

home *and* COMMUNITY

community news, home tips and more, *brought to you by Donna Lavin, Sales Representative*

don't miss...

Enjoy **AN EVENING AT THE OPERA** January 16 at 7:30 p.m. with the Hamilton Philharmonic Orchestra at Hamilton Place. Maestro Lipton returns to Hamilton with the best opera arias and overtures for the HPO stage. For tickets: www/hpo.org.

Beef up your insulation to prevent ice dams

Those long, beautiful icicles dangling elegantly from the edges of your roof are very pretty to look at. But they are also an indication of potentially damaging ice dams.

An ice dam is caused when snow on your roof melts from escaped heat from your attic. Rather than just running off the roof, the water freezes again and forms a layer of ice under the snow, right at your eaves. As the process continues, the ice grows and can work its way under your shingles and eventually even cause a leak. The freezing and thawing pattern can force shingles

apart, push eaves troughs away from the soffits of your home and wreak havoc.

The solution to destructive ice dams is usually more, or better, attic insulation. Your home's attic should be considered "outdoor" space. That is, it should not be heated or cooled. You want your attic to be well ventilated and stay dry. You should never vent your furnace, dryer, or any fans into your attic—that can cause rot.

To keep your attic cold in the winter, you need to make sure your home's warm air stays in your home and doesn't escape into the attic space. Attics in Ontario should

have between R49 and R60 of insulation, according to EnergyStar. Blown in cellulose insulation is economical and efficient, although batt insulation also works fine. Sprayfoam is highly effective providing not only insulation, but also draft proofing, but is definitely a professional project and can be costly.

Government grants may still be available for insulation, so it's worthwhile to check before you begin work.

Insulate your attic well and provide air-flow for ventilation and you'll solve those ice dams for good.

Outdoor winter fun in Hamilton

Living in Hamilton offers residents so many opportunities to get outside and enjoy the great outdoors. Now that the chilly weather is here to stay – at least for a few months - bundle up and get out there to discover all the fun ways your family can enjoy winter in Hamilton!

An invigorating hike is a great way to get everyone out of the house and burn some calories. There are dozens of fantastic spots to visit in Hamilton, each offering a unique perspective of the city's winter transformation. At Royal Botanical Gardens, you can catch a glimpse of countless winter birds, particularly on the Marshwalk Trail and Princess Point Trail. Tiffany Falls Conservation Area in Ancaster is the perfect spot for a winter hike, offering an easy-to-navigate, well-groomed trail.

For the family ice skaters, the Hamilton Waterfront Outdoor Rink at Pier 8 is the perfect place to spend a winter afternoon. Skate rentals are available for children and adults Monday to Friday, from 5 p.m. until 10 p.m., Saturday from 11 a.m. to 10 p.m. and Sunday from 10 a.m. until 10 p.m. The rink will be open for Family Day (February 15) from 10 a.m. until 10 p.m. Helmet rentals and skate

sharpening is also available. After your skate, warm up with a steamy hot chocolate or cappuccino at Williams Fresh Café.

Skaters will also find more than two dozen outdoor rinks across the city from Dundas to Stoney Creek. Visit <https://www.hamilton.ca/parks-recreation/outdoor-fitness/outdoor-skating-rinks> for locations and schedules.

Tobogganing is a Canadian pastime treasured by children of all ages. New for winter 2016, the City of Hamilton has pledged to approve three local hills for safe sledding. Visit www.hamilton.ca to find out more.

Just a short drive away in Milton, skiers,

snowboarders and tubers can find wintry excitement at one with the hills at Glen Eden. Glen Eden offers a rental shop, fully equipped terrain park for snowboarders, snow tubing and lessons for all ages and skill-levels.

If zooming down slick, snow covered hills isn't at your comfort level, but you still want to get outdoors and enjoy the fresh powder on the ground, snowshoeing and cross-country skiing may just be a perfect fit for you. Hamilton is home to some unique trail systems and when the weather is right, each of the 10-kilometre trails at Valens and Christie Lake Conservation Area are groomed for cross-country skiing.



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community news, home & garden tips and more *January 2016*

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SO YOU THINK YOU CAN DANCE, the award-winning show that sparked America and Canada's fascination with dance, is set to captivate audiences again on January 23 at 8:00 p.m. at Hamilton Place. Visit www.coreentertainment.ca.

New Year's Resolutions for your home

The start of a new year is a great time for resolutions. Instead of making a resolution for yourself, why not consider making a new year's resolution for your home? Make a list of your home's top priorities and enjoy that feeling of satisfaction when they're done. These five tips will help you get started!

1. It's an excellent time to get a handle on your home insurance, review your policy and make sure it still fits your home's needs. Contacting your insurance company may also reveal some savings too! Bundling home and auto insurance, for example, can often save money.

2. January is also a great time to review home safety. Replace the batteries and test your smoke and carbon monoxide detectors. Having one smoke detector per floor and at least one carbon monoxide detector is a requirement of most home insurance policies.

3. Another great goal is paying off your mortgage more quickly! Are you getting the

best rate possible? Can you add an extra payment or increase your monthly payment to really make a dent in that principal? Contact your mortgage holder and have a conversation about how you can best meet your specific mortgage goals.

4. Complete the odd jobs around the house that just seem to always be on your to-do list. Painting the trim, cleaning up painting mistakes from past quick DIY weekends, buying new vent covers, adding art to a wall to finally complete a room – all of those miscellaneous tasks that eventually get brought down on the priority list as time goes on and you always say you'll get to, though that never happens. Make this the month that you finally cross them off!

5. And perhaps most satisfying is decluttering! Consider choosing one room a week, or even just one closet, to organize and declutter. Donate anything you haven't used in a year (or never liked anyway!). You'll be amazed at how much more space you have.



Should you put more money toward your mortgage payments this year?

Have some extra money and want to know whether you should put it toward your mortgage payments? Making prepayments on your mortgage could save you thousands of dollars over the years...just as long as your mortgage lender allows them. Here's some information, courtesy of the Financial Consumer Agency of Canada, to help you make the best decision.

A mortgage prepayment is any amount you pay in addition to your regular payments. This can include increasing the amount of your regular mortgage payments or making a lump-sum payment to reduce or pay off your mortgage balance. The sooner you can make prepayments, the less interest you will pay over the long term. For example, consider a 25-year mortgage of \$150,000 with a 5.45% interest rate. Assuming the interest rate re-

mains the same over the life of the mortgage, the monthly payments would be about \$911. Increasing the payments by \$50 per month would pay off the mortgage two years sooner and save \$14,000 in interest.

A one-time lump-sum payment of \$15,000 in the second year of that same mortgage would result in paying off the mortgage more than four years earlier and saving over \$33,000 in interest.

Check your mortgage agreement first, because not all mortgages have prepayment privileges. A closed mortgage may require you to pay a penalty or fee for any prepayment.

Federally regulated financial institutions, such as banks, must show your prepayment options in an information box at the beginning of your mortgage agreement. It will spec-

ify whether you can make prepayments, when you can do so, plus other related terms and conditions. Read your mortgage agreement carefully, and before signing ask the lender to explain anything that you don't understand.

When shopping for a mortgage, ask the following questions:

- How much can I prepay without penalty or fee?
- Is there a minimum amount for a prepayment?
- When can I make prepayments?
- Are there any conditions or limitations?
- If there are fees or penalties, how much are they, and how are they calculated?

Want to know more? The Financial Consumer Agency of Canada has more information on this topic at itpaystoknow.gc.ca.