



# The Dianna Mandzuk Team

February 2010



## FLURRIES OF ACTIVITY EXPECTED

With forecasters calling for a mild finish to the remainder of the winter, we can expect an early and vigorous start to the Spring Market. Coupled with the HST coming on July 1<sup>st</sup>, we're lacing up our running shoes here at the Dianna Mandzuk Team, because we are going to be run off our feet and we can't wait!

So, if you're curious about how the market is doing or where it's likely to be going in the near future, just give us a call or send us an e-mail. We'd be happy to update you on the latest activity and trends, and answer any questions you may have.

## If you want to sell your home this year, get it listed NOW!

Lack of inventory will be the greatest challenge facing housing markets across the country this Spring, according to a report released by RE/MAX on February 24, 2010.

The RE/MAX Market Trends Report 2010, which examined real estate trends and developments in 16 markets across the country, found that unusually strong activity during one of the traditionally quietest months of the year has led to a sharp decline in active listings in 81 per cent of markets surveyed. The threat of higher interest rates, tighter lending criteria, and in British Columbia and Ontario, the introduction of the new Harmonized Sales Tax (HST) have clearly served to kick-start real estate activity from coast-to-coast, prompting an

## JANUARY MARKET WATCH

The Durham Region Association of Realtors (DRAR) reported sales of single family homes in Durham Region increased by 5% to 532 from 507 in December but also records a big jump from 350 in January 2009 when sales were much lower due to the recession reported Dierdre Mullen, President DRAR. "The average number of sales in January for the 5 years previous to 2009's low was 530 so the January resale housing market in Durham Region is definitely healthy," President Mullen commented.

Average prices of homes inched up slightly to \$289,195 from December's \$286,724 but more importantly reflects a 12% hike from \$257,095 in January of 2009. "Home values increased on average 5% between 2004 and 2008 so the 12% rise shows substantial month-over-month growth in just one year," added Mullen.

unprecedented influx of purchasers. As a result, 87.5 per cent of markets posted an increase in sales in January. Average price appreciated in 81 per cent of markets surveyed.

"There have never been so many motivating factors in play at once," says Michael Polzler, Executive Vice President, RE/MAX Ontario-Atlantic Canada. "We're in for a heated Spring Market that will, in all probability, spill over into the summer months, as the window of opportunity draws to a close. The supply of homes listed for sale has been drastically reduced, housing values are once again on the upswing, and banks and governments are moving in unison toward stricter lending policies."

### Did you Know?

The Federal Finance Minister Jim Flaherty announced prudent changes to mortgage insurance rules intended to come into force on April 19, 2010.

1. All borrowers must meet the standards for a five-year fixed rate mortgage even if they choose a mortgage with a lower interest rate and shorter term.
2. The maximum amount one can withdraw in refinancing their mortgage will be reduced to 90% from the current 95% of the value of one's home.
3. Non-owner occupied properties will require a minimum down payment of 20%.

There were no changes to down payment requirements or length of amortizations for owner-occupied residences.

These changes should not really hit the new buyer market that much as some banks have been qualifying customers on the 5 year rate anyway. However, there are many banks that qualify based on the 3 year rate. The good news is that they did not increase the down payment requirement from 5 to 10% as some had suggested. The area that will be affected will be those buying on speculation or investment properties. Those individuals will need 20% down. Only 4 years ago the requirement was 25%, so moving it back to 20% (from 5-10% currently) is just going back to where it was a few years ago. At this point the 35 year amortization is still intact.



## Team Member Profile

### Colleen Miller

Licensed Administrative Assistant for:  
**Dianna Mandzuk**  
Sales Representative

Colleen Miller began her career in real estate in 1996 as a receptionist in a small independent office. In 2001, after joining a larger Brokerage, she completed her courses to become a Licensed Sales Representative. She enjoys being a Licensed Administrator and maintains her qualifications today.

Her duties are varied at the Dianna Mandzuk Team office; but whether she greets you on the telephone, or aids Dianna in administrative and real estate functions, she takes pleasure in assisting clients!

You can contact Colleen directly at:

[colleen@dmandzuk.ca](mailto:colleen@dmandzuk.ca)

We can recommend several Mortgage Brokers to you or a Mortgage Representative with most of the major banks who can help you in getting pre-qualified for a mortgage. Just give us a call at 905-433-2579 and we'd be happy to refer you!

## As a Buyer or Seller why work with the Dianna Mandzuk Team?

### PROFESSIONAL EXPERIENCE:

A Realtor brings to the table all of his or her knowledge, training and negotiating skills, and will explain exactly what you can expect from the buying or selling process. He or she will be able to explain your rights and obligations, help organize and strategize and even discuss financing options.

All REALTORS belong to national organizations. These organizations require all of their members to adhere to a strict Code of Ethics. The Code is very important because it ensures that all REALTORS offer the highest level of service, honesty and integrity possible.

All REALTORS are subject to constant professional monitoring that keeps them directly accountable to the individual consumers they serve. Additionally, REALTORS are required to maintain an ongoing continuing education program to ensure they continue to meet the highest professional standards in an ever-changing and evolving industry.

Each licensed member of the DIANNA MANDZUK TEAM is a member in good standing with the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), the Durham Region Association of Realtors (DRAR) and the Toronto Real Estate Board (TREB). Each member actively participates in continuing education programs above and beyond that which is required to maintain their Real Estate licenses to ensure they are informed and aware of all the tools and resources available to them as REALTORS.

Dianna is a top producing Real Estate Agent with 24 years of experience, heading up a group of hardworking, personable, qualified team members. An experienced professional, Dianna along with her Team have an impeccable reputation, extensive market knowledge and exceptional service – as evidenced by their high level of repeat and referral business clientele.

Patient and trustworthy, Dianna's professional approach and her ability to treat each and every client as important has ensured her continuing success. Dianna's client's consistently agree, when you work with the Dianna Mandzuk Team...

**"The Results Will Move You!"**

**If you're thinking of listing your house** and don't know where to start to make it market ready, give the **Dianna Mandzuk Team** a call, 905-433-2579. We would be happy to have a look and give you some tips. Dianna Mandzuk is a Real Estate Agent with decades of experience, a Certified Canadian Staging Professional and a Certified Luxury Home Marketing Specialist. She also employs the services of other Professional Stagers due to the current demand to have listings ready to market. As a Team, they have the knowledge and practiced eye needed to offer you suggestions and recommendations to help make sure your home is stunning when it hits the market and to make sure that you get the best return on your investment!



### Mandarin Spinach Salad

- ▀ 2 tbsp (25 mL) vegetable oil
- ▀ 1 tbsp (15 mL) rice vinegar
- ▀ 1 tsp (5 mL) grainy mustard
- ▀ Pinch each salt and pepper
- ▀ 4 cups (1 L) baby spinach leaves
- ▀ 1/2 cup (125 mL) bean sprouts
- ▀ 1/4 cup (50 mL) sliced almonds (optional)
- ▀ 3 radishes, thinly sliced
- ▀ 1 green onion, sliced
- ▀ 1 can (284 mL) mandarin orange slices, drained and patted dry

### Preparation:

In large bowl, whisk together oil, vinegar, mustard, salt and pepper. Add spinach, bean sprouts, almonds (if using), radishes, green onion and oranges; toss to combine.

### FEATURED PROPERTY



**Brooklin Beauty!**

**\$339,900!!**

### 17 Penhurst Dr., Brooklin



Immaculate  
3 bedroom,  
2 bath,  
family friendly  
bungalow with  
fenced  
rear yard!

For more details, please call or visit:  
[www.dmandzuk.ca/3003.htm](http://www.dmandzuk.ca/3003.htm)

## DRAR Housing Report • January 2009

The Durham MLS Statistics provided are compiled by the Durham Region Association of REALTORS and are based on total home sales. The statistics reflect selling prices for various property types within the Durham Region. These statistics are for information purposes only.

AREA	NAME	AVG. SELL \$	SINGLE DETACHED	SEMI-DETACHED	CONDO/TOWNHOUSE	CONDO APT.	LINK	ATTACHED ROW
E12	S. Pickering	310,892	321,556	--	278,900	--	--	--
E13	N. Pickering	326,594	413,761	304,341	256,000	196,071	--	277,963
E14	Ajax	324,135	365,574	284,755	207,583	183,563	--	266,200
E15	Whitby	293,111	318,151	253,625	191,900	236,857	257,325	245,150
E16	Oshawa	228,020	253,639	178,426	134,827	--	181,333	211,000
E17	Bowmanville/ Courtice	256,181	284,855	190,000	160,000	158,080	251,099	201,533
E18	Whitevale/ Claremont	623,500	623,500	--	--	--	--	--
E19	N. Whitby/ N. Oshawa	356,977	383,271	--	--	--	288,500	253,629
E20	Newcastle/North	311,355	315,900	--	--	--	225,000	--
E21	Scugog	387,871	397,445	196,500	--	--	--	--

### Ms. Community Living Oshawa/Clarington to Defend Title!



The time has come for Dianna Mandzuk, current reigning Ms. Community Living Oshawa/Clarington, to defend her crown. Nominees such as Roxanne Serra of "On The Rocks", Chuck Mercier retired from the Durham Regional Police Service, and Todd Skinner "The Growth Coach", are stepping up to the plate for this amazing cause. Launched in late 2008, the "Make a House a Home" campaign aims to raise \$350,000 for much needed repairs & upgrades to homes owned by Community Living in the Oshawa & Clarington areas for intellectually disabled persons within our community. As part of that campaign, the Mr./Ms. Community Living Comedy Auction is something that Dianna is proud to be a part of. Other well known locals involved in the cause include Joe Tilley, Rocky Varcoe, Sandy Hawley and Dave Wilson. With the help of colleagues, clients and friends last year, Dianna along with the nine other nominees raised \$75,000 from the sale of auction items & cash donations toward this worthwhile community cause! At the end of the evening, Dianna was awarded the title of Ms. Community Living 2009 for being the nominee who raised the most money, and she couldn't have done it without your help!

This year's event looks to be even bigger and better at a new larger venue. On Tuesday, May 18, plan to be at Tosca Banquet Hall at 7pm for the event of the year! Tickets are \$100 and includes a goodie bag, hors d'ouvres and exciting opportunities to bid on many items!

Last year there were many one-of-a-kind items to be had. With attention to detail Dianna takes it up a notch by personally packaging and adding to the items being donated to make exciting gift baskets so the auction items are appealing and creative. It will be a great place for you to go shopping for unique and inspired items for upcoming birthdays and holiday events. In most cases, the auction items sell for a fraction of the retail value!

For more information, or if you are interested in making a donation (either an auction item or cash contribution), or purchasing of tickets for the event, please call our office at 905-433-2579 and ask for Paula or email [Paula@dmandzuk.ca](mailto:Paula@dmandzuk.ca)



**2009 TOP WINNERS  
THE BEST OF THE BEST!**



Frank Polzer and Walter Schneider founded RE/Max Ontario-Atlantic Canada, which has become the largest RE/Max region in the world. They have instilled their vision and entrepreneurial spirit into the entire organization. RE/Max is a privately owned company run by Realtors dedicating themselves to providing the best possible environment for top producers.

Dianna Mandzuk was the recipient of the Chairman's Club Award in February, 2010 for the year 2009.

**Dianna Mandzuk**

- Sales Representative
- Certified Luxury Home Marketing Specialist
- Canadian Staging Professional

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Brokerage

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*Call The  
Dianna Mandzuk Team  
for all your Real Estate  
Needs...  
The Results Will Move  
You!*

**RE/Max  
Jazzes up  
the Holiday  
Season  
for The  
Pregnancy  
Help Centre!**



Representatives from the pregnancy help centre were overwhelmed on December 23<sup>rd</sup> when RE/Max Jazz presented them with more than \$5,000 in charitable donations for their worthy cause.



“There is a huge need in our community for programs like the Pregnancy Help Centre, and it is our privilege to partner with them through campaigns such as our formula and diaper drive,” says Dave Coppins, Broker/Owner of RE/Max Jazz. “We have an outstanding ensemble of Realtors here who generously support a multitude of charities throughout the year. It’s a big part of who we are.”

“I don’t know how to convey the thanks on behalf of the Pregnancy Help Centre and our clients,” says Susan Sokol, Director of Operations for the Oshawa Pregnancy Help Centre. “This is beyond what we expected from you guys for Christmas.”

The Pregnancy Help Centre offers counseling and support for mothers and mothers-to-be. The Centre helps families that find themselves distressed with pregnancy and children under the age of five by supplying formula, diapers, clothing and more.

Special thanks to Platinum Sponsor **Dianna Mandzuk**, and affiliate sponsors Ron Branton (All Seasons Home Improvements), Mark Woitzik (Lawyer) and Steve Hunt (Sunspace Sunrooms), as well as all of the RE/Max Jazz Realtors, staff and clients who made donations through the office.

**Here at the Dianna Mandzuk “Green” Team, we respect the environment. Here are a few ways you can help with this newsletter!**

**REDUCE:** Did you receive a paper copy of this newsletter? Why not sign up online to receive the pdf version by email instead? Sign up at [www.dmandzuk.ca](http://www.dmandzuk.ca)

**REUSE:** After you are done reading this newsletter, pass it on to a friend or family member. Dianna and her Team are experienced sales people covering many different areas, from Scarborough to the Kawartha Lakes and all points in between!

**RECYCLE:** Please put this newsletter in your recycling bin when you are done reading it.

**In this month’s newsletter**

- If you want to sell your home this year, get it listed NOW!
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- RE/Max Jazzes up the Holiday Season for The Pregnancy Help Centre
- Team Member Profile:

*Colleen Miller*

**The Dianna Mandzuk Team**



**Dianna Mandzuk\***



**Kim Bound\***



**Heather Cowie\***



**Tracey Thate\***



**Lori Felix**



**Paula Kennedy**



**Colleen Miller\***

\* Sales Representative

Not intended to solicit properties already listed for sale nor Buyers signed under a Buyer's Agency Agreement. E. & O.E.