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RESALE HOMES COLLECTIONS

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THE AURORAN • www.theauroran.com
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ANITA KOTSOVOS

An experienced, knowledgeable and trusted realtor

Buying or Selling your home will likely be the biggest investment you make in your lifetime.

WHEN IT'S TIME TO BUY, you want a real estate agent who has the knowledge, experience, and expertise to help you get through the entire transaction with confidence knowing they are guiding you along the way.

Anita Kotsovos, a trusted realtor with RE/MAX Realtron Realty Inc., in Newmarket, has had a long and successful career in real estate and has the dedication and genuine interest in her clients to help ensure their path to homeownership is as easy and stress-free as possible.

Anita's passion for real estate began at a young age when she was employed at a real estate office when she was just a teenager.

After taking positions in other companies, she knew the real estate industry was her true calling. She obtained her real estate license and began her career as a full-time realtor.

Anita is a visible real estate presence in all of York Region, Simcoe County, as well as Toronto.

Her clients, many of whom have been referred by other clients and family who have had a wonderful experience with Anita, describe her as warm, genuine, professional, reliable, and knowledgeable. They have found that working with her is a pleasant and rewarding experience.

"I love the interaction with people every day," Anita said of why she likes her job. "Every day is different. I'm always in a different area. I do everything from vacant land to high-end luxury homes and properties. I truly enjoy the diversity and every day brings new opportunities to help new and existing Clients."

When buying a home, there are many things to consider when you are searching for the right location where you will be happy and enjoy your new property.

Anita is knowledgeable of the neighbourhoods and nearby amenities that you may want and she can help guide you to a home that will be near those things that are important to you.

She knows the schools, restaurants, and recreation facilities in the area as well as other important services like pharmacies, clubs, and sports groups that may be important to both families as well as individuals.

Anita is a skilled negotiator – an important part of every real estate deal – and she knows how to achieve the best results for her clients.

When you decide to sell your home, there's a lot more involved than putting a 'for sale' sign on the front lawn and hoping people take notice.

Anita will advise you on the current market trends in your town or city and neighbourhood based on many factors and can help establish a fair and reasonable price that will get your home sold. She can offer advice on what you can do to improve the appearance of your home both on the inside and on the exterior that will provide the 'curb appeal' that will impress potential buyers.

Anita incorporates a professional marketing campaign that includes local, national, and worldwide media exposure.

Anita Kotsovos is an award-winning realtor with the experience and knowledge to help guide you through any real estate transaction while providing superior customer service with a genuine interest in achieving the best results.

Anita's office is located at 1140 Stellar Drive in Newmarket.

You can call the office at 905-898-1211 or reach Anita directly at 416-520-3651.

For more information and to see a listing of current properties, visit online at www.anitakotsovos.com.

WRITTEN BY Brian Lockhart

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IC INTERCITY

MARKET UPDATE – JULY 2023

AURORA	KING
AVERAGE SALES PRICE \$1,297,127 <small>AVERAGE 14 DAYS ON MARKET</small>	AVERAGE SALES PRICE \$1,927,333 <small>AVERAGE 20 DAYS ON MARKET</small>
NUMBER OF SALES 66 <small>130 NEW LISTINGS</small>	NUMBER OF SALES 15 <small>77 NEW LISTINGS</small>
SALE TO LIST RATIO 102%	SALE TO LIST RATIO 98%
YEAR OVER YEAR % CHANGE 6.87%	YEAR OVER YEAR % CHANGE 6.65%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch JULY 2023; Summary of Existing Home Transactions for All Home Types JULY 2023 + Focus on the MLS Home Price Index for Composite for York Region's Aurora and King

We continue to have a shortage of inventory however coupled with a slower summer selling time and the interest rate hikes, the higher price point homes are moving slower than expected. In the lower to mid range, many homes have been listed under market value and multiple offers are not uncommon resulting in the list to sale ratio being 102% in Aurora for the month of July. We are anticipating a surge of new listings in the fall which should result in a more balanced market.

– Provided by Key Advantage Team Royal LePage RCR Realty
 Susie Strom, Sales Representative
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 * Not intended to solicit buyers or sellers currently under contract.

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\$2,549,000

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\$1,799,000
SOLD

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SKY HIGH PRICES & LOW INVENTORY: Inside Ontario's Housing Crisis

THE PROVINCE OF ONTARIO'S population is expected to grow by more than 2 million people over the next 10 years – 70% of which are likely to settle in the Greater Golden Horseshoe Region. With housing, and subsequently, housing affordability, already a critical concern for many, this begs the question... where will everyone go?

The projected population growth in the Greater Golden Horseshoe Region presents a significant challenge in terms of both housing availability and affordability. As the population increases, the demand for housing also rises, potentially exacerbating the existing housing issues in Ontario.

The term "Ontario Housing Crisis" is often used to describe this problem. Housing crises often manifest in various ways and frequently involve skyrocketing rents, lack of affordable housing units, homelessness and inadequate living conditions.

AFFORDABILITY

One of the concerns at the forefront for many Ontarians is the lack of affordable housing. Many individuals and families are struggling to find housing options that fit within their budgets, particularly in major urban centres like Toronto and Ottawa. The urbanization of Ontario's major cities has contributed to unprecedented population growth in recent years. This growth has put pressure on the already strained housing market.

RISING INTEREST RATES

Interest rates can have a significant impact on the housing market and can influence the dynamics of a

housing crisis. With the rise of interest rates, we often see a subsequent ripple effect on the affordability of mortgages, which then trickles down to renters as investors need to account for the increase in costs.

RISING RENTS

Rapidly increasing rent prices have made it difficult for tenants to find housing they can afford. Rent control policies have been introduced in order to mitigate rent increases, however, have limitations in addressing the overall problem.

SUPPLY AND DEMAND – THE SUPPLY SHORTAGE

With a shortage of available housing units, especially affordable ones, and a consistent increase in demand intensifies the existing crisis. The demand for housing outpaces the rate at which new homes are built. This supply-demand imbalance contributes to rising prices and limited options for prospective buyers and renters alike.

FOREIGN INVESTMENT

Some argue that foreign investment in the real estate market, especially in cities like Toronto, has contributed to the rise in housing prices, making it harder for local residents to afford homes. In response to this, the Government introduced the "Foreign Buyer Ban", formally known as the Prohibition on the Purchase of Residential Property by Non-Canadian Act. This ban came into effect on January 1st, 2023. Simply described, the purpose of this two-year federal ban on foreign homebuyers is to temporarily reduce foreign demand for Canadian real estate in the hopes of improving the housing crisis in Canada and ensuring Canadians have more access to purchasing homes.

GOVERNMENT INITIATIVES

In addition to the Foreign Buyer Ban mentioned above, in 2022, The Government of Ontario, led by the Progressive Conservatives, introduced the "More Homes, Built Faster Act". This Act is committing to building 1.5 million new homes over the next 10 years in an attempt to alleviate the housing crisis. With an estimated 1.25 million new homes already in the development pipeline, this does not mean shovels are in the ground quite yet. This figure represents the number of homes builders have been approved to build, however, there is no set timeline by which a developer must construct these homes. With a substantial amount of red tape surrounding new home construction, from both the municipal and provincial levels, it's no surprise that we should brace ourselves for a significant delay.

In November 2022, the Ford government announced the controversial Ontario Greenbelt Development plan, whereby it would remove 7,400 acres of land from the Ontario Greenbelt and convert it into housing developments. This sparked concerns from environmental and conservation groups who argued that weakening the Greenbelt could lead to urban sprawl, loss of agricultural land and damage to natural habitats.

There is no one-size fits all approach to solving the Ontario Housing Crisis. It requires a multifaceted approach between all levels of government, along with housing developers and community organizations. Only through a unified approach can lasting improvements be made to housing affordability, availability and quality that is both accessible and sustainable for all residents.

When considering your housing options, choose to work with an experienced real estate team who cares about their clients & their investments. If you have questions, visit us at 50 Doctor Kay Dr. Unit C-22 in Schomberg, or contact Michele directly at (416) 433-8316 or michele@micheledeniston.com! We are committed to providing you with expert, reputable and top-tier real estate service; we look forward to connecting with you soon!



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5 budget-friendly tips to upgrade your home



(NC) Upgrading your home to be energy-efficient and eco-friendly doesn't mean you have to compromise your budget. With a little creativity and a green mindset, you can upgrade your space in ways that are good for both the environment and your wallet.

OPTIMIZE YOUR LIGHTING

Ditch the old incandescent bulbs and try some energy-efficient LED lights. LED lights are not only brighter, but they also last longer, making them a cost-effective lighting solution. Embrace natural light by opening up your curtains or blinds during the day to give your space a sunny and inviting ambience.

UPCYCLE AND RECYCLE

Instead of buying new furniture or décor, explore the world of upcycling and repurposing. Embrace DIY projects by giving life to old furniture. You can transform

out-dated and worn-out furniture with a refinish or repaint. Get creative and repurpose everyday objects into unique and functional pieces. Look for inspiration online and in second-hand stores for affordable and sustainable ways to refresh your home's style.

DIY COMPOSTING

You can start your own composting system to reduce food waste, and create nutrient-rich soil for your garden. Try setting up a compost bin in your backyard, or use indoor composting methods. By composting, you can help reduce greenhouse gas emissions and

produce valuable compost that enriches soil, which is great for your plants or your garden.

USE ECO-FRIENDLY CLEANING PRODUCTS

Make the switch to eco-friendly cleaning products to reduce the use of harmful chemicals in your home, and minimize their impact on the environment. You can look for non-toxic cleaning supplies or biodegradable solutions that don't contain harsh chemicals like chlorine and phosphates. Did you know you can also make your own cleaning solutions? Use ingredients like vinegar and baking soda, or even lemon juice. These options are not only safer for you, but they are safer for the environment.

MAKE USE OF BENEFITS AND CREDITS

Take advantage of government programs like the Climate Action Incentive payment (CAIP).

This program provides families and individuals with quarterly payments to offset the cost of the federal government's pollution pricing. With the extra little cash in your wallet, you can use this to reduce your

carbon footprint and implement more eco-friendly upgrades. You can make progress in upgrading your home on a budget using these government payments, and contribute to a greener future.

You may be eligible for the CAIP if you live in a province with federal pollution pricing: Alberta, Saskatchewan, Manitoba, Ontario, Newfoundland and Labrador, Nova Scotia and Prince Edward Island. Those last three provinces are new to the program this summer, so residents there will be getting three payments this year. Residents of New Brunswick will follow suit and receive their first payment in October 2023. The exact amount of the quarterly payments varies by region – you'll get more if you live outside a major urban centre. You don't need to apply; you just need to file your taxes every year.

Find more information about how this benefit works at canada.ca/cai-payment.

www.newscanada.com

3 projects to boost your home's curb appeal

(NC) No matter what your home looks like indoors, the exterior provides an important first impression.

To leave your neighbours green with envy and pique the interest of potential buyers, here are three eye-catching exterior upgrades you can do.

- 1 Incorporate lighting into your outdoor design. From candles and string lights to a firepit table and solar light pathways, a little illumination can completely change the look and feel of an outdoor space without breaking the bank.
- 2 Update the railings around your home. They're an important safety feature and a highly visible part of your property. Try mixing materials and choosing natural colours for a fresh modern look or restore their original, historical style to create an instant home facelift.
- 3 Upgrade your porch or deck to a covetable outdoor room. Consider building with high-performance composite materials. Unlike wood, composite decking such as Trex Transcend Lineage resists fading, staining, scratching and mould, and only needs an occasional soap-and-water cleaning to stay looking like new for decades.

Find more inspiration and ideas at ca.trex.com.

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*Based on sold units & volume in Aurora from Jan 1 - Dec 31, 2022 from IMS incorporated Statistics

LINDSAY STROM
BROKER

Do you know what your mortgage trigger rate is?

(NC) Interest rates have risen dramatically in the past year. When your mortgage has a variable interest rate with a fixed payment, you may reach a trigger rate when interest rates rise.

YOUR TRIGGER RATE is the interest rate at which your mortgage payment will no longer cover the principal and interest due for that period.

Once you've reached the trigger rate, your payment will only cover interest payments and no money will go towards paying down your principal amount. That means that you've stopped paying down your loan.

The best way to find out your trigger rate is to review your mortgage or loan agreement. You can also contact your bank. They'll be able to calculate the exact rate for you. They'll also be able to let you know your options if you reach it.

For example, your bank may offer to extend your amortization. This is the time period over which the mortgage loan is reduced and eventually paid off by regular payments. Extending the amortization would avoid having to increase the amount of your recurring payments. However, extending your amortization means paying for a longer period of time and paying more interest in the long run. If you do look into mortgage relief options, it's important to know what the impact will be for your entire mortgage.

If you're worried about your mortgage, contact your bank to discuss your options. You could also seek advice from reliable and trusted sources to explore your financial options. Contact a financial professional, such as a licensed financial advisor or an accredited credit counsellor, to discuss a plan. Do your research to find a trustworthy organization and a qualified professional.

Find more information at canada.ca/money.

www.newscanada.com



— Image by Paul Brennan from Pixabay

Home sales and the average selling price in the Greater Toronto Area (GTA) in June 2023 remained above last year's levels.

SEASONALLY ADJUSTED SALES dipped on a month-over-month basis. The seasonally adjusted average selling price and the MLS® Home Price Index (HPI) Composite benchmark were up compared to the previous month.

"The demand for ownership housing is stronger than last year, despite higher borrowing costs. With this said, home sales were hampered last month by uncertainty surrounding the Bank of Canada's outlook on inflation and interest rates. Furthermore, a persistent lack of inventory likely sidelined some willing buyers because they couldn't find a home meeting their needs. Simply put, you can't buy what is not available."

GTA REALTORS® reported 7,481 sales through TRREB's MLS® System in June 2023 – up 16.5 percent compared to June 2022. The number of listings was down by three percent over the same period.

The year-over-year increase in sales coupled with the decrease in new listings means market conditions were tighter this past June relative to the same period last year. The average selling price was up by 3.2 percent to \$1,182,120. The MLS® HPI Composite benchmark was still down by 1.9 percent on a year-over-year basis – the lowest annual rate of decline in 2023. On a month-over-month basis, the seasonally adjusted average price and MLS® HPI Composite benchmark were up.

"A resilient economy, tight labour market and record population growth kept home sales well above last year's lows. Looking forward, the Bank of Canada's interest rate decision this month and its guidance on inflation and borrowing costs for the remainder of 2023 will help us understand how much sales and price will recover beyond current levels," said TRREB Chief Market Analyst Jason Mercer.

"GTA municipalities continue to lag in bringing new housing online at a pace sufficient to make up for the current deficit and keep up with record population growth. Leaders at all levels of government, including the new mayor-elect of Toronto, have committed to rectifying the housing supply crisis. We need to see these commitments coming to fruition immediately, or we will continue to fall further behind each month," stressed TRREB CEO John DiMichele. "In addition to

the impact of the listing shortage, housing affordability is also hampered on an ongoing basis by taxation and fees associated with home sales and construction as well as the general level of taxation impacting households today. Going forward, we need to look at all of the factors influencing the household balance sheet and people's ability to house themselves."



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**RESALE
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Image by Alan Frijns from Pixabay

Designing resilient homes for an uncertain future



By Julien Laurion
The Big Tuna of Real Estate

In an era marked by rapid technological advancement and ever-changing environmental challenges, the traditional concept of a home has evolved.

AS A REALTOR AND CONTRACTOR, I have witnessed the shifting landscape of residential architecture and construction firsthand. Today, we stand at a pivotal juncture where the imperative to create homes that are not only aesthetically pleasing but also resilient to the uncertainties of the future has become paramount.

In an age of unprecedented climate fluctuations and social dynamics, architects and designers are embracing the concept of adaptive architecture. These homes are not static entities; rather, they possess the ability to change and evolve in response to shifting environmental and societal conditions. This could involve modular designs that allow for easy additions or subtractions to accommodate changing family sizes or needs. Additionally, the integration of smart technologies allows homeowners to customize their living spaces at the touch of a button, ensuring that their homes remain relevant and functional throughout their lives.

With urbanization on the rise, the challenge lies in creating sustainable homes that provide a refuge from the hustle and bustle of city life. Innovative architects are turning small urban spaces into serene sanctuaries through vertical gardens, rooftop solar panels, and rainwater harvesting systems. These homes not only contribute to a greener urban environment but also provide their inhabitants with a tranquil oasis amidst the urban chaos.

As a contractor, I have come to appreciate the significance of resilient materials in constructing homes that stand the test of time. Traditional building materials are being reimagined and repurposed to enhance their durability and longevity. For instance, recycled steel

beams are being incorporated into the framework of homes, providing both structural integrity and an eco-friendly touch. Furthermore, advanced polymers are finding their way into construction, offering resistance to extreme weather events while allowing for greater design flexibility.

The concept of net-zero energy homes is gaining momentum as the world grapples with energy scarcity and climate change. These homes are designed to produce as much energy as they consume, resulting in a net-zero energy footprint. Solar panels, energy-efficient appliances, and strategic insulation are just a few components of this revolutionary design. As a realtor, I've witnessed firsthand the growing demand for these homes as environmentally-conscious buyers seek to minimize their carbon footprint while enjoying reduced energy bills.

In the pursuit of sustainable and culturally relevant housing, architects are revisiting vernacular architecture – designs rooted in local traditions and materials. The integration of age-old wisdom with modern construction techniques has resulted in homes that are not only unique but also deeply connected to their surroundings. This trend not only fosters a sense of community identity but also reduces the environmental impact associated with transporting materials over long distances.

The world of residential architecture and construction is undergoing a profound transformation, fueled by the imperative to create homes that are both functional and resilient in the face of an uncertain future. As a realtor and contractor, I have been privileged to witness this evolution firsthand, and it's evident that the synergy between innovative design and forward-thinking construction techniques is shaping a new era of housing. From adaptive architecture to net-zero energy homes and the resurgence of vernacular design, the possibilities are vast and exciting. As we navigate the challenges of a rapidly changing world, the homes we inhabit stand as a testament to human ingenuity and our unwavering commitment to creating a better tomorrow.

Julien Laurion AKA Big Tuna is a local Real Estate Sale Representative with Royal LePage Your Community Realty in Aurora. I am a real estate agent who has expertise in both Real Estate and Renovations and has been involved in this community for over 20 years. If you have a question for my monthly article or if you are considering buying, selling or leasing a home please feel free to call or email me directly at (416) 402-5530 or julien@bigtuna.ca or by alternatively visiting my website www.bigtuna.ca or Facebook page @bigtunarealty

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RESALE HOMES COLLECTIONS

4 steps to take before starting your renovation

(NC) It's no secret that renovations take a lot of planning. Whether you're updating a deck or gutting the whole home, you need a careful plan. Here are four key steps to take before you get to digging, demolishing or do-it-yourself-ing.

ity has a set timeframe to review your application, that doesn't include the time you need to prepare it (such as getting technical drawings done) or time to revise or appeal it. It's best to start the process early.

3 FIND THE RIGHT CONTRACTOR

Hiring a contractor is often a smart choice, even for many savvy DIYers. Just be sure to interview a few and call their references to find a good fit for your needs and expectations. Compare quotes to ensure you're getting a reasonable rate. Contractors are in high demand across the country, and they often book up months in advance. Delaying your search could leave you disappointed in your options and stuck with a mediocre project.

4 REQUEST A UTILITY LOCATE

Building a fence or a tree house, garden bed or new foundation? If your renovation involves any digging on your property, you're legally obligated to "request a locate" of where infrastructure is buried on your land. Even minor damage to water, gas, sewer and hydro lines can be costly, disruptive and cause serious safety risks. At least it's a simple process. You contact the organization Ontario One Call at least five business days before you want to dig. They notify the infrastructure companies, who then send representatives to mark the locations on your property or issue a clearance allowing you to dig. It's completely free of cost.

1 MAKE A BUDGET

This tip might be obvious, but it's crucial. Look carefully at your overall budget, how your savings stack up and what the ideal version of your project could cost. Set your expectations and your spending limit, and then plan how you'll stay within them. Remember to include a contingency amount that keeps within the total cost that you can afford, or prefer, to spend. This provides breathing room for the inevitable surprise expenses that can occur with any renovation.

2 APPLY FOR PERMITS

If you are building or redoing a structure on your property, you may need a permit from your municipality, and the process can take a while. Fines for not obtaining one can reach \$50,000 for a first offense, so it's not worth going without. While the municipal-

Find more information about getting a locate or request one online at ontarioonecall.ca.

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Make your new place feel like home

(NC) Transforming your new home into a cozy and welcoming space is one of the joys, and challenges, of moving. Whether you hang your hat in a new apartment or single-family dwelling, there are a lot of steps to make it your own.

But for many people, it's not only the colour of the walls or the cushions on the couch that make a new place feel like home. It's also who's living there, whether it's your children, your partner or your pet.

If you're considering adding a furry friend, such as a dog, to your home and family, be sure to take the time for proper research for a successful and happy process.

Carefully research the individual or organization where you're getting the dog from to ensure you can verify and trust them. Ask questions so you know about the dog's history and health status.

Find a veterinarian in advance so you can have your pet's health checked promptly once you bring them home. This way you ensure they have all necessary and up-to-date vaccinations and preventative medications for things such as fleas and ticks.

It's also important to make your new home feel as familiar as possible. A new environment and unfamiliar sounds and smells can cause anxiety in even the most relaxed pets. Spend time gradually introducing

them into their new space inside the home and also outside in the neighbourhood and nearby parks.

If you'll be adding a furry friend to your home that comes from outside of Canada, or maybe you're moving to Canada, be sure to do your research. There are very strict rules about bringing an animal into Canada. This is especially true for dogs from countries at high-risk for dog rabies, since one rabid dog can pose a great risk to public health and other animals. Rabies is considered fatal once clinical symptoms appear, and these requirements aim to prevent it and other diseases from entering and spreading in Canada.

Find more information about what to consider before buying or adopting a dog at inspection.gc.ca/dog-decision.

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Practical steps you can take to control indoor humidity

(NC) A common problem for homeowners during summer months is humidity. High indoor humidity not only makes you feel uncomfortable – it can also have negative effects on your health and your home.

Ideal indoor humidity levels are generally considered to be between 30 and 45 per cent. This can be a challenge to achieve during summer months, as warmer air retains more moisture.

The good news is that you can manage humidity levels effectively in a variety of ways. Homeowner maintenance is the key. There's an extra level of importance if you own a newly built home, as your warranty will not cover moisture-related issues, like damage to hardwood floors or mould, that result from improper maintenance.

Here are some things you can try to tackle excessive humidity in your home:

- Invest in a hygrometer, which will allow you to monitor humidity levels inside your home. Hygrometers are inexpensive and can be found at most hardware stores.
- Be mindful of the number or type of plants in your home as they can mean higher humidity levels inside.
- Use your home's ventilation system. Turn on exhaust fans when cooking, showering or doing laundry. It's also a good idea to leave them running for a short time after you're done to ensure enough moisture is removed from the air.
- Keep areas throughout your home as tidy as possible. Storage spaces and general clutter can interfere with air circulation, trap humidity and lead to mould growth.
- Use a dehumidifier. They are available as stand-alone units or can be integrated into your home's heating, ventilation and air conditioning (HVAC) system. A dehumidifier will help to remove excess moisture from the air.
- Plan your landscaping in a way that does not alter the grading around your foundation. Flowerbeds close to your foundation can cause rainwater to pool close to the structure instead of being diverted away from it.

Find more helpful home maintenance tips at tarion.com.

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3 creative nooks for a cozy home

(NC) Everyone has their guilty or not-so-guilty pleasures, and it's important to embrace the little moments in life that make us feel at ease.

When designing a living space, leave room for your everyday habits and favourite activities. Read on for inspiration and tips to create cozy corners within the home.

A SPACE FOR READING

Create a cozy reading corner with comfortable seating, the perfect lighting and an accent wall that makes it feel like its own little room within a room. Choose colours like greens, blues or a deep brown that will help you stay immersed in the story you're reading.

A PERSONALIZED COFFEE AREA

Start every day on the right foot with a personalized coffee nook. Choose a corner near windows for maximum sunlight exposure first thing in the morning. Here, you can paint window trim for a unique accent that will make the room pop. When selecting a colour for the trim, keep the wall colours in mind and go for a contrasting look.

A CORNER FOR WELLNESS

In today's fast-paced world, creating a space that promotes your wellbeing is essential. From a skin-care vanity to a dedicated fitness area, make your home your sanctuary and reserve an area for self-care and peace. Choose paint colours that calm the mind – such as Benjamin Moore Palest Pistachio 2122-60, a barely-there hue with crisp notes of blue and grey, or Benjamin Moore Natural Linen CC-90, a sandy neutral with just the right amount of rustic warmth and elegance.

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How to coordinate colours in your home decor

(NC) Choosing colours for your home that look good together can be intimidating, especially when moving into a new space or updating an old one. Before heading into project-mode, consider three tips for mastering colour coordination at home from Sharon Grech, Benjamin Moore colour and design expert.

What's staying and what's going? The simplest place to start is to look at what's already in the room. Pick one item as an opportunity to bring a refreshed, colour-coordinated feel to your whole space. Do your floors need a little love? Is your furniture looking tired? Do your window trims seem faded? Base your design and colour ideas around the main colour in a room and pair colours accordingly.



IT'S ALL ABOUT BALANCE

The simplest way to create a balanced colour palette is to follow the 60/30/10 rule: 60 per cent of the room should be a dominant colour, 30 per cent should be the secondary colour and the last 10 per cent can be an accent colour. These colours are referred to as the mass colours, and the easiest way to harmonize them is by selecting a consistent undertone; either warm or cool.

Warm undertones are typically orange, yellow or red, while cool undertones have green, blue or purple. Grech says, "It's safer to stay consistent with undertones, but when painting exclusively with a colour like white, mixing and matching warm and cool undertones can add subtle distinction within a space."

WHAT'S OLD CAN BE NEW

Now that you've established what to re-vamp, Grech reminds us that paint is not only for walls.

"Give furniture a second life with a fresh coat of paint and opt for a colour that complements the tones found on your walls and flooring." For this she uses Benjamin Moore Advance paint, an easy-to-apply paint that makes old furniture look new again. "Pair dark walls with furniture in cool tones and lighter hues such as fresh Smoky Green CC-700. Or, if you're using a white wall, mix in a cozy, warm pop of colour, like Stuart Gold HC-10."

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Design hacks for small living spaces

(NC) Bigger isn't always better. Small spaces have proven to be the preferred living option for many of us since they require less maintenance, cleaning and budget for furnishing and renovations.

However, adding personality and making the most of a small living space can be a challenge. Sharon Grech, Benjamin Moore colour and design expert shares her tips on how to make the most of a small space.

INVEST IN MULTI-PURPOSE FURNITURE

Instead of filling the room with separate pieces for different purposes, invest in furniture that serves more than one function. Consider a sofa that can easily transform into a bed, allowing your living room to double as a guest bedroom. Alternatively, opt for a coffee table that you can extend or adjust in height to serve as a dining table or workspace when needed.

CREATE DIVISION WITH PAINT

Colour creates distinction between spaces without the need for a physical room-divider. While it can be tempting to go for one light hue to make a space

feel bigger, using different colours on a wall can create separation and make it multifunctional. A bold colour, for example, can signal to the mind that this area is for work.

Grech explains, "Colour affects humans psychologically. Offices painted in blues or greens tend to be less distracting and even improve concentration, where warm reds, yellows and oranges bring higher energy to the space. It truly depends on what mindset each person is trying to get into when they work."

For calmer spaces like the bedroom or office area she recommends a soothing light purple such as New Age 1444, or a calming, crisp light blue like Polar Sky CC-790.

DON'T BE AFRAID OF HEIGHT

When dealing with a small living space, it's essential to think beyond the floor area and make use of vertical space. Your walls can be used for additional storage or to create the illusion of a larger space. Don't be afraid to use height to your advantage, whether that's through paint or furniture to draw the eye upward.

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3 expert tips to help you downsize

(NC) Downsizing offers a fresh start, a chance to reimagine, declutter and reinvigorate your life. With these three tips from Sharon Grech, Benjamin Moore colour and design expert, you can make the most of your new space to ensure a smooth transition, without compromise.

CREATE MULTI-PURPOSE SPACES WITH PAINT

Downsizing doesn't have to be a synonym for less; harness the power of paint and create as many unique spaces as you desire. Create multi-purpose rooms by using various paint colours to create division. Whether a reading corner within your living room defined by lilac, a sewing space within the office painted blue or an exercise corner within the bedroom painted green – you can have it all in a smaller space.

USE YOUR WALLS TO SHOW PERSONALITY

For harmony and flow within your space, use a consistent, neutral paint colour like white for transition spaces. Grech recommends Benjamin Moore Regal Select Interior paint. "It's a premium-quality, 100 percent acrylic paint and primer that provides scuff-and-stain-resistance in a durable and washable finish – great for any space."

USE WALL SHELVES TO SAVE SPACE

Wall shelves are a small space's best friend. Declutter surfaces by displaying decorations on mounted shelves or directly on the wall. "Not only can they serve as a meaningful showcase of sentimental items, but wall shelves also add unique depth and create the illusion of a larger space," says Grech. Feeling creative? Add a fresh coat of paint to your shelves for a pop of colour and an attention-grabbing accent.

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