



October 2018

NEWSLETTER

Premium Real Estate Services



Signature Realty
IND. OWNED & OPERATED BROKERAGE



ESPINOSA & ASSOCIATES
Real Estate Team

OUR NEWSLETTER

October 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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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®



TREB: October 3, 2018 -- Toronto Real Estate Board President Garry Bhaura announced that Greater Toronto Area REALTORS® reported 6,455 sales through TREB's MLS® System in September 2018 – up 1.9 per cent compared to September 2017. The average selling price for September 2018 sales was up by 2.9 per cent over the same period to \$796,786. The MLS® HPI composite benchmark price was up by two per cent year-over-year.

New listings entered into TREB's MLS® System in September 2018 amounted to 15,920 – down by 3.1 per cent compared to September 2017. With sales up year-over-year and new listings down, market conditions became tighter. Many buyers may have found it more difficult to find a home meeting their needs.

"It is healthy to see sales and prices in many areas across the Greater Toronto Area up a bit, compared to last year's lows. At the same, however, it is important to remember that TREB's market area is made up of over 500 communities. Market conditions have obviously unfolded differently across these communities. This is why it's important to work with a REALTOR® who is familiar with local market conditions in your areas of interest," said Mr. Bhaura.

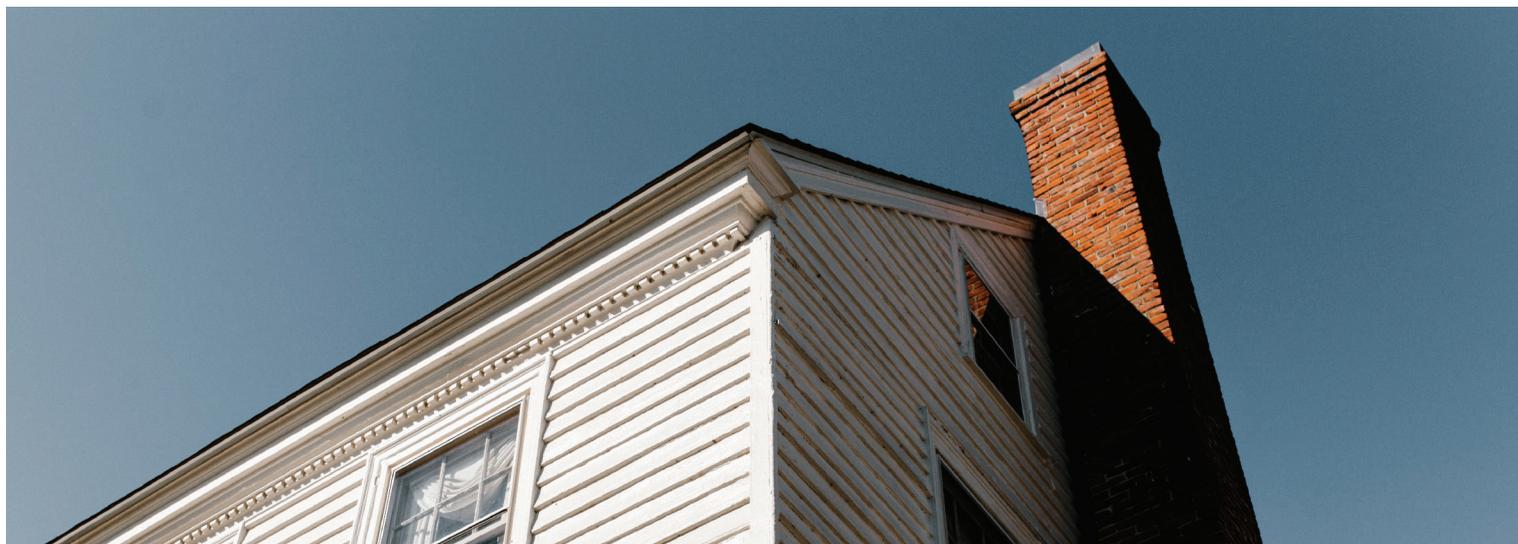
"While higher borrowing costs and tougher mortgage qualification rules have kept sales levels off the record pace set in 2016, many households remain positive about home ownership as a quality long-term investment. As the GTA population continues to grow, the real challenge in the housing market will be supply rather than demand. The Toronto Real Estate Board is especially concerned with issues affecting housing supply as we move towards municipal elections across the region," added Mr. Bhaura.

On a monthly basis, after preliminary seasonal adjustment, sales edged up by 0.2 per cent in September 2018 compared to August 2018. The average selling price, after preliminary seasonal adjustment, edged lower by 0.5 per cent month-over-month.

"Generally speaking, annual rates of price growth have been stronger for higher density home types in 2018, including condominium apartments, townhouses and semi-detached houses. In many neighbourhoods, these home types provide more affordable home ownership options. This is why a policy focus on increasing mid-density housing options throughout the GTA is important," said Jason Mercer, TREB's Director of Market Analysis.

FOR FULL REPORT: http://www.trebhome.com/market_news/market_watch/2018/mw1809.pdf

FALL HOME REPAIRS



DRIVEWAY

Keep in mind that de-icing salts and an area that has severe freeze / thaw cycles will be most damaging to its surface. Repairing cracks and sealing the surface is a great time before the colder days begin. If the driveway is questionable, consider having a professional evaluate whether or not the driveway can be resurfaced before needing to pay for a complete replacement.

ROOF

The roof is an important safeguard against hidden water damage. Regularly check for leaks that may show up on the structure's underside. Replace shingles as they become damaged. Keep in mind that shingles have manufacturer's recommended replacement schedules.

CHIMNEY

The Chimney also requires regular maintenance to prepare for the cold and then new warming season. Repointing (Patching up mortar on the bricks) the exterior brick to prevent significant damage and possible collapse. Look into hiring a professional to sweep the chimney. If not already installed, purchase caps to prevent pests and debris from entering the home.

HOME PERIMETER

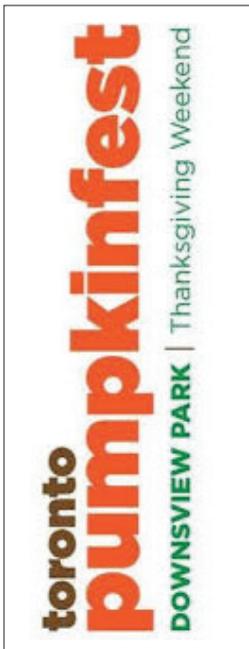
Take time to walk around the perimeter of your home in particular after it rains to see if there are any areas where there is standing water. If so, take time to cover the cracks in the sidewalks and around the foundation. If the sidewalks slant toward the home, then consider replacing them so that they have a more appropriate slant away from the home's foundation.

FALL HOME REPAIRS

GUTTERS AND DOWNSPOUTS

Check each piece to make sure it is secured tightly to the building, and direct water away from the home. Run water down from the gutters and watch to see if it comes smoothly down through the downspouts. If there are clogs, they should be removed before the water backs up and causes damage. If there are leaks along the path, cracks can be repaired with a fresh bead of caulk. As there are many different kinds of caulk, verify to make sure the correct type is purchased.





THINGS TO DO IN OCTOBER IN THE GTA



Toronto Pumpkinfest | Toronto

October 6-8 | 10:00 am-6:00 pm

Free | All Ages - family

Downsview Park, 35 Carl Hall Drive, Toronto

For More Information: <http://www.pumpkinfesttoronto.com/>

If you are looking for something fun to do in Toronto Thanksgiving Weekend, this is it! Toronto Pumpkinfest has something for all ages. Come experience this family event over 3 days. Great food, vendors, entertainment and loads of pumpkins. Pumpkin Patch, costume contest, Pumpkin pie eating contest, pumpkin games, carnival games, kids midway, jumping castles and inflatable corn maze!



Smoke's Pouterie World Poutine Eating Championship | Toronto

October 13 | 10:00 am-4:00 pm

Free - Paid Parking | All Ages - family

Yonge-Dundas Square

For More information: <http://smokespouterie.com/wpec/>

The 9th Annual Smoke's Pouterie World Poutine Eating Championship will feature 3 eating competitions with professional Major League Eaters from all over the world taking the stage, aspiring Amateur Eaters who took first place in the locally hosted Poutine Games and last, but certainly not least, a very hungry group of CEOs vying for the position of top fundraiser in the CEO Charity Challenge supporting friends of We Care.



THANKSGIVING PARTY DECOR IDEAS



Message Board

As family or guests arrive for Thanksgiving, have them write what they are thankful for on a small chalkboard. This is an inexpensive way to get the gratitude from everyone creating a great vibe.

Leaf Tags

A pair of holly leaf shapes—one cut from kraft paper and one from metallic paper—make festive drink or gift tags. Tiny bells stand in for berries.



Harvest Mantel

The focal point of this harvest-inspired mantel is a collection of inexpensive melamine plates attached to the wall with easy-to-use adhesive disc hangers. Casually arrange an assortment of pumpkins and gourds between two bundles of dried wheat on the mantel. Include a blackboard or two where you can write an inspirational quote or even your Thanksgiving menu!

DIY Pumpkin Vase

Trade your glass vase for a faux pumpkin to take your Thanksgiving decor to the next level. You can get a fake pumpkin from your local craft store cut open the top, place a plant foam brick inside. Begin filling your pumpkin with tall stems, faux branches, pine cones, orange flowers, leaves, cranberries and cotton branches etc.





HALLOWEEN FESTIVITIES 2018

Canada's Wonderland Halloween Haunt | Vaughan, ON

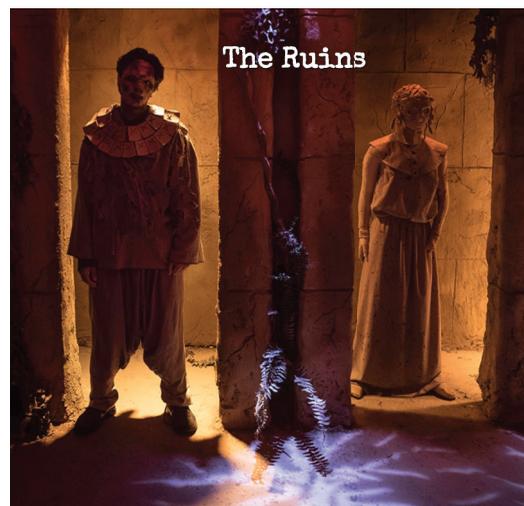
Tickets \$9.99 - 99.99 (Depending on package) |

Not recommended 13 under

1 Canada's Wonderland Drive, Vaughan, ON L6A 1S6

For More information: <https://www.canadaswonderland.com/>

Face your fears when darkness falls as Canada's Wonderland is transformed from a "theme park" into a "scream park" during Halloween Haunt. Experience the thrills of your favourite rides at night and the frights awaiting you in our terrifying haunted attractions and shows. You won't be able to hide from the hundreds of monsters waiting to feed off your screams. Halloween Haunt is the largest Halloween event in the Greater Toronto Area, taking place on select nights this fall. Don't miss the fright of your life!



Casa Loma's Legends of Horror ft. The Vampire Circus | Toronto, ON

Tickets \$43 | All ages

1 Austin Terrace, Toronto ON M6K 3C3

For More information: <http://legendsofhorror.ca/>

An immersive theatrical interpretation of all of the classic horror figures as we lead our audience through a one hour, 2 km self-guided walking tour commencing in the lower gardens of Casa Loma and winding its way through the castles tunnels and darkest spaces never before open to the public.



Riverdale Farm Boo Barn (Scare Free Activities) |

October 21 and 22, 9:30 am–3:30 pm

Suggested Donations \$5 | All Ages

201 Winchester St, Toronto, ON

416-392-6794

There will be no scary surprises at this kid-friendly Halloween attraction, set in one of the kids' favourite "haunts": Riverdale Farm. Carve a pumpkin (tools provided) and go home with the goods (jack-o-lantern and pumpkin seeds). Kiddos are welcome to wear costumes but they're not required, and face painting plus arts and crafts round out the bill. Don't forget the non-perishable food item to "pay" for entry to the Boo Barn.

Boo at the Zoo! (Scare Free Activities) | Toronto

October 20, 21, 27 & 28 | Regular zoo hours apply

Tickets \$23 adults, kids free (up to 1 free child per paying adult)

2000 Meadowvale Rd, Toronto, ON

For More Information: <http://www.torontozoo.com/Events/?pg=boo&dt=2018-10-27#evt>

Come to the Toronto Zoo in costume and bring your camera too. The Halloween photo backdrops are out and they make for wonderful memories. Plus, kids ages 12 and under in costume get in for free when accompanied by an adult paying regular admission. All the fun of the zoo, plus photos, plus free admission: that's more treat than trick.



"We cannot change the cards we are dealt,
just how we play the game"
~ Randy Pausch

CONTACT

Emilio Espinosa

Sales Representative

MANAGING DIRECTOR

905.568.2121

emilio@espinosateam.com

www.espinosateam.com

Follow us:    



ESPINOSA & ASSOCIATES

30 Eglinton Ave W #201 Mississauga, ON L5R 3E7



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