



**RESALE  
HOMES  
COLLECTIONS**

AURORA/KING  
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**JULIANNE BOILEAU**

A trusted and experienced realtor who cares about her clients

When you have made the decision to buy or sell a property, having a knowledgeable and trusted realtor to help guide you through the entire process will give you peace of mind and make the whole transaction a rewarding experience.

**SELLING AND BUYING A HOME** will most likely be the largest most personal transaction you will make in your lifetime, and you should work with an experienced realtor who genuinely cares about the best interests of their clients.

Julianne Boileau, Sales Representative with RE/MAX Hallmark York Group has enjoyed a long successful career in Real Estate based on her knowledge of the industry trends and her ability to successfully negotiate a deal.

Growing up in Richmond Hill and currently living in Schomberg, Julianne is a lifelong resident of the region and has an intimate knowledge of many of the towns and cities in the area. Her mother is still an active realtor, and her late stepfather was also a realtor. Julianne learned the industry from the ground up.

"I enjoy the challenges and rewards my career has afforded me," Julianne explained. "It is such an amazing feeling when all is done, and my clients are packing and moving, with the excitement of the future in their new home."

After 37 years in the industry, Julianne knows pretty much all there is to know when it comes to real estate. She can help guide you to a neighbourhood and a home that will meet your needs.

Most clients have requirements for where they would like to live. Julianne can advise you on the

neighbourhoods, and local amenities like schools, restaurants, shopping, sports clubs, and recreational activities available in the area.

She is known as a skilled negotiator and has the ability to work with clients no matter what type of residential property they would like to sell or buy. From smaller homes that may require some work to high-end homes that attract a completely different buyer. Julianne has the experience and knowledge to attract potential buyers through her superior marketing techniques.

"The best is the least I can do," Julianne said. "I am so happy to help my clients navigate this important process and ensure they end up exactly where they should be. My years of experience with every level of real estate from high-end luxury homes to affordable rentals have given me considerable experience. I pride myself on my integrity, ability to solve problems, strong communication skills, networking, and determination."

Julianne is a 'people person' who enjoys meeting clients as much as she enjoys her work. Many clients over the years have become personal friends.

Because of her interpersonal skills, experience, and knowledge of the industry, many clients refer family and friends to Julianne because they were so satisfied with how she helped them when they were purchasing or selling a home.

Julianne is always aware of current trends and stays informed of the market changes throughout the year. Her personal philosophy as it relates to clients is "I am big enough to get results, small enough to care."

Julianne serves the entire GTA region and is an active Real Estate Sales Representative in Schomberg, King City, Newmarket, Aurora, Bradford, Richmond Hill, Mississauga, Malton, Toronto, Pickering and Uxbridge.

Julianne is known to always answer her phone! She can be reached at 416-418-6683.

WRITTEN BY Brian Lockhart

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**MARKET UPDATE – AUGUST 2023**

AURORA	KING
<b>AVERAGE SALES PRICE</b>	<b>AVERAGE SALES PRICE</b>
<b>\$1,462,134</b>	<b>\$2,118,950</b>
AVERAGE 15 DAYS ON MARKET	AVERAGE 23 DAYS ON MARKET
<b>NUMBER OF SALES</b>	<b>NUMBER OF SALES</b>
<b>68</b>	<b>20</b>
121 NEW LISTINGS	60 NEW LISTINGS
<b>SALE TO LIST RATIO</b>	<b>SALE TO LIST RATIO</b>
<b>101%</b>	<b>93%</b>
<b>YEAR OVER YEAR % CHANGE</b>	<b>YEAR OVER YEAR % CHANGE</b>
<b>8.52%</b>	<b>5.23%</b>

\*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch August 2023; Summary of Existing Home Transactions for All Home Types August 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 in the market. With the most recent rate hold, we hope to see Buyers coming off the sidelines and engaging in the market. The higher price point homes are moving slower have been moving slower than expected. In the lower to mid range segment of the market, multiple offer strategies are not always working as intended. We are anticipating a surge of new listings as we approach fall, which should result in a more balanced market. If you have any questions about current market conditions, we are always here to be a source of value as your trusted advisor.

– 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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## SELLING THE “UNSELLABLE” HOME

In this real estate market, fueled by inflation and rising interest rates, it's no surprise that many houses are taking longer than usual to sell. Based on the August statistics by the Toronto Regional Real Estate Board (TRREB), homes in York Region, on average, are spending 24 days on the market. In King Township specifically, that number increases to 42 days on market (DOM).

Years of experience in various markets, some challenging and some easier, have enabled us to adjust our strategies in order to be better prepared to sell homes sitting stagnant on the market. With the right approach and strategies, it is possible to find a buyer – here are some things to consider:

### FIRST IMPRESSIONS

When listing your home for sale, it is important to remember that you get ONE shot at a first impression. It is essential not to rush the process and ensure that the home is decluttered, staged, the landscaping is maintained, etc. Taking the time to complete these items prior to listing increases the appeal of your home to potential buyers. When Buyers see a home that has been through many price decreases, or has been sitting on the market for a long time, they often see this as a red flag – this is why it's important to put your best foot forward from the day your listing first appears on the MLS.

### PRICING

When deciding on a list price with your Realtor, it is crucial to have a good pricing strategy & understand how potential buyers shop for your home. You may be inclined to list your home for sale at a price of

\$1,050,000, however, many buyers when searching for homes, set price ranges. This means that your buyer could be only looking at listings with a price range of \$700,000 to \$1,000,000. By pricing your home at \$1,050,000, even though you may be prepared to accept less than your list price, your listing isn't seen by this group of potential buyers.

### MARKETING

Marketing your home is a quintessential part of selling your home. Professional photography and videography make a significant difference in showcasing your home and that's why we invest in them for all our clients, big or small. iPhone cameras are great for a lot of things, but we think they just don't cut it for real estate. The sale of (arguably) your biggest asset deserves the best. Professional photography, along with social media and print marketing ensures your home receives as much exposure as possible in order to draw out buyers.

### STAGING

Today most home buyers start their new home search online. This means the first impression they get of your home is the pictures posted online, through the MLS, Realtor.ca or a similar website. Capturing the essence and appeal of your home is much easier when your home is professionally staged. Adding lush greenery, new textiles and well-placed furniture can completely transform the look and feel of your space; and this will make your listing stand out from competing neighbours and other listings.

Our team believes that professional staging services are well worth the investment, but we also understand

that this service is not included with every real estate agency. Here are a few key pro tips from our team's staging professionals that you can do yourself!

- 1 Remove personal items and family photos
- 2 Declutter your spaces
- 3 Tidy closets and storage spaces (messy closets suggests that the home does not have adequate storage space)
- 4 Neutralize bright colours and walls to appeal to the majority of buyers
- 5 Consider altering the layout of your furniture to create more space and an open concept

### LOTS OF SHOWINGS, BUT NO OFFERS?

If you are getting showings & traffic through the door, but no offers, this leads us to the conclusion that there is something buyers are seeing once they arrive at the property that is deterring them from offering on your home. Smells, wear and tear, or photos not accurately showcasing the condition of the property can all play a role. Some other considerations may be location, surrounding noise factors, or simply being situated on a main road or through street can dissuade buyers.

### BE PATIENT!

Selling a home that has been sitting “stagnant” or is considered “unsellable” takes time, so patience is key. Be prepared for negotiations, and don't be discouraged if the property doesn't sell immediately.

It is important to remember that every property is unique, and presents its own set of challenges. Speak to your Realtor about their strategy for selling your home and how they will overcome its shortcomings. Consulting with real estate professionals and considering all options can increase your chances of successfully finding a buyer.

Thinking of selling this winter? It's time to take your exterior photos now while the grass & trees are green! Book a seller consultation with the Michele Denniston Real Estate Group today. Give our team a call at (416) 433-8316 or email us at [michele@micheledenniston.com](mailto:michele@micheledenniston.com) for a free home estimate & seller consultation. Getting you from “For Sale” to “SOLD” is what we do best.



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# 8 ways to protect your home's exterior – and save money

(NC) The outside of your home faces significant wear and tear throughout any given year. From typical wind, rain and sun damage to the challenges of extreme storms and fires. Fortunately, there are some simple ways to help you ward off some potential problems before they become more costly.

## 1 INSPECT ROOF SHINGLES.

The roof is one of your home's first lines of defense. From the ground or a ladder, look for signs of damage like missing, raised or warped shingles and other irregularities. If there are problems, have a qualified roofer do an inspection and any necessary repairs.

## 2 CLEAN YOUR EAVESTROUGHS AND DOWNSPOUTS.

Harsh weather or little critters can damage your eavestroughs. If water runs back toward your foundation or pools on the roof, it may lead to water damage inside your home. And collected debris can be a fire risk. Give eavestroughs and downspouts a look, clear any debris and make any repairs.

## 3 CHECK OUT THE CHIMNEY.

Look for signs of damage at the top of the chimney. Typically, there's a cap with a grate and/or a rain cover.

If you're comfortable getting on the roof, inspect the flashing that waterproofs the edges where the chimney meets the roof for any gaps, bends or cracks that water could penetrate.

## 4 CLEAN AND SERVICE YOUR AIR CONDITIONER.

Shut off power to the outdoor unit and clean debris from the grill/cage and the fan. Rake around the unit and cut back branches to allow for proper airflow. Inside your home, don't forget to change your furnace air filter regularly.

## 5 REFRESH THE SIDING.

Pressure washers are handy for cleaning the outside of your home. If you don't own one, you may be able to borrow one from a friend or rent one from a hardware store. Check for any blisters, cracks or problem areas and repair them to help prevent rot and mould.

## 6 INSPECT THE DECK.

Wooden decks, including railings and stairs, require staining every few years to protect against the elements. Be sure to carefully examine support posts and beams for signs of rotting.

## 7 EXAMINE EXTERIOR CAULKING.

Take a closer look at the caulking around your doors, windows and vents. Deteriorated caulking should be scraped out and replaced so you don't lose cooled air through a poorly sealed gap.

## 8 SURVEY THE LANDSCAPING.

Low lying areas of your lawn should have additional soil laid down to prevent water from pooling in one area. You should also trim your trees and bushes as required to help avoid future storm damage.

Find more tips on how to protect your property at [cooperators.ca](http://cooperators.ca).

[www.newscanada.com](http://www.newscanada.com)



## Extinguish home fire fears

(NC) Fire extinguishers are an integral part of your home fire safety plan. Here are some expert-recommended tips to keep in mind:

### EQUIP YOUR HOME

"Fire extinguishers should be placed on every level of your home and in common spaces like the kitchen, laundry room and garage," says Ashley Gocken, a First Alert fire safety expert with Resideo Technologies. "Make sure to store extinguishers in easily accessible places, like under the kitchen sink or mounted on the wall."

### KNOW YOUR ABCS

Fire extinguishers have specific ratings that indicate what kind of fire(s) they are designed to stop.

- Extinguishers with a Class A rating can put out fires caused by wood, paper, fabric and other common materials.
- Class B rated extinguishers are intended for fires fueled by flammable liquids such as gasoline.
- Class C rated extinguishers are meant for fires caused by electrical equipment, such as frayed cords.

For reliable protection, a multi-purpose, or ABC-rated, extinguisher is recommended, such as a rechargeable home model from First Alert.

### REMEMBER TO PASS

Using a traditional fire extinguisher is simple if you remember the acronym PASS:

- Pull the pin. You hold the extinguisher with the nozzle pointing away from you and release the locking mechanism.
- Aim low. Point the nozzle of the extinguisher at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side-to-side.

### ASSESS THE FIRE

In the case of a fire, assess the situation before using your extinguisher. If the fire is big or uncontrollable, evacuate your home and call 911 immediately. If the fire is small enough for you to manage with a fire extinguisher, use the PASS technique to put it out. Remember, the most important thing is that you and others safely evacuate the home.

### INSPECT EXTINGUISHERS REGULARLY

Regularly examine your fire extinguishers to help ensure they will function properly in the event of a fire emergency. Check your extinguisher's pressure gauge. If the pointer is in the green zone, your extinguisher is properly pressurized and ready for use. If the pointer is in the red zone, your fire extinguisher should be serviced or replaced. Remember, a fire extinguisher that has been discharged should never be stored without proper recharging by a certified professional.

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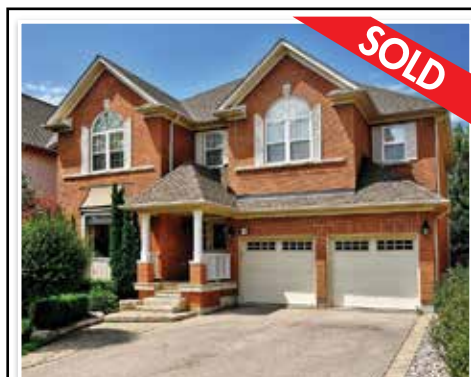
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\*Based on sold units & volume in Aurora from Jan 1 - Dec 31, 2022  
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## Winterizing your cottage saves insurance costs

(NC) Do you feel that? There's that recognizable chill in the air. Fall's back with its shorter days and changing leaves. It's time again to shut down the cottage for the winter.

You spend so much time and money on your family cottage, that it only makes sense to do all you can to protect it. By being as thorough as possible, you'll not only keep out the weather and little critters but, according to Desjardins General Insurance, you'll also keep your property insurance costs down by reducing the chance of damage over the winter and any resulting claims.

Keep in mind that closing your cottage can take up to four weekends. Aim to be finished by the Thanksgiving weekend because the cold and frost tends to arrive earlier in cottage country.

Here's a brief checklist to help you stay organized:

**Take a good look around your entire property.** Identify anything that may need an emergency repair before you close for the season and make sure there's time to get it done. A good example is roof repairs because snow and ice over the winter could make the problem much worse.

**Animal and weatherproof your place:** Clean out the gutters and the chimney. Before you leave for the season, be sure to cover the chimney to keep out the weather and animals. Check for and seal any small openings. Secure and seal all the windows and doors.

**Make your cottage burglar-proof.** Ultimately, you want your place to look as uninteresting as possible. If you have a gate at the entrance of your driveway, chain it up. Tidy up outside, packing up all outdoor furniture and removing any fire hazards. Inside, close your blinds, curtains and/or shutters.

**Clean out your kitchen and fridge.** Canned food can expand and possibly explode over the winter and other food items can attract mice. Leave your cupboards spotless so that you won't come back to any surprises in the spring. If you'd rather not bring it all the way back to the city, consider throwing an end-of-season party for your neighbours or donate it to a local food bank.

**Turn off the water, electricity and in some cases the natural gas or propane.** Be sure to drain the pipes to prevent freezing and cracking. Pouring environmentally friendly non-toxic antifreeze (used in RVs) into your toilets is a good idea if you're unable to drain them completely.

For more tips on how to save money on your cottage insurance, visit [desjardinsgeneralinsurance.com](http://desjardinsgeneralinsurance.com).

[www.newscanada.com](http://www.newscanada.com)



# Get your home winter-ready to avoid insurance claims

(NC) Cozying up by the fireplace. Building snow forts in the backyard. Enjoying a movie. There are lots of things to love about spending the Canadian winter tucked in at home. Filing a home insurance claim isn't one of those things.

Follow these tips to get your home winter ready so that you can enjoy another snow-filled season at home – without worrying about the unexpected.

**CHECK, CLEAR AND CLEAN YOUR EXTERIOR**

Making sure the exterior of your home is well-kept is a key step in preparing for winter. So, before freezing temperatures become an everyday reality, clear your eaves of leaves and other debris to prevent ice dams

from forming. Drain and shut off your exterior water lines to avoid water damage from frozen and burst pipes. Now's also a good time to inspect the weatherstripping around your doors and windows. Finding and fixing cracks or openings helps to prevent heat loss, which is good for your utility bill and the integrity of your home.

**DO AN INTERIOR SAFETY CHECKUP**

Interior fire safety and air quality are important all year long, but adding a checkup to your winter-prep list can ensure that everything is in tip-top shape.

Test your smoke and carbon monoxide detectors to make sure they're working. And, while you're up on the ladder, make note of each detector's expiry date. Depending on the model, they should be replaced every five to 10 years.

Next, make sure your fire extinguishers are in good working order and easy to access. If you don't have fire extinguishers, add them to the top of your shopping list. Be sure to familiarize yourself and other family members with when and how to use them properly.

With safety on the mind, you can also consider getting a long-term radon test kit and detector. Ventilation, entry points, drains and even soil composition can impact your exposure to radon, a potentially cancer-causing gas created when naturally occurring uranium

breaks down. The lowest level of your home is the best place to install a detector. Regularly monitoring it can keep you and your family safe.

**INSPECT YOUR FURNACE AND OTHER HEATING APPLIANCES**

With winter knocking and cold temperatures on the way, routine checks and maintenance of your furnace are essential to ensure it's operating efficiently and safely – so you can stay warm and toasty all season.

For a basic DIY inspection, check that the area around the furnace is clear of objects and debris, look at the pipes and fittings for any signs of deterioration and make sure your filters are replaced on the schedule recommended by the manufacturer. An annual inspection and cleaning by a qualified service technician is also recommended.

If you have wood-burning heating appliances and fireplaces in your home, you'll want to hire a certified chimney inspector to examine and clean them before you start using them. This reduces your risk of a chimney-related fire.

Find more tips on how to protect your home throughout the year at [cooperators.ca](http://cooperators.ca).

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UNLOCKING THE  
MAGIC OF REAL ESTATE:

*Where  
dreams  
meet reality*



**By Julien Laurion**  
The Big Tuna of Real Estate

In the world of real estate,  
there's an enchanting dance  
between dreams and reality.

**IT'S A WORLD** where bricks and beams are transformed into the castles of our imagination, where every doorway holds the promise of a new adventure. Today, we invite you to join us on a whimsical journey through the world of real estate, where the mundane meets the magical.

**THE SPELL OF LOCATION**

Picture this: You're standing in the heart of a bustling city, surrounded by the rhythmic pulse of life.

The cityscape stretches before you, a kaleidoscope of lights, and possibilities. This, my friends, is the magic of location. Real estate is all about finding that perfect spot, that enchanting neighborhood that fits your dreams like Cinderella's glass slipper. Whether it's a cozy cottage in the suburbs or a penthouse in the sky, the right location can weave a spell that lasts a lifetime.

**THE WIZARDS OF INVESTMENT**

Real estate isn't just about finding a place to call home; it's also a powerful investment tool. But beware! Like any good wizard, it comes with its own set of spells and incantations. From the mystical world of mortgages to the sorcery of property taxes, navigating the financial side of real estate can be daunting. Fear not, for there are wise wizards, also known as financial advisors, who can guide you through this magical realm, helping you make smart investment decisions that will build wealth over time.

**THE QUEST FOR THE PERFECT HOME**

Ah, the quest for the perfect home, a journey filled with twists and turns. It's like a grand adventure, where you, the intrepid explorer, must choose between the charming cottage in the woods or the sleek modern fortress. Each home has its own story to tell, and it's your job to unlock its secrets.

Will you choose a fixer-upper, ready to breathe new life into it like a phoenix rising from the ashes? Or perhaps a turnkey property, where every detail is as pristine as a unicorn's horn? The choice is yours, and the possibilities are endless.

**THE ART OF NEGOTIATION**

In the realm of real estate, negotiation is a potent magic. It's the dance of offer and counteroffer, the delicate balance between getting a good deal and maintaining goodwill. Imagine it as a game of chess, where each move can bring you closer to victory or leave you in checkmate. Skilled negotiators are like Merlin, wielding their knowledge and experience to make the deal of a lifetime. So, sharpen your skills and be prepared to chant the negotiation incantations when the time comes.


**THE MAGIC OF HOMEOWNERSHIP**

Finally, the moment arrives when you hold the keys to your new home. It's a moment of pure enchantment, like discovering a hidden treasure chest in the attic. Homeownership brings a sense of pride and belonging that's unparalleled. Your home becomes your sanctuary, your fortress, your haven. You can decorate it with your personal touch, turning it into a reflection of your own unique magic.


In conclusion, real estate is a magical world where dreams meet reality. It's a place where the right location can cast a spell, where wise financial advisors can guide you through the financial labyrinth, where the quest for the perfect home is an adventure in itself, where negotiation is a potent magic, and where homeownership is the ultimate enchantment.

So, whether you're a seasoned wizard of real estate or a novice on your first quest, remember that the world of real estate is filled with wonder and possibility. Embrace the magic, and let it lead you to the home of your dreams. After all, in the world of real estate, dreams have a funny way of coming true.


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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# A quick guide to mortgage choices for new homebuyers

(NC) When embarking on the exciting journey of buying a home, one of the most crucial decisions you'll make is choosing the right mortgage. Your mortgage will impact your finances for years to come, so it's essential to understand the options and features available. Here are a few things to keep in mind:

**1 UNDERSTANDING MORTGAGE TERMS AND PENALTIES**

A mortgage term is the length of time your mortgage contract is in effect, which includes the interest rate and other relevant conditions. Terms can range from a few months to several years. It's essential to consider the impact of the mortgage term on your interest rate and the prepayment penalties for things like paying extra or transferring your mortgage to a new bank. These penalties can be very costly.

**2 MORTGAGE FLEXIBILITY: OPEN VS. CLOSED MORTGAGES**

When considering a mortgage, homebuyers have the option of open or closed mortgages, each offering different levels of flexibility.

**Open mortgages:**

- Higher interest rates compared to closed mortgages
- Suitable for those who plan to pay off their mortgage quickly, sell their home soon or expect extra funds for prepayment

**Closed mortgages:**

- Lower interest rates than open mortgages
- Limitations on prepayment privileges, varying from lender to lender

- Ideal for homebuyers who intend to stay in their home for the entire term and want a stable mortgage plan

You also need to choose between a fixed interest rate, which stays the same for the entire term, and a variable interest rate, which can increase and decrease during the term.

**3 PORTABLE MORTGAGES**

A portable mortgage allows you to transfer your existing mortgage to a new property when selling your current home and purchasing another. This feature can be beneficial if you have favourable terms on your current mortgage and want to avoid prepayment penalties.

**4 ASSUMABLE MORTGAGES**

An assumable mortgage allows a buyer to take over – or assume – the existing mortgage of the seller, with the terms staying the same. This can be a good option if interest rates have risen since the original mortgage was acquired or if the sellers want to move to a less expensive home without incurring prepayment fees.

**5 STANDARD AND COLLATERAL CHARGES**

When taking out a mortgage, lenders may use standard or collateral charges to secure the loan against your property. Understanding the differences between the two is vital, as it impacts the types of loans you can secure against your property.

**Standard charge:**

- Secures only the mortgage amount
- Does not secure any other loans with the lender

**Collateral charge:**

- Allows you to secure multiple loans, including a mortgage and a line of credit, with your lender
- Registered for an amount higher than the mortgage, offering the option to borrow additional funds in the future

For more information to help you understand the various mortgage options, visit [canada.ca/money](http://canada.ca/money).

[www.newscanada.com](http://www.newscanada.com)

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# 3 sustainable home renos you should consider

(NC) Although budgets are tight and renovations may feel expensive, there are many everyday changes you can make that will save you more money over time – and make your home more resilient in the face of disaster.

After much of the country faced the grim realities of climate change in the past year, many people are exploring how to make their home climate-ready for the long-term. In fact, it's about one-in-five of us according to data from insurance provider Aviva Canada's recent How We Live report.

**ROOFING REDUX**

Your roof goes through a lot of wear and tear in the best of times, but there are sustainable solutions that are also incredibly durable. For instance, metal roofs are not only made with recycled materials, but they can also improve the energy efficiency of your home,

are not susceptible to damage from pests or mould and typically they can withstand extremes of rain, wind and fire. You won't need to shell out for replacement nearly as often as you would with materials like wooden shakes or asphalt.

**EFFICIENT SEAL**

For a sustainable home, you need to ensure the space is well sealed. Replacing or recaulking your windows and doors will prevent wasted energy from loss of hot or cold air. Alongside an up-to-date ventilation system, this will also help you keep the indoor air clean and healthy in the face of contaminants like wildfire smoke.

When it comes to energy-efficient heating and cooling, electric heat pumps are becoming a gold standard. They are free from fossil fuels, and because they transfer thermal energy, rather than generate it, they use less power than other types of heating and cooling systems to save you cash over time.

**LANDSCAPING LUCK**

Naturalizing your yard with native plants not only adds crowd-pleasing colour and texture to your outdoor space, but it also helps support a diverse ecosystem, which is a small but mighty part of fighting climate change. As a bonus, native plants typically

need less care and maintenance than a lawn or annual blooms, so you'll save on water usage. Permeable pavers are also a great way to prevent water from pooling and causing damage to your home or garage. It's also essential to ensure your outdoor space slopes away from the foundations of your home to prevent flooding.

Whatever you decide to do, be sure to review your insurance policy to make sure you have appropriate coverage and ensure you're taking advantage of options that reward climate-friendly choices. You can learn more at [aviva.ca](http://aviva.ca).

[www.newscanada.com](http://www.newscanada.com)



## What to know before borrowing against your home equity

(NC) Before winter gets here, you may be thinking of doing some home repairs.

And to pay for them, you may consider using a home equity line of credit, often called a HELOC. HELOCs have advantages but can also lead to negative outcomes.

How do they work? You borrow money secured against your home equity. That means the lender uses your home as a guarantee that you'll pay back the money you borrow. Typically, interest rates on loans secured against home equity can be much lower than other types of loans, which means they can be a good option to consolidate other debts. You also only pay interest on the amount you borrow, and you can pay back the money you borrow at any time.

On the other hand, having a home equity line of credit requires discipline to pay it off because you're usually only required to pay the monthly interest. Large amounts of available credit can make it easier to spend more and carry debt for a long time. HELOCs often have variable interest rates and when rates increase, so do your monthly interest payments.

A home equity line of credit may or may not be useful to you. If your lender is a federally regulated bank, they must offer and sell you products and services that are appropriate for you, based on your circumstances and financial needs. They must also tell you if they assess that a product or service isn't appropriate for you. Take the time to describe your financial situation to ensure you get the right product. Don't hesitate to ask questions and make sure you understand the product you want.

Learn more at [canada.ca/money](http://canada.ca/money).

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5700 Sq ft home nestled amongst Kleinburg's finest is this 4 + 1 bedroom, finished walk up basement with kitchen, bedroom, rec rm and gym. Entertainer's rear yard dream featuring extensive landscaping, Inground pool, cabana and sports court. Great opportunity to be in this secluded pocket of Kleinburg.

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## Why you should test your well water every 6 months

(NC) Did you know that even if your well water looks, tastes and smells fine, it can still contain contaminants?

**IT'S TRUE.** And so, as summer fades into fall, it's a good time to test your well water to make sure it's safe. Remember: if you are the owner of a private well, it is your responsibility to ensure the quality of your well water. Every six months, you should test your water for E. coli and total coliforms. These bacteria indicate whether or not there may be disease-causing microorganisms in your water. If these bacteria are found, the water may not be safe to drink. Chemicals at levels that can affect your health may also be found in well water, such as:

- Nitrate and nitrite
- Manganese
- Arsenic
- Uranium
- Lead

Check with your provincial or territorial drinking water authority or your local public health unit to find an accredited laboratory to do the tests. They can also provide further information on whether you should test for these or other chemicals as well as guidance on follow-up actions you may need to take if your well water quality results do not meet recommended drinking water quality guidelines. In addition to microbiological and chemical testing, you can also test for some general water quality parameters. This should be done every two years, and more often if you notice changes in taste, smell or colour, or how the land is being used near your well. General water quality tests help you know if there are conditions that may cause problems with your well, and what type of water treatment device you might need. Extreme weather events such as floods, fires and droughts can also damage your well and contaminate your water. If you have a private well, make sure to test your water after emergencies as they bring a greater chance of contamination. Find more information on well and drinking water quality at [canada.ca/waterquality](http://canada.ca/waterquality).

[www.newscanada.com](http://www.newscanada.com)



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# 4 questions to ask the experts before starting a renovation

(NC) Undergoing a home renovation can be an exciting time. But it can also be stressful with all the costs and unknowns that go into a reno.

A recent report by insurance provider Aviva Canada found backyard renovations to be the most popular in the past year, perhaps reflecting current staycation trends as many Canadians opt to maximize their home space over travel amid rising costs.

If you're planning a reno, here are some key questions to ask the professionals to ensure a successful project that you'll be able to enjoy for years to come.

## DO YOU NEED A PERMIT?

Many people fear building permits as unnecessary red tape. But having permits and inspections as the work progresses are the only ways to ensure your renovations are done to the latest building code standards, and they will help prevent costly damage or retrofit work down the road.

Contact your local building department about the scope of your work to know for sure what you need, especially if a contractor suggests you don't require permits.

## WHAT ARE THE BEST MATERIALS TO USE?

The climate is changing. And extreme weather events can take a toll on your house. If you're building a new home or it's undergoing extensive exterior renovations, talk to your builder about using more resilient materials. Options include durable metal roofing and fire-resistant siding materials. You should also ask about flood prevention options, such as installing a backflow preventer valve on the sewage line and a backup battery if you have a sump pump.

## HOW CAN TECHNOLOGY HELP?

We live in the era of the Internet of Things where everything from toasters to furnaces comes with smart technology features. And many can save you time and money around the house. For instance, talk to your HVAC installer about how a smart thermostat can help you cut back on your heating and cooling costs. Or how smart lights and other electronics can help you reduce your monthly electricity bill.

## ARE YOU SUFFICIENTLY INSURED?

Home insurance covers your home and its contents, but your new renovations could increase the overall value of your home, and you'll want to make sure they are protected. Additionally, some changes to your home can also result in savings. So, it's important to talk to your insurance representative, review your coverage and make any necessary adjustments, especially when undergoing a renovation. Find more information on planning for a renovation at [aviva.ca](http://aviva.ca).

[www.newscanada.com](http://www.newscanada.com)

## How to choose the right air purifier

(NC) As you gather to celebrate holidays throughout the season, you may be wondering about the quality of the air in your home.

Contaminants in your home can come from a variety of sources, such as:

- fuel-burning appliances
- wood smoke
- cleaning products
- second-hand smoke
- pet dander
- consumer products, such as cleaning products or craft supplies

All of these can impact your indoor air quality and potentially affect your health. The best ways to improve indoor air quality are to remove or reduce the source of the pollutants and to ventilate your home with clean, outdoor air.

Air purifiers, also referred to as portable air cleaners, can also help make your indoor air quality better by capturing small particles with a high-quality filter. Keep in mind that air purifiers do not remove gases and are designed to clean only a single room.

Here are tips to help you choose the best air purifier for your home this season:

- Measure the dimensions of the room where you will use your air purifier and calculate the square footage.
- Look for a unit tested by Consumer Reports or certified by the Association of Home Appliance Manufacturers (AHAM).
- Look for the suggested room size and the clean air delivery rate (CADR) on the AHAM label. Choose an air purifier sized for the room in which you will use it.
- The CADR describes how well the machine reduces tobacco smoke, dust and pollen. The higher the number, the more particles the air purifier can remove.
- Avoid devices that produce ozone, as ozone can impact your health. The California Air Regulatory Board lists units that have passed testing for ozone emissions.
- Consider selecting a unit with a lower noise rating.

Once you have selected the air purifier, make sure to follow manufacturer's instructions for placement and operation to ensure good airflow. Generally, higher fan speeds and longer run times will increase the amount of air that's filtered. Make sure to clean or replace filters as often as recommended by the manufacturer.

Find more information on protecting your indoor air at [canada.ca/airquality](http://canada.ca/airquality).

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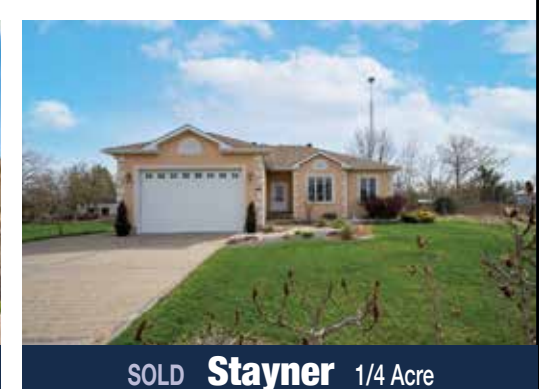
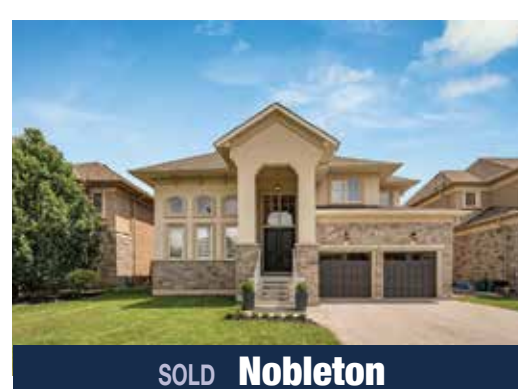
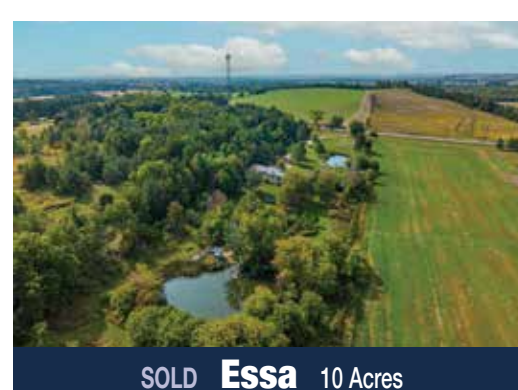
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\*\* Sold by Robby Singh while under Remax West Realty Inc. in 2017-2023, now with Sotheby's International Realty Canada. \*\*







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