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Real Estate (Mountain View)  
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Calgary, AB T3A 0Z9

# Doug+Roz MacCallum

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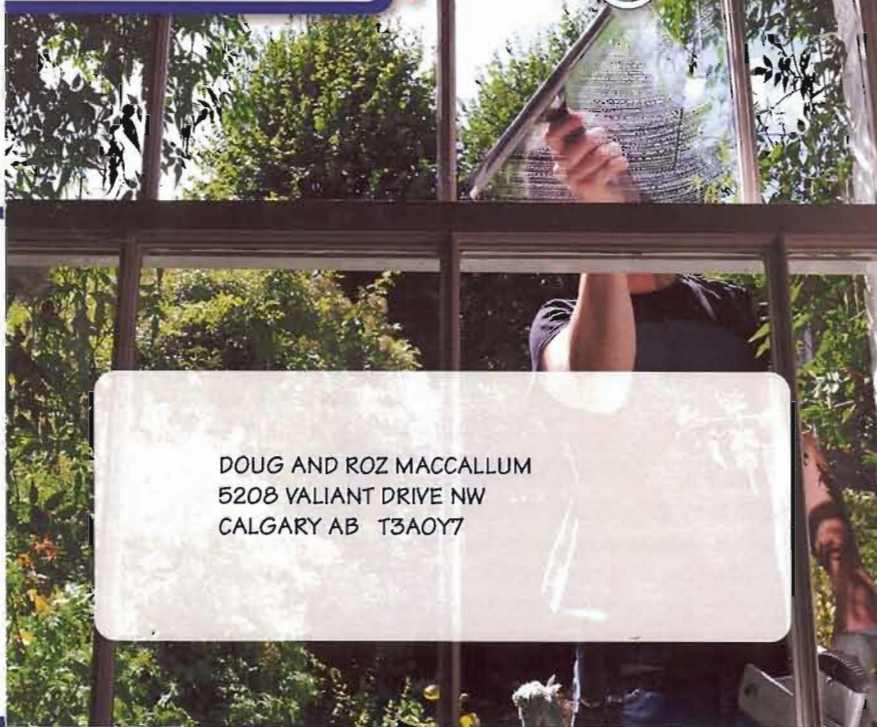
**RE/MAX**  
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# Realty *in*sights

Mar 2010



DOUG AND ROZ MACCALLUM  
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CALGARY AB T3A0Y7

## Optimism Abounds

The wizards are once again looking ahead and the future looks bright. While the increases aren't forecast to be as dramatic as before the recession, the housing market looks to be growing at a steady pace.



SOURCE: CMHC, Housing Market Outlook, Q1 2010

## Use The Dryer, It's An Energy Saver... Really!

With the cold weather behind us, the energy-efficient outdoor drying season is right around the corner. But if you want to be wrinkle-free and energy efficient during the cooler months, hang or fold clothes, while they're still warm, right out of the dryer. Ironing is an energy wasting chore. Research confirms that an hour of ironing can use almost as much electricity as is used to dry a load of laundry.

## Remote Control Your Home By iPhone

With some easy-to-find hardware and an iPhone, you can easily manage and monitor your entire home – heating, cooling, lighting, home theatre, irrigation, and security.

Using the iPhone's GPS, your system can turn on the lights as you pull into the driveway. A few taps and you can adjust your programmable thermostat when your plans change. And fine-tune your sprinkler system based on the weather.

There's even an iPhone app that lets you monitor your home security system. Quickly program an outdoor motion sensor to turn on floodlights and snap a webcam picture of your yard when someone comes near your home. And then your iPhone could be notified so you can view the photo of your yard from your bedroom or the beach.



Convenient and efficient, a home control system also adds value to your home.

## March 27th – Lights Off, Green On!

At 8:30p.m. (local time), hundreds of millions of people around the globe will turn out the lights, saving electricity and supporting the environment.

The Earth Hour Movement started in Australia in 2007. This year it will officially be lights-out in more than 4,000 cities in 88 countries. Last year, Earth Hour was the world's largest global climate change event. And this year... even more cities have registered to participate. Find out more at [www.earthhour.org](http://www.earthhour.org)

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## Optimism About

The wizards are looking bright. While it looks dramatic as before, the market is beginning to be growing again.



SOURCE: CMHC, Home

## Use The Dryer, I

With the cold weather and a long drying season is right, wrinkle-free and energy-efficient clothes, while ironing is an energy-consuming hour of ironing can dry a load of laundry.

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## Dear Doug and Roz,

With the Winter Games now closed and the Paralympic Games inviting us to celebrate more golden moments, Canadians are basking in the golden glow.

It's more than the medals. It's national pride that exploded from an emotional few weeks. The buzz began with the world's longest Torch Run and the Games went on to dominate minds, hearts and conversations.

From the first gold to the golden goal, it was our country coming together to show the world that we can entertain, transform green hills into white slopes, and cheer louder than any other nation on the planet. We all came together to "Believe." Hooray BC, you did the country proud!

It's a wonderful celebration of what it is to be Canadian. Let's work to have the celebration continue.

Now is also the time when we look toward the excitement of the spring real estate market. When you or someone you know has questions, you know you can count on us for answers.

Best regards,

Doug & Roz

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Value = Knowledge + Experience = Advice

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## Mortgage Rule Reset

When Finance Minister Jim Flaherty unveiled new mortgage rules a few weeks ago, his aim was to calm the market. As we head into spring, there are three rules coming into effect April 19th:

- Buyers will be 'qualified' for their financial ability to handle payments based on a five-year, fixed-rate mortgage, even if they select a shorter term and lower rate.
- For those looking to refinance, it will now be limited to 90 per cent of the value of a property instead of the 95 per cent.
- When financing a non-owner occupied property, a down payment of 20 per cent will be required if the mortgage is to be insured.

CMHC is forecasting a healthy 2010 housing market with residential resales to be up across the country by 4.7 per cent. And average house prices to rise by 6.3 per cent. Take a look at the chart on the next page to see how the housing market has performed over the past 5 years.

The March 4<sup>th</sup> Federal Budget included an item that addressed the consumer protection framework for federally regulated financial institutions. The brief statement included a commitment to create a standardized calculation and disclosure of mortgage pre-payment penalties, allowing consumers to make better informed financial decisions, including when to pre-pay a mortgage. It will be interesting to follow this commitment and see, "how strong and how long."

Want to know about home prices in your area or looking for more information about the new mortgage rules and how they may affect your home ownership plans? Give us a call.

### Mortgage Options

*With the improving economy, we're seeing lenders offering mortgage options with discounts off the posted mortgage interest rates. The spread can be more than 1 per cent.*

# Realty *insights*

Mar 2010

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## New Season. New Ideas.

Spring is all about planning. When someone you know is planning a move, recommend us. Buying and Selling, we focus on meeting objectives, and achieving goals.

As you know, we work closely with clients to make their dreams a reality. We drive positive actions that achieve results.

Anytime of year, think of us as your real estate resource.



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