RESALE HOMES COLLECTIONS

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The real estate market is one of the most widely discussed subjects across the province.

YOU WILL HEAR REAL ESTATE NEWS on the radio and television, as well as in print media, however, the media has a tendency to report the news after the fact rather than current trends.

At Walkinshaw Partners Real Estate, John and Carley Walkinshaw are licensed real estate agents who have the expertise and knowledge of the Ontario market to keep you informed of what is actually happening right now, in the local markets.

Laura Walkinshaw handles the administrative and marketing duties to ensure properties they are selling get maximum exposure through several sources.

In Orangeville, the average price of a home sold in the month of July was \$848,354. That figure is down 4.42 per cent from July 2022. A comparison over the past four years, reveals the average selling price has actually increased to the current figure from \$667,500, in July of 2020.

"As I look at these statistics, I see a very healthy growth value in real estate," John explained. "Espe-

cially for those that have bought and held on through the ups and downs. Even just a four-year return is huge. The total equity of \$180,000 realized is around 21 per cent. There is a lower number of homes available for sale than there have been traditionally in the past. This puts pressure on the real estate market and we currently have lower days on the market as a great side effect."

John and Carley use a sophisticated method of advertising methods and strategies to market properties to get the results they achieve. Laura puts it all together to reach the intended audience to promote their listings to potential buyers.

At Walkinshaw Partners Real Estate, they value fiduciary responsibility (putting the client's best interests above anyone else's. Even their own interests) as a core value when conducting real estate transactions.

An agent is required to give the client the fiduciary duty of acting in the best interest of the client and to preserve and protect confidential information.

"We take the fiduciary responsibility very seriously in everything we do, whether it is our approach to the sale or our advertising and especially when communicating with potential buyers and other agents," John said.

Carley added, "For example, if a buyer wants to offer, 'over asking', but we feel that the home can be bought for less, which would benefit us because we would make a bigger commission; we would recommend that they make a lower offer. Anything else would be a breach of our fiduciary duty."

...We take the fiduciary responsibility very seriously in everything we do, whether it is our approach to the sale or our advertising and especially when communicating with potential buyers and other agents...

Walkinshaw Partners Real Estate has developed a solid reputation as responsible, reliable, and expert realtors and has a strong referral base from past customers who recommend them to family and friends. Because their repeat and referral clients continue to seek their help, they do virtually no

advertising specifically to get new clients. This allows them to spend the time and money that they would normally have to spend on marketing on helping buyers and sellers achieve their goals and advertise

Working under the eXp Realty banner, John achieved the position of number 8 top individual Salesperson in Canada and number 2 in Ontario for 2022. They work primarily in Orangeville, Shelburne, Amaranth, and Caledon, but have had clients who reach out to them from all across the province.

Using a variety of selling tools including custom walk-through videos, professional photography, drone video, professional staging, extensive advertising and marketing, they showcase properties to potential buyers to achieve the best results and attract the interest of people seeking to buy a home.

You can learn more about Walkinshaw Partners Real Estate by visiting the website at: www.johnwalkinshaw.com. You can contact John via e-mail at john@ johnwalkinshaw.com, or call 519-942-7413, and Carley at carley@walkinshawpartners.com or call 519-278-5149.

John and Carley are professional, dedicated, and always work to achieve the best results for their clients.

- Written by Brian Lockhart

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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 standalone 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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Make your new place feel like home If you're considering adding a furry friend, such as a outside in the neighbourhood and nearby parks.

(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.

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

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them into their new space inside the home and also

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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AREAS WE SERVE

Members of the Orangeville & District Real Estate primarily serve, but are not limited to, the following areas: all of Dufferin County which is comprised of the rural townships of Amaranth, East Garafraxa, East Luther, Melancthon, Mono, and Mulmur as well as the communities of Grand Valley, Orangeville and Shelburne. The members also serve the Township of Adjala, the Town of Caledon and the Township of Erin.



Dufferin Statistics	(excluding	Orangeville) - July
	leels	2022	luly 20

	July, 2023	July, 2022	% Change
# of Active Listings	249	235	5.96%
# of Sales	46	24	91.67%
Average Sale Price	\$985,109	\$1,206,896	-18.38%

	Jan - July, 2023	Jan - July, 2022	70 Citaliye
# of Sales	255	288	-11.46%
Average Sale Price	\$808,485	\$1,232,275	-34.39%

Dufferin Statistics (excluding Orangeville) - Year to Date

Buyers Market vs. Sellers Market

Current Number of Homes for Sale 249 Divided by Sales per Month 46 Months of Inventory

There is currently 5.4 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

July 2023 vs. July 2022

The number of active listings in Dufferin (excluding Orangeville) increased by 5.96% in July 2023 over the same month in 2022. The number of homes sold increased by 22 homes or 91.67% in July 2023. Average sale prices decreased by 18.38%.

Year to Date 2023 vs. Year to Date 2022

The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 288 to 255, which is a decrease of 11.46%. Average sale prices were down by 34.39%

Preparing for the fall market

The real estate market has always been seasonal with certain times of the year becoming more busy than others.

Traditionally, the spring market is always more active, however, the market is on the move all year long so someone who is deciding to place their house up for sale should always consider the right things to do to get the home ready for sale depending on the time of year.

Moving into the fall market, September and October usually see a lot of activity. Many homeowners who have made the decision to move to a new home will quite often want to sell and buy before the Christmas season. This can make for a lot of sudden activity and more showings as many people want to view houses before there is snow on the ground.

September is usually seen as a period in the year when things become more stable after summer vacations and the end of the school break. This stable period provides the time for homeowners to spruce up their properties to get ready for a sale, and it provides an opportunity to look around and find out which properties are being listed in the region or town where they would like to buy.

No matter what time of year you are going to place a 'for sale' sign on your front lawn, you still have to do your due diligence to make your home ready for viewing.

In the fall, you have fewer options on the exterior of the home than you would in the spring or summer.

Since flowers are no longer in bloom and most of your shrubs and trees will be losing their leaves, you have less opportunity to show off your garden. However, that doesn't mean you should neglect the outside of your house.

This is the time of year when you should rake up all the leaves, remove plants and shrubs that aren't annuals, and clean up any debris that has been left over from the summer.

If you have an outdoor pool or hot tub, you should make sure it is properly covered and made ready for the winter season. This will give a potential buyer the impression that you maintain the home and take care of the pool.

Don't neglect that backyard as potential buyers will want to see what's out there. Don't leave things piled around and clean up leaves, twigs, and any litter. If you have a habit of piling old, out-of-use items, in a corner of the lot, make sure they are removed to give the yard a nice tidy appearance.

Once you have the outside looking good, you will want to make sure the interior is also ready for potential visitors. For interiors, the same general rules apply all year round.

The fall real estate market can be very robust and active. Whether you are planning on buying or selling, you should not let the time of year affect your judgment when making the big decisions.

For this fall, one of your biggest concerns should be the current interest rates and how they may change in the coming months.

Plan ahead and work with a local realtor who can guide you through the entire process of making a move with confidence knowing they are there to help you through the entire transaction.

Written by Brian Lockhart



Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

The Board fosters understanding and co-operation amongst the members resulting in enhanced professional services to the public.





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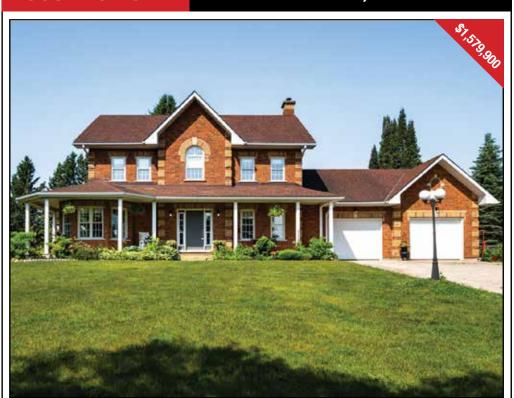
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Do you know what your mortgage trigger rate is?

(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.

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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.

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. Remem-

ber 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 municipality 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

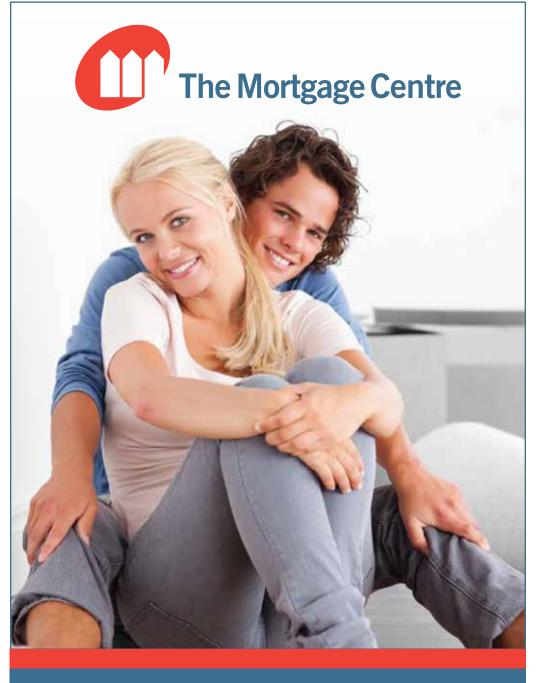
often book up months in advance. Delaying your search could leave you disappointed in your options and stuck with a mediocre project.

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.

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

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Tips for paying off your mortgage faster

Mortgages in Canada are generally amortized over 25 or 30 years.

While this seems a long time, it does not have to take anyone that long to pay off their mortgage if they choose to do so in a shorter period. Money borrowed and paid back over 25 years, regardless of interest rate, is very expensive. Every dollar that can be put toward this debt will have a significant impact in the future when you sell.

With a little bit of thinking ahead and a small bit of sacrifice, most people can manage to pay off their mortgage in a much shorter period by taking positive steps such as:

- · Using an accelerated payment option and making mortgage payments each week, or even every other week. Both options lower your interest paid over the term of your mortgage and can result in the equivalent of an extra month's mortgage payment each year. Paying your mortgage in this way can take your mortgage from 25 years down to 21.
- payments on your mortgage balance each year. Just about everyone finds themselves with money they were not expecting at some point or another. Maybe you inherited some money from a distant relative or you received a nice holiday bonus at work. Apply this money to your mortgage lender as a lump-sum payment towards your mortgage and watch the results. Most institutions allow you to make the extra payment on any payment date, as often as you like, up to their maximum annual

each year at work. If you put that extra 5% of your income into your mortgage, your mortgage balance will drop much

faster without feeling like you are changing your spending habits. Most lenders will allow payment increases annually

of 15% or more. A small increase in payments can make

Mortgage lenders will also allow you to make extra

a huge difference over a 25-year period.

By applying these strategies consistently over time, you will save money, pay less interest, and pay off your mortgage vears earlier!

amount. A normal maximum per year would be 15%.

- Provided by Dwight Trafford



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CHARMING BUNGALOW & DETACHED SHOP

Located in central Shelburne, this 3 bedroom bungalow has been refreshed throughout in neutral décor and is available for immediate occupancy. It features a spacious eat-in kitchen & separate living room, wood floors in bedrooms, finished recreation room, lower office and powder room.

Detached 30'x35' garage, insulated & heated, roll up door & 60 amp service.



HIGHWAY TO HOME

with detached double garage. It features 3 bedrooms, 4 piece bath on main level, country kitchen with updated fridge & stove, dining room walks out to south facing deck. Enjoy rear sunroom with gas fireplace and lots of additional living area in the basement, featuring family room with gas fireplace, games room and separate laundry/storage room.

Lots of mature outdoor space, garden shed and ample paved driveway & parking.



NO NEED TO DOWNSIZE

Over 2,600 sq.ft. of living space, plus finished walkout basement in this beautiful Bungaloft style home backing onto greenspace. Enjoy the wonderful lifestyle of this Watermark community featuring its own private recreation centre, easy access to walking trails, Monora park and minutes from Orangeville shops, restaurants, Headwaters hospital.



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Approx. 4,000 sq.ft. of space with great visibility and easy access to major roads/highway in Shelburne. Featuring warehouse area with 13' ceiling, roll up door, 2 washrooms, office space and open retail area.

Lots of parking and access for large truck deliveries.

Asking \$12.00 per sq.ft. plus TMI, call for more details and list of uses.



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Great opportunity to enjoy your own home in a beautiful rural setting with water features & walking paths.

Tecumseth Pines offers the use of common areas & private recreation centre with indoor pool,
billiards room, library, bowling ... This beautiful 2+1 bedroom bungalow has spacious master bedroom
with 3 piece ensuite bath with walkin shower & his/hers closets. Living room with 3-sided gas fireplace
& walkout to sundeck, plus finished basement. Call for more details.

Having trouble keeping pace with the ever changing real estate market?

Let us help you decide what works best for your buying & selling needs – Call us today



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.

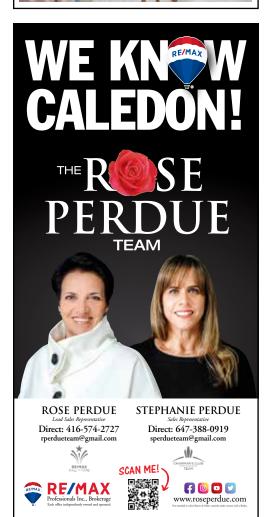
A PERSONALIZED COFFEE AREA

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 skincare vanity to a dedicated fitness area, make your home your sanctuary and reserve an area for selfcare 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.







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.







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."

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-toapply 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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MARKET UPDATE

	July 2023	July, 2022	% Change
# of Active Listings	66	120	-45.00%
# of Homes Listed	71	75	-5.33%
# of Sales	44	25	76.00%
List Price vs. Sale Price Ratio	100%	97%	3.09%
Average Days on Market	17	24	-29.17%
Average Sale Price	\$848,354	\$887,592	-4.42%

Orangeville Statistics - Year to Date			
	Jan - July, 2023	Jan - July, 2022	% Change
# of Homes Listed	424	670	-36.72%
# of Sales	273	342	-20.18%
List Price vs. Sale Price Ratio	99%	108%	-8.33%
Average Days on Market	18	10	80.00%
Average Sale Price	\$833,026	\$964,993	-13.68%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale 66 Divided by Sales per Month 44 Months of Inventory 1.5

There is currently 1.5 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - July				
	July, 2023	July, 2022	% Change	
# of Active Listings	272	266	2.26%	
# of Homes Listed	185	161	14.91%	
# of Sales	65	40	62.50%	
List Price vs. Sale Price Ratio	98%	97%	1.03%	
Average Days on Market	23	16	43.75%	
Average Sale Price	\$1,389,854	\$1,447,135	-3.96%	

Peel - Caledon Statistics - Year to Date

	Jan - July, 2023	Jan - July, 2022	% Change
# of Homes Listed	1,232	1,346	-8.47%
# of Sales	534	535	-0.19%
List Price vs. Sale Price Ratio	97%	104%	-6.73%
Average Days on Market	24	13	84.62%
Average Sale Price	\$1,399,047	\$1,719,354	-18.63%

Buyers Market vs. Sellers Market

272 Current Number of Homes for Sale Divided by Sales per Month 4.2 Months of Inventory

There is currently 4.2 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory. **PROVIDED BY**



Design hacks for small

(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.

spaces

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 Beniamin Moore Regal Select Interior paint. "It's a premium-quality, 100 per cent 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 fres h coat of paint to your shelves for a pop of colour and an attention-grabbing accent.

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