

MARCH 2015



the Jarvis Group

Thelma Jarvis

John Jarvis

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Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

How is Your Muskoka Investment Doing?

Since snow and ice may have many of you longing for the warmer days of summer, we hope our 7th annual Muskoka Real Estate Market Report will serve as a timely distraction. **2014 was a HUGE year for Real Estate in Muskoka!**

You can receive our 2014 Summary Report to discover:

- What new sales record was established in 2014?
- Why did dollar sales grow almost three times faster than unit sales?
- Which lakes drove the unit sales increase and which lake drove dollar sales?
- How have average selling prices changed since the year 2000?

- What was the average and highest sale price on each of the “Big 3” lakes?
- What percentage of 2014 sales were at prices below \$1,000,000?
- How many days was the average cottage on the market before selling?
- What is the trend with island cottage sales?

Email Thelma@royallepage.ca or Stevertaylor@royallepage.ca to receive a copy of our Summary Real Estate Market Report for 2014, or visit thejarvisgroup.com to see a copy of our 2014 Summary Real Estate Market Report.





Thoughts of Florida?

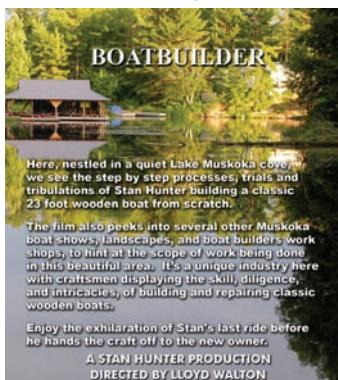
Just in case the cold Canadian winters are making you consider a purchase in south Florida, either to be used now or to be rented and used when you retire, Florida ownership is more affordable than you might imagine. However prices are starting to rise this spring. Single family homes are available in some communities for as low as \$200,000, and town homes, and condos can start below that. We have come to really enjoy the west coast of Florida in the Marco, Naples, Bonita, and Fort Myers locale. It seems that half of Muskoka can be found there in the winter months!

Shelley White wrote a very helpful article for snowbirds in the Globe and Mail, which included American residency and ownership issues to consider. We have saved this informative article and can send it out to you, detailing 5 Essential Things You Must Consider as you think about becoming a snowbird. One of these factors was to get a reference from someone you know and trust for a knowledgeable and honest Florida Realtor.

If you are considering a purchase in south west Florida, anywhere from Marco Island in the south to Fort Myers in the north, we suggest you call **Stacey Reed (239-247-3657)**. We worked with Stacey this year and found her to be everything we wanted in a Realtor. She is smart, well informed, personable, and good at her job. Much about the real estate process in Florida is very different than in Ontario, but Stacey patiently and thoroughly walked us through everything we needed to know. She has a good sense of the differences among the communities, and is happy to search out places that might suit you. She was able to recommend a wide variety of resources to us, and took care of all our needs. Stacey is very intent on serving her clients, and does not push anyone to make a purchase.

For Your Muskoka Library

You may be interested in a new DVD produced by Lloyd Walton called Boatbuilder. Allen Flye describes it as "a warm and folksy film to be viewed on a cold rainy night



accompanying by a modest Merlot". It builds the story of the unique Muskoka boatbuilding industry, centring on the building of a new custom classically styled 23 ft wooden launch by Stan Hunter in Milford Bay. You can get this DVD in many stores around Muskoka or at Grace and Speed. I have a copy if you would like to borrow it.

The Brain's Way of Healing-Norman Doidge, MD

This book will be of interest to all who enjoyed learning about the brain's plasticity through Doidge's first book *The Brain That Changes Itself*. This is a sequel to the first book which describes further examples of brain adaptations after stroke and other traumas. It has encouraging news for those with stroke, Parkinson's (Chapter 4), MS and a variety of other conditions.

An iPad Could Guard Against Depression

A few hours online could reduce an older adult's chances of succumbing to the twin plagues of loneliness and depression by more than 30 % says a recent analysis published in the "Journal of Gerontology: Psychological Sciences and Social Sciences."



"It all has to do with older persons being able to communicate and to stay in contact with their social networks and just not feel lonely," says lead study author Sheila Cotten, professor of telecommunication, information studies and media at Michigan State University (MSU), in a press release. Loneliness can have serious health consequences and it's essential to look for new ways to keep people in touch with their friends and family, especially as they age.

While interacting with loved ones online wasn't able to completely eradicate depression in seniors who were already suffering from the mental disorder in the MSU study, it did minimize some of the symptoms, particularly for those elders who were living on their own.

For younger individuals who are used to spending time in the digital world, teaching a parent or grandparent how to navigate cyberspace can seem frustrating and fruitless. But helping a loved one engage in these types of activities not only encourages intergenerational communication, but could also provide protection against some of the more devastating effects of aging: isolation and dementia. Rainy Muskoka weekends would be a good time to start this process.

New Health Hubs (Nursing Stations) Throughout Muskoka

The province has committed to funding 4 health hubs (previously called nursing stations). Plans include new hubs in Dorset and Port Carling, an expansion of the existing Wahta nursing station, and a new mobile health unit. These hubs are in response to the District wanting to improve accessibility to health care for seasonal residents as well as expand services for seniors, residents with disabilities and low-income permanent residents. The cost for these hubs is estimated to be \$900,000.

Thinking about Challenging Your MPAC Assessment? Now is the time!

Each year, those of us who own property in cottage country receive a reminder from the government about what our property taxes are based on; that being the MPAC (Municipal Property Assessment Corporation) property assessment notice. This document indicates the assessed value that MPAC has determined for your property as of January 1, 2012 (the base year) and the phased in assessment for each of the remaining years in the assessment period. (2015 and 2016) These valuations are the basis for your tax bill.

If you feel the assessed value of your property is higher than its actual market value, you may want to consider challenging the assessment. Property owners have the right to challenge their assessment for the current tax year during the period between **January 1 and March 31** of that year. MPAC does not consider appeals of assessments for prior years. So, for the current tax year, you have until March 31, 2015 to challenge your 2015 assessment. After that period, the next opportunity to challenge is between January 1 and March 31 of 2016, for the 2016 tax year.

If you decide to challenge your MPAC assessment, you must submit a "Request for Reconsideration" (RFR) form to MPAC. The form and instructions on how to complete it can be found at www.aboutmyproperty.ca. You have a better chance of being successful if you do a thorough job of making your submission, according to their guidelines.

We would also be happy to talk you through the process we have successfully used, and to provide tips to you, that we learned the hard way, by helping our clients through this process to obtain a reduced assessment. We can also assist you to locate relevant comparable sales to your cottage. You may also contact MPAC directly to speak to a Property Valuation Specialist for the Muskoka area at 1-877-487-5448.



Considering a Muskoka Cottage Sale?

Your lawyer will be asking you for some documents in conjunction with the sale of your cottage.

Try to have the following documents available: your deed, any other title documents, your survey, a copy of your mortgage, current tax bills, and evidence of any tax payment



made in the calendar year, occupancy permits for your cottage and any other buildings on your property, your septic use permit, hydro bills and your telephone bill.

If you need help locating copies of any of these documents, we may be able to be of assistance to you.

Call Thelma (705-645-2110) Steve (416-723-8207) or email us Thelma@royallepage.ca Stephentaylor@royallepage.ca with your questions. Expert advice is what we do. Our commitment is to accompany and guide you through this challenging process.

Warnings from Muskoka Lawyers

Several lawyers have indicated to us that they are experiencing increased incidence of cottage sales being held up by building permits on cottages not being properly closed, or there being access issues. This is not a happy surprise for the cottage owners who are the process of selling their cottage, as it usually involves some work, some time, and some cost to get the situation made right.

Rather than waiting until you are thinking about selling, check with your Municipality now to ensure that there are no outstanding building or septic permits on your cottage. You may think that all permits have been closed, but unless you have an occupancy permit in your possession for any construction done at your cottage, or any septic work, there may be permits that remain outstanding. With access, the best situation is to have your access specified on your deed.

In our own business 5 sales were held up this year with issues pertaining to permits or access because the owners had thought all permits were closed and access rights were in place, but they were not.

Amazing Community Support!

We would like to acknowledge these Corporate Donors for their generous commitment to the Parkinson's Walk in September 2014. It is wonderful to live in a community that cares.

- Scotiabank, Gravenhurst
- Geoffrey Spidle - Roundtable Capital
- Chamberlain Timber-Mart, Gravenhurst
- Muskoka Brewery
- Sobeys Gravenhurst
- Canadian Tire Gravenhurst
- Royal Bank Gravenhurst



PARKINSON
SUPERWALK

DisPro Owners Association's Celebration

At **James Bartleman Island Park**, Port Carling on Saturday, August 8th the DisPro Owners Association will be celebrating the 100th Anniversary of the Disappearing Propeller (DisPro) boat. A commemorative blue and gold Ontario Heritage Trust plaque will be erected at the former home of Billy Johnson, the inventor of the Dispro, at 95 Joseph Street in Port Carling. These unique boats were built in Port Carling, at a shop adjacent to the locks, from 1915 until the mid-1950's. The DisPro Owners Association is inviting DisPro boat owners to attend the celebration in period costume and display their boats at James Bartleman Island Park. District Public Works Committee agreed to recommend that District Council waive lockage and berthage fees for all DisPros for this important heritage event. Put this date on your calendar to attend



We make it our business to know the Muskoka Real Estate market intimately.

Here is What Our Client's Say

"Through the entire process, I felt my best interests were being served and that I was getting straight honest feedback about what needed to be done. Their knowledge of the Muskoka marketplace and the complexities of cottage country bylaws, waterfront usage rules and building requirements was invaluable."

- Donald Webb

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We are never too busy to receive your referrals. Count on us to work hard for your family & friends

This publication is not intended to solicit properties currently listed for sale. If you do not want to receive our newsletter again, please email us.