

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
VOLUME 5, ISSUE 11

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The Mullin Group Royal LePage RCR Realty CELEBRATES MOVE TO NEW OFFICE

With success, there is sometimes the need to expand your workspace to offer even better services to your clients.

The Mullin Group Royal LePage RCR has relocated to a new office on Centennial Road in Orangeville that provides more space for staff, clients, and visitors, as well as a location that offers easy access for anyone arriving at the office. They moved into their new space in mid October.

The Mullin Group was previously located on Riddell Road, however, as they continued to grow, there was need for more room as well as a desire to eliminate the risk of visitors having to navigate the turn into the parking lot from what is a very busy road.

The new office is bright and modern, and features a second floor accommodating more office space.

"This is our grand opening for our new location," explained Mullin Group Royal LePage RCR Realty Broker, Sheila Mullin. "We were formally at 685 Riddell Road and we moved here in the middle of October and this is now our permanent place. We wanted a different space where we could each have individual offices, as well as a board room where we could host client events like a training seminar,

investing seminars, or talks with lawyers on things like wills. We needed a little bigger area to accommodate this. At our previous location it was a busy highway on Riddell Road and we thought this location would be safer for some of our senior clients."

As a real estate office, the Mullin Group is very involved in community events and enjoys giving back to the community that supports them.

With the Christmas season approaching, the Mullin Group is again hosting their 'Show you Care, with Underwear' initiative. This allows people to drop off brand new underwear at the office which will then be donated to local agencies.

While many people support agencies that help homeless people or those in transition with donations of food, clothing, or money, they may forget that some people may arrive a shelter with only the clothes on their back.

Donating a coat or hat is essential, but a person really only needs one coat. Underwear is something everyone uses and you need more than one pair.

"We just kicked off our 6th annual underwear drive and it's in support of the men's shelter, the youth shelter, Family Transition Place, and the Food Bank," Sheila explained. "We're collecting until mid December and are partnering with the local radio station.

I just spoke to the ladies at the senior centre at Chartwell (retirement living) and they are going to set a box to collect there as well. The Orangeville Wolves hockey team are also doing a drive, so this initiative has really gained traction over the years. We thought that this is something people who are homeless, or have food insecurity, underwear is not something they are splurging on. We thought we could show we care with underwear. At some facilities, for example, Choices Youth Shelter, they are fleeing a situation where they don't have any clothes. Underwear is one of the fundamentals we tend to forget about."

The Mullin Group is also a big supporter of the Orangeville Food Bank.

...We just kicked off our 6th annual underwear drive and it's in support of the men's shelter, the youth shelter, Family Transition Place, and the Food Bank...

Serving the Dufferin County and Caledon area, and the surrounding area, the Mullin Group is a knowledgeable team of realtors who help residents sell property as well as achieve their dream of home ownership.

The new office provides a welcoming space for clients and visitors.

The new Mullin Group Royal LePage RCR office is located at 48 48 Centennial Road, Unit 8, in Orangeville.

Written by Brian Lockhart

SHOW YOU CARE WITH UNDERWEAR

SIXTH ANNUAL UNDERWEAR DRIVE!

An often overlooked item of clothing that is missed in donation is UNDERWEAR. This causes many in need to go without. So we at The Mullin Group are working to fill this void at Christmas! Simply drop off new, packaged or tagged underwear for men, women or children at our office!

Collection ends December 16th, 2024

Main Drop off location:
Mullin Group Office
48 Centennial Road, Unit 8
Orangeville, Ontario
L9W 3T4
Office is open from 9am-4pm

All underwear collected will support the:
The Orangeville Food Bank, Men's Shelter, Women's Shelter & Choices Youth Shelter

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FIXED RATE OR ADJUSTABLE RATE

First, let me say, I do like an adjustable rate mortgage. The term variable rate mortgage is also common, but there is a difference.



A variable rate will give you a consistent payment when rates fluctuate. An adjustable rate mortgage allows your payment to move as rates move.

The Bank of Canada recently has started lowering their key interest rate and as of writing the rate is 3.75%. The market predicts further decreases either this year or in 2025. Most lenders have set their prime rate at 5.95% which should also drop as the Bank of Canada lowers their key rate. A misconception is that the lower Bank of Canada rate will also bring fixed rates lower. I wish that were true. Fixed rates are tied very directly to bond yields and the 10 year US Treasury yields. It is not uncommon that fixed rates rise while variables decline.

The decision to choose a fixed or variable rate is not always an easy one. It should depend on your tolerance for risk as well as your ability to withstand increases in mortgage payments. You can sometimes expect

a financial reward for going with the variable rate, although the precise magnitude will ebb and flow depending on the economic environment.

Fixed rate mortgages often appeal to clients who want stability in their payments, manage a tight monthly budget, or are generally more conservative. For example, young couples with large mortgages relative to their income might be better off opting for the peace of mind that a fixed-rate brings.

A variable rate mortgage often allows the borrower to take advantage of lower rates -- the interest rate is calculated on an ongoing basis at a lenders' prime rate minus a set percentage. For example, if the prime mortgage rate is 5.95 percent, the holder of a prime minus 0.5 percent mortgage would pay a 5.45 percent variable interest rate.

It should also be noted that the penalty to pay off an adjustable/variable rate mortgage is 3 months interest with most lenders, avoiding the large penalties often associated with fixed rate mortgages. The option to move from a variable/adjustable to fixed is also available at no cost.

As a consumer, the best option is to have a candid discussion with your mortgage professional to ensure you have a full understanding of the risks and rewards of each type of mortgage.

— Provided by Dwight Trafford

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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.

More people looking to downsize

WITH THE BABY BOOMER POPULATION getting older, there is a new surge in people looking to sell their large family home and downsize to something more affordable and with less maintenance required.

Over the past several years, many younger people have delayed moving out on their own or buying property because of the rising cost of housing. This has resulted in a lot of people living in the family home well past the age that used to be common.

As a result, people were keeping the family home longer.

Now that interest rates have stabilized and housing prices have reached a plateau, many younger people are once again exploring the options of buying their own home and moving out of their parent's house.

With more younger people moving out, the baby boomer generation are considering what to do with several extra bedrooms and a big lawn to maintain.

For many, the decision to downsize is an easy one. For others, it's a tough decision to leave a home they love.

Downsizing has many options for anyone looking to make a move. Some residents want to maintain a house, although a smaller one, for many reasons. This may include needing space for hobbies or a garage to store a vintage automobile.



A smaller house means less maintenance and less work for the home owner.

Bungalows are a popular choice for people wanting to downsize to a more maintenance friendly home. These homes are smaller, but still have a basement to accommodate hobbies and enough property to have a barbecue but not too much where lawn care becomes a real challenge.

The other possibility is moving into a condo or apartment.

Some people just find the confines of a condo or apartment too restrictive.

While condo life may not be suitable for everyone, it does have some advantages.

Depending on a person's lifestyle, a condo may be ideal for someone who wants to be a 'snowbird' or do a lot of traveling in their retirement years. If you reside in a condo, you can leave for several months at a time, and know your home is still being taken care of.

A condo also provides a lifestyle that eliminates the need for constant maintenance around the home. You won't have a lawn to cut, and no leaves to rake during the fall months.

For some, having a condo in an area that is close to amenities may provide a real convenience. If a person

is limited by lack of a vehicle or transportation, being able to walk to local amenities can be a real bonus.

Living near other conveniences such as a medical centre may be a necessity for some people.

Currently, there is a lot of inventory in the region when it comes to smaller homes. The current market is stable and healthy and there are a lot of options available for those looking to downsize.

When deciding to downsize, there are many things to consider. These include lifestyle, preference for a house or condo, and location.

The good thing is, that for most people, downsizing is not something that has to happen overnight.

You can check out the market, see what is available, and make a good decision that will make you happy and give you a good place to live.

While many younger people are now entering the market and possibly looking to raise a family in the future, a large house may be what they need.

For those of a certain age who find a large home mostly empty, downsizing to somewhere more appropriate can be a benefit in many ways.

—Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - October			
	October, 2024	October, 2023	% Change
# of Active Listings	280	250	12.00%
# of Sales	34	24	41.67%
Average Sale Price	\$1,185,456	\$1,187,329	-0.16%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - October, 2024	Jan - October, 2023	% Change
# of Sales	360	358	0.56%
Average Sale Price	\$1,053,462	\$1,077,482	-2.23%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	280
Divided by Sales per Month	34
Months of Inventory	8.2

There is currently 8.2 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

October 2024 vs. October 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 12.00% in October 2024 over the same month in 2023. The number of homes sold increased by 10 homes or 41.67% in October 2024. Average sale prices decreased by 0.16%.

Year to Date 2024 vs. Year to Date 2023

The number of homes sold in Dufferin (excluding Orangeville), year-to-date increased from 358 to 360, which is an increase of 0.56%. Average sale prices were down by 2.23%.



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.

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**RESALE
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Renovations that provide a strong return on investment

Renovations that make homeowners and residents of a home happy are always worth the investment.

Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment.

Returns are often cashed in when homeowners put their homes up for sale, and each year Remodeling magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

GARAGE DOOR REPLACEMENT:

The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.

STEEL DOOR REPLACEMENT:

Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188 percent ROI on an average investment of \$2,355.

MANUFACTURED STONE VENEER:

A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone

because of the price, as the former is less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153 percent ROI on an average cost of just more than \$11,000.

GRAND ENTRANCE UPSCALE (FIBREGLASS):

Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger with dual sidelights.

MINOR KITCHEN REMODEL:

According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep

the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.



What delays project timelines?

Even with the best intentions and services of qualified contractors and crews, timelines for home renovation projects can be prolonged due to various circumstances.

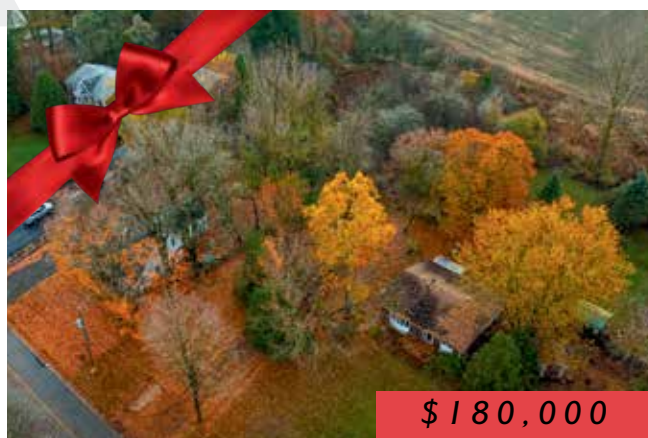
Each project is unique and contractors cannot predict the circumstances they will encounter once work is started. Various factors can affect the overall timeline of a project.

- Weather can impact the ability to pour foundations, do housing framing, install Belgium block pavers, or tend to roofing projects.
- The temperature outdoors and inside can affect paint drying times or how long it takes asphalt to cure.
- Getting a permit for work isn't always cut and dry. There may be delays at the permit office that can affect the remodelling process. Also, inspectors have to check that work is being done correctly, and contractors can be at the mercy of inspectors' schedules.
- Mold, water damage, insect infestation, and other issues may only become apparent once demolition begins. These issues often cannot be ignored and must be addressed before work on the actual remodel can continue.
- Changes in design after an initial plan has been established can throw off the timeline, as it may require ordering new supplies or getting new architectural drawings.
- Supply chain issues became commonplace during the global pandemic, and building materials still may be affected. A project can be delayed by certain materials being backordered or no longer available.
- Some homeowners have to interview and hire new contractors if theirs fails to deliver on promises or is a no-show altogether.
- Homeowners whose loans or other funding fall through may have to delay further work until they are able to pay for the work at hand.

These are a few situations that can waylay a home renovation project. Individuals need to remain patient whenever they begin a remodelling project.

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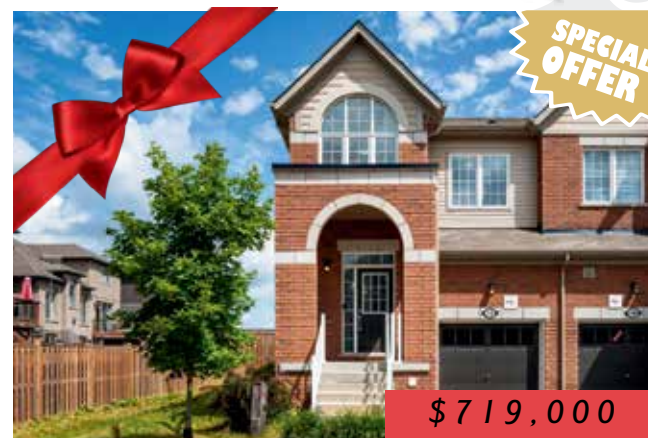
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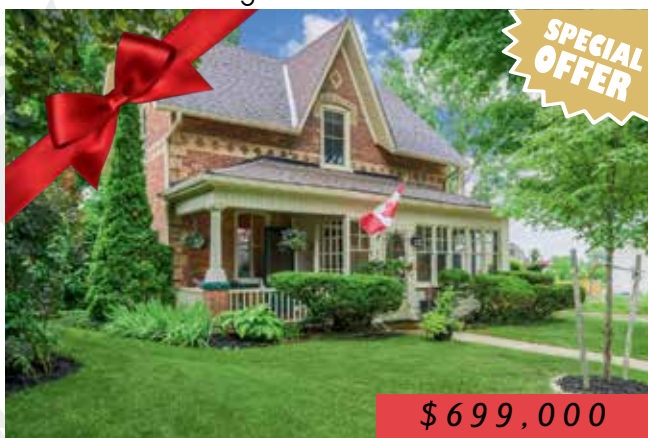
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MARKET UPDATE



Safely decorate your home exterior this holiday season

A person doesn't have to drive far or look too closely to be inspired by holiday decor come the month of December.

Enthusiastic celebrants go to great lengths to express their holiday spirit, and that typically includes decorating their home exteriors.

Home holiday decorations are a tradition in millions of households. Though the tradition helps make this special time of year even more festive, decorating a home exterior for the holidays is not without certain safety risks. Homeowners must prioritize safety when decorating their home exteriors for the holidays. These tips can ensure the holiday season is as safe as it is special.

NEVER DECORATE ALONE

The buddy system should be employed when decorating a home for the holidays. No fewer than two people should decorate a home. A second person can ensure a ladder remains steady while hanging lights and can help lift potentially heavy lawn decorations, thus reducing the risk for injury.

USE THE APPROPRIATE DECORATIONS AND TOOLS

The American Red Cross urges individuals to use only decorations designed for outdoor use when decorating their home exteriors. Indoor lights should never be strung outdoors, even on small spaces. In addition, the Red Cross recommends homeowners who intend to use nails or hooks to hang decorations first confirm they are insulated, which can help to avoid electrocution and reduce fire risk.

PLUG DECORATIONS INTO THE CORRECT OUTLETS

The energy experts at FirstEnergy note that outdoor lights and inflatable decorations should be plugged into circuits protected by ground fault circuit interrupters (GFCIs). Older homes may not be equipped with such outlets, particularly on their home exteriors. Replacing existing outlets with GFCIs is a quick and relatively inexpensive job that a professional electrician should be hired to handle before decorating for the holidays.

UTILIZE A TIMER FOR EXTERIOR LIGHTS

Lights should be not kept on overnight, which can be costly and pose a safety hazard. Utilize a timer so lights come on at night and turn off around bedtime, if not earlier.

INSPECT DECORATIONS

Exterior string lights and other plug-in decorations should be inspected at the beginning of each season to ensure there are no frayed or cracked wires. Damaged wires pose a significant fire hazard, so any damaged strands should be discarded and replaced.

PICK THE RIGHT DAY TO DECORATE

Consult the weather forecast prior to decorating the exterior of a home. Pick a day when efforts to decorate won't be compromised by wind, rain, snow, or other inclement weather. If it's already snowed, avoid decorating until the snow has melted, as there could be ice lingering beneath the snow. It's also unsafe to work on a snow-covered roof. Decorate on a day with ample daylight and pause decorating if weather takes a sudden, unexpected turn for the worse.

It can be fun to decorate a home's exterior for the holiday season. But homeowners must prioritize safety and take every step necessary to reduce their risk for accident or injury.



Orangeville Statistics - October			
	October, 2024	October, 2023	% Change
# of Active Listings	128	99	29.29%
# of Homes Listed	76	74	2.70%
# of Sales	33	22	50.00%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	27	17	58.82%
Average Sale Price	\$786,058	\$816,297	-3.70%

Orangeville Statistics - Year to Date			
	Jan - October, 2024	Jan - October, 2023	% Change
# of Homes Listed	806	657	22.68%
# of Sales	366	352	3.98%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	27	18	50.00%
Average Sale Price	\$816,885	\$831,620	-1.77%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	128
Divided by Sales per Month	33
Months of Inventory	3.9

There is currently 3.9 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 - October			
	October, 2024	October, 2023	% Change
# of Active Listings	384	358	7.26%
# of Homes Listed	222	205	8.29%
# of Sales	87	51	70.59%
List Price vs. Sale Price Ratio	96%	97%	-1.03%
Average Days on Market	28	24	16.67%
Average Sale Price	\$1,373,715	\$1,401,951	-2.01%

Peel - Caledon Statistics - Year to Date			
	Jan - October, 2024	Jan - October, 2023	% Change
# of Homes Listed	2,096	1,855	12.99%
# of Sales	716	671	6.71%
List Price vs. Sale Price Ratio	95%	97%	-2.06%
Average Days on Market	29	24	20.83%
Average Sale Price	\$1,332,056	\$1,388,608	-4.07%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	384
Divided by Sales per Month	87
Months of Inventory	4.4

There is currently 4.4 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

Simcoe - New Tecumseth Statistics - October			
	October, 2024	October, 2023	% Change
# of Active Listings	253	192	31.77%
# of Homes Listed	127	104	22.12%
# of Sales	58	38	52.63%
List Price vs. Sale Price Ratio	98%	97%	1.03%
Average Days on Market	33	31	6.45%
Average Sale Price	\$896,110	\$878,053	2.06%

Simcoe - New Tecumseth Statistics - Year to Date			
	Jan - October, 2024	Jan - October, 2023	% Change
# of Homes Listed	1,282	1,092	17.40%
# of Sales	537	524	2.48%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	34	25	36.00%
Average Sale Price	\$895,418	\$907,089	-1.29%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	253
Divided by Sales per Month	58
Months of Inventory	4.4

There is currently 4.4 months of inventory on the Market in New Tecumseth. In a Buyers Market, there is normally more than 6 months worth of inventory.

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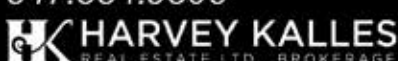
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The most likely spots where mold will grow in a home

Mold is a type of fungi that is found both indoors and outdoors. When mold grows inside, the health of people who spend time in the home or business where it grows can be in jeopardy.

According to the Centers for Disease Control and Prevention, moldy environments may cause stuffy nose, wheezing, red or itchy eyes, and even skin conditions. The Institute of Medicine reports there is sufficient evidence to link indoor exposure to mold with asthma symptoms, as well as hypersensitivity pneumonitis in certain individuals. Certain molds are toxigenic, meaning they can produce toxins, says the CDC. Though there are very few reports of toxigenic molds found inside homes, when present, they can cause rare health conditions.

No one wants mold in their homes, as it's not only unhealthy, but also unsightly. The Environmental Protection Agency says there is no practical way to

eliminate all mold and mold spores in an indoor environment. Certain rooms and spaces warrant careful inspection since they are more vulnerable to mold growth. Mold spores take root in areas where there is ample moisture. Controlling moisture indoors is key to controlling mold. Here are some mold-vulnerable spots that merit some extra attention on the part of homeowners.

BATHROOMS

Bathrooms generate a lot of moisture through showering and bathing. Bathrooms need to be vented to the outdoors with an exhaust fan. If there is no fan, one should be installed. If that's not possible, open a bathroom window to air out the room after bathing. Wipe down surfaces in the bathroom to dry them and keep mold at a minimum.

LAUNDRY AREA

Clothes dryers are moisture-generating appliances that should be properly exhausted to the outdoors. Homeowners also should make sure that washing machines and utility sinks are working properly and there are no leaks that can cause mold growth behind or underneath the structures.

KITCHEN

Mold also may grow in kitchens. Look under the sink and by the dishwasher for any leaks and areas

susceptible to mold. Ventilating cooking areas can help reduce moisture in the area as well, says the CDC.

BASEMENT

Homeowners who have basements or crawl spaces could be breeding mold down there unknowingly, particularly if the areas are unfinished. Moisture, warmth and darkness are prime conditions for mold growth. A dehumidifier can be utilized in the basement to help reduce the moisture saturation in this space. Also, check for leaky pipes or windows that may contribute to mold growth. Humidity levels in a home should be kept between 30 and 50 percent to help limit mold formation.

ATTIC

Although an attic may not be a spot homeowners frequent regularly, it's a good idea to get up there and look for potential mold problems. According to the North Carolina Department of Health, in the winter when buildings are heated, mold often grows in cold, uninsulated exterior walls where building surfaces are relatively cold compared to the indoors. Attics without proper insulation could be vulnerable to mold growth. Roofs also may be compromised by weather, causing leaks into the attic.

Mold can be found anywhere in a home, but is more likely to grow in certain spaces.

Warning signs a bathroom needs work

Homeowners know that the work involved to maintain a home is never done. Fortunately are the homeowners who get to choose when to begin a renovation project, but it's far more common that homeowners spot an issue and then realize it's time to renovate. When it comes to bathrooms, homeowners can keep an eye out for various signs suggesting the room needs a remodel.

• **MOLD AND MILDEW:** Mold and mildew is perhaps the most glaring sign a bathroom needs to be renovated or remodelled. Mold and mildew pose a notable threat to human health, as the United States Environmental Protection Agency reports that molds can cause allergic reactions. Individuals sensitive to mold may develop symptoms that mimic reactions to outdoor allergens like pollen, including sneezing, runny nose, red eyes, and dermatitis (skin rash). Mold also can trigger asthma attacks in people allergic to mold who have the condition. Mold can grow in poorly ventilated bathrooms, such as those without a fan or ones in which fans are not working properly. Mold and mildew will return if it's merely scrubbed away, so the underlying cause of mold must be addressed to prevent its return.

• **SMALL SIGNS OF FADING:** Stains, peeling paint, cracked paint, and gaps in grout are small signs of fading that indicate a bathroom is in need of renovation if not a complete remodel. These issues also can serve as warning signs of larger issues, such as water issues and structural problems, so they should not be merely written off as minor problems or eyesores.

• **RISING WATER BILLS:** If water bills are rising significantly and do not align with price increases or an uptick in water consumption, homeowners may have leaking pipes. Such pipes might be beneath a bathroom sink or behind tiled walls. Discolouration on the walls, peeling paint or wallpaper and/or a musty odour may indicate leaks inside a bathroom wall. If coupled with rising water bills, these signs could be indicative of a significant issue that requires immediate attention.

• **ISSUES WITH TILES:** Cracked or damaged tiles in the shower and bathtub or even on the floor are unsightly and also pose a safety hazard. Cracked floor tiles can lead to slips and falls, which can be especially harmful to older residents. And cracked tiles within the shower and tub area can indicate water problems behind the walls or general disrepair. Such issues should be addressed before they escalate into something larger.

• **A DATED VIBE:** Of course, some issues affecting a bathroom are not necessarily health or safety hazards but more an affront to homeowners' grasp of current styles and trends. If walking into a bathroom unintentionally feels like stepping backward into a bygone era, then it's probably time to consider a renovation or remodelling job.



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