



## A Shift in First-Time Homebuyer Demographic

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The demographics of the typical first-time homebuyer are changing these days. More and more women today can afford to purchase a property on their own to build up valuable equity and are no longer waiting to find a life partner before they pursue the financial and lifestyle benefits of home ownership.

One in four buyers these days is a single female, and new home marketing is actually starting to reflect that. Women may be ready to jump into the commitment of home ownership but not all are willing to give up their valuable free time to do outdoor chores. Thus, single girls tend to look for homes that require little or no maintenance with an option to plant container gardens. Sound familiar girls?

The easiest and most popular way to hold on to a maintenance free lifestyle is to purchase a condominium. Its problem-free upkeep and unencumbered lifestyle is an obvious benefit to people who don't want to be tied up every weekend with chores – there are no lawns to water and mow, and no leaves to rake. No yard means there's no fence or deck to repair, and no driveway to shovel in the winter. Choose a condo and you'll never have to worry about this stuff. Condominium members are charged a flat monthly fee to cover maintenance of the common areas as well as provide prompt service by reliable tradespersons if there are maintenance problems in your individual unit. Heating, air conditioning, plumbing and electrical problems are handled by maintenance staff or service agreements set up by the condo association, so good help is available at a moment's notice.

Security is also an important consideration for single women living alone, and the condo lifestyle can offer such measures as restricted access, a concierge on duty screening visitors, closed circuit TV monitors, patrolling security guards and panic buttons in garages to add peace of mind.

Some single women still prefer a more traditional home as their first property. The appeal of having an outdoor space of your own to entertain, putter about in a garden and relax can be inviting. A single family home usually offers more privacy and is also better suited to larger pets. (If you have a pet and decide to purchase a condo, make sure to check if your pet will be warmly received by the condo board first – they uphold the rules that the condo owners have set in place.)

In the end, the style of home you choose (e.g. condo or single family home) will depend on your lifestyle and your needs. Identifying your needs and requirements from the very start will help make the process of searching for your first home easier.

*(Article by Sandra Rinomato - hgtv.ca)*



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## Fighting Mold – A Homeowner’s Guide

You encounter mold every day. Foods spoil because of mold. Leaves decay and pieces of wood lying on the ground rot due to mold. That fuzzy black growth on wet window sills is mold. Paper or fabric stored in a damp place get a musty smell that is due to the action of molds.

Molds can be useful to people. The good kinds of molds are selected and grown in a controlled fashion. Molds are undesirable when they grow where we don’t want them, such as in homes. Over 270 species of mold have been identified as living in Canadian homes. When molds are growing inside the home, there may be health concerns as molds release chemicals and spores.

Health experts indicate that, depending on the type of mold present in a home, the amount and degree of exposure, and the health condition of the occupant, the health effects of mold can range from being insignificant to causing allergic reactions and illness.

### Preventing Mold

- Keep the home dry.
- Find and fix water leaks.
- Discard clutter and excess stored materials.
- Clean and maintain home regularly.
- Encourage lifestyle practices that reduce moisture.

### Basic steps to prevent and reduce mold growth

Mold needs moisture to grow. Controlling the moisture and keeping the home dry prevents the growth of mold.

- Check your home for signs of moisture and molds.
- Find out if water is coming in from the outside and if substantial moisture is produced inside the home.
- Fix any water leaks promptly.
- Think of the different ways moisture is produced inside the home (for example, cooking, bathing, plant jungle). Remove the moisture as it is produced by using exhaust fans. In the absence of fans, open windows for a short time, but note that the wind can push the moisture to other parts of the home.
- Measure how much moisture is in the air. To find the relative humidity in your home, you’ll need a hygrometer. You can buy one at a hardware or electronics store. Relative humidity in the home should be under 45 per cent in the winter (or lower to avoid condensation on windows). If necessary, use a dehumidifier to lower the relative humidity.
- Reduce the amount of stored materials, especially items that are no longer used. Molds grow on fabrics, paper, wood and practically anything that collects dust and holds moisture.

(Source: cmhc.ca)



**What are molds?** Molds are microscopic fungi, a group of organisms which also includes mushrooms and yeasts. Fungi are highly adapted to grow and reproduce rapidly, producing spores and mycelia in the process.

## Valentine's Day Movie Guide

For those celebrating a quiet Valentine's Day at home, History.com brings you a list of notable romantic films suited for a variety of moods.

### Classic Favorites

**Casablanca (1942)** – An intense love triangle between a jaded nightclub owner in French-occupied Morocco during World War II. (Humphrey Bogart), his ex-lover (Ingrid Bergman) and her husband, a famous Czech rebel and nationalist (Paul Heinreid), is at the center of this movie, which is perhaps the greatest love story ever committed to film.

**Gone With the Wind (1939)** – the beautiful scheming Scarlett O'Hara (Vivien Leigh) is a Southern belle whose world changes forever with the outbreak of the Civil War. Scarlett struggles to survive the war and its aftermath, as well as her passionate, tortured relationship with the man who may be her soul mate, Rhett Butler (Clark Gable).

**Roman Holiday (1953)** – This romantic comedy stars Audrey Hepburn as the bored Princess Anne, who escapes her entourage during a diplomatic visit to Rome and sets out to have fun, aided by a handsome American newspaper reporter (Gregory Peck) who angles for an exclusive interview but ends up – surprise!—falling in love with her.

**An Affair to Remember (1957)** – Terry (Deborah Kerr) and Nickie (Cary Grant) meet and fall in love on a ship traveling across the Atlantic Ocean. Both engaged to other people, they say goodbye, but agree to meet atop the Empire State Building in six months if their feelings remain the same.

### History, Adventure and Romance

**Out of Africa (1985)** – Based on the autobiography of the Danish writer Isak Dinesen, this movie stars Meryl Streep in one of her most celebrated performances. As a young wife largely abandoned by her husband (Klaus Maria Brandauer) on a plantation in Nairobi, she interacts with the native population and falls in love with an aristocratic hunter (Robert Redford).

**Shakespeare in Love (1998)** – A fun imagining of the young William Shakespeare (Joseph Fiennes), who struggles with writer's block until he meets a rich young woman (Gwyneth Paltrow) who also secretly disguises herself as a man in order to play the lead in Shakespeare's new play, which will become Romeo and Juliet.

### Offbeat Romances

**The Princess Bride (1987)** – This comedy, a tongue-in-cheek version of a classic fairy tale, tells the story of Wesley (Cary Elwes), a poor stable boy who returns from adventures at sea to rescue his true love, the beautiful Buttercup (Robin Wright), who has been chosen to marry an evil prince.

**When Harry Met Sally (1989)** – A modern classic for romantic comedy lovers starring Meg Ryan and Billy Crystal. It explores the question: Can men and women really be friends?

(Source: [History.com](http://History.com))



**Did You Know?** According to the Greeting Card Association, an estimated one billion Valentine cards are sent each year, making Valentine's Day the second largest card-sending holiday of the year.

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*Valentines Day is a holiday celebrated on February 14 by many people throughout the world. In English-speaking countries, it marks the day on which lovers express their love for each other by sending Valentine's cards, presenting flowers, or offering confectionery.*

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