



A Fresh Perspective

November 2013

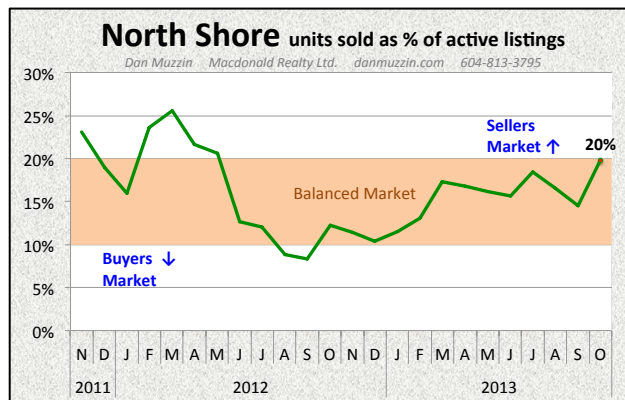
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market update

The Real Estate Board of Greater Vancouver (REBGV) reported total MLS® residential property sales of 2,661 units in October, a 7% increase over sales in September, and up by a considerable 38% compared to October 2012. At 15,257, the total number of residential property listings at October 31 was down by 5% from the end of September, and was 12% fewer than at the end of October 2012. The metro MLS® sales-to-active-listings ratio of 17% is up slightly from 15% last month, and remains consistent with generally balanced market conditions throughout the region.



North Shore home sales in October, at 328 units, were 29% higher than in September, and 46% more than in October 2012. The sales-to-active-listings ratio on the North Shore climbed steeply to 20%, from 15% in September, reflecting solid market conditions. Sales activity in some neighbourhoods continues to greatly outperform sales in other areas. North Shore single-family homes that sold in October took an average of 16 weeks to sell, a week

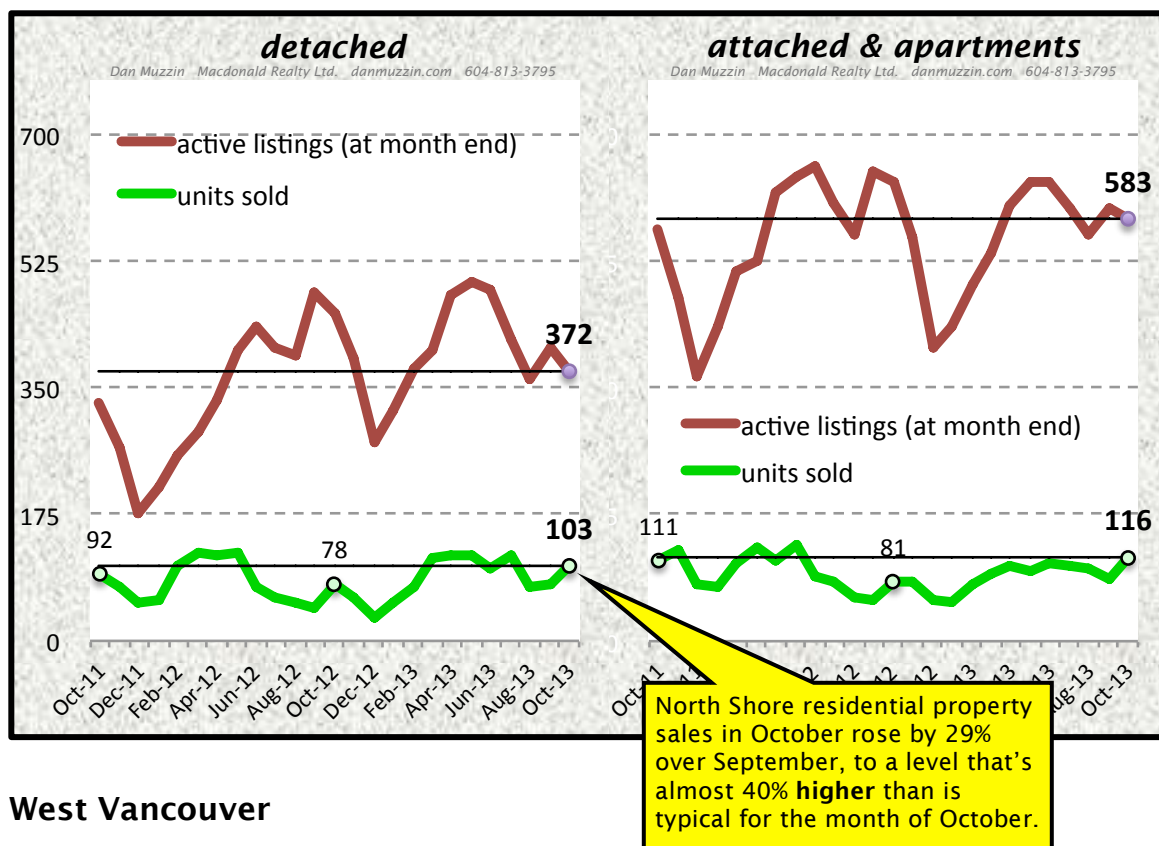
quicker than the average of 17 weeks for September's sales, and about a week and a half longer than the average of just over 14 weeks for houses that sold in October 2012. At October 31, there were 1,660 North Shore properties listed for sale (on MLS®) or 5% fewer than the 1,753 listings at the end of September, and 9% fewer than the 1,832 units for sale at October 31, 2012. Benchmark prices of North Shore detached single-family homes were unchanged from those in October 2012.

As prices and market conditions can vary dramatically by neighbourhood, feel free to call me to better understand how the market is doing where YOU live. For the entire October 2013 REBGV market report, visit www.danmuzzin.com/news.html.

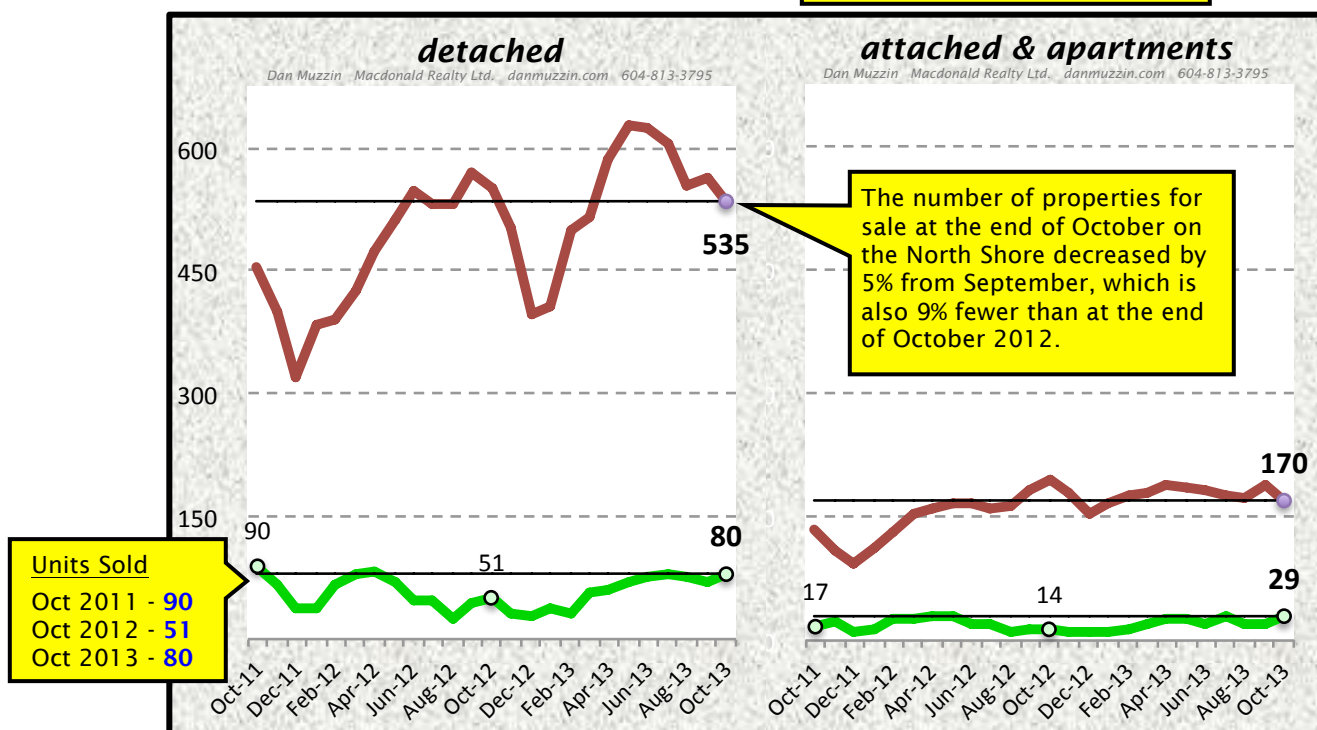


The following charts show the inventory of North Shore homes for sale on the last day of each month from Oct 2011 to Oct 2013, and the sales for each month.

North Vancouver



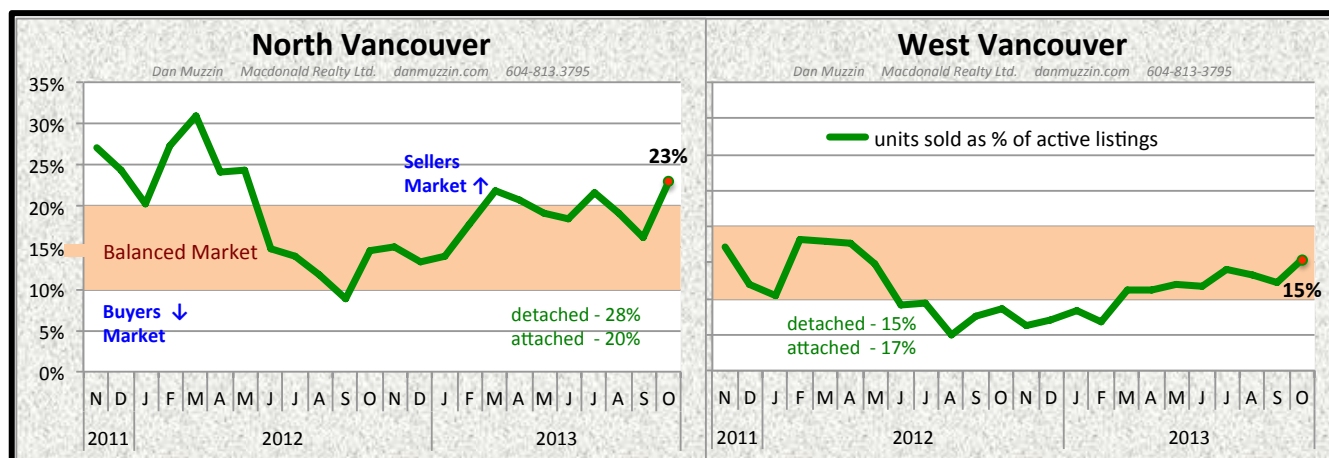
West Vancouver



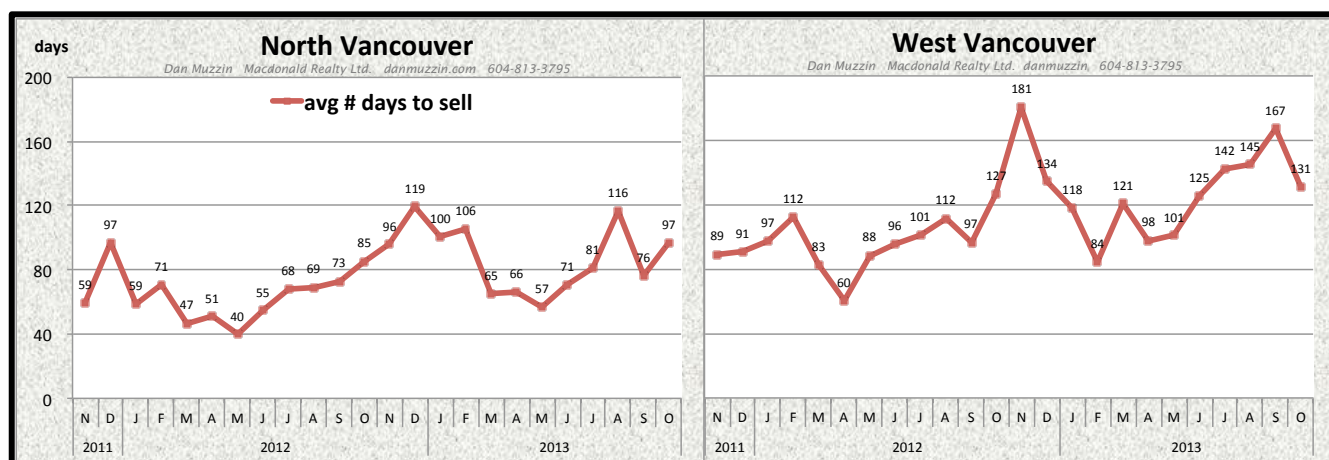


selected sales details

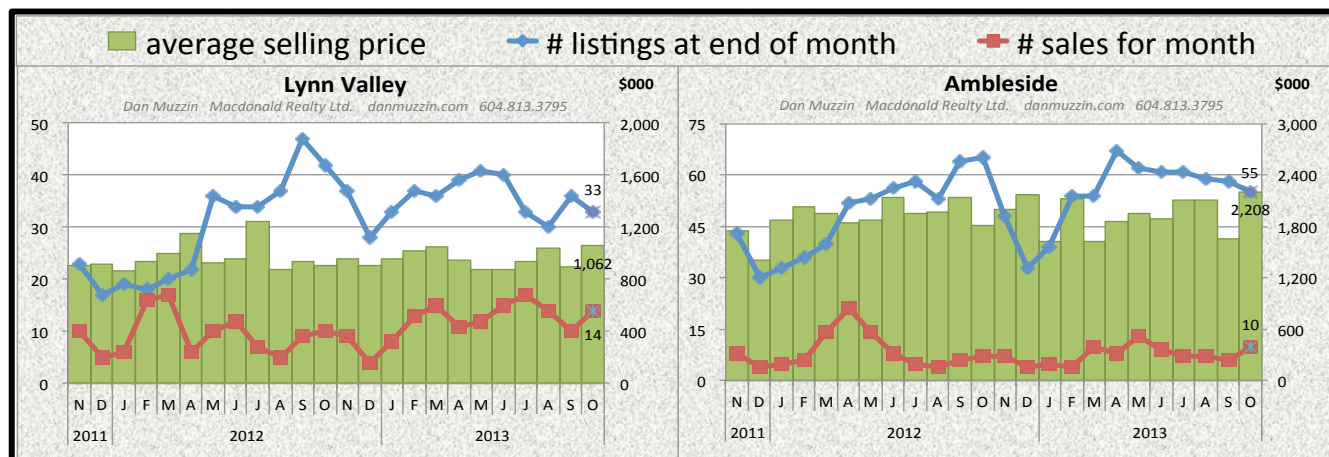
properties sold, as a % of # of properties for sale at end of the month



average # of days it took for detached houses to sell



sales by neighbourhood (detached houses) call me for sales details in your local area





personal information

In order to help you sell or buy real estate, REALTORS® will need to collect, use and disclose some of your personal information such as your name, address, phone number, financial information and information about your property.

While most information will be collected through the contracts and other documents you fill out and through discussion you have with your REALTOR®, some may be collected from other sources such as Land Title Offices and BC Assessment.

For a period of time, your information may be disclosed to any combination of real estate boards and their staff and members, other REALTORS® and their clients, government departments and agencies, financial institutions, legal advisors, other real estate organizations and even to members of the public.

Examples of some of the purposes for collecting, using and disclosing your personal information are to:

- appraise your property
- list and market your property with the Multiple Listing Service® system and market your property through other print or electronic media
- facilitate the purchase and sale transaction
- compile current and historical statistics on sales and property prices
- conduct comparative market analyses
- comply with legal requirements

The *Personal Information Protection Act* (“PIPA”) regulates the way private sector organizations (including those in real estate) collect, use, keep secure and disclose personal information. Before collecting, using, or disclosing your personal information, PIPA requires those organizations to obtain your consent. Further, the organizations are permitted to use your information only for the purposes to which you have agreed, and requires the organizations to destroy or erase your personal information that is no longer needed.

The *Working With A REALTOR®* brochure provides more guidance ...call me for a copy.

great value – greening your home

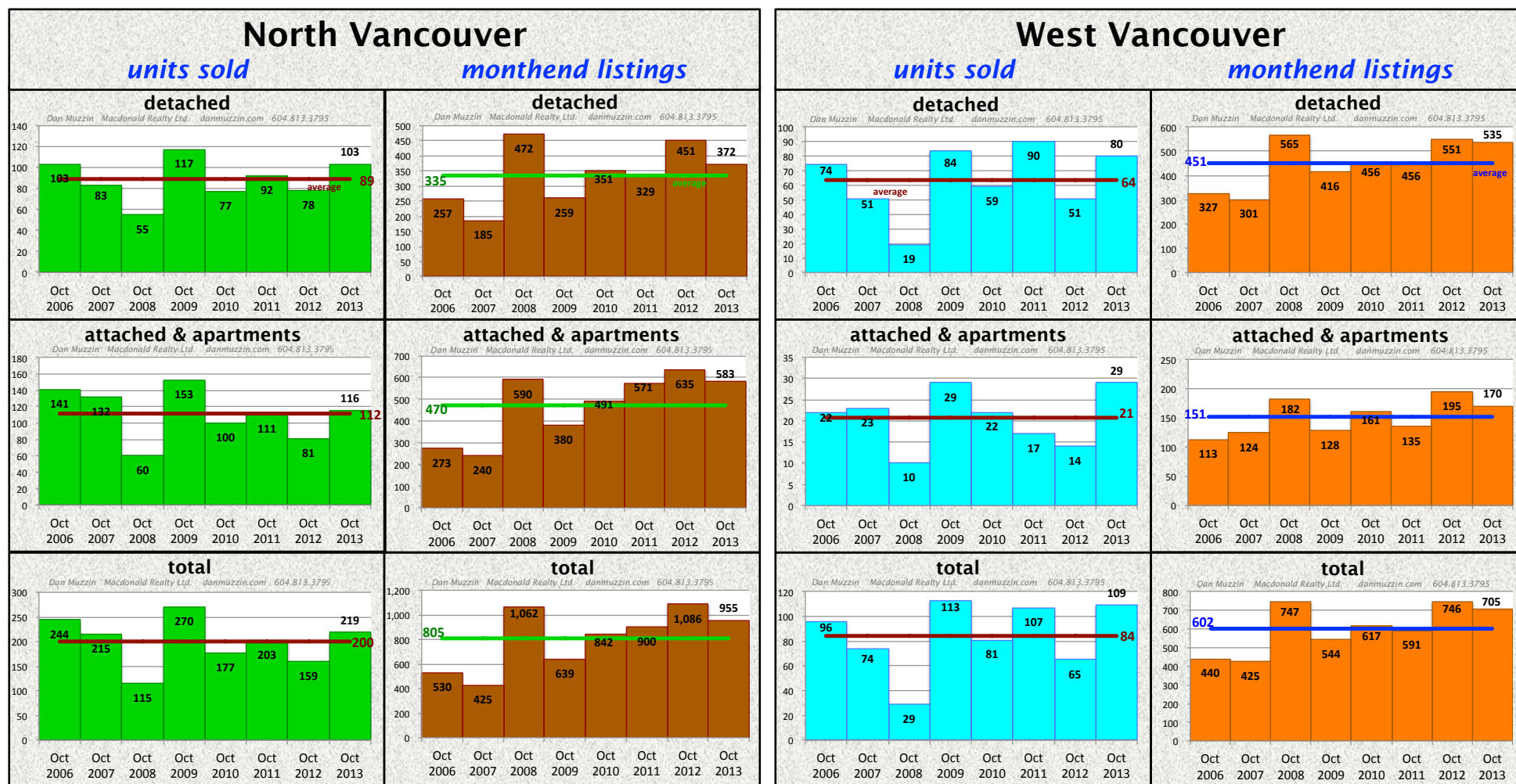
Whether it's by reducing the amount of fuel and water we consume or by reducing the amount of stuff we send to landfills, many homeowners are looking for ways to better green our homes.

To help, a few months ago, the REBGV assembled its “50 Ways to Green Your Home and Save \$\$\$ in Greater Vancouver” that provides suggestions for:

- choosing where to live
- heating and cooling your home
- consuming power and water
- recycling and
- financing benefits

A copy can be found at the end of this newsletter, including several links to other related websites.

Compare 2006 - 2013 Sales and Listings for the month of October



50 Ways to Green Your Home and Save \$\$\$ in Greater Vancouver

→ LOCATION

Choosing Where You Live

1 Green neighbourhoods

Buy a home in a neighbourhood close to work, transit, shopping, community centres and other services.

2 Transit-oriented density (TOD)

New, compact, complete green neighbourhoods are being built with transit as their focus. Instead of owning a car, join a car share cooperative, take transit, cycle or walk.

3 Lower Cost Luxury

If it's features such as a gym or pool you want, buy a strata unit with these amenities and share costs.

4 Score your location

Walkable neighbourhoods offer health, environmental, financial and community benefits. Enter your address or the address of a home you want to buy at www.walkscore.com. This tool calculates a walkability score based on the home's proximity to transit, grocery stores, schools and other amenities.

→ HOME IMPROVEMENT

Heating and Cooling

5 You choose, you save

[LiveSmart BC](#) offers a variety of incentive and rebate programs.

6 Install a high-efficiency heating system

Make sure it's [ENERGY STAR rated](#).

7 Weatherize your home

From [windows to doors](#) to

insulation and [weather stripping](#). Don't forget to [seal your ducts](#).

8 Insulate your pipes

It will prevent costly heat loss. [Here's how](#).

9 Insulate your hot water heater

Buy a pre-cut jacket or blanket for \$10-\$20. You'll save up to 10% on heating costs. [Learn more](#).

10 Install a programmable thermostat

Set it lower at night and during the day when you're away. Lower the temperature. Each degree below 20C saves you 3-5% on heating costs.

11 Clean your furnace filter

This optimizes performance.

12 Get the most from your fireplace

[Here's how to make it efficient](#).

13 Use curtains

In the daytime during summer, close to help cool your home. [Learn more](#).

14 Install ceiling fans

The energy it takes to run a fan is less than an air conditioner. In summer, make sure the fan's blades are rotating anti-clockwise for a cooling effect. In winter, the fan should be running clockwise, pushing the warm air down. [Learn more](#).

15 Use an electric fan

Skip the air conditioning. On hot summer days, place a bowl of ice in front of a fan to cool down.

16 Fix leaks. Fix leaking taps

One drop per second equals 7,000 litres of water wasted per year. [Learn more](#).

17 Install a filter

Stop buying costly bottled water which adds to the landfill.

→ LIGHTING

18 Change your light bulbs

Lighting accounts for 15% of your energy bill. Replace old bulbs with ENERGY STAR rated bulbs. Check for [rebates](#).

19 Motion detector lights

Turn lights off outside when not in use.

20 Keep it dark

Light pollution is an increasing problem. Turn off outdoor lights to save energy and encourage night life such as bats and frogs. A single bat can eat tens of thousands of mosquitoes nightly. If you have safety concerns, use motion detector lights – which come on, only as needed.

21 Holiday lights

Use [LED lights](#).

→ KITCHEN

22 Replace your fridge

An old energy guzzling fridge costs you about \$85 a year to operate. Replace it with an ENERGY STAR fridge. BC Hydro will [rebate you \\$50](#). BC Hydro will also not only come and pick up your old fridge free-of charge, they'll [give you \\$30](#).

23 Replace your dishwasher

Buy an ENERGY STAR appliance. BC Hydro will [rebate you \\$25](#).

24 Replace your freezer

Buy an ENERGY STAR appliance and BC Hydro will [rebate you \\$25](#).

→ BATHROOM

25 Low flow shower

Hot water accounts for 25% of your energy costs. Showers can be the largest single contributor to overall hot water use in a home, accounting for 15% of total household energy use. Save with a [low-flow showerhead](#).

26 High efficiency or dual flush (you choose the amount of water used) toilets

These are now required in new homes because of [water savings](#).

→ OFFICE

27 Use smart strips

Also known as power bars, this lets you power off all equipment at the same time.

28 Buy energy smart electronics

Buy energy smart electronics and [save](#).

29 Recycle your old electronics

[Here's how](#).

Continued on page two

→ YARD IMPROVEMENT

30 Conserve water
Fresh water comprises just 3% the world's total water supply, so conserve. Get a rain barrel and harvest water you can use in your garden. Local governments such as [Vancouver](#) and [Richmond](#) will subsidize the cost.

31 Drip irrigation
It saves water compared to sprinklers.

32 Elbow grease
Don't power wash your driveway. Sweep it or use a scrub brush and pail.

33 Less lawn
Lawns waste water. Instead conserve and beautify using [indigenous plants](#) such as ferns, tiger lilies and hostas.

34 Grow your own
How much more will you spend on food this year? Even a few miniature fruit trees and a small vegetable garden in a raised bed or in containers will help keep you healthy and save you dollars. Lettuce, spinach, tomatoes, cucumbers, strawberries and blueberries thrive in our climate. [Here's how.](#)

35 Preserve your produce
Invest in home canning jars and equipment and a small freezer and enjoy your produce year round – at considerable savings. [Here's how.](#)

36 Bee friendly
We need [bees to pollinate](#), so get a few plant bee-friendly annuals such as asters, marigolds, sunflowers, zinnias; or perennials such as clematis,

foxgloves, hollyhocks, roses or shrubs such as Buddleia.

37 Go chemical-free
“Get rid of weeds without using chemicals that harm us and our pets,” advises REALTOR® and Richmond City counselor, Derek Dang, who led the way to a bylaw banning cosmetic pesticides. His suggestion, “Use dish detergent or weed by hand.”

38 Plant fruit trees
They'll give you shade and fruit. [Plum, apple, pear and more.](#)

39 Compost
It will [make your garden grow](#) and divert waste from the landfill.

→ GREEN AND CLEAN

40 Clean green
Vinegar, baking soda and lemons clean as well as expensive, chemical-filled cleaning supplies for a fraction of the cost.

41 Green Laundry detergent
Use phosphate-free, biodegradable detergent.

42 Upgrade your washing machine
Replace your old washing machine with an ENERGY STAR washer that gets clothes clean using cold water and BC Hydro will [rebate you \\$75](#). Wait until you have a full load instead of washing clothes as you need them. Clean your lint trap after every use.

43 Install a clothesline
Dryers use a [large amount of energy.](#)

44 Get a rack
If your neighbourhood or strata prohibits clotheslines, buy a small drying rack.

→ LIVING GREEN

45 Recycle
Recycling keeps materials that can be recovered (paper, glass, metals, plastics, food etc) out of the landfills; and in the case of organics like paper, food, yard waste, it significantly reduces greenhouse gases from landfills. [Learn more.](#)

46 Buy local
[Buy local, organic and fair trade food.](#) Your food doesn't travel long distances, you support local farmers and the local economy and you consume less pesticides.

47 Don't use paper or plastic
Use cloth bags when you shop or reuse your plastic bags.

→ FINANCING

48 Borrow green
Most financial institutions offer “green” mortgages, including:

- [BMO Eco Smart Mortgage](#) offers home buyers a 3.89% rate on qualifying green properties.
- [RBC Energy Saver™ Mortgage](#) gives home buyers a \$300 rebate for a home energy audit and a five-year 4.34% rate.
- Vancity offers a [Bright Ideas Home Renovation Loan](#) at prime +1% to home buyers and owners making green renovations.
- CMHC offers a [10% Mortgage Loan Premium](#)

[refund](#) and possible extended amortization for buyers purchasing an energy-efficient mortgage or making energy saving renovations.

49 Loan program
[Pay-as-you-Save \(PAYS\)](#) loan program will help home owners and businesses finance energy efficiency improvements through a loan from BC Hydro or FortisBC. Pilot programs starting in November 2012 in certain BC locations.

→ RESOURCES

50 Green Tool Kit
BC Real Estate Association's [Green Tool Kit](#) provides information, references and links. It also provides comprehensive information on rebates and incentives.



Source REBGV.