

The Complete Communicator

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House Hunting: Finding the Right Fit for You

With so many choices and variables, how do you find the perfect fit? Before you start your search, it's a good idea to narrow down the playing field by looking at what would fit you best. Here's where to look:

Look Inside

What do you already own that your new home would need to accommodate? If your dining suite is one that you cherish, use often and happens to be huge, then add "large dining room" to your Must Have List. Carry this logic through your space and you should come to some conclusions about what is essential in a new home. While you're at it, take a look at your personal style; it can also give you valuable clues as to what you really want. For example, if your style tends more to clean lines and a modern look, then loft-like spaces or open concept homes will probably hold more appeal.

Look Outside

What is out in the world that catches your attention? Is it a brick exterior or cedar shingles that make a house feel like home to you? Consider the different styles of houses that you like, and see if there are any common elements among them. Another place to look is at the style and size of any new items you plan to acquire. Taking an outside inventory of what appeals to you can help narrow down your search.

Look at Your Requirements

It's helpful to take a head count and look at what features are vital to each member of your family. How many of you are going to live there, and are any more expected shortly? How many of you need home offices or parking spaces or playgrounds or workshops? This will give you an idea of the size and number of rooms you require, as well as clues to locations or types of housing. Make sure you include pets and consider what's best for them. This may move a fenced yard to the top of your list.

Look at Your Lifestyle

Look at your lifestyle to gain insight to your best locations. If you're planning to stay awhile, and are also planning on children (or already have them), then you'll want to find a neighbourhood that's kid friendly and has great schools. Another consideration should be your work commute. Make sure it has what you need, whether that's access to public transportation or parking spots.

All in all, if you take the time to consider what's really important to you, you should be able to find the house that is the right for you. Happy Hunting!

(Source: www.hgtv.ca)



Increasing the Supply of Affordable Housing

Municipal Governments Have Adopted a Variety of Strategies to Increase the Supply of Affordable Housing.

For nearly 13 per cent of the population, adequate, suitable and affordable housing is either out of reach financially or attainable only by cutting back on other necessities.

Creating affordable housing – and ensuring it remains affordable into the future – is an ongoing challenge that has given rise to innovative approaches from entrepreneurs, the not-for-profit sector and all levels of government. Municipal governments, for example, have adopted a variety of strategies to increase the supply of affordable housing, some of which are outlined below.

Adopting affordable housing policies:

Many Canadian municipalities have adopted policies requiring that a certain percentage of new construction be affordable housing.

Establishing housing trust funds:

Some municipalities have created a trust fund to support affordable housing. The Resort Municipality of Whistler, British Columbia, for example, created the Employee Housing Service Charge Fund to provide affordable housing for resident employees and their families.

Providing land for affordable housing:

Many municipalities support the construction of affordable housing by donating land, selling it below market value or leasing it at a nominal fee to non-profit or faith-based organizations.

Changing zoning regulations and allowing variances:

Zoning changes to permit smaller lot sizes, reduced setbacks from lot lines, infill housing, secondary suites or garden suites can increase the supply of affordable housing in a community.

Allowing density bonusing:

Density bonusing is a tool used by municipalities to allow developers to build at a higher level of density (that is, greater floor area or number of units per hectare), in exchange for including affordable housing units in the development.

Accelerating the approval process:

Municipalities can encourage developers to provide affordable housing by streamlining the approval process or fast-tracking proposals that include affordable housing units. Reducing the time and cost of the application process results in savings that can be passed on to homebuyers.

Reducing or waiving municipal fees:

Some municipalities offer developers relief from development cost charges, such as planning fees, parkland levies, and reductions or waivers of property taxes, in return for including affordable housing in their developments.

CMHC's team of experts offers first-hand knowledge of approaches that have been implemented by private companies, the not-for-profit sector and municipalities to develop affordable housing in communities across Canada. To learn more about people and projects assisted by CMHC, visit <http://www.cmhc.ca/affordablehousing>

(Source: Canada Mortgage and Housing Corporation)

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Water-Saving Tips for Your Lawn and Garden

In the summer months, municipal water use doubles. This is the season when Canadians are outdoors watering lawns and gardens, filling swimming pools and washing cars. Summer peak demand places stress on municipal water systems and increases costs for tax payers and water users.

As water supplies diminish during periods of low rainfall, some municipalities must declare restrictions on lawn and garden watering. By applying some handy tips, your lawn and garden can cope with drought conditions and you can minimize water wastage.

General Tips

Much of the summer peak demand is attributed to lawn and garden watering. Often water is applied inefficiently, resulting in significant wastage due to over watering, evaporation or run-off. Here are some general watering tips to help avoid wastage:

- Before watering, always take into account the amount of water Mother Nature has supplied to your lawn or garden in the preceding week. Leave a measuring container in the yard to help you monitor the amount of rainfall (empty it once per week) and follow the tips below to help determine how much water to add. Also bear in mind any watering restrictions that may apply in your municipality.
- Water in the early morning, before 9 a.m., to reduce evaporation and scorching of leaves from the sun. Water on calm days to prevent wind drift and evaporation.
- Set up your sprinkler or hose to avoid watering hard surfaces such as driveways and patios. If you're not careful, it's water and money down the drain.
- Water slowly to avoid run-off and to ensure the soil absorbs the water.
- Regularly check your hose or irrigation equipment for leaks or blockages.
- Collect rainwater from your roof in a rain barrel or other large container and keep it covered with an insect screen. Direct the down spout of your eaves troughs into the rain barrel.
- Choose an efficient irrigation system. A soaker hose placed at the base of plants on the ground applies water to the soil where it is needed — rather than to the leaves — and reduces evaporation (see Figure 1). Drip or trickle irrigation systems are highly efficient because they deliver water slowly and directly to the roots under the soil surface. This promotes deeper roots, which improve a plant's drought resiliency. If you use a sprinkler, choose one with a timer and that sprays close to the ground.

(Source: Canada Mortgage and Housing Corporation)



Did You Know? Peak demand for water during the summer months places stress on municipal water systems and increase costs for tax payers and water users.

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