which require hospitalization — result from falls.

Injuries sustained in bathrooms typically occur in and around bathtubs, usually when a person is getting in or out of the tub. Falls occur when people slip on wet surfaces or get dizzy and lose consciousness within the tight confines of the bathroom.

Although bathroom injuries are mostly associated with the elderly, anyone is susceptible to such injuries. Debilitating diseases, instability from an accident or injury or even impaired vision can trigger a bathroom accident. Thankfully, some minor modifications can make bathrooms safer for everyone.

GRAB BARS

Unsteady individuals may rely on towel bars or shower knobs to provide some balance when

maneuvering around bathrooms. But such items were not designed to support a person's weight and can be slippery, making grab bars the safer choice.

Look for bars with slip-resistant surfaces instead of chrome plating. Bolted-in bars that are fixed to the studs in a wall, provide more reliable support than bars that employ suction to stay connected to the wall.

Install the bars where they provide optimal leverage and stability, such as close to the shower and on each side of the toilet.

CHAIRS

A bath/shower chair can make bathing safer. Pharmacies and medical supply retailers carry these sturdy, plastic chairs and stools which can fit inside of a shower or tub. They enable a person to rest his or her legs and sit while bathing. When remodeling a bathroom, have a seating area built into the design of the shower enclosure so that the addition looks seamless.

TRANSFER BENCH

Many injuries occur when

people are attempting to get in and out of the tub or shower, but a transfer bench can greatly reduce the risk of such injuries. The bench is placed outside of the tub, and users just sit on the bench and then swing their legs over the ledge of the tub rather than stepping over while standing.

WALK-IN SHOWERS

Some homeowners are eliminating tubs from their homes altogether. A walk-in shower provides a barrier-free entry into the shower, making it safer for those who have difficulty stepping into and out of bathtubs.

LEVER-STYLE FIXTURES

Knob temperature controls on faucets can be challenging to grasp for people with arthritis or poor grips. Lever-style fixtures are easier to maneuver and can help prevent scalding. These levers also are easier for children to manage. The National Kitchen and Bath Builders Association recommends installing pressure-balanced and temperature-controlled valves in the bath and shower.

FORGIVING FLOORING

Tile may be preferred around the bathroom, but it can be cold and slippery. Investigate other water-resistant flooring materials that may be softer underfoot and offer greater traction. Rubber flooring made from recycled tires is one option that is gaining ground for its practicality and sustainability.

Changes around the bathroom can alleviate many of the risks that contribute to the hundreds of thousands of injuries that occur in bathrooms every year.



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Central Alberta's
OPEN HOUSE LISTINGS

A WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE



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or for advertising space!*

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OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

SATURDAY, JANUARY 6

RED DEER

16 Davis Close.....	1:00 – 3:00 pm	Allan Melbourne.....	RE/MAX.....	304-8993.....	\$205,000.....	Deer Park Estates
41 Woodsworth Close.....	1:00 – 3:00 pm	Bett Portelance	RE/MAX.....	307-5581.....	\$279,900.....	West Park
114 Rowell Close.....	2:00 – 4:00 pm	Ivan Busenius.....	RE/MAX.....	350-8102.....	\$349,900.....	Rosedale Meadows
30 Carlton Avenue. #1607	2:00 – 4:00 pm	Doug Wagar	ROYAL LEPAGE NETWORK	304-2747.....	\$259,900.....	Clearview Ridge

SATURDAY, JANUARY 6

OUT OF TOWN

82 Aurora Heights	2:00 – 4:00 pm	Dennis Bowness	CENTURY 21 ADVANTAGE.....	357-8087.....	\$369,900.....	Blackfalds
28 Bowman Circle.....	1:00 – 3:00 pm	Denae Hussey.....	ROYAL LEPAGE NETWORK	587-876-4921	\$369,000.....	Sylvan Lake

SUNDAY, JANUARY 7

RED DEER

17, 939 Ramage Crescent ..	2:00 – 4:00 pm	Doug Wagar	ROYAL LEPAGE NETWORK	304-2747.....	\$274,900.....	Rosedale Meadows
7 Vath Place.....	2:00 – 4:00 pm	Hilary Rosebrugh	CENTURY 21 ADVANTAGE.....	358-2691.....	\$519,900.....	Vanier Woods
148 Doran Crescent	2:00 – 4:00 pm	Ivan Busenius.....	RE/MAX.....	350-8102.....	\$309,900.....	Deer Park Village
54 Jewell Street	2:00 – 4:00 pm	Simona Tantas	REALTY EXECUTIVES	396-5192.....	\$344,900.....	Johnstone Park

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Your House, Your Home"*

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your advertising needs!**

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Advantage

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Asha Chimiuk
403-597-0795



\$579,900

Acreage NE of Lacombe

Fantastic acreage east of Morningside, right next to 1 of the Chain Lakes! 4 Acres of land zoned AG that allows horses. Beautiful 1488 sq.ft. Bungalow with attached 3 p/e garage 3 bedrooms and 2 bathrooms on main floor with basement ready for development! Fully crossed fenced with gate at the front and beautiful circular driveway! Chef's kitchen, open floor plan, jetted tub, stone FP & more!



\$599,850

Acreage North of Red Deer

Location is a key! This acreage is nicely appointed in between HWY 2 & 24 - just N of Red Deer! Are you looking for a place with a shop & land to have horses or run small business from? Look no more! Hard to find size this close to Red Deer. 9.9 Acres of land w/ some section crossed fenced for large animals. Older home placed on 1980's bsmt foundation all renod in 80's, but kept in a good shape. There are 2 wells, 2 smaller animals shelters & well house. Nicely levelled land with mature trees around the house and tree line to the East of the property. Check website for more details.



\$524,900

154 Ivany Close

On a quiet close. 1824 sq.ft., 2 storey, fully finished, on a pie lot. Open concept main floor, lge tiled entry way, lge living room & modern kitchen. Quartz, island w/leaving bar, upgraded cabinetry w/elegant back splash, granite sink. Patio doors & maintenance free deck. 3 bdrms & lge bonus room. Master suite w/ walk in closet, ensuite, dbl sinks, air tub, sep. shower. Newly fin'd bsmt has rec room w/wet bar, bdrm, bath & storage.



\$208,500

137, 6 Michener Blvd.

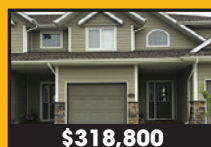
Welcome to Sierras in Michener Hill! Adult condo complex with long list of amenities: hot tub, library, exercise room, games room, Party room, Patio, gazebo and more to enjoy! 1 bedroom, den and bathroom with walk in shower. Upgraded unit with gorgeous, modern kitchen to enjoy! Underground parking & storage! This unit is located on the 1st floor with a view of the west.



\$349,850

96 Oak Drive

Immaculate site split bi-level with fully finished basement, detached double garage and 2 storage sheds! Built in 2006 and located in Oriole Park west right across green space and next to a large park! This beautiful home has 4 bedrooms and 3 bathrooms. Basement was just freshly finished, quick possession available, ready to move in condition!



\$318,800

144 Larsen Crescent

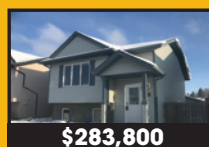
"Like new" townhouse located on a nice close in desirable south location. Home comes with attached garage and it backs onto a green space. Fully finished on all 3 levels with upgrades throughout. Full appliance package offered by the seller. Spacious finished with modern colours. There is no condo fees to pay just move in and enjoy! Priced below city assessment value.



\$285,900

#8 Fairway Ave

Gorgeous "park like" yard that will make you fall in love with this house! Enjoy your privacy on a large deck or concrete patio situated in a shade of mature trees! Situated across from Bower Ponds & steps from golf course & down town shopping! Large 26x24 det'd garage is perfect for 2 cars & more. Home has long list of upgrades, fresh coat of paint, full appliance package & immediate possession! Call for more details today before someone else will still this GEM!



\$283,800

4422-54A Ave Cres Innisfail

In a family oriented & safe neighbourhood couple of blocks from school. Immaculate & painted in modern colors! Bright & full of natural light, main floor has open design. Kitchen is spacious, & open to dining area & living rm. 4 bdrms, 2 baths. Bsmt bath was just redone in modern colours & fixtures. Bsmt offers big windows. Large fenced yard faces East & comes w/ shed, fire pit, sunny deck, dbl det'd garage.



\$258,500

5813-43 Ave

A GEM! Located in desirable Waskasoo close to schools, parks and trails with only minutes to downtown! Built in 1948 home has a newer addition & large detached garage built in 80's! It has a unique open design - hard to find in this age homes! 3 bedrooms and 1 bathroom with possibility of adding another bedroom and bath in the basement. Large private yard, mature trees, deck and patio will please you!



\$409,900

83 Issard Close

Are you looking for a lge home with lge bdrms? Look no more & come see this one! I am not sure where to start. This home is very roomy everywhere you go! Good sized entry, main floor laundry combined with boot room leading to lge garage that will fit 2 lge vehicles. 4 lge bdrms & 3 baths. Kitchen with lge breakfast bar all open to dining area & living room. Bsmt wide open with 9' ceilings & built in bar. Enjoy your coffee on a 3 tier deck with the top one covered to keep you sheltered from sun & rain. Pie shaped lot backing onto a green space! Check Realtor's website for more information.

HAPPY NEW YEAR

Check for 21 Photos & Videos at www.ashachimiuk.com
www.Asha.Chimiuk.RealtyFanPage.com



Safeguard roofs against snow damage

Snow may delight young children itching for a day off from school. But for many homeowners, the sight of snow means their time will soon be spent clearing paths and plowing driveways rather than building snowmen and sledding with friends.

The sight of falling snow also may inspire some homeowners to think about the roofs of their homes. The Insurance Institute for Business & Home Safety warns that it is important to understand the risk of roof collapse due to the weight of snow on the roof. Roof structures that are in good condition can support roughly 20 pounds per square foot. IIBHS says this equates to around four feet of new snow before a roof will become stressed.

Total snowfall is not the only factor to consider. Homeowners also must check the type of snow that has fallen. According to House Logic, six inches of wet snow is equal to the weight of about 38 inches of dry snow. That means it may take much less sodden snow to weigh down a roof.

Roof condition and the shape of the roof bear consideration as well. Popular Mechanics says the ideal pitched roof is smooth and steep so that the snow slides off. Closely spaced rafters improve the strength of the roof. A flat or slightly pitched roof may accumulate snow more readily.

Homeowners are urged to inspect roof rafters to see if

they are cracked from previous snowstorms or damaged from insects or rot. Snapping or popping sounds while snow is on the roof is not a good sign.

House Logic also says that homeowners can tell if the snow load on the roof is too much by paying attention to interior doors. If such doors begin to stick, that may be a signal that there's enough weight on the center of the house to distort the door frames. Houses that had improper renovations or homes in which load-bearing walls were removed may be more susceptible to this problem.

Removing snow from a roof is not an easy job — and may be a task best left to professionals. The safest way to remove snow from the roof is to use a snow rake with an extension arm that enables users to push and pull off the snow while standing on the ground. One should not climb onto a snowy or icy roof to remove snow. Shovels, which can damage roof shingles, should never be used.

IIBHS says that hiring a professional roof contractor is one way to safely remove snow from the roof. Licensed and insured contractors will have the experience to get the job done correctly and safely. Homeowners can expect to pay between \$250 and \$500 for this job.

Roof snow removal is a priority for those who live in mountainous or extremely snowy areas. If unsafe amounts of snow are left on rooftops, leaks, damage and collapse may result.

See **21 Photos** at www.brendabowness.com



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Create a vehicle preparedness kit

Breaking down while driving can be unnerving, potentially delaying trips and stranding motorists and their passengers for lengthy periods of time. However, for those with well-equipped emergency preparedness kits in their vehicles' trunks, breakdowns can be much easier to manage.

Even though new vehicles are loaded with advanced technology, drivers are no less likely to avoid breakdowns. In fact, roadside calls for stranded vehicles are on the rise. A study by the American Automobile Association found that, in 2015, 32 million drivers required the organization's services, with issues regarding vehicle batteries, flat tires and vehicle keys reaching all-time highs. Despite early warning systems, more than half a million drivers in the United States ran out of gas last year, necessitating service calls.

An emergency vehicle kit is something that no driver should leave home without. Just because a car appears to be in good shape or is well-maintained doesn't mean something can't happen. Here's what to stock in an emergency preparedness kit for a vehicle.

- **Sustenance:** It's impossible to determine how long you may be stranded if your vehicle breaks down. Therefore, keep some high-calorie energy or protein bars, or other portable foods with a long

shelf lives, in your vehicle at all times.

- **Water:** Popular Mechanics says a person needs roughly a gallon per day to stay hydrated. If that's too much to pack, bring empty water bottles and purification tablets. Otherwise, stock up on bottled water.
- **Weather supplies:** You never know which way the weather will turn. A blanket, poncho, tarp, trash bags, and much more can be used to keep covered, warm and dry.
- **Mobile phone:** Mobile phones can be used to call for roadside assistance or other help. But keep in mind that cell signals may be especially weak in remote areas.
- **Reflective triangles:** These items will warn oncoming traffic that your vehicle is on the side of the road.

- **Waterproof flashlight:** A flashlight is handy for making repairs at night or signalling traffic in the dark.
- **Foam tire sealant:** Tire sealant can be used to quickly repair flat tires until they can be assessed or changed at a mechanic's shop or dealership.
- **Tire jack:** You may need to change a tire on the spot.
- **Jumper cables:** If a vehicle battery dies, a quick jump can get you moving along. Some people prefer a portable battery charging pack instead.

In addition to these supplies, a multitool, batteries, first-aid kit, rags, ropes, and duct tape are handy to have around.

Preparedness kits can keep drivers safe and get them back on the road faster.



Ask Charles

I'd like to buy a home, I can afford monthly payments, but I'm working on my credit – I saw an ad for a rent-to-own. Is that something I should consider?

The short answer is maybe. Rent-to-own arrangements sometimes make it easier for someone to buy a home.

A typical rent-to-own is a type of rental arrangement that also contains an option to purchase the property in the future, at a specific point in time, at an agreed-upon price. Rent-to-own contracts give buyers time to save a larger down payment, and time to work on their credit, but there are some risks.

Rent-to-own contracts are very complex. There are many things on which the parties have to agree, for example:

- who arranges and pays for property insurance during the term of the rental?
- who will pay property taxes and/or special assessments during the term of the rental?
- can the renter complete renovations or improvements before purchasing the property?
- what happens if the buyer cannot close?
- is the accumulated down payment refundable or non-refundable?

Often rent-to-own contracts will include a base rent for the property as well as an additional monthly payment. Your rent-to-own agreement should stipulate that your additional monthly payment will be held in a trust

account until purchase as it will form part of your eventual down payment.

It's not unusual for there to be clauses in rent-to-own contracts that state if the buyer misses a payment, is late with a rent payment, or chooses to back out of the purchase, the property owner is entitled to keep any down payment funds already received. It's a good idea to talk to a mortgage broker because they can help determine if you will qualify for a mortgage at the purchase price. If they have concerns about your ability to obtain a mortgage, whether because of your income or your credit, you may not want to proceed.

Something you also need to consider is that property values change constantly. When you enter into a rent-to-own agreement, you agree to purchase the property at a specific price at a point in the future. But, there is no guarantee the property will be worth that amount when you go through with the purchase.

Are you prepared to take on that risk? Likewise, if the property value drops significantly – and your purchase price is too high – it may be difficult to find a lender.

The best advice I can give you is that before signing anything, it's a good idea to have a lawyer review the contract. While a rent-to-own may make it possible for you to purchase a property, you need to make sure you understand and agree with what you are signing.

"Ask Charles" is a question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, non-government agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta. To submit a question, email askcharles@reca.ca.



The countdown is on!

Only a few weeks left before your big move? To help you better prepare — and to ensure no step is overlooked — consult the list below for tips on how to make moving day a breeze.



- Schedule your moving company, if you haven't already done so.
- Solicit close friends and family members to lend you a helping hand on the big day.
- Make sure that someone you trust is available to

watch your children or take care of your pets, if applicable.

- Procure all of the necessary material to properly pack your belongings (boxes, duct tape, utility knife, permanent markers, etc.).
- Start packing the items that you don't use on a daily basis (glassware, picture frames, books, out-of-season clothing, etc.).
- Carefully label each box by writing on the side (not on top!) what each one contains and which part of the house it's destined for.
- Take advantage of the situation to do a major cleanup; give, sell or throw away anything that is broken or you no longer use.



- Contact the appropriate institutions (banks, insurance companies, telecommunication service providers, the government, etc.) to update your file with your new contact information.

• Take note of the disconnection and reconnection dates for utilities such as electricity, internet, cable and phone.



- Confirm your reservation with your moving company.
- Contact the friends and family members who volunteered their help to remind them of the upcoming moving date and confirm their presence.

- Continue packing your boxes and photographing valuable items in case of loss or theft.
- Disassemble larger pieces of furniture, like your table, couch and bed frame, if possible.
- Start emptying your fridge, freezer and pantry.



- Take down curtains, blinds and rods (except in more intimate settings like the bedroom and bathroom).
- Finalize your packing as much as possible, keeping only a few articles of clothing and essential

bathroom and kitchen supplies available for the final days.

- Group boxes and furniture somewhere easily accessible for the moving company.
- Make sure you have all of your important documents (passport, bank statements, wills, etc.) in a convenient, accessible location.



- Finish packing your last-minute boxes.
- Unplug the washing machine and empty the connecting tube.
- Prepare a small travel bag with all of your essentials for the first 24 hours in your new home (toiletries, pyjamas, medication, change of clothes, first aid kit, towels, etc.).

- Arrange to have snacks and drinks available on moving day. Don't forget a cooler to keep refreshments nice and cold!



- Unplug the fridge and freezer.
- Do a final scan of the house to make sure nothing gets left behind.
- Confirm your new address with the moving company.
- Take a reading of your electric meter before leaving.



- Make sure to arrive before the moving company and try to secure a parking space for their vehicle.
- Supervise the unloading process to make sure nothing is missing.

- Indicate on the invoice if any furniture or appliances were damaged during transport.
- Unpack a few boxes and slowly start settling in.

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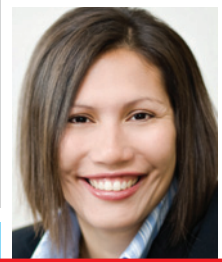
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