



November 2018

NEWSLETTER

Premium Real Estate Services



Signature Realty
IND. OWNED & OPERATED BROKERAGE



ESPINOSA & ASSOCIATES
Real Estate Team

OUR NEWSLETTER

November 2018 E-NEWSLETTER

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This newsletter is a regularly monthly-distributed publication that is generally about local and national real estate statistics, topics of interest to home ownership or leasing for its subscribers.

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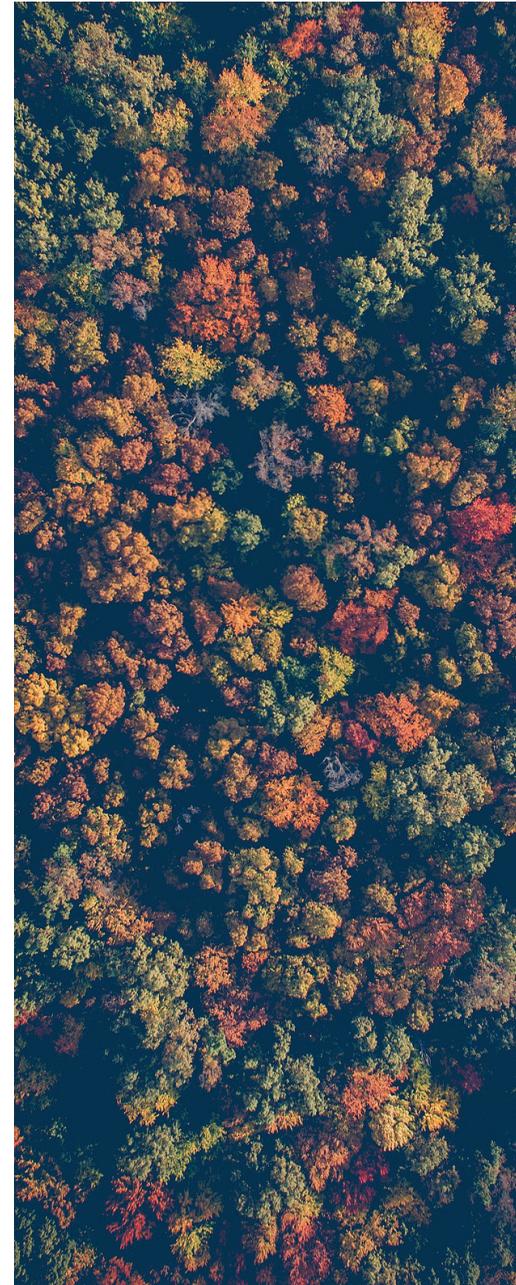
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OUR MESSAGE

by Espinosa & Associates

Driven by a passion for helping people, with their real estate needs, the Espinosa & Associates are comprised of experienced and enthusiastic representatives committed to superior customer service. We are confident that we will be able to effectively DO MORE NOT LESS to assist you with every stage of the real estate process.

If you would like to join our mailing list to receive our newsletters and upcoming events, please send email to melissa@espinosateam.com, with "Join Mailing List" in the subject line!



TREB RELEASES MONTHLY MARKET FIGURES REPORTED BY GTA REALTORS®



November 5, 2018 -- Toronto Real Estate Board President Garry Bhaura announced year-over-year increases in home sales and average sale prices reported through TREB's MLS® System in October 2018.

Greater Toronto Area REALTORS® reported 7,492 sales through TREB's MLS® System in October 2018 – a six per cent increase compared to October 2017. On a preliminary seasonally adjusted basis, sales were down by one per cent compared to September 2018.

The average sale price for October 2018 was up 3.5 per cent on a year-over-year basis to \$807,340. After preliminary seasonal adjustment, the average selling price was up one per cent compared to September 2018. The MLS® Home Price Index (HPI) Composite Benchmark was up by 2.6 per cent compared to October 2017. Price growth continued to be driven by the condominium apartment and higher density low-rise market segments.

"Annual sales growth has been positive since the late spring. While the OSFI stress test and higher borrowing costs have kept sales below 2016's record pace, many households in the Greater Toronto Area remain upbeat on home ownership as a quality long-term investment. A strong regional economy and steady population growth will continue to support the demand for housing ownership as we move into 2019," said Mr. Bhaura.

There were 14,431 new Listings entered into TREB's MLS® System in October 2018 – down 2.7 per cent compared to October 2017. The fact that sales were up and new listings were down year-over-year in October suggests that market conditions became tighter.

"Annual sales growth has outstripped annual growth in new listings for the last five months, underpinning the fact that listings supply remains an issue in the Greater Toronto Area. With municipal elections in the rear view mirror, all levels of government need to concentrate on policies that could remove impediments to a better-supplied housing market, including facilitating the development of a broader array of medium density housing choices," said Jason Mercer, TREB's Director of Market Analysis.

FOR FULL REPORT: http://www.trebhome.com/market_news/market_watch/2018/mw1810.pdf

HOME WINTERIZING CHECKLIST



GUTTERS AND DOWNSPOUTS

If you haven't already, or you may have to do it again after all of the falling leaves, make sure that all gutters around the home are clear and that downspouts are also clear and directed away from the foundation of your home. As the temperatures drop you will want to make sure that water doesn't freeze to any residual leaves clogging up your gutters.

HEATING SYSTEM

Replace the filter in your furnace. Now is the best time to give your heating system a test run so you know it will work when you need it! Hire a professional company to check your furnaces efficiency, not only will your home be heated effectively, but you will also be saving money.

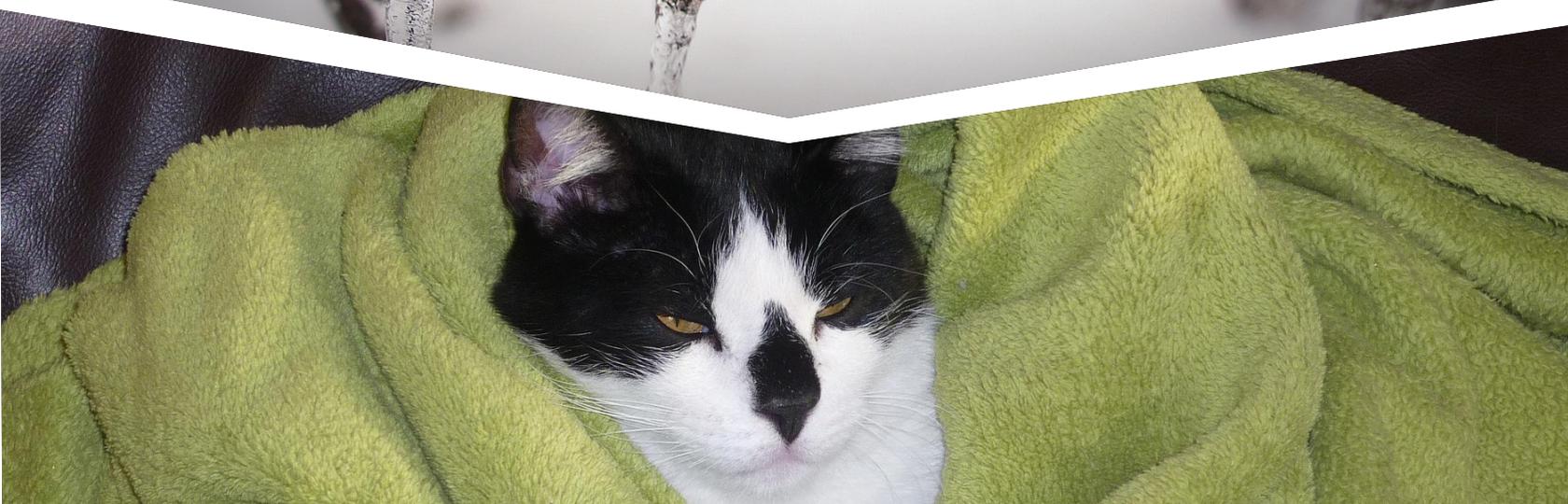
BE PREPARED

Buy a snow shovel now so you'll be prepared before winter hits. Make sure to keep a flashlight with new batteries, blankets, candles and a first aid kit. Have emergency supplies available in your home in case you lose power. Your household emergency supplies should have enough water, food and supplies to last you up to four days without power. Sample checklist can include:

- *Food that doesn't need heating or refrigeration, like canned meats, soups and stews, cereal, and energy bars*
- *Manual can opener*
- *Paper plates, cups and plastic utensils*
- *1 gallon of water per person per day (allow enough for four days)*
- *Battery-powered radio*

HOME WINTERIZING CHECKLIST

- *Battery-powered clock*
- *Cellular phone*
- *Four-day supply of prescription medicines*
- *Cold-weather clothing for each family member*
- *Pet food and additional water for household pets*



THINGS TO DO IN NOVEMBER IN THE GTA



Sunday Sweat Series | Toronto

November 13 | 10:00 –11:00 am

Free | All Ages - family

Brainstation | 460 King St. West, Toronto

In order to attend this event, please RSVP here:

<https://brainstation.io/event/sunday-sweat-series-aol-201610121374>

THE POWER HOUR is a class that combines mindfulness, movement & mobility. The result is a 100% charge-up for the rest of your day.

Part 1: 15 minutes of a mindfulness practice that will focus on breathing, body scanning & tension-clearing

Part 2: Functional Circuit Based workout that is great for everyone from beginner to the more advanced athlete

Part 3: Mobility section that will keep your body loose and strong
This event is BYOM (bring your own mat).



Toronto Christmas Market | Toronto

November 15 - December 23 | 10:00 am–10:00 pm

Tuesday to Sunday

All Ages - family

Distillery Historic District

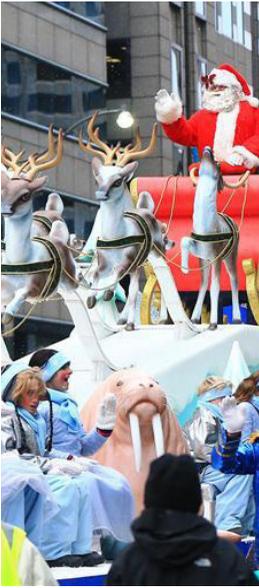
For More information: <http://www.torontochristmasmarket.com/index.html>

The Toronto Christmas Market, one of the world's best Christmas markets, returns to the Distillery Historic District, to bring the spirit of the season to life. Now in its seventh year, the Toronto Christmas Market has quickly become the city's favourite holiday tradition and was ranked among the best Christmas markets in the world by Fodor's Travel, USA Today and Mashable, among others.

Guests are invited to rediscover the magic and romance of Christmas by taking in stunning light canopies, enjoying unique shopping experiences, traditional music and dance performances, and activities for the whole family to enjoy. Foodies will also have the opportunity to taste traditional European street-style food and delicacies and Canadian homemade treats.

Admission is free Tuesday to Friday, and \$6 (tax included) starting at 5 p.m. on Friday and all day Saturday and Sunday.





The 114th Santa Claus Parade | Toronto

November 18 | 12:30pm

Free | All Ages

Christie Pits and ends its route at St. Lawrence Market

For More Information: <http://thesantaclausparade.com/the-parade/>

Santa Claus returns to the streets of Toronto, bringing a bit of early Christmas cheer with him. Remember to bundle up and come early to get a good spot to see Santa.

Cavalcade of Lights | Toronto

November 24, 2018

Free | All Ages - family

Nathan Phillips Square | 100 Queen St W., Toronto, ON

For More Information: <https://www.toronto.ca/explore-enjoy/festivals-events/cavalcade-of-lights/>

The Cavalcade of Lights at Nathan Phillips Square is an annual holiday tradition featuring the lighting of Toronto's official Christmas Tree, live musical performances, a spectacular fireworks show and skating parties on the iconic outdoor rink.



Gourmet Food & Wine Expo | Toronto

November 22 - 25 | Thur 6-10pm; Fri 2-10pm; Sat 12-10pm; Sun 12-6pm

Free | All Ages - family

Metro Toronto Convention Centre, North Building |

For More Information: <http://foodandwineshow.ca/sitepages/>

The 24th annual Gourmet Food & Wine Expo awaits! We invite you to join us on a food and beverage journey around the globe. The city will come alive for four glorious days at the Metro Toronto Convention Centre. Sip and savour your way through international gourmet cuisine, exotic delicacies, incredible wines, cutting-edge cocktails, stunning craft beers and so much more!

With a setting that encompasses the style and sophistication of a cocktail party, the Expo offers more than 1,500 wines, beers, spirits and gourmet foods to choose from. Mingle with media professionals, industry guests and fellow enthusiasts as you taste, try and explore. Learn from the pros and meet the makers from some of the worlds best venues, brewers, vintners and distillers.





The Nutcracker | Toronto

December 8-30, 2018

Free | All Ages - family

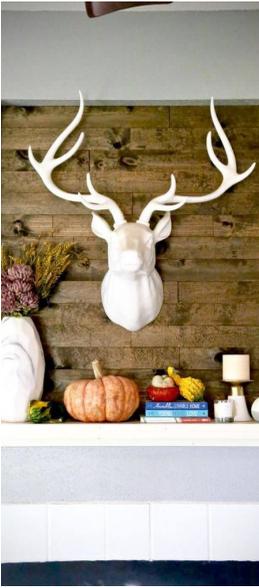
Nathan Phillips Square | 100 Queen St W., Toronto, ON

For More Information: <https://www.toronto.ca/explore-enjoy/festivals-events/cavalcade-of-lights/>

No staged production is more authentically “Christmas” than The Nutcracker, Tchaikovsky’s famous adaptation of E.T.A. Hoffman’s story. The National Ballet of Canada has been staging the beloved two-act ballet every year since 2005, enthralling children and adults with humour, surprise and sumptuous sets and costumes befitting this fantastic tale. Not to be missed.



CONDO FALL DECOR



Layering your accessories especially in the fall gives any room that feeling of warm and cozy during this time of cooler temperatures. Layers of rugs, pillows, throws, and warm wood tones.

Scented candles with fall harvest themes are a great way to make a smaller space smell amazing, and also sets the mood. Cinnamon, espresso, pumpkin, wood fire, praline, pecan, red apple, vanilla, and cranberry are all scents that will bring in a fall theme to your condo space.

Choose a theme colour with gourds and pumpkins as a centerpiece decoration for your coffee table or kitchen bar top. If you can't find the colour you need for your theme, make a mini DIY project and spray paint your gourds and pumpkins to make it the colours you want!

Let's not forget the balcony! Depending on the size you have to work with, you can bring the indoor decor to the outdoors! If your balcony is small, focus on one of these activities for fall either creating a cozy seating nook or a small dining area. Fill a pretty basket with fall decorations. You can use pumpkins, gourds, acorns, cotton, and leaves; anything that suggests the autumn harvest, have a blanket corner where guests can grab what they need to keep warm during those cool fall conversations. If you have a larger space and your condo association allows, having a small electric fire pit to create warmth and a cozy snuggle session for you and your significant other, or guests to huddle around when entertaining!





REMEMBRANCE DAY CEREMONIES NEAR YOU

On Sunday November 11, 2018, this year, ceremonies will begin to mark the 11th Day, of the 11th month and the 11th hour.

Each year cities across the province hold Remembrance Day services to remember and pay respect to those who have given their lives in service to our country, helping to create and shape the rights and freedoms we enjoy today. In so doing, we also honour the men and women who have served and continue to serve our country in the Canadian Armed Forces.

Each element of the day's program is symbolic and pays tribute to the courage, service and sacrifice of those who have served and continue to serve during times of war, conflict, as well as to maintain peace.



Mississauga | Mississauga Civic Centre

Friday November 9, 2018: 10:45-
11:20am
300 City Centre Drive

Toronto | Old City Hall - Cenotaph

Sunday November 11, 2018; 10:45am
60 Queen St. W (Bay & Queen st.)

North York | Toronto Centre for the Arts

Sunday November 11, 2018; 10:45am
5040 Yonge St.

Fort York | National Historic Site

Sunday November 11, 2018; 10:45am
250 Fort York Blvd.

Oakville | George's Square Veterans Memorial

Sunday November 11, 2018; 11:00am
A Veterans parade will proceed east along Lakeshore Road to Trafalgar Road, and north on Trafalgar Road into George's Square for the Ceremony of Remembrance.

"Once you make a decision, the universe
conspires to make it happen."
~ Ralph Waldo Emerson

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