

# home *and* COMMUNITY

community news, home tips and more, brought to you by **Patty Bevan, Sales Representative**

## don't miss...

Celebrate the **ROYAL WEDDING** at the Royal Botanical Gardens. Watch the live stream and enjoy a selection of specialty teas, mocktail mimosas and a three course breakfast. [www.rbg.ca](http://www.rbg.ca)

## A fresh coat of paint is a great selling tool

Painting is one of the most affordable and easiest ways to make a difference in your home when it comes time to sell. Adding a fresh coat of paint can make the house more appealing and it looks great in photos and videos on listings. But you'll want to make sure you choose the right colours.

A general rule is to go neutral. You want to have the house feeling natural, fresh and look newer as well. Choosing a light shade is important to brighten it up and make it look more spacious. Keeping it neutral helps potential buyers to better envision themselves in the space.

Some of the most popular shades to choose are beige, cream, soft white or "greige" - a light grey and beige tone. You

can also add in other neutral tones such as warm browns, including oatmeal and taupe, and pale blues, which look especially good in bedrooms and bathrooms.

Choose areas of the home to paint that give off first impressions and are high-traffic, like your entranceway and main hallway, kitchen and family room. You'll also want to include any rooms in the home that stand out as needing an update. In the kitchen, this might include an update to the cupboards and trim as well. This fresh new colour can make all of the difference to update the look of the kitchen.

Consider also the exterior of the home and front door. Darker shades on the door look great such as navy blue or a dark grey.

So grab a paintbrush as you prepare your home to sell, as it's one of the most efficient ways to update your home.



## Take in all the entertainment Hamilton has to offer this spring!

Spring has finally arrived in Hamilton and there are plenty of entertainment and family fun activities going on around the city. Whether you're looking for dinner and theatre or long weekend ideas, the city of Hamilton has a ton to offer this May!

Canadian indie rock band SLOAN are hosting their album release party at the Dundas Valley Montessori School, 14 Kemp Dr. in Dundas on May 13. Hear some of their greatest hits as well as songs from their latest release "Right to Roam." Visit: [www.bruha.com/event/3156](http://www.bruha.com/event/3156) for more details on how to see this legendary Halifax foursome.

Don't miss Cinquefoil - Vitamin N (Nature) May 18 at the Church of St. John the Evangelist, 320 Charlton Ave. West in Hamilton. Five different artists perform short sets based on changing themes the third Friday of the month in Hamilton. Visit: [www.cinquefoil.ca](http://www.cinquefoil.ca) for more show times and themes and more about the artists behind these unique presentations!

Don't be surprised if FirstOntario Concert Hall sells out Jim Jefferies Live May 19. Visit: [www.coreentertainment.ca/events/](http://www.coreentertainment.ca/events/)

detail/jim-jefferies-18 as soon as possible for your chance to see this major stand up comedy headliner!

Bring the kids down to Boats, Models and Trains happening at the Hamilton Museum of Steam & Technology. The museum welcomes back the Confederation of Marine Modelers team to demonstrate their radio-controlled boats. After taking in the boats, take a trip aboard a miniature coal-burning train with museum admission May 26 and 27.

Don't miss the city's favourite antique

show May 26 at Christie Lake Conservation Area. This Flamborough antique and vintage show hosts vendors over 10 acres. All sorts of artifacts, fine art and nostalgic items retail around the park. To find out more about the Christie Antique and Vintage Show visit: [www.christieshow.ca](http://www.christieshow.ca)

Before heading out this spring or if you're in charge of Sunday fundays in your household, be sure to visit [www.tourismhamilton.com](http://www.tourismhamilton.com) for more calendar events taking place across Hamilton and the surrounding areas!



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community news, home & garden tips and more *May 2018*

## don't miss...

Catch the Victoria Day  
**FIREWORKS** on May 20 at the  
Dundas Driving Park. Live music  
& food trucks on site at 6 p.m.,  
fireworks begin at 9:30 p.m.  
Limited parking.

## Simple tips for home organization

An organized home is a happy home! Having everything properly organized helps the home stay clutter-free. Remember there should be a place for everything. Here's how to get started in your home.

The first step is to tidy up the house and have everything cleaned and ready to start sorting. Go room by room and see what hasn't been used in the last six months, as there are probably many items you can get rid of!

Create piles of garbage/recycling or to donate. Once you know what you want to keep, everything will need a proper spot. If you have something that doesn't have a spot on a shelf or basket it will always be left out looking messy. So a very important key to organization is having proper storage solutions. You can never have too many baskets and bins. Storage has come a long way from hiding under the bed — there are stylish storage options available that complement your decor.

A great spot for extra storage is the back of your doors. This is useful especially in bathrooms, laundry rooms, and closets.

Loose papers and magazines are a very common thing that pile up in the home and add clutter. Set up a filing system and stick to it to



keep piles of paper at bay. Keeping this organized will also help you know where everything is.

If you have young children then you know all about toys cluttering up the house. Choose one designated area in the corner of a room to

keep their things organized in bins and shelves. It will keep your home looking better and also the kids will know what they have to play with.

Keeping the house organized can be done easily and makes a huge difference for the whole family.

## The new mortgage rules in Canada - What you need to know

At the beginning of this year new tighter mortgage rules were put out by The Office of the Superintendent of Financial Institutions (OSFI). This has made it more difficult for some homebuyers to get mortgages this year.

The new rules have stricter qualifying criteria as the requirement for a mortgage stress test is now extended to all homebuyers. Even borrowers with a down payment of twenty per cent or more now face a stress test, as has been the case since January 2017 for applicants with smaller down payments who re-

quire mortgage insurance. This is aimed at limiting the amount of debt that Canadians and financial institutions take on.

So what is the stress test? It means that financial institutions would use either the five-year benchmark rate published by the Bank of Canada or the customer's mortgage interest rate plus 2 per cent - whichever is higher. This is to ensure that borrowers' housing expenses compared to their income remain below a certain threshold even if rates rise. Financial institutions look at the

size of the loan compared to the price of the house as well as credit scores.

For some first-time homebuyers these stricter mortgage lending rules mean you might need to rent for longer before you can buy a home. Or you might need to consider getting a co-signer to qualify under these stricter rules. This may cause others to have to settle for a less expensive home than they would have qualified for in the past, and some people may choose to wait and save up for a larger down payment.