# Serving Up Many Sources of Important Information for Muskoka Cottagers

We have a variety of sources of information to serve cottagers primarily in the areas of Lake Muskoka, Lake Rosseau, and Lake Joseph, in and around the communities of Bracebridge, Gravenhurst, Port Carling, Bala, Minett, MacTier, and Rosseau Village. Our newsletter, our monthly statistical analysis report of the real estate market, our website(The Jarvis Group), our blog (Muskokablog.ca), Facebook (Jarvisgroup), Twitter, and Instagram are all filled with current information specifically tailored to the interest and needs of Muskoka cottagers.



jarvisgroupmuskoka.ca











On our blog we are posting lots of Do It Yourself (DYI) ideas for cottagers, as well as information from local businesses who we know have served our clients well. We keep you up to date on Municipal Bylaw changes and Provincial Legislative changes that could affect you. We post décor ideas and gardening tips and hints to help you to keep your property beautiful, easily maintained, and environmentally sound. We cover every aspect of cottaging in Muskoka.

Follow us or contact us with questions about any of your needs. We are truly your Muskoka concierge service. By the way, if you know someone who wants to buy or sell a cottage, we would love to help them. Just contact us with their name and number and we will be happy to follow up and take great care of them. We are never too busy to serve your referrals well.



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

#### Here is What Our Client's Say

"I recently sold my cottage on Lake Muskoka and am indebted to Thelma and Steve for professionalism and persistance in the face of some challenging circumstances. They inspired confidence and ultimately I don't believe this deal would have closed without their know-how and consistently positive approach. Bravo!"

# The Jarvis Group

www.jarvisgroupmuskoka.ca

Bracebridge: 705-645-2110

Thelma Jarvis

John Jarvis

Steve Taylor

100 West Mall Rd, Bracebridge, ON P1L 1Z1 Brokerage, Independently Owned & Operated



ROYAL LEPAGE

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.

Port Carling: 705-765-6855



# Strong Real Estate Market in Muskoka

Record breaking year for Real Estate in Muskoka!

2016 was a record breaking year for Real Estate in Muskoka and we have every reason to believe that 2017 will continue to be a strong year for sales in Muskoka. The total number of cottages sold in 2016 was up 23% from 2015 making it the best year overall since we started tracking sales in 2000. The growth was spread across all three of the "Big Lakes" with Lake Muskoka unit sales

up 6.5%, but the big winners in 2016 were Lake Rosseau where unit sales increased by 57.9% and Lake Joseph where the number of sales grew by 51.4%. All three lakes set an all-time record for unit sales. Feel free to call or e-mail us if you have any questions or would like a copy of our Summary Statistical Report for 2016.

**MARCH 2017** 

Steve Taylor

## USEFUL INFORMATION PROVIDED BY THE JARVIS GROUP... YOUR MUSKOKA CONCIERGE SERVICE

#### Did you get a New Boat?

If you picked up a new, classic or antique boat at the boat show this spring, make sure that your boat lift cable is the correct strength for your new boat's weight. Your lift may be long enough, but be sure to check the maximum weight your cabling style is meant to carry. Nancy LaChanse, from Ace Boat Lifts, 705-764-1243 told us that your boat lift installer can double up the cable and almost double the strength of your existing lift, if your new boat is heavier. Also, this is a good time to check your boat lift cables for any fraying, bunching, rust, or general wear. Nancy says it costs between \$600-800 for new cables for your boat lift, but much more money if your boat drops off the lift into the lake!

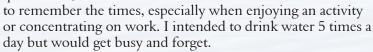


#### Looking Back in Time

How did things look around your cottage area in Muskoka 10 years ago, 20 years ago, 30 yearsago, or 40 years ago? You can go to Muskoka web map and look back into the past. There are 6 sets of maps that are from 2013, 2008, 2007, 1987, 1977, and 1969 map.muskoka.on.ca

Never Forget Again

We discovered a new app that is very effective to help us remember the things we want to do. John has an important schedule of pills 4 times a day and also certain times when he requires food, but it was difficult for both of us



"Alarmed" by Yoctoville is the name of the app from the App Store that we got for \$6.99. We have set a series of reminders for his pills with one tone and a using s different tone a set of reminders for the times he must consume food. Both series of reminders go off 4 times a day, every day, with no resetting. Since using this app, John has never missed a time. With my reminders I am getting all my water in.

There are lots of applications for the use of this app, and we can't recommend it highly enough. If you have any trouble setting it, contact me. It is pretty easy to use but if you have any trouble, there are a couple of hints I could give you to make it easy, now that I am so familiar with it.

#### Boat Wrap and the Muskoka Environment

The District reminds us that boat shrink wrap is recyclable, but it is considered a commercial product. The used wrap often contains wood, strings and other debris that can contaminate Muskoka's acceptable residential material at the curb, that residents work diligently to sort and set out correctly. In order for commercially consumed material such as boat shrink wrap to be recyclable, this material must be baled together and kept separate

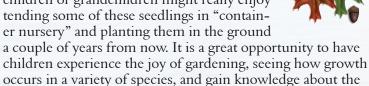
The District of Muskoka encourages residents to return the boat shrink wrap directly to a marina, as the marina may have a commercial arrangement with a private waste management company for recycling it.

## MLA 2017 Seedling Day

This is a yearly opportunity to order a variety of plants that are beneficial to the Muskoka Environment as a wonderful service to you provided by the Muskoka Lakes Association Box 298, Port Carling, ON, P0B 110

Email: info@mla.on.ca 705-765-5723

The plants are small, so you can plant them directly in the ground at your cottage, or you can plant them in containers to make it easier to care for them until they get to be a larger size. Your children or grandchildren might really enjoy



benefits of native plants for the Muskoka environment.

Order before May 5, 2017
Pick up: Saturday May 20, 2017 9

Pick up: Saturday, May 20, 2017 9:00 am to 12 noon at Port Carling Memorial Community Centre - 3 Bailey Street (Payment must be provided with your order)

This year the MLA is offering Red Oaks, a species that is a considered to be a good candidate in the battle against climate change and invasive species impacts. Their Monarch & Pollinator trays offer a mix of native wildflowers chosen to provide food and habitat for pollinators and butterflies. Supplies will be limited, so order early!

If you did not receive an order form from the MLA in the mail or by email, contact Thelma@royallepage.ca and I will send you a copy. Joining MLA is always worthwhile for cottagers to support their work on your behalf.

#### Knowledge Required

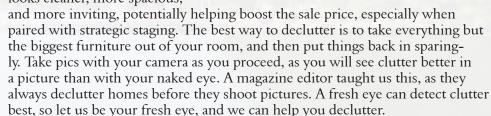
It takes a hard-working and knowledgeable Realtor to search out and be aware of all the implications that can affect value of a Muskoka lakeside property. Our focus is Lake Muskoka, Lake Rosseau, and Lake Joseph, and we make it our business to know everything that could affect cottages on those lakes

Did you know that the presence of a stove in an old building could change the status of your property, making a building lot not a building lot? Owners frequently do not fully understand the all the implications inherent in their property, and can make changes to their property, based on misunderstandings or lack of knowledge of the bylaws, that can negatively affect the value of their property.

We are happy to offer our complimentary services if you are considering making changes and want a professional opinion about how it might affect your property value.

# Sell Your Cottage Faster and for More Money

The cottages that show best, sell faster, and for more money Thinking of putting your cottage on the market? Decluttering is one of the best ways to make it look its best, and it costs nothing! A clutter-free home looks cleaner, more spacious,



Putting new white coverlets and pillows on the beds, can make your cottage bedrooms seem very fresh and clean. New, unused white towels in the bathrooms also gives potential Buyers a very good impression about the cleanliness of your cottage. Walmart has very low prices for these and are good enough quality to look great in Muskoka cottages. This is a small investment that will really pay off when your cottage is being shown.

We have lots more ideas to help cottagers make their cottages more appealing to Buyers for little or no money. We are happy to help you on a complimentary basis, so contact us at Thelma@royallepage.ca and Stephentaylor@royallepage.ca

### Space Saving for Smaller Cottages

Bath sheets used on the bed at the cottage, as extra blankets on cooler nights, save storage space, save money, and feel lighter to the touch than a full queen or king blanket. They also solve the problem of spouses who have differing needs for warmth or coolness when they sleep, as the bath sheet over your blankets covers only one person. Since cottage storage space is often an issue, and extra blankets are bulky to store, this is a great way to have double duty from your bath sheets or other large towels.

# 2016 Property Reassessment Stage 2

The Municipal Property Assessment Corporation (MPAC) reassessed all properties in Ontario in 2016.

You are now in the second year of the phased- in assessment. Remember that if you disagree with your reassessment, you have 120 days from the date of your 2017 Tax Notice to file a Request for Reconsideration with MPAC. For more information on the reassessment, please go to www.mpac.ca or contact MPAC at 1-866-296-6722. If you are going to challenge your assessment, we have some tips that could be helpful, so contact us.

Thelma@royallepage.ca, Stephentaylor@royallepage.ca

# Increases To The Provincial Land Transfer Taxes Do Not Affect Cottage Buyers

It is good news that the changes that occurred to the Ontario Land Transfer Tax (LTT) rates in November 2016 do not have implications for cottage purchasers. The implications of increased LTT taxes are primarily for commercial properties.

Land transfer tax is payable by the purchasers and this additional cost must be considered when planning finances for a cottage purchase. Below is a land transfer tax sample for a cottage costing \$1,000,000.00

On the first \$55,000 the tax is .5% = \$275

On the next \$195,000 (up to \$250k) the tax is 1% = \$1950

On the next \$150,000 (up to \$400k) the tax is 1.5% = \$2250

On the next \$600,000 (anything over \$400k the tax is 2% = \$12,000

Therefore Total Land Transfer Tax payable = \$16,475