

RESALE HOMES COLLECTIONS

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CINZIA CANINI

A trusted realtor with a passion for real estate

"Treat people the way you want people to treat you," is how Realtor Cinzia Canini, sums up her philosophy when dealing with clients. A Realtor with Royal LePage RCR, Cinzia brings a lot of knowledge, experience, and expertise into every real estate transaction she is involved with.

Prior to entering the world of real estate, Cinzia had professions that gave her related experience and provided insight into the inner workings of the industry.

She began her working career in banking and finance after immigrating to Canada from Italy when she was 20 years old. Her time in a bank gave her an opportunity to learn how financing works and all the details that are behind a transaction.

From there, Cinzia entered the legal world as manager of a law firm. This provided new opportunities to learn how the legal system affects real estate transactions.

When deciding on a career, Cinzia wanted to pursue one of three professions – law, veterinary medicine, or real estate. She decided, after coming to Canada, that real estate would be her passion to follow.

"Experience from working with the bank helps me with financing, understanding how the banks think, and how they move forward," Cinzia explained.

Cinzia has always had an interest in architecture and homes and enjoys finding unique properties.

"The reason I love real estate, is because ever since I was little, in Italy, I would ride around on my bicycle, and see these beautiful properties, the gardens, the stone walls, and the architecture of the house, and I would ask, 'would you buy this house?' Cinzia explained. "And I would think, 'what changes would you make? Or just leave it as is?' And I do that to this day. When I see a property I wonder, would you buy it? They have to be beautiful. It doesn't have to be brand new or renovated, it could be a house that's falling to pieces, but it's still beautiful. That's why I got into real estate."

Cinzia brings this passion for real estate to her profession when dealing with clients.

"I can give value to my clients with proper advice, relying on my knowledge and education and experience," Cinzia said.

After obtaining her real estate license, she followed up by taking courses and studying negotiation. This gives Cinzia the edge when working out a deal as she knows what is realistic when it comes to buying or selling a property.

As a professional full-time realtor, Cinzia has the knowledge of the areas she works in to guide to you the property you are looking for.

She knows the neighbourhoods and the amenities that are nearby.

Many clients have specific needs and wants when it comes to a location. Cinzia can advise you about things like schools, recreation facilities, clubs, sports groups, and the stores and services that are nearby. She is knowledgeable of how to properly price a home based to achieve a sale that is beneficial to both buyer and seller.

The real estate industry is more than just buying and selling property. There are a lot of other services that factor into the business.

Cinzia supports the community in many ways.

"When my clients need staging or cleaning, or fixing the property before we sell, I give those opportunities to the local trades," Cinzia explained. "I want to provide the best deal for my clients."

Because she is aware of the work performed by local tradespeople, she can recommend service providers she knows that will deliver reliable and quality services.

Staging a home and getting it ready to make the best impression on potential buyers is an important part of the marketing process.

Cinzia has gained a reputation as a professional realtor who has a passion for real estate and always works to achieve the best results for her clients.

Many of her clients come from repeat business and referrals from people who have worked with her and appreciate her experience, knowledge, and passion.

Cinzia helps her clients achieve their goals when selling a property by being honest and evaluating a property to achieve a realistic selling price that is equitable and fair to both parties.

"My clients trust me," Cinzia explained. "I wouldn't tell a client you can sell your property for an amount that is impossible. I would advise you on how you should determine a price, the marketing needed, and the amount of money you can expect. You have to look after the best interests of your client. I work very hard for my clients. I want to show and prove my value. I go beyond regular customer service."

Cinzia serves the region including Vaughan, King Township, and Simcoe County. She also works on an international level with clients in Italy and a few other countries such as Barbados.

During the course of her career in real estate, Cinzia has earned a reputation as an experienced, knowledgeable, and professional realtor who always works in the best interest of her clients.

Cinzia can be reached via the Royal LePage RCR Realty office by telephone at 905-857-0651 or directly at 416-879-7606.

Written by Brian Lockhart



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PURCHASING PIECE OF MIND: Understanding Title Insurance

In the realm of real estate transactions, few aspects are as crucial yet often misunderstood as title insurance.

TITLE INSURANCE is a cornerstone of real estate transactions, offering essential protection against unforeseen issues related to property ownership. Let's take a dive into how title insurance shields both buyers, sellers and lenders alike from potential financial liabilities.

WHAT IS TITLE INSURANCE?

Title insurance is a specialized type of insurance that protects the insured party (typically the buyer or the lender) against financial loss due to defects in the title of a property. These defects could include errors or omissions in deeds, undisclosed heirs claiming ownership, liens, encumbrances, or even forgery in the chain of title. Unlike traditional insurance that covers future events, title insurance covers issues that have occurred in the past but surface during the ownership transfer process.

WHY IS TITLE INSURANCE IMPORTANT?

Title insurance provides peace of mind to both buyers and lenders. It ensures that the property's title is clear and marketable, meaning the buyer can legally take ownership without the risk of inher-

iting undisclosed debts or legal disputes. For lenders, it mitigates the risk of lending money on a property with unclear ownership rights.

Imagine a scenario where a buyer purchases a property only to discover later that there is an outstanding lien on the property due to unpaid taxes by a previous owner. Without title insurance, the new owner could be held responsible for paying off that debt. In such cases, title insurance would cover the cost of resolving the issue, protecting the buyer's investment.

HOW DOES TITLE INSURANCE WORK?

Before a property sale closes, a title search is conducted to uncover any existing issues with the title. This search examines public records to verify the property's legal ownership status and identify any outstanding liens or other encumbrances. Based on the findings, the title insurance company assesses the level of risk and issues a policy.

SCENARIOS WHERE TITLE INSURANCE PROTECTS BUYERS AND SELLERS:

- 1 UNDISCLOSED LIENS AND ENCUMBRANCES:** Suppose a previous owner failed to pay taxes or neglected to settle a contractor's bill. Without title insurance, the new buyer could inherit these debts, potentially leading to legal disputes or financial burdens. Title insurance ensures that any existing liens or encumbrances are identified and resolved before the property changes hands.

- 2 ERRORS IN PUBLIC RECORDS OR TITLE DOCUMENTS:** Occasionally, clerical errors or mistakes in public records can cloud a property's title. For instance, an incorrect survey or an inaccurate legal description could lead to boundary disputes or affect ownership rights. Title insurance ensures that such discrepancies are corrected without financial loss to the buyer.

- 3 FORGERIES AND FRAUDULENT ACTIVITY:** In rare cases, fraudulent activity or forged signatures in the chain of title could challenge the property's ownership legitimacy. Title insurance protects against financial losses resulting from such fraudulent acts, safeguarding the buyer's investment.

- 4 MISSING HEIRS OR UNDISCLOSED INTERESTS:** A property's title history may reveal unresolved claims from missing heirs or undisclosed parties with legal interests in the property. Title insurance ensures that all rightful ownership interests are identified and addressed, protecting the buyer from future legal challenges.

Title insurance serves as a critical safeguard in real estate transactions, shielding both buyers and sellers from a wide range of unforeseen risks and financial liabilities. Should these situations arise, title insurance provides the necessary coverage to address these issues swiftly, facilitating a smooth closing process. Always work with a realtor that knows the ins & outs of real estate transactions. We, at the Michele Denniston Real Estate Group are committed to providing you

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BUYING RURAL OR URBAN?

Know the differences

The decision to move is a very personal choice that is typically reached after considering a number of variables.

Career opportunities, a better climate, superior schools, or a desire to be closer to family compel millions of people to move each year, and those factors underscore how unique each individual move can be.

Steinway Moving & Storage contends that the average American moves 11.7 times, while the Canadian Association of Movers says Canadians move an average of five to six times. No move is a small undertaking, and when such a move involves relocating to an entirely new setting, there are some things buyers should know. Here are some differences between purchasing a home in a rural or urban location.

URBAN

A vibrant lifestyle and proximity to employment draws many people to urban living. Home prices tend to be higher in cities than in other areas, and the cost of living in urban areas tends to be more expen-

sive due to the conveniences associated with city life. Buyers may expect to pay more for contractors, food and transportation. Property taxes are another consideration for urban buyers. Taxes tend to be higher in urban neighbourhoods than rural locales.

Proximity to nightlife and restaurants attracts many people to live in cities. Urban buyers need to expect more congestion in cities than in rural areas. Having a car in the city may be a luxury instead of a necessity. In fact, many urban dwellers opt for public transportation rather than paying for parking or trying to find spots.

Noise may be another thing to think about. More people living closer together brings more noise and artificial light. Nature lovers may have to sacrifice proximity to wildlife and access to star-filled skies if they choose to live in cities.

RURAL

Being able to spread out and enjoy private property is a major advantage of living in the country. Rural living comes with much larger home footprints at more affordable prices.

The Real Estate Council of Ontario says that potential buyers will need to account for distance to jobs and stores when opting to live in rural areas. Commute

times can eat into fuel budgets. Those who work from home may need to investigate if there is reliable internet service where a home is located, as some rural locales still have spotty mobile service and internet coverage.

Additional things to think about involve the maintenance on the home and utilities. Some rural homes are not connected to municipal water systems. That requires usage of well water and having to do one's own water testing. It's also key to have a septic system tested to ensure it is in good working order. Rural residents may need to grow accustomed to slower repair times should electricity go out, so a backup generator might be necessary. Also, snow removal may fall on the homeowner, so buyers should look closely at driveway size and road access before buying.

Nature and vast starry skies draw some to live in rural areas. Sitting outdoors enjoying the sounds and smells of nature can be intoxicating. But homeowners must consider that insects and animals may be frequent companions in these areas. Those accustomed to urban living may be unacquainted with animals living so close to their homes.

Both rural and urban areas can be great places to live. Individuals should consider the pros and cons of each before buying a new home.

How sellers can get top dollar for their homes

The process of buying and selling a home includes many movable parts. North America has experienced historic trends in the housing market in recent years. Most notably, record-high prices have dominated the real estate market over the last several years.

This is good news for sellers currently looking to make an excellent profit on their properties. Sellers who don't want to rely on the market alone to earn more for their homes can take various steps to get top dollar.

STAGE YOUR HOME

According to the 2023 Profile of Home Staging conducted by the National Association of Realtors®, 81 percent of buyers' agents said staging a home made it easier for the buyer to visualize the property as a future home. Focus your attention on the living room, owner's suite and kitchen. Hiring a staging professional can be an investment that turns a sizeable profit.

KNOW YOUR LOCAL MARKET

A good way to price your home and gauge if it will sell quickly is to look at the average "days on the market" for similar homes nearby. If homes are selling faster than the average DOM, that suggests high demand, which can work in your favour.

MAKE ADDED-VALUE IMPROVEMENTS

Focus renovation dollars on the types of projects that will reap the highest return on investment. Remodelling magazine annually reports the projects that offer the best ROI. In 2023, the project that reaped the highest ROI was an HVAC Conversion/Electrification, which involved converting a fossil-fuel-burning furnace into an electric heat pump. The cost recouped was 103.5 percent.

SELL AT THE RIGHT TIME

Fewer people are shopping for homes in the dead of winter or during the middle of the school year, so putting your home on the market in spring typically brings out the largest number of interested parties, according to Opendoor. But this isn't the only time-related factor to consider. To sell for the most money, you want to list your home when you have enough equity to pay off your current mortgage, the costs of selling, and the costs of moving, says Bankrate.

GIVE CURB APPEAL A BOOST

Make sure that buyers see your home in a positive light from the first moment they pull up for a walk-through showing. According to Home & Garden, improving the landscaping can result in a value increase of up to 12 percent. Additional projects can include investing in a new front door and garage doors. Be sure that hedges are trimmed, there are fresh flowers growing, and that walkways and the driveway are clean and tidy.



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118 BARNWOOD DRIVE, RICHMOND HILL
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Renovations that help sell homes

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market.

Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favour of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

A FRESH COAT OF PAINT: Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many. Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job.

But fresh coats of paint can create a strong first impression. Choose a neutral colour and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” colour that has been trending in recent years.

MINOR BATHROOM REMODEL: Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

REDONE KITCHEN: The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodelling attention. The National Association of the Remodelling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.



UPDATED HEATING AND COOLING SYSTEM: Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

FRESH LANDSCAPING: A home’s exterior is the first thing buyers will see. If they pull up to a home with

eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.



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RESALE HOMES COLLECTIONS



By Julien Laurion
Real Estate

It was a peaceful evening in Aurora, Ontario, until a new threat emerged—evil home buyers determined to snatch up all the best properties and leave chaos in their wake. The town was in a state of panic, and the residents didn't know where to turn. That's when I, Julien Laurion, knew it was time to call in some serious backup.

I DIALED THE BAT-SIGNAL HOTLINE, and within minutes, the legendary Batman and his trusty sidekick Robin swooped into town, ready to save the day.

As the Batmobile roared down Yonge Street, Batman and Robin assessed the situation. They quickly realized that these evil home buyers were no ordinary villains. They were armed with deceitful contracts, misleading listings, and sky-high bids designed to throw everyone off their game.

"Looks like we've got our work cut out for us, Robin," Batman said, his eyes narrowing behind his mask.

"Right, Batman. But with Julien Laurion on our side, we can't lose!" Robin replied with a confident grin.

Our first mission was to fortify Aurora's homes against these nefarious buyers. With Laurion Contracting's top-notch skills and Batman's advanced technology, we reinforced the foundations, added secret compartments, and installed state-of-the-art security systems.

"These homes are now as strong as the Batcave," Batman declared.



BATMAN AND ROBIN SAVE THE DAY IN AURORA



We didn't stop there. We created cozy nooks, stunning kitchens, and luxurious bathrooms that would make any honest homebuyer fall in love. Our goal was to ensure that only those with pure intentions could truly appreciate the beauty of these homes.

Next, we needed to outsmart the evil home buyers on the Real Estate front. With Julien Laurion Real Estate's expertise and Robin's detective skills, we devised a plan to expose their tricks and protect our clients.

"Real Estate is all about understanding people's needs, just like solving a mystery," Robin explained. "Let's show these villains what we're made of."

We organized community meetings, educating everyone about the red flags to watch out for. We provided free consultations, offering invaluable insights into the true value and potential of properties. Batman even hosted a special seminar on negotiation tactics, ensuring our clients were well-prepared to face any challenge.

THE FINAL SHOWDOWN

The climax of our adventure came at the Aurora Home Show. The evil home buyers, disguised as legiti-

mate bidders, thought they could take over the event. But we were ready.

Batman and Robin, disguised as regular attendees, mingled with the crowd, gathering intel. Meanwhile, I set up a booth showcasing Laurion Contracting's finest work and Julien Laurion Real Estate's most enticing listings.

As the bidding wars began, the villains revealed their true colors, trying to outbid everyone with absurd offers. But our community stood strong, armed with knowledge and confidence.

"Your tricks won't work here!" Batman declared, stepping forward with Robin by his side.

With a swift and decisive move, we exposed their deceitful tactics. The crowd cheered as the villains were escorted out, their evil plans thwarted.

With the threat neutralized, peace returned to Aurora. Batman and Robin departed, leaving behind a grateful community and a strengthened real estate market. "Remember, Julien, the true power lies in building trust and community," Batman said before driving off into the night.

"Thanks, Batman. We'll keep Aurora safe and strong," I replied, feeling a renewed sense of purpose.

Together, Laurion Contracting and Julien Laurion Real Estate continue to build dreams and make homes, ensuring that Aurora remains a haven for honest, hardworking families. And who knows? If another threat arises, we might just see the Bat-Signal light up the sky once more.

Until then, the adventure continues, and the story of how Batman and Robin saved Aurora from evil home buyers becomes a cherished legend in our town.

I've got your back from start to finish. I'm a local Realtor who has lived in Aurora for more than 30 years and know it inside and out. With A LOT of home construction experience, I have an eye that will help you make informed decisions re: home concerns and renovations. Let me help you with your next big purchase/move. Please feel free to call or email me directly at 416-402-5530 or julien@bigtuna.ca or check out my socials at @bigtunarealty

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MARKET UPDATE – JUNE 2024

AURORA

AVERAGE SALES PRICE

\$1,403,913

AVERAGE 25 DAYS ON MARKET

NUMBER OF SALES

83

187 NEW LISTINGS

SALE TO LIST RATIO

101%

YEAR OVER YEAR % CHANGE

-1.17%

KING

AVERAGE SALES PRICE

\$2,439,888

AVERAGE 49 DAYS ON MARKET

NUMBER OF SALES

27

90 NEW LISTINGS

SALE TO LIST RATIO

95%

YEAR OVER YEAR % CHANGE

-3.82%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch JUNE 2024; Summary of Existing Home Transactions for All Home Types, JUNE 2024 + Focus on the MLS Home Price Index for Composite, JUNE 2024 for York Region's Aurora and King

Many consumers thought that with the rate drop earlier in June, the market would take off again. What we have seen as a result is the market moving and maintaining a slower and steadier pace. There is more choice for Buyers shopping on the market, which means an opportunity for Offers with home inspections or finance conditions again and fewer multiple offer night occurrences. Our inventory is up substantially year over year and the physical number of sales are down year over year as well. With this in mind, Sellers need to ensure their pricing strategy is competitive to be positioned strongly "in" the market and not just sitting "on" the market. Working closely with your real estate advisor to strategize is integral. In an evolving market, the Key Advantage Team are your trusted partners for insight and support, to help you make informed decisions with confidence. If you are thinking of buying or selling, now is the time to connect to talk strategy.

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



How to stain your deck

(NC) Your deck is the perfect place to enjoy your time as the weather gets warmer. If it's starting to look a little worn out, staining your wooden deck can help you breathe new life into your outdoor space. Here's a step-by-step guide to help you get started.

CHOOSE THE RIGHT TIME

Sprinkle a small amount of water onto the deck. If it absorbs in less than 10 minutes, your deck needs urgent care. Choose a time of the year when the temperature is in the 10- to 30-degree Celsius range, and when no rain is in the forecast. It's also best to avoid applying stain in direct sunlight if possible, working in sections as the sun moves across your deck.

PREPARE THE DECK

Inspect your deck for damage. Sand any splintered areas with 80-grit sandpaper or a belt sander and replace any missing fasteners. You can also tighten any screws or hammer down nails that are sticking up. Sweep away dirt, dust and debris with a broom, and rinse your deck with water. You can also use a pressure washer on a light setting. Next, use a deck cleaner product and a brush to deep clean the wood, and allow your deck to dry for two to three days before applying stain.

PICK THE BEST STAIN

Choosing the best deck stain for your project depends on a variety of factors unique to your deck. Look for a stain at your local hardware store, like The Home Depot, that's made for your deck's wood and matches your decking material. To keep your deck in great

shape for longer, pick one that is designed to repel water and protect against UV rays.

You'll get the best results by using an oil-based stain over a deck previously finished with oil-based stains and water-based stain over a deck previously finished with a water-based ones.

START WITH THE RAILINGS

Sweep your deck again to remove any debris that may have accumulated after deep-cleaning. Make sure to sweep the railings with a broom as well to remove any dust. Protect your siding, door trim and any other parts of the home with painter's tape. Stir the stain thoroughly and transfer it to a paint tray to make things easier.

Begin staining your deck, working your way down from the highest points like posts and balusters. Use long, even strokes with your brush to ensure a consistent coating on your railings and try not to drip on the deck.

STAIN THE DECK BOARDS

Apply the stain to your deck using a brush about the width of your deck boards. Choose your starting and stopping points, like by your deck stairs or a back door to your home so you don't block yourself into a corner, and work in one direction. Apply your stain in long, even strokes along the length of the deck boards.

Use a smaller paintbrush to apply stain in cracks and hard to reach corners. You can also touch up areas between boards this way. One coat is generally enough when staining your deck boards.

ALLOW THE STAIN TO DRY

Let your stain dry for 24 to 48 hours before walking on your deck. Wait an extra day or two before putting heavy furniture back in to place.

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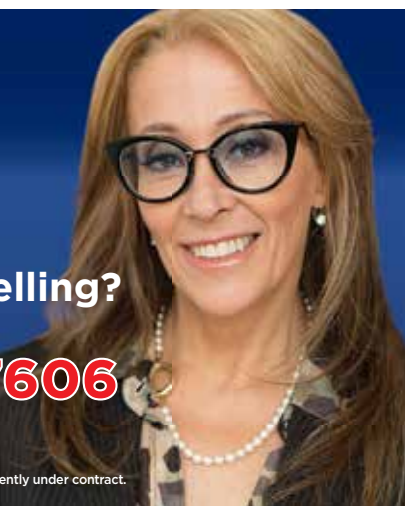
15 minutes can save you money and bring you peace of mind. Your time is yours to enjoy; for everything else, there's CINZIA.

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Not intended to solicit buyers or sellers currently under contract.



7.5 PRISTINE ACRES IN TOWN



Once in a while a rare offering comes along like this stunning 7.5 acre gated property in town with a 4100 sq foot custom built home! This spectacular manicured and forested lot just a few minutes to all amenities offers the best of both worlds - secluded privacy in town! Gorgeous new entertainer's high end kitchen & Great room that accommodates large gatherings, work from home in a luxurious library boasting solid wood panelling & glass built ins overlooking the grounds, renovated washrooms, spacious primary suite with dressing room & walk in cedar closet, interlocking drive, new stone patio & walk ways, extensive perennial gardens, triple garage and 2nd driveway creates the perfect opportunity to store all your vehicles or toys! Don't miss this rare opportunity a **\$3,498,000**

MODERN FARMHOUSE CHIC ON .8 ACRE



Custom built Bungalow offers a blend of all the current luxuries in a warm and inviting setting. A true entertainer's paradise nestled on .8 acre resort style oasis boasting a 60 ft pool with 7 waterfalls, spill over sundeck, cabana, outdoor pergola & multiple seating areas to enjoy the all day sun! 4320 sq ft plus finished basement, 28 ft ceilings w floor to ceiling windows. Framed kitchen with 10' island, main floor primary suite with hidden library retreat, new spa ensuite with heated shower floor & bench & backlit niche! 5+1 bdrms incl. 3 on main level plus 2 bdrms & media loft on 2nd level. Finished lower level in-law suite with rec room, large kitchen, bdrm, laundry and bath. 40x24 ft heated garage/shop with loft that accommodates 3 bay doors plus a loading door, parking for approx 15 vehicles. **\$2,588,000**

Hunting for a new home? 4 things to consider

(NC) Whether you're a first-time buyer or a seasoned reseller, the process of buying a home is equal parts excitement and exhaustion. If you're in the market this spring, here are four factors to consider.

suggest prospective owners engage with the board and learn about managing the unique shared risks associated with condos. Find more information through the Canadian Institute of Actuaries. cia-ica.ca

REFRESH THE YARD

Have you found the home of your dreams, but feel the yard is a little lacking? Don't worry, it doesn't have to be a dealbreaker. Landscaping and projects like adding a new deck are relatively affordable ways to spruce up any outdoor space, particularly if you do some or all of the work yourself. Free digital tools, like the AR Visualizer offered by composite decking manufacturer Trex, can help you explore design possibilities by offering a virtual view of how the yard would look post-reno. trex.com

CHECK AND UPDATE ESSENTIAL EQUIPMENT

Congratulations, you found your dream home. While you'll already have a long to-do list for moving day, you should add testing the smoke and carbon monoxide detectors to your list. Replace the backup batteries and make sure none of the units have passed their expiry date.

MAP OUT YOUR HOME-BUYING JOURNEY

Before you go house-hunting, make sure you know your full financial picture. Talk to an advisor from your financial institution to map out your pathway to home ownership. If the numbers don't quite work, put a pause on buying and see which steps you can take to get you closer to that future move-in day. If you haven't already, consider opening a registered First Home Savings Account. You can make tax-deductible contributions of up to \$8,000 a year (up to a lifetime total of \$40,000) and withdraw the money tax-free when you're ready to buy a qualifying home. rbc.com/mymoneymatters

If the home has an old-style thermostat, consider swapping it for a smart thermostat that allows you to adjust your home temperature from anywhere and set different temperature schedules for various times of the day. firstalert.ca

SHARED CONDO COSTS

If you're budgeting for a condo, remember that shared elements, from pools to parking garages, need ongoing investments to ensure the safety, comfort and resale value of your property. While major updates can raise fees, risk assessment professionals typically say these updates are important to avoid larger problems. They

By Allan Britnell, Editor-in-Chief, News Canada
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HOW TO CREATE AN *outdoor living retreat*

All fresco entertaining has taken off in recent years. It's much more common today to find homeowners who want to extend living spaces to the outdoors in meaningful ways that go beyond a few lawn chairs and a stand-alone grill.

Dream backyard living rooms mirror similar spaces indoors and contain features like cozy corners, lush furniture and televisions or movie projectors. Plus, they often about additional outdoor luxuries like fully functional kitchens.

Homeowners have various options when designing outdoor living spaces. Above all else, spaces should be created with the goal of encouraging people to get together. Here are some ideas.

POOLSIDE RETREAT

Homeowners with pools and other water features likely want this area to be the star of the entertaining

space. Furniture will be more of the lounging variety, with comfortable chaises and spots to catch the sun. If a swim-up bar isn't possible, a rolling bar cart can be stocked with essentials for cocktails or mocktails for the kids. Furniture near the pool will be exposed to a lot of sun, so look for durable, sun-resistant fabrics.

FIRESIDE NOOK

Gathering around an outdoor fireplace or fire pit is a treat when the weather cools down. Mirror the look of the same setup indoors by arranging outdoor sofas so they flank the fireplace. Add some ottomans or side tables for stowing mulled cider or hot chocolate. A mantel above the fireplace can hold pots of greenery or candles that add to the ambiance.

CONSIDER A CUSTOM BANQUETTE

Unused corners on a patio or rooftop retreat can utilize a custom-made banquette that provides the functionality of a sofa sectional outdoors. Have a contractor design it to the exact specifications of the area, and add a rug to ground the space.

VARY THE FLOORING

Depending on the entertaining space, a balance of soft grass, pavers or other hardscape will be necessary. Certain areas will need to be hard enough for

chairs and other furniture, particularly for those who are including an outdoor dining table in the design.

CREATE SOME PRIVACY

Some homeowners are lucky enough to have natural barriers that offer privacy in their entertaining spaces. When there isn't enough, tall shrubs, inexpensive bamboo fencing or trellis can provide a blind that makes an outdoor living area more cozy and private. Consider placing tall, potted plants on rolling casters to improve privacy as the need arises.

Outdoor living spaces are all the rage, and they can add value and functionality to most any home.



How to keep an AC unit running strong

Air conditioners are a lifeline come the dog days of summer, when soaring temperatures make a well-cooled home a welcome respite from the outdoors. Maintaining an AC unit ensures it will be there to keep everyone cool when the mercury rises. The following are some steps homeowners can take to keep their AC units in tip-top shape this summer.

REPLACE THE AIR FILTER ON THE UNIT

Dirt, dust, debris, and pollen can quickly fill the filter on an AC unit. Replacing these filters prior to summer can make the unit operate more efficiently and keep cool air circulating throughout the house all summer. Homeowners can first identify which type of unit they have and then find an online tutorial to see how to replace the filter. Some filters are more expensive than others, but the cost is still low and the energy savings can be substantial.

SCHEDULE ANNUAL MAINTENANCE ON THE UNIT

Routine maintenance performed by a local HVAC technician is another way to ensure an AC unit is running at peak capacity when it's most needed. Such maintenance is perhaps most effective in spring, as that ensures the unit is running strong from the first heat wave of the summer all the way through Labor Day. HVAC technicians can identify problems and recommend services that homeowners may not recognize they need until it's already hot out. Annual maintenance appointments also give HVAC professionals a chance to assess a system compared to the previous year, which can help them identify if a unit is nearing its end. That can ensure homeowners are not caught off guard when the unit needs to be replaced.

HELP THE UNIT MAKE IT THROUGH THE SUMMER

Whether it's a typical summer or one marked by a handful of heat waves, AC units can use a little help to get through the season. Closing curtains throughout the house on hot afternoons is a natural way to keep a home cool during a heat wave, and that can cut back on home cooling costs and protect a unit from being overworked. Ceiling fans also can be installed to keep rooms cool and circulate air, which also makes a hot summer a little less taxing on an AC unit.

USE A PROGRAMMABLE THERMOSTAT

Programmable thermostats allow homeowners to set the temperatures inside their homes throughout the day. If no one is home during the afternoon, there's no reason to have the AC cranking. Program the thermostat so the house is comfortable when people are home, but raise the desired temperature when no one is around. That gives the AC unit a break during the day and can help to dramatically reduce the cost of cooling the home.

AC units will not last forever, but some simple maintenance can improve their life expectancy and keep homes comfortable throughout the summer.

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99 BIRCH AVENUE, RICHMOND HILL



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2749 13 LINE, BRADFORD WEST GWILLIMBURY



Knock-out custom built home with over 6500 sf of living space on 3 levels. 6 bedrooms, 3/4 acre with 250 ft frontage. Magnificent backyard oasis with inviting inground saltwater pool. Heated shop and parking for over 20 vehicles. Huge gourmet kitchen w/custom island & cabinetry. Curb appeal and much more! Hardwood floors.

\$2,249,900

45 SANDLEWOOD COURT, AURORA



Updated & upgraded beauty of a townhome with inlaw potential in finished lower level. Open concept plan! hardwood floors! Gourmet kitchen with granite counters. Spacious living/dining combo w/cozy gas fireplace. Primary bedroom with ensuite bath and walk in closet. Walkout lower level.

Inquire

2510-88 GRANGWAY AVENUE, SCARBOROUGH



Bright 617 sf suite with view of CN Tower! Great building amenities includes: concierge service, fitness facilities, indoor pool, sauna, golf green, rec room, party room, visitor parking, guest suites. 1 parking and 1 locker. Security guard & system. Building is steps to transit and shopping. Close to Scarborough Town Centre with easy access to Highway 401.

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EXECUTIVE HOME: \$400K EXTERIOR UPGRADES

Rare executive home in a tranquil cul-de-sac beside a parkette. This 8000 sqft custom-built residence features a 4-car garage, 19ft marble foyer, gourmet kitchen, primary suite with a gas fireplace, and an entertainment basement with a rec room and theater. Outside, enjoy a saltwater pool, cabana, sunroom, mini-golf green, and outdoor bar/kitchenette. Over \$400K in upgrades.



BRAND NEW - DOUBLE LOT SIZE

Brand new custom-built executive home on a premium 96' x 126' lot in Richmond Hill. Open concept layout with high-quality craftsmanship, 10' ceilings, chef's kitchen, spa-like ensuite, and spacious bedrooms. Includes a 38' x 126' easement. Free finished basement if sold by July 5th. Truly a masterpiece!



BRAND NEW EXECUTIVE "GREEN" & "SMART" HOME

Experience eco-smart luxury in South Aurora's prestigious Royal Hill. This home features a gourmet kitchen, spa-like master suite, hardwood and porcelain floors, 10' ceilings, and an oak staircase. Highlights include a walk-out lower level, green technology, and serene views. Located close to amenities, nature, and transit for unparalleled sustainable living.



LAKE WILCOX LUXURY HOME HAVEN

This soon-to-be-built executive home in Lake Wilcox is situated on a 150' lot and features 4+1 bedrooms, 5 baths, a chef's kitchen with JennAir appliances, gas fireplaces, hardwood floors, and a skylit primary suite. The finished lower level and ability to personalize finishes ensure a fully customized luxury residence.



LUXURY LIVING WITH HIGH-END FINISHES

Welcome to luxurious living in King City. This custom home features a \$500k chef's kitchen, saltwater pool, and outdoor kitchen. Perfect for entertaining with a rec room, cedar cigar room, and 4-car garage. Enjoy solid wood flooring, a spacious primary suite, and proximity to top schools and amenities.



ZONED FOR HOME BUSINESS, SALTWATER POOL

This fully renovated executive home in Richmond Hill boasts a 4-car garage, finished basement, solariums, and a pool with a waterfall. Perfect for remote work, it's near schools, parks, and amenities. Zoned to allow 35% of its space for home business, it also includes a sunroom, indoor hot tub, and fenced backyard.



LUXURIOUS 'FERNBROOK' HOME IN AURORA

Presenting the exquisitely designed 'Fernbrook' executive home in Princeton Heights, Aurora Estates. This expansive lot property boasts premium finishes and a gourmet kitchen, with customization options available. It includes four generously sized bedrooms, each with its own private bathroom.



PRESTIGIOUS HOME WITH PREMIUM FENCED LOT

This executive home boasts a 3-car garage with an EV port on a premium lot in a prestigious community. Enjoy a grand 2-story foyer with a 3-way fireplace, a chef's kitchen, a private deck, a luxurious primary suite, and a finished walk-out lower level with a gym, recreation room, and additional office.



PERSONALIZE YOUR EXECUTIVE DREAM HOME

Explore this magnificent new 'Fernbrook Homes' property in prestigious Princeton Heights, Aurora Estates. Featuring a customizable kitchen with buyer-selected cabinetry and appliances, this executive home offers luxurious finishes, four spacious bedrooms with private bathrooms, and ample natural light.



OAK RIDGES HOME WITH ADJACENT LAND

Beautifully renovated home, nearly 3000 sqft plus lower level, on a 74 x 296ft lot in Oak Ridges. Features a modern kitchen with walk-out to a pool-sized backyard, large family room with gas fireplace, formal living and dining rooms, and a primary suite with walk-in closet and luxurious ensuite. Rare chance to purchase with adjacent vacant land, totaling over 48,000 sqft.



CUSTOMIZE YOUR DREAM LAKE WILCOX HOME

Introducing an opportunity to customize your dream executive home in Lake Wilcox. This to-be-built residence is designed with 4+1 bedrooms, 5 bathrooms, and a chef's kitchen outfitted with high-end JennAir appliances. Envision luxurious finishes throughout, with the chance to select your preferences to truly make it your own.



90 X 200 FT LAKE WILCOX GEM

Discover your secluded paradise in Richmond Hill's prestigious Lake Wilcox community, close to Hwy 404 for easy commuting. This versatile home offers a unique layout, a large front porch for sunsets, and a prime 90 x 200 ft lot. Near Lake Wilcox Park and amenities, it's ideal for renovation or building your dream home.

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