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### Bank of Mom and Dad

Did you know? According to BC Notaries Association, 83% of first-time Buyers in the province received assistance with their down payment in 2018, up from the 57 percent who got a helping hand in 2015.

While it's great to see many first-time buyers are finding ways to get their first home, increased restrictions and the potential for higher interest rates is making some cautious or decide to wait on the sidelines to mass more of a down payment.

Check out the Full article on <https://rem.ax/MomAndDad>

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## HOUSING OPTIONS TO EXPAND

**Despite 2018 Metro Vancouver home sales dropping to the lowest annual total in the region since 2000, buyers should be heartened to hear that they will most likely experience greater housing options as the 2019 market heats up.**

"This past year has been a transition period for the Metro Vancouver housing market away from the sellers' market conditions we experienced in previous years," Phil Moore, Real Estate Board of Greater Vancouver (REBGV) president said. "High home prices, rising interest rates and new mortgage requirements and taxes all contributed to the market conditions we saw in 2018."

Looking ahead, Moore adds, "The supply of homes for sale will be an important indicator to follow in 2019. We've had record building activity in recent years and many projects will complete soon. This will provide additional housing options for home buyers across the region."

In the meantime, the December 2018 housing numbers showed a

47.7 percent increase in the total amount of homes listed for sale on the MLS® system in Metro Vancouver compared to December 2017, as sales for December 2018 came in at 46.8 percent below December 2017 sales.

Comparing benchmark home prices from December 2017 to December 2018, detached homes, at \$1,479,000, decreased by 7.8 percent, apartments increased by 0.6 percent to \$664,100 and attached home prices increased by 1.3 percent to \$809,700.

**What's coming up in the spring market? Please call today for a no-obligation discussion about the latest real estate activity in your specific region!**



## Terminology Tip

### ANNUAL PERCENTAGE RATE (APR)

The APR is an interest rate reflecting the total cost of a mortgage for a whole year (annualized), rather than just the contract rate.

The APR includes all loan costs, such as origination and processing fees, in addition to the interest rate, allowing the borrower to compare different types of mortgages based on the annual cost for each loan. Look for the APR in the written loan estimate, which will show a line-by-line estimate of fees.



# BEAT THE BLAHS: FIGHT WITH LIGHT!

Got the February blahs? Here are some ways to fight back by brightening and lightening your home — and hopefully your winter mood too!

Whether you find yourself grumpy and lethargic during the long, cold winter or whether you legitimately suffer from Seasonal Affective Disorder (SAD), which is a type of depression related to the season, there's no doubt you'll feel better with more light in your life. Consider these suggestions:

1. Fling open the drapes and let the sun shine in! To clean your way to the most light possible, grab a spray bottle and fill it equally with vinegar and water, then spray and wipe your windows. If you have screens on your windows and won't be opening them for a couple more months, remove the screens to allow more sunshine to sparkle through. Take advantage of this free "solar power" to warm up your rooms.
2. No sunshine? No problem — brighten up with new lightbulbs! Replace the yellowish glow of incandescent bulbs with bright, white LED lights and add instant energy to any room.

Looking for a fun and whimsical way to enjoy more light without requiring sunglasses indoors? Scour the after-holiday discount bins at your local home improvement store for strings of LED glimmer lights to drape around windows, walls or furniture.

If you suffer from SAD, you may also want to invest in a light therapy box. Designed to mimic outdoor light, it

theoretically triggers a chemical change in your brain that lifts your mood and eases other symptoms of SAD.

3. Still in the dark about illuminating your home? While taking a weekend to repaint one of your rooms with white walls can certainly perk up a dark space, an easier and quicker way to brighten up a room can be achieved by simply throwing light-colored slipcovers over dark furniture, and accessorizing with cheerful pillows and a bright rug. Add some tropical plants and you're well on your way to a bright, yet cozy winter escape.
4. Reflect on some changes. Adding mirrors to a room is a quick trick to creating more light, as when strategically placed, mirrors can reflect even the smallest amount of light to give the illusion of a bigger, brighter room.

In addition to taking care of your home throughout the dark winter months, remember to take care of your own health too by taking Vitamin D supplements throughout the winter. Vitamin D is made in the skin when it's exposed to sunlight, so it's no surprise that a high percentage of us find ourselves deficient in this important vitamin during the dark winter months.

**At the very least, consider yourself lucky that you don't live in the Nordic countries or other such places where residents don't see the sun at all for months on end!**

## HOUSEHOLD TIP: PREPARE A STORM HOME EMERGENCY KIT



You never know when a winter storm is going to blow through your region and knock out your power for a few hours, or even a few days. Here are some basics to include in your home emergency kit, to help weather the next blackout:

- Flashlights and extra batteries
- Warm blankets or sleeping bags
- Fully-charged, portable charger for your cell phone
- 1 gallon of bottled water, per person, per day
- A three to four-day supply of medications
- Toilet paper, diapers, infant formula, personal care needs as necessary
- Non-perishable food and snacks, and a manual can opener
- Pet food and additional water for household pets
- A first-aid kit
- Cash, including change and small bills
- A hand-cranked or battery radio

# THE PERFECT PAIRING

In this season of valentine bliss, many couples find themselves having that all-important heart-to-heart conversation about what they envision for their future together. If that future includes a view as to what your perfect love nest would look like, now's the time to be honest about what each of your ideas, and ideals, are for your shared home.

Put a pot of coffee on, pull up a chair, and get the discussion started.

- You might as well start with the tough stuff, and that means laying out your financial status, warts and all. This is the time for each of you to disclose your income, savings and credit score, and come clean on all your debts and financial obligations. You'll also have to discuss how you intend to approach the purchase of the home and the costs to run it, whether that's splitting all financial obligations down the middle or making some other arrangement.
- Here's another potentially tough discussion — deciding whose name will go on the deed. "Sole ownership" means just one person is shown as the legal owner of the property, "Joint Tenancy (with Right of Survivorship)" means that each of the two owners have a 50 percent stake in the property, and should one owner die, the other inherits sole ownership, and "Tenants in Common" means that each owner can own a different percentage of the home, and specify who they would like to leave their share of the home to should they pass away. Be sure to consult a real estate attorney for details before making your decision.
- From there, it's time to connect with a qualified real estate representative who will work to find the perfect home that fits your wants, needs and budget!



## FLU AWAY!

**It's flu season. What can you do to avoid it, or if it's already hit, prevent it from spreading throughout your household?**

### ~ Monthly Musing ~

*"Hatred paralyzes life; love releases it. Hatred confuses life; love harmonizes it. Hatred darkens life; love illumines it."*

~ Martin Luther King Jr.

Flu viruses can live on some surfaces for about 24 hours, while Norovirus, a common and extremely contagious cause of stomach bugs, causing nausea, stomach pain, vomiting and diarrhea, can hang around for weeks. The virus spreads very easily both from person to person, and through contaminated foods and surfaces.

Step number one is to remind everyone in the family to be diligent with their hand washing hygiene to avoid both picking up and spreading germs. You may also consider keeping disposable disinfectant wipes in every room to easily and frequently wipe down common surfaces.

Has the flu bug already hit a family member? Stock up on disposable gloves and keep the following tips in mind when attempting to disinfect surfaces and stop the spread of germs.

- Sanitize kitchen and bathroom counters with a chlorine bleach solution, and also wipe down the small, commonly touched surfaces such as faucets, doorknobs, the refrigerator handle, stove knobs, light switches, phones, computer keypads and the remote control.
- If clothes or linens are contaminated with fluids from a sick person, wear disposable gloves to gather them, wash them with detergent and non-chlorine bleach in the hottest water possible, and dry on the hottest setting too.
- Your germ-busting blitz is meant to keep you healthy, but remember to practice safety in your quest. Avoid mixing bleach with ammonia, for example, as it can result in harmful vapors that can severely irritate the respiratory system.





我们将竭诚为您提供最优质的服务。请致电我们的经纪人：Jimmy Ng 604-761-0011



**SHAUGHNESSY MANSION - 9000 S/F  
1138 MATTHEWS \$16,980,000**

This First Shaughnessy Home with 5 bedrooms and 5 bathrooms sits on almost 22,000 s/f of beautifully landscaped gardens with lush south facing yard. Recently updated gourmet chef's kitchen with island, large rooms with oak HW floors. Home is post 1940s with a buildable lot, if desired.



**ASSIGNMENT AT IMPERIAL METROTOWN  
402-5051 IMPERIAL STREET \$799,000**

402 – 5051 Imperial Assignment (Metrotown) – 806 s/f, 2 bed, 2 bath with Huge wraparound deck. Completion March 2019, \$139K deposit, GREAT DEAL! Appraised at \$890,000, 169 Units in complex.



**CHILLIWACK – 11 ACRES, 2 HOUSES  
10285 YOUNG ROAD \$1,999,000**

STUNNING 5 bed/4 bath CUSTOM built executive home on 11 beautiful acres of waterfront property. OVERSIZED windows for tons of natural light, gourmet kitchen, gas range, hot tub, decks from upstairs rooms overlooking the river. SECOND house is a 4 bdrm/2 bath (approx 2000 sq ft) with finished basement + 2 MASSIVE barns.



**FAIRVIEW – VGH  
101 - 628 W 12TH FAIRVIEW \$1,029,000**

Spacious north facing ground floor unit at "Connaught Gardens", 1218 s/f 2 bed, 2 bath with huge 300 s/f private fenced patio & 2 UG parking stalls. Features incl; Gas FP, wood blinds, new stainless appliances incl Washer/Dryer and new HW tank.



**SOUTH GRANVILLE HOME  
1541 W. 60TH AVE \$3,198,000**

Charming 5 bed + den character home sits on a pretty tree lined street in a fabulous sought after South Granville neighbourhood. Features include beautiful hardwood floors, large master with walk in closet, fully renovated mortgage helper in the basement and close to shopping & restaurants.



**ONE WALL – SW OCEAN VIEW  
4004 – 938 NELSON \$2,450,000**

"One Wall Centre" Lux High rise living at its best with Incredible S/W views of the ocean & mtns from this 1491 SF spacious open concept unit. Suite Feat. incl; huge 1 BD & 2 Baths, H/W floors, Hunter Douglas auto roller blinds, A/C, new Gas F/P & BONUS TWO S/S park stalls

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**SPECTRUM TOWER 2 – ABOVE COSTCO  
1608 – 668 CITADEL \$899,000**

SPECTRUM 2 by Concord Pacific, N/E corner 2 bed+Den, 2 bath home w/great city views. Features include; O/D balcony, floor to ceiling windows, open Kitchen, I/S storage & an Office/ Den. Enjoy Club Ozone Rec Fac incl; 80 ft I/D pool, hot tub, steam/sauna rooms, fully equipped gym, 1 parking stall incl



**COQUITLAM WEST  
DEVELOPMENT SITE Call For Price**

RM-3 Multi-Storey, Medium Density Development Opportunity/Land Assembly East of Lougheed Highway and North Road. Located along major transit nodes including new Evergreen SkyTrain expansion. OCP allows for a medium density development site, 2.45 FSR 7-8 stories or a 2.3 FSR 4-6 story development.



**2704 - 1200 ALBERNI - WEST END  
\$1,353,000**

1200 S/F, 3 Bed, 2 Bath unit at the "Palasades" suite features gas F/P, good size Patio & pass thru Kitchen. Beautiful Lobby, Walk to Robson. St, Market Rent \$3500/mo Vacant.

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