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Select Upgrades That Add Value To Your Home

Protecting the resale value of your property is well within your control. Proper maintenance and adding necessary upgrades can mitigate fluctuations in the housing market and provide the best return on your investment.

The good news in real estate is that you can build up your home's value in appreciating market and protect it when the housing market is in decline. By making the right improvements, you'll protect the resale price through the cycle of any housing market.

Choose quality materials for maintenance and upgrades.

For the long-haul, quality is the single most important factor in renovations and upgrades. Inferior products must be replaced more often, and labour costs rise as cheaper materials are often more difficult to work with. Remember, in upgrades, newer isn't necessarily better, so try to retain the elements that are worth keeping.

Renovate to the level of your surrounding neighbourhood.

Check property listings to determine average market value of your neighbourhood, or ask **Jane Graydon** for an Up to Date

Opinion of Value. Once you know your home's potential price point, make decisions about how extensive your upgrades should be. Upgrade to a level that is appropriate to the value of your property and properties within your immediate area.

Consider all upgrades throughout the home when making choices on new ones.

If you choose to install a high-end bathroom into an otherwise dated home, you may not recoup its costs. Conversely, a lower quality upgrade may disappoint potential buyers if the renovations are not in keeping with those throughout the house. Let your home, as a whole package, guide decisions on the level of new improvements.

Consider your individual financial picture.

It's not uncommon for homeowners to borrow to make home improvements. Lower interest loans for home renovations are often available since lenders view that you are adding value to your real estate investment. However, if you are borrowing and can't pay back in a timely fashion, then that \$30,000 kitchen upgrade may not be wise. www.rlpnetwork.com

Best September Since . . . EVER!

Not only did 2015 see a best June ever for real estate sales in the jurisdiction of the London and St. Thomas Association of REALTORS® (LSTAR), now it's seen the best September ever! A total of 840 homes sold in September 2015, up 23.2% overall from September 2014. "Year-to-Date we've clocked 7,513 transactions," says the President of LSTAR. "That's an increase of 10.8%." "This September 150 condos were sold. Given that the five year average for September condo sales is 137, last month's figures are pretty much in line with what we expected," says the President of LSTAR. "It's the market for detached homes that seems to be tightening. If I were thinking of selling a detached home, now is when I'd put it on the market."



Breakdown of August Residential Sales

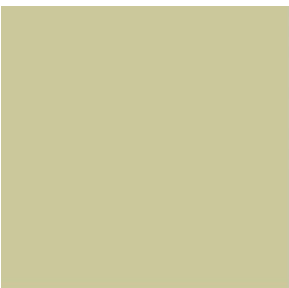
Type	Units Sold	Average Price
2 Storey	208	\$364,710
Bungalow	161	\$205,910
Ranch	100	\$318,393
Townhouse Condo	79	\$154,951
High Rise Apt. Condo	25	\$168,959

2014 Average Prices (YTD)

Type	Average Price	Increase from 2014
Detached	\$282,241	3.9%
Condo	\$191,197	5.2%
Total Residential	\$264,791	4.0%

September was also the best September for St. Thomas since LSTAR started breaking out that City's sales statistics in 2006. 77 homes sold in St. Thomas in September 2015. The average price of a home in that City Year-to-Date stands at \$219,292 up 9.7%.

Oct 1, 2015 - London and St. Thomas Association of REALTORS®



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Not intended to solicit properties currently listed for sale

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Should I Flip That House?



Would you go for a gutsy move and consider flipping a house? For those with the time, energy and technical skills, buying a property to fix up to sell later at a higher price, or to rent out for a period of time, can be a worthwhile investment. The important thing is that you do your research.

Challenges can quickly mount for the novice who chooses to invest in real estate, but if you take the time to choose the right home and rely on the right people for expertise, your investment can pay dividends.

Considerations for success:

Take note of the taxes.

Depending upon the municipal, provincial and federal taxation requirements for your area, sales tax and land transfer tax will apply at differing levels across the country. You could even be taxed based on the level of renovations you do to the home, if a lot of work has been done. Also, consider the personal or business taxation implications from the sale or rental income from the property. An accountant and lawyer are two people you'll want to bring in early before you venture into this realm.

Consider a joint venture, but choose your partners wisely.

Each party should bring to the relationship what others within the deal cannot. For example, if you have trade or technical expertise but are lacking funds or financial expertise, you'll want to concentrate on finding investment partners who bring these functions to the relationship.

Don't buy a property without answering these basic questions:

Can I buy it below retail market value? Can I do small renovations to increase the value? Is there an increase in demand for the area? Are there sales over list price in the area? What is the nature of the surrounding properties? What amenities and services are within walking distance? Do I need to purchase appliances? Can this property be rented? If so, what are the going rental rates for similar properties in the area?

Real estate investments are a great way to supplement your income if you do your homework and set yourself up for success with the right expertise.

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