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# *Doreen's News*

*Be Inspired and Live a Life of Passion*

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## A SPECIAL ISSUE

### ABOUT MARK SINGER, HIS DREAM AND HIS COURAGE !

Over ten years ago, Mark Singer approached me and asked for help in selling the little three bedroom home in Willowdale where he grew up and lived with his parents. They had now passed on and Mark was left with the house and an enormous collection of clocks, radios and cameras. One must have seen this collection to appreciate Mark's story.

He valued this collection and continued to build on what he had. The small home was sold and we found a lovely backsplit in Thornhill, providing lots more room to continue with this hobby and his collection increased !

Being Mark, he made changes in his home to suit his lifestyle. Then came the day when he was faced with retirement. Mark had decisions to make! He had a dream and against all odds, he looked at his future with courage and decided to pursue his dream. Mark has very generously agreed to share his experience with others in this, my special issue of Doreen's News in honour of Mark Singer.

Here in his own words is Mark's story of his moving adventure:

## SELLING MY HOME by Mark Singer.

This is the story about selling my home in Thornhill and retiring to my cottage in Lake Simcoe.

Thinking of taking early retirement in 2010, I looked with anticipation at my potential retirement income statement in January 2009. I would get \$40,000! I was excited but it didn't say how often. On checking I was told that this was my total amount and it would be spread over my retirement years. I would also get \$1000 each month from another part of my pension. I was in a dilemma! I could not keep up both the cottage and my home!

I spent the next month pondering about which place to keep and which to give up. The cottage had been in the family for 40 years. I enjoyed it but it was too small for me to stay there full time. I had been in my house for only 10 years, doing renovations to make it just the way I wanted it. It was a hard choice but it came down to one question. What would I rather see in the morning, my neighbour's car or a view of Lake Simcoe? My mind was made up. I would expand the cottage for my needs as a full time place of residence.

The cottage had extensive renovations 5 years before with new windows, floors, roof and the addition of a sunroom. It did not make sense to trash it, something new to think about. I checked with the building department and found out that since my cottage was built both on reclaimed land and a flood plain I could not add on to the back or front but I could go as high as 10 metres. I decided to go up to get my extra space. The cottage already had 3 bedrooms and since the roof was new, tearing off the roof and building more bedrooms did not seem to fit. I had watched programs on house raising and thought since I like the floor plan I have, why not lift it up and build underneath?

I used an architect and we worked out the ideas over the next few months making changes on paper so the project would not have last minute changes. He was also familiar with the permit process and said it would be a smooth process. The building permits were applied for in June but because they had to be approved by 3 levels of government, I did not get approval until the middle of October 2009. I was worried that the building process would be delayed because of the approaching winter. The contractor said we will try to do things as fast as possible. Work started in November with preparation for house raising. I had put most of the breakable items in a storage locker near the cottage but I had a large TV on a rolling cart which I could not move and asked the workers to place it face down on pillows I provided. I was still working so could only see progress on my days off. It was amazing the first time I saw the place raised up. I had only seen the underside crawling on my belly when I went to open or close vents in the crawlspace and now it was 10 feet in the air, supported by 3 steel beams sitting on 6 large wooden cribs. Work proceeded to make the foundation stronger and higher as the new 1<sup>st</sup> floor would be on grade and the area was subject to flooding. The workers were amazed at how good the condition of the subfloor was but the main beam was not continuous. It was in 3 parts so new engineered wood beams were bolted in on either side of the existing beams as well as new beams to support the new staircase. The new foundation was completed and the exterior walls were up and the house was lowered by the end of November.

When I checked on the TV, it was still on the cart and had not moved one inch. Work proceeded with putting in the plumbing and drainage in preparation for the new concrete subfloor and it went in easily. The contractor said it was the nicest concrete job he had seen and it was a shame to cover it up but it was. The whole floor was covered with a dimpled plastic membrane and a wooden subfloor as a further protection against water seepage.

As the work on the place up north continued, it was time to start thinking of selling my home in Thornhill. I had been in the house for 10 years and had done work, personalizing it. I called Doreen Baran, my previous Realtor, who suggested that I get someone in to stage the house for me, helping to sell it faster. Houses in the area were selling fast and over asking but I was not ready. Doreen suggested that I try a great Stager she recommended and I agreed. Pat McArthur, who owns Home Definitions, met with me in early December and gave me a list of projects that needed to be done including decluttering the house as well as some marketing dates to aim for. The first thing I did was rent a second storage locker up north and started packing up my stuff. I was still working full time doing shiftwork. I took a full load of boxes up to the storage locker as I checked on the progress of the renovations. At the same time, I kept a lookout for fixtures and finishing touches needed to complete the renovation job. Some painting needed to be done at the old house and since I was so busy doing all the rest of the work, I hired a crew to do the painting. I was told many times to paint the “fake wood” paneling in the den, which I liked. I was convinced but only because it was not going to be my house for much longer. There was still too much stuff in the house! Renting a third storage locker in Thornhill for some of the good pieces solved that one. It was decided that the house would go for sale on May 1<sup>st</sup> as I was retiring on April 17<sup>th</sup> and that would give me 2 weeks to do the final push. Talk about a push! I worked very hard over the 2 weeks to be ready for showings on May 1<sup>st</sup>. Rental furniture took the place of the old furniture I gave away.

The month of May was stressful with showings and open houses at all times of the day. I had to keep the place spotless. Once there was only 20 minutes to get the place ready for a showing and I was just leaving as the potential buyer entered. There were offers but most had conditions that I could not accept. Michael Tough, Doreen’s partner on this deal, and Doreen helped me through the whole process and I was grateful for their guidance. The place up north was getting finishing touches and the neighbors were looking for leftovers to finish their own projects such as old doors, windows and leftover flooring. I was happy to give it to them. To keep costs down a bit, I had a neighbour do the interior painting as well as finish the new staircase.

Finally I got an offer on the house that was pretty good but they didn’t want the house right away as they had not sold their existing townhouse. I wanted to be out of the house in early July and that would be a problem since I would have to carry both places with a line of credit for longer than expected. Michael asked me what were the costs involved each month and I gave him a figure. He then made an addition to the sign back offer that the cost of the house would increase each week after July 1 until the new buyers were ready to purchase it. We thought it was a fair compromise and the buyers accepted it. I asked the buyers’ real estate agent, what was the deciding factor in buying this house? He said the workshop looked very clean and that was a good sign. I had spent one evening in late April until 4:00 am cleaning that room up and it paid off. My house was one of the few in the area that sold that month.

That worked out well for the original date that I was going to move was twice as expensive for the moving company. I picked another date in the middle of the week. I was finally packed, and moved up north, including the items in the storage locker in Thornhill. It took 4 men about 13 hours including driving time. I still had stuff to pack in Thornhill after the move, especially in the garage and I spent the next few weeks cleaning up and taking the last little bits. The new owners finally moved in August and I was then able to spend all my time up north and start making the cottage into my retirement home.

It is now a year later and I am down to one storage locker. I am still unpacking boxes. I do not regret the move. It is great to wake up in the morning, see the lake, and appreciate the Seasons as they change. Even the snow looks great!

By taking action, I overcome fear;  
By stepping out, I persevere;  
As I take heart, I bravely "act"  
What I "pretend" will soon be fact.

## Doreen's News



This is not intended to solicit/breach any buyer or listing contract.

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