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## Tech Savvy Home Buyers Begin Online



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When buying a home, there was a time when we began with a drive around the neighbourhood with a real estate agent. Today, most home buyers begin their search online.

As technology has evolved over the last decade, home buyers are more knowledgeable about their needs, desires and what they can afford. More informed buyers have a better experience.

Here are some of the ways to put real estate at your fingertips through the online tools available:

1. Visit [centris.ca](http://centris.ca) or [realtor.ca](http://realtor.ca) where photographs, descriptions, maps, and 3D virtual tours can be found.
2. The [royalpage.ca](http://royalpage.ca) website and app are popular choices to research neighbourhood information including schools, amenities and even walkability scores.
3. Buyers can research agents within a specific area of interest on [royalpage.ca](http://royalpage.ca). Agent information includes languages spoken and areas of expertise.

4. Mortgage rates are available through banking and lender sites. These sites often provide tips on organizing your finances, mortgage calculators and answers to your mortgage-related questions. Pre-approval applications for your mortgage are also available.
5. Home owners can also organize a flawless move with tips and web forms to arrange for a free moving estimate on [royalpage.ca](http://royalpage.ca).

With technology evolving as quickly as it has, the notion of holding up a smartphone to a home for sale and instantly garnering many of the details, is not far off. Your real estate agent provides an important role in marketing the home, negotiating the best price and pulling together the important details of the final sale. And, when homeowners are better prepared through today's technology, it makes the process of buying or selling a home that much smoother.

[www.rlpnetwork.com](http://www.rlpnetwork.com)

## 2015 A Banner Year For Real Estate

2015 proved to be not only the best year for real estate in the jurisdiction of the London and St. Thomas Association of REALTORS® since 2007, but also the second best year in the history of the Association overall. 9,366 area homes exchanged hands over the course of last year, just 59 units short of the 2007 total of 9,425.

"The global financial meltdown that led to the collapse of the U.S. housing market back in 2008 negatively impacted Canadian markets as well," says LSTAR's 2015 President. "Eight long years later, we're pretty much back on track."



### 2015 Average Prices (YTD)

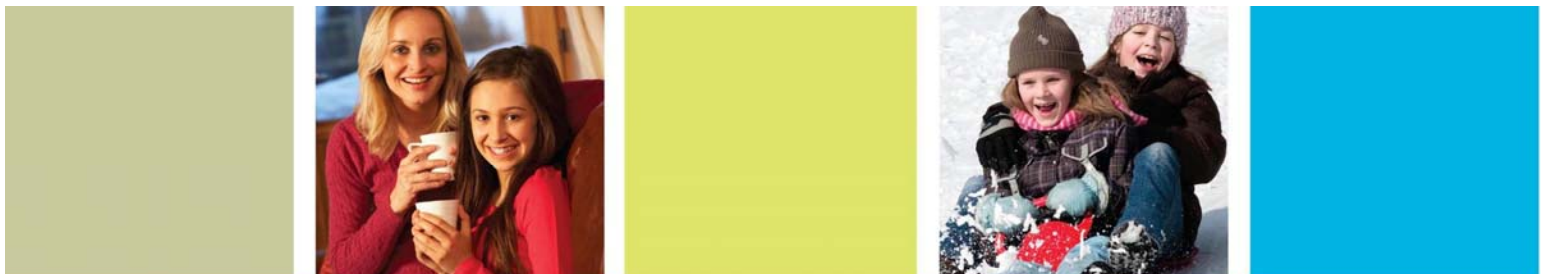
Type	Average Price	Increase from 2014
Detached	\$282,229	4.3%
Condo	\$189,798	3.8%
Total Residential	\$264,435	4.1%

### Breakdown of 2015 Residential Sales

Type	Units Sold	Average Price
2 Storey	123	\$365,433
Bungalow	93	\$208,234
Ranch	71	\$298,975
Townhouse Condo	52	\$169,414
High Rise Apt. Condo	31	\$165,106

2015 was also a great year for real estate in St. Thomas, with sales totaling 830. Only 2007 was a better year for London's Sister City and that by only 31 units. The average price of a home in St. Thomas in 2015 stands at \$216,800 up 8.5%.

Jan 4, 2016 - London and St. Thomas Association of REALTORS®



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Not intended to solicit properties currently listed for sale

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# Reduce Your Heating Bill This Winter

As we encounter cooler days our attention inevitably focuses indoors. Turning up the heat can be hard on the pocket book, but there are simple ways to reduce your heating bills. Here are three cost-saving tips:

1. Replace or clean furnace filters once per month. Dirty filters restrict airflow and increase energy use. Keeping your furnace clean, lubricated and properly adjusted can save up to five per cent of heating costs.
2. Remove window screens. For the most part, homeowners keep their windows closed during the cold winter months to seal in warm air. Screens can block up to 20 per cent of the sun's warm rays. Remove your screens and take advantage of nature's heat.
3. Run your ceiling fans in reverse. Doing so, at a moderate speed, will recycle any warm air sitting near your ceilings and push it back down into your living areas. Turning your fan in a clockwise direction during the winter can help you recycle up to 10 percent of your home's heat. [www.rlpnetwork.com](http://www.rlpnetwork.com)

Heating comprises about 60 per cent of a home's energy bills during winter.



## Creamy Potato Bacon Soup

### Ingredients

- 1 lb bacon, chopped and cooked
- 1 onion, minced
- 4 garlic cloves, minced
- 2 tbsp flour
- 4 c chicken broth
- 3 lbs potatoes, peeled and cut into small pieces (1/4 inch pieces)
- 2 c shredded cheese
- 1/2 c half and half (or cream)
- Green onions
- Salt and pepper to taste



### Directions:

1. Boil potatoes in a large pot until fork tender
2. While potatoes are boiling, saute onion for about 8 minutes. Add garlic and continue to saute for a couple more minutes
3. Add flour and cook for 1 minute
4. Slowly add in 1 cup chicken broth while scraping side of pan
5. Add in remaining chicken broth and simmer
6. Add cheese into soup until melted
7. Once potatoes are done, drain and rough mash with potato masher
8. Add potatoes to cheese and soup mixture
9. Add half and half and salt and pepper to taste
10. Let cook for about 15 minutes
11. Serve and top with bacon, green onions and grated cheese

<http://www.redaprongirl.com/cream-bacon-potato-soup/>

Need warming up after the cooling market? Are you questioning the Real Estate Market? I have the knowledge required to make certain we find the best solution to fit your needs, now and in the future. Give me a call, and I'll put my experience to work for you.

FOR FREE HELPFUL REAL ESTATE INFORMATION AND RESOURCES CONNECT WITH JANE:

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