

RESALE HOMES COLLECTIONS

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MARK SCIULLI

A trusted and experienced mortgage broker

When it's time to buy a home, finding a lender to help you achieve your goals can be difficult.

Dealing with a typical bank or other financial institution means you will be limited to the products they offer, and that may not suit your budget or current financial situation.

Mark Sciulli is a trusted and experienced mortgage broker with access to over 100 financial institutions and private lenders. He can help you find the perfect mortgage solution based on your current financial situation and your home buying goals.

Working with the Rock Mortgage Company based in Stouffville, Ontario, Mark engages with his clients, then starts the search for a lender that will produce the best results for someone seeking to buy a home or property.

"As a mortgage broker, I help people who are buying homes find alternative ways to get the financing to ensure they get the home of their dreams," Mark

explained. "We work for the client, not the bank"

Finding a lender when you decide it's time to buy a home means a potential home buyer may have to go to a lot of work visiting different institutions to find out what they can be approved for when it comes to getting a mortgage. This is a time consuming and often frustrating venture.

A mortgage broker will do all the legwork for you. They also have the experience and knowledge to be able to focus on finding the right lender for your situation.

"There are different types of lenders out there than your typical bank branch where you walk in off the street," Mark explained. "Each branch wants to sell you the product they have and want to push. We work for over 100 banks and institutions so we want to send you to the one that's better for you."

Prior to finding an appropriate lender, Mark will meet with his clients and find out what they would like to achieve and discuss the possibilities based on each client's situation.

"To start, I sit down with the client and have what I call, 'a free analysis.'" Mark said of how he starts helping clients. "We go over their income, what their

goals are, and what they want to achieve, and their down payment. One of the big benefits is once we figure out where you are, we put you through a credit check just once – and we can use that credit check at multiple institutions."

Using the single credit check avoids having a client get this done every time when they speak to a new lender. Having repeated credit checks can actually be detrimental to a person's credit history.

There are several institutions which may provide a suitable mortgage to an approved buyer. These include your standard large bank, smaller banks, credit institutions, and other private lenders.

"We tailor our search to what you are looking for," Mark explained. "Quite often people ask for the best rate. I tell them, it's not just about the rate, it's about which product will work for you. If someone is looking to buy a home or purchase a property, I would 100 per cent, recommend meeting with a broker first. I can provide you with other options rather than just walking into your local bank branch."

Dealing one-on-one with a bank branch, can be a frustrating experience – especially if you are turned down and have to start a new search. A Mortgage

Broker can evaluate your current situation and make educated decisions to point you in the right direction for a successful outcome.

Mark's focus is on York Region and the GTA, however, he is available to help clients around the province.

He can help you with property purchases, both residential and commercial, re-financing, HELOC, pre-approval, construction financing, bad credit solutions, and private mortgages.

Mark's clients routinely recommend him to family and friends as a professional and highly knowledgeable broker who has his client's best interest at heart.

Mark Sciulli is an experienced and knowledgeable broker who offers a variety of choices to meet the individual needs of clients while providing helpful advice and personalized service to ensure a seamless and stress-free experience.

You can visit on-line at www.mortgagemanmark.ca, or call the office at: 905-209-2222, or direct at 416-710-3661.

Written by Brian Lockhart

JUST LISTED IN SHARON!!



Gorgeous Executive family home in prime demand Sharon!! Huge private treed and landscaped lot with a wonderful inground pool and lots of room for the kids to play! Renovated eat in kitchen features walkout to large deck overlooking the pool and is open to a lovely family room with fireplace! Spacious living and dining rooms feature hardwood floors and large windows, great for entertaining! Bonus feature on this floor is the separate office! 4 generous sized bedrooms upstairs and 2 full bathrooms complete this floor. Great finished recreation room in the basement with another fireplace plus an additional bedroom too! Hurry in for this one!!



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MAKING SENSE OF REAL ESTATE OFFER CONDITIONS: A Must-Read for Buyers and Sellers

In today's real estate market, understanding the conditions within an offer is essential for both buyers and sellers. These conditions — ranging from financing to inspections — can determine whether a deal goes through or falls apart. Here's a breakdown of some common conditions in real estate offers and their implications.

1 FINANCING CONDITION

The financing condition is one of the most common clauses in an offer. It allows the buyer a set period to secure a mortgage. If the buyer is unable to get approved for a loan, they can back out without losing their deposit.

While this offers protection for buyers, it can pose a risk for sellers. If the financing falls through, the seller may lose a potential buyer. In competitive markets, some sellers may request buyers waive this condition to strengthen their offer, but this adds financial risk for the buyer.

2 HOME INSPECTION CONDITION

The home inspection condition is another key clause. It gives the buyer the right to have the property

inspected by a professional. If the inspection uncovers major issues, the buyer can either renegotiate the price, request repairs, or release the deal without penalty.

For sellers, an inspection may bring up issues that delay the sale or lead to price reductions. In a competitive market, some buyers might waive this condition to make their offer more appealing. However, this increases the risk of unexpected repair costs for the buyer.

3 SALE OF BUYER'S PROPERTY (SBP) CONDITION

The Sale of the Buyer's Property (SBP) condition has gained popularity recently, especially as the market has shifted toward being more of a buyer's market. In a buyer's market, with more inventory and less competition, buyers have more leverage and are more likely to include this condition, giving them the option to back out if they cannot sell their current home in time.

For buyers, this condition offers flexibility and protection, allowing them to avoid being locked into a deal if they can't sell their existing property. In competitive markets, sellers may be reluctant to accept offers dependent on another sale. To mitigate this, buyers and sellers often include an escape clause.

An escape clause allows the seller to continue marketing the property while the buyer attempts to sell their current home. If the seller receives a better offer, they can invoke the escape clause, giving the buyer a short window (typically 48-72 hours) to either remove the SBP condition or walk away. In this scenario, buyers typically receive their deposit funds back, ensuring they don't lose their initial investment. This gives the seller the ability to accept other offers while still keeping the deal open with the original buyer.

4 DUE DILIGENCE

Due diligence refers to the buyer's opportunity to thoroughly investigate the property before finalizing the purchase. This period allows the buyer to check legal details, review property disclosures, and assess issues like zoning laws or potential development plans.

While this is often covered by the inspection and appraisal conditions, it can extend beyond those processes, giving the buyer a chance to back out if serious issues arise during their investigation.

5 APPRAISAL CONDITION

The appraisal condition ensures that the property appraises for at least the purchase price. If the appraisal comes in lower, the buyer can renegotiate the price or back out of the deal.

For sellers, a low appraisal can be challenging, potentially leading to price reductions or the deal falling apart. In some cases, buyers waive the appraisal condition to make their offers more competitive, but this can be risky if the property doesn't appraise for the agreed-upon price.

6 ESCALATION CLAUSES

An escalation clause can be included in competitive markets to automatically increase a buyer's offer if a higher competing offer is received. This clause increases the buyer's offer by a specified amount (e.g., \$5,000) up to a set maximum price.

While this can help a buyer win a bidding war, it's crucial for them to understand how the escalation works and ensure they're not overpaying for the property. For sellers, an escalation clause simplifies negotiations and can ensure they get the highest possible price for their home.

The conditions in real estate offers play a crucial role in determining the success of a transaction. Whether it's securing financing, conducting inspections, or managing the sale of another property, these conditions offer protections and opportunities for negotiation. Clear communication, realistic expectations, and a solid understanding of these conditions are key to a successful real estate transaction.

At the Michele Denniston Real Estate Group, we're committed to helping you navigate Ontario's real estate market. Whether you're buying or selling, we offer expert guidance to ensure a smooth, successful transaction. For personalized advice, contact Michele at (416) 433-8316 or michele@micheledenniston.com.



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For Sale - Vaughan

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For Sale - Toronto

Endless Boutique Shopping, Fine Dining, & Entertainment. Plus Major Attractions Such As Casa Loma & Evergreen Brickworks & UofT all just Minutes Away. Modern 4-Piece Main Bathroom W/Caesar stone Counter. Ensuite Laundry Rm W/Washer/Dryer combo. Built-In Shelving/Hanging Space. **\$510,000**



For Sale - Richmond Hill

Multiple walk-outs to numerous balconies ideal for entertaining. Sitting area on main level can easily be utilized as 4th bedroom with access to a two-piece bathroom. Huge rooftop patio with panoramic views boasts ample space for an outdoor kitchen, living/dining area. **\$1,496,888**



For Sale - Vaughan

Discover Luxury living in this Incredibly Spacious (2095 sq. ft.) Unit In The Vibrant City of Vaughan. This 3 Bedroom-3 Bathroom has timeless features including crown mouldings, pot lights, hardwood and marble floors. Freshly painted throughout. **\$1,175,000**



For Sale - Aurora

The expansive grounds are ideal for family gatherings or lavish entertainment... cabana w/kitchenette and courtyard. Oversized workshop can be converted into garden house/hobby space/home office. Soaring vaulted ceilings, custom finishes 6000 sq. ft. of living spaces. **\$3,800,000**



For Sale - Uxbridge

This land is approximately 230 Acres, including 7650 Third Concession. Approximately 60% of land is workable farm land and rented to local farmers on an annual basis. Close access to City and cottage country. Explore the development options. **\$7,998,000**

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Ways to lower your mortgage payments

(NC) The high cost of living is having an impact on a lot of people's finances. If you're struggling to pay your mortgage, know that you're not alone and that there are ways to help reduce some of the stress.

It's important that you talk to your bank as soon as possible if you're having a hard time making your mortgage payments so you can discuss your options together.

RENEGOTIATING YOUR MORTGAGE

You may be able to renegotiate your mortgage agreement. You could, for example, convert your variable interest rate to a fixed interest rate. This option could help lower your payments if interest rates are too

high. Also, knowing what your payments are every month could help reduce some stress and help you better manage your money.

SKIPPING A PAYMENT

Your bank could offer you a "skip a payment" option. Certain banks also call this option "payment pause," "miss a payment," and "take a break." Your bank allows you to miss a maximum number of mortgage payments each year. If you have made any prepayments toward your mortgage, your bank could apply these amounts to cover your skipped payments. If not, they would defer your payments so it would take longer for you to pay off your mortgage entirely.

GETTING A MORTGAGE PAYMENT DEFERRAL

With a mortgage payment deferral, you enter into an agreement with your bank. This agreement allows you to delay your mortgage payments for a specific period, usually up to four months. After the deferral period ends, you continue making your mortgage payments. Just like the "skipping a payment" option, you'll need to pay the amount you deferred down the road, so the time it takes to pay off your mortgage will be longer.

EXTENSION OF AMORTIZATION

Extending your amortization period lowers your mortgage payments. Keep in mind that the longer you take to pay off your mortgage, the more you'll pay in interest. Think twice before extending your amortization to lower your payments. The interest costs that you'll need to pay will be higher. This may add up to thousands or tens of thousands of dollars over time.

There are many more options that could be available to you. What's important is to consider how these options will affect your financial situation. You may end up paying more to pay off your mortgage and it may take you longer to do that. Your bank is required to provide options that are appropriate for your situation. If none of the options seem right, you may consider selling your home and buying a cheaper one or opt to rent instead.

Learn more about mortgage relief options at canada.ca/money.

www.newscanada.com

6 easy hacks to save energy at home

(NC) Saving energy doesn't need to be complicated or expensive. With a few simple upgrades and changes in daily habits, you can make your home more energy efficient and help lower utility bills.

1 EMBRACE NATURAL LIGHT

Take advantage of natural light during the day. Open curtains and blinds to let the sunshine in. You won't need to turn on as many lights, plus it will make your home brighter and more inviting. Keep in mind, this can heat up your home on hot days, but the extra heat is a good thing as the weather cools down.

2 LIGHT THE WAY WITH LEDS

When you do need to turn on lights, choose energy-efficient LEDs. They use less energy and last significantly longer than traditional incandescent light bulbs. By switching to LEDs, you can reduce both your energy use and the number of bulbs that end up in landfills.

3 ADJUST YOUR THERMOSTAT

Save energy without sacrificing comfort. During cooler months, lower your thermostat by a degree or two and put on an extra layer of clothing. In summer, raise the temperature a bit and use fans for added cooling. Also consider a smart thermostat to automatically adjust temperatures based on your schedule.

4 UNPLUG AND POWER DOWN

Many electronics and appliances use standby power — also known as phantom power — even when they're turned off. It's a good idea to unplug them when not in use to reduce energy waste. Also think about using power bars with switches to easily turn off multiple devices at one time.

5 SEAL ENERGY LEAKS

Are your windows or doors drafty? Use inexpensive weatherstripping and caulking to seal up gaps. This simple step can keep your home better insulated and temperatures more stable. That way, your heating and cooling systems don't have to work as hard to keep your home comfy.

6 TAP INTO LOCAL PROGRAMS

Check out programs that help homeowners reduce energy use, such as Home Efficiency Rebate Plus. A partnership between Enbridge Gas and the federal government, it offers rebates for energy-efficient home upgrades, such as insulation, windows, doors and more.

Find more information at enbridgegas.com/herplus.

www.newscanada.com



211 KENNEDY STREET WEST, AURORA
\$4,599,000



140 TEMPERANCE STREET, AURORA
\$3,499,000



206 CORNER RIDGE ROAD, AURORA
\$2,550,000



93 QUEEN STREET, NEWMARKET
\$1,189,000



26 RED MILLS DRIVE, HOLLAND LANDING
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What to expect when doing a kitchen renovations

Kitchens are often described as the most popular room in a home, and that's not mere conjecture. A 2022 survey from House Digest asked participants to identify the room they consider most important in their homes, and roughly 41 percent chose the kitchen.

Residents tend to congregate in kitchens in the morning and then again in the evening when meals are prepared and, in homes without formal dining rooms, eaten. With so much time spent in the kitchen, it's no wonder that the 2022 U.S. Houzz & Home Study: Renovation Trends found kitchens to be the most popular interior room to upgrade. With so many people interested in kitchen renovations, the following are four things homeowners should know about these popular improvement projects.

EXPECT TO SPEND SOME MONEY

Most home improvement projects require a significant financial investment, but kitchen renovations are among the more expensive undertakings. The overall cost of a project will depend on a host of variables unique to each home, including homeowners' preferences, but HomeAdvisor estimated the average kitchen remodel in 2023 cost between \$14,611 and \$41,432. Homeowners considering an upscale kitchen remodel may receive six figure estimates for such projects.



EXPECT A GOOD RETURN ON INVESTMENT

If sticker shock settles in when receiving an initial kitchen remodel estimate, perhaps it can help homeowners to know that such a project may provide a strong return on investment (ROI). According to Remodeling magazine's "2024 Cost vs. Value Report," a minor kitchen remodel provides a 96 percent ROI. A major kitchen remodel mid-range (49 percent) and a major kitchen remodel upscale (38 percent) did not provide as notable a ROI.

EXPECT THE PROJECT TO TAKE SOME TIME

Kitchens are large rooms with a lot of components, so renovating these spaces can take some time. Estimates vary depending on the size of the room, the scale of the remodel and the materials chosen, but Angi reports a kitchen remodel for most homes takes six weeks

to four months. That's a sizeable window, and it reflects the likelihood that unforeseen issues like supply chain interruptions or the discovery of mold will arise at some point during the renovation. Though it's impossible to determine precisely how long a project will take before it begins, homeowners renovating their kitchens may want to plan for the project to take two months if not longer.

EXPECT TO USE YOUR KITCHEN DURING THE RENOVATION

If the timeline of a renovation is scary, homeowners should know they will likely be able to use their kitchen even after the project begins. Though the room might not remain a popular gathering space once the work starts, Angi notes kitchens are typically out of commission for around six weeks during a

...Residents tend to congregate in kitchens in the morning and then again in the evening when meals are prepared and, in homes without formal dining rooms, eaten...

renovation. That still requires some pre-planning in relation to meals, but it also suggests homeowners won't be without a kitchen for months on end.

Homeowners who know what to expect before such projects commence can make it through a renovation more smoothly.



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NEW YEAR NEW HOME NEW GOALS

Let's make 2025 all about homes



By Julien Laurion
Real Estate

It's 2025, and while you're busy hitting the gym, drinking more water, and organizing your sock drawer (finally), let's not forget your biggest resolution yet: creating a home you absolutely love.

WHETHER THAT MEANS UPGRADING your living space, buying your dream property, or giving your current home a fresh start, this year is all about turning your real estate goals into reality.

And that's where I come in. With my dual expertise in **real estate and contracting**, I'm here to make your New Year's resolutions for your home a whole lot easier (and way more fun).

2025 REAL ESTATE SNAPSHOT

Did you know the Canadian real estate market is forecasted to see a 6.6% increase in home sales this year? That's nearly half a million homes changing hands across the country. Plus, the average home price is expected to climb by 4.4%, hitting \$713,375. Closer to home in the GTA, prices remain steady, and with interest rates projected to drop, there's a golden opportunity to buy or renovate before competition heats up.

Whether you're thinking of upgrading to a bigger space, downsizing to simplify your life, or giving your current home a makeover, the timing couldn't be better.

WHY YOU NEED A REALTOR WHO BUILDS (LITERALLY)

Let's be honest—home buying and renovating can feel overwhelming. That's why my tagline, "**All About Homes**," perfectly captures what I do. As a realtor,

I guide you through the buying or selling process with expert advice and a sharp eye for opportunity. As a contractor, I don't just sell homes—I help you transform them into exactly what you envision.

Buying a fixer-upper? Let's make a plan to turn it into your dream home. Selling a house? I can help boost its value with strategic renovations before it hits the market. Need advice on where to invest your renovation budget? I've got you covered there too.

RENOVATION RESOLUTIONS MADE EASY

Forget vague resolutions like "be more organized." How about this: "**Renovate the kitchen so I never have to search for a matching Tupperware lid again.**" Or, "Finally finish that basement so it stops being a home for forgotten exercise equipment." Whatever your vision, I'll help you bring it to life with practical ideas, smart designs, and top-quality craftsmanship.

WHY WAIT? LET'S TALK!

This New Year, make your home a priority. Whether you're ready to buy, sell, or renovate, let's make it happen together. With real estate stats pointing to an exciting year ahead and my ability to handle both the buying/selling and the hammer-swinging, you won't need to juggle multiple companies

or professionals. I'm your one-stop shop for all things home.

So, let's chat. We'll create a plan that fits your goals, your budget, and your timeline. Call, text, or email me today—and let's make 2025 your best year yet.

Because when it comes to your home, it's not just about walls and floors; it's about creating a space that works for you and your family. And trust me, you deserve nothing less.

Ready to Start?

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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\$1,888,888

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\$1,198,888

2 BED 2 BATH 1280 SF PENTHOUSE IN RICHMOND HILL





Wow! It's a beauty, shows to perfection! Sunfilled suite 'Open Concept' floor plan! Engineered hardwood floors! Two fireplaces! 'Gourmet' centre island kitchen with granite counters & backsplash. Stainless steel appliances! Big primary with inviting ensuite & 'Organized' walk-in closet! Large 2nd bedroom too! 'Gated' security! Two side by side parking, pool, and gym! Steps to transit, mall and amenities!

\$888,888

Tips to make a home less vulnerable to criminals



Property crimes are perhaps more common than people may realize. Homeowners recognize the importance of protecting themselves, their loved ones and their valuables. Locking doors at night is one measure of protection anyone can employ, but there's a host of additional steps individuals can take to make their homes less vulnerable to criminals.

EMBRACE SOME SIMPLE SOLUTIONS

The Insurance Information Institute recommends utilizing simple security devices such as padlocks, door and window locks, grates, bars, and bolts. These devices may not prevent burglars from entering a home, but they can increase the amount of time it takes criminals to gain access. That can be enough to discourage criminals and also provide extra time for homeowners and neighbours to see and report suspicious individuals lurking around homes.

PERIODICALLY ASSESS EXISTING SECURITY DEVICES

Locks, security cameras and additional devices are effective deterrents, but only if they're working properly. It's easy to overlook security devices, but routine inspections can ensure they continue to serve as a security blanket between residents and criminals.

INSTALL A BURGLAR ALARM

Burglar alarms can be effective deterrents and even help homeowners save money on their insurance policies. The Electronic Security Association estimates that home alarm systems can save homeowners as much as 20 percent on their insurance policies. Such savings can offset the cost to purchase and install burglar alarms. Homeowners who doubt the efficacy of burglar alarms as a crime deterrent should know that a study from researchers at the University of North Carolina, Charlotte examining the habits of burglars found that 60 percent decided against burglarizing properties they learned had burglar alarms.

TRIM PRIVACY TREES AND SHRUBS AROUND THE PERIMETER OF YOUR HOME

Privacy trees and shrubs can make it harder for passersby to see into a home from a nearby street or

sidewalk. However, such features also can provide hiding space for criminals looking to gain access to a property. Routinely trim trees and shrubs near doors and windows so they are not inadvertently providing cover for criminals.

LIGHT UP THE OUTSIDE

Exterior lighting is wildly popular among homeowners for its aesthetic appeal. But lights around walkways and throughout a landscape also illuminate the exterior of a home, making it harder for criminals to get around without being seen. Spotlights and motion-detection lights can alert homeowners if someone is outside, and such lighting also can make it easier to spot criminals on exterior cameras, which can deter burglars.

There's no shortage of ways for homeowners to make their properties less vulnerable to criminals.



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MARKET UPDATE – DECEMBER 2024

AURORA

AVERAGE SALES PRICE

\$1,498,726

AVERAGE 33 DAYS ON MARKET

NUMBER OF SALES

39

40 NEW LISTINGS

SALE TO LIST RATIO

97%

YEAR OVER YEAR % CHANGE

5.25%

KING

AVERAGE SALES PRICE

\$2,510,852

AVERAGE 63 DAYS ON MARKET

NUMBER OF SALES

13

14 NEW LISTINGS

SALE TO LIST RATIO

93%

YEAR OVER YEAR % CHANGE

-0.65%

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

As 2025 commences, we are coming off of a more stagnant time. Pricing is down in Aurora and King quarter over quarter, despite the rate announcements. Looking ahead to 2025, there is a predicted slight increase in Quarters 3 and 4 from a pricing perspective. Spillover Buyers from 2024 are out shopping and those with intentions to move in 2025 are beginning to make their plans. Overall, inventory still points to a Seller centred market, even though the market is reacting as a Buyer centred market. For Sellers, getting on before inventory spikes in Spring will be advantageous. For Buyers, capitalizing on the opportunities in the pre-spring market could be lucrative, as days on market have crept up. Working closely with your real estate advisor to strategize your plans for 2025 is integral. In an evolving market, Key Advantage are your trusted partners for insight and support, to help you make informed decisions with confidence. If you are thinking of buying or selling in 2025, 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.



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188 RIDGE WAY

Thinking that 2025 is the year to make the move to an award winning, adult lifestyle community? Don't wait any longer - this dazzling Dali bungalow in Briar Hill will work perfectly! This bungalow is beautifully finished and will tick so many of the boxes on your wish list. From the upgrades throughout the home, to the sought after open concept floor plan and the lower level walk out to a patio you will quickly realize that this would be a perfect new home!
Offered at \$839,000



56 VIA AMICI

Absolutely amazing home in the "Award Winning" community of "Briar Hill". Nestled in the "Rolling Hills" of the Nottawasaga Valley, this home has been completely renovated top to bottom and backs directly onto the Nottawasaga Golf Course. There is no home like this & just too many upgrades to mention. Don't miss out on this home!
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How to organize a HOME'S INTERIOR

The dawn of a new year marks a convenient time to turn over a new leaf.

Much attention is paid to individuals' intentions to eat healthier and exercise more at the start of a new year, but those goals are not the only ways to embrace positive change come January.

A quick look around a home's interior may lead some to conclude that their home environments could benefit from a little less clutter and some improved organization. A more organized home may be easier to navigate and can even have a positive impact on residents' mental health. In fact, a 2021 study published in the journal *Comprehensive Psychoneuroendocrinology* found that women who cared for infants in cluttered homes experienced higher levels of physical stress than those whose homes were more organized. That study suggests an organized home is a less stressful environment, which itself can pay numerous dividends, as the Mayo Clinic notes chronic stress increases a person's

risk for various health problems, including anxiety, depression, digestive issues, heart disease, and weight gain, among others.

With so much to gain from an organized home, individuals can consider these strategies to make interior spaces around the house less cluttered.

AVOID PROCRASTINATING

A weekly, if not daily, routine that involves cleaning up spaces like the kitchen and living room can ensure a home is not overtaken by clutter before residents even realize it. Each day, go through the mail and discard papers and junk mail so they don't pile up. Parents of school-aged children can organize papers kids return home with each day so all that homework and event announcements does not create clutter.

PURCHASE AN ENTRYWAY SHOE RACK

It might seem simple, but an entryway shoe rack can set an organized tone in a home. Whether the primary entryway is through the front door or a side door, a shoe rack just inside the door can ensure shoes are not strewn about and reduces the chances that floors are muddied.

CONSIDER FURNITURE THAT DOUBLES AS STORAGE

Many people utilize storage furniture so common spaces like living rooms are not overwhelmed by clutter. For example, a storage ottoman can hold blankets, pillows and other creature comforts so these rooms project a clutter-free vibe when not in use. Similarly, storage benches at the end of beds in each bedroom can help to establish a serene, clutter-free vibe, which can promote a better night's sleep.

DISCARD OLDER ITEMS

Clutter can pile up when storage areas like closets, dressers, nightstands, and home offices fill up with items people tend to accumulate over the years. For example, a linen closet can be overrun by bath towels that are rarely used, while nightstands can become junk drawers over the years. Periodically go through these areas and discard older items that are no longer used. These tasks won't take long, but can free up ample space throughout the home.

These are just a handful of the many ways individuals can effectively organize their home interiors and reap all the rewards that such efforts produce.

Earthy colours dominate 2025

Change is in the air when a new year arrives. People often use the turn of the calendar as an opportunity to redecorate living spaces or revamp their wardrobes. As individuals narrow down their projects, they may want to incorporate a fresh and trendy palette of colours. For 2025, the options are decidedly warm, cozy and earthy.

Industry colour experts routinely recommend hues that can elevate homes, offices and other spaces. The following is a selection of shades that insiders predict will colour the world for the coming year.

QUIETUDE

Sherwin-Williams has named Quietude its colour of the year. This soft sage colour exudes serenity and understated luxury. Grayish-green with a touch of blue, Quietude is a soothing colour of tranquility. Sherwin-Williams also offers a Color Collection of the Year that includes Convivial Yellow, Spiced Cider, and Nomadic Desert, among others.

MOCHA MOUSSE

The title of Pantone® Color of the Year 2025 belongs to Mocha Mousse. Just as the name implies, this rich, warm brown suggests the intoxicating qualities of coffee and chocolate. It can create a feeling of comfort in any space, or even serve as the basis of a chocolate wardrobe colour palette. According to Leatrice Eiseman, executive director of the Pantone Color Institute, Mocha Mousse is "sophisticated and lush, yet at the same time an unpretentious classic."

PURPLE BASIL

Glidden's 2025 colour of the year title belongs to Purple Basil, a dusty, neutral violet purple hue with mauve undertones. It embraces rich, warm energy, and is equally at home in a bedroom as it is in a dining room.

CINNAMON SLATE

Cinnamon Slate is moody and introspective. This Benjamin Moore colour blends rich plum and chocolate brown that the company calls "adaptable, yet distinct." In fact, it is quite similar to Glidden's colour of the year, but a tad more brown in nature.

CARAMELIZED

Homeowners may want to consider Caramelized, an earthy terracotta brown that is Dunn-Edwards' 2025 Color of the Year. Caramelized is versatile and elegant, and it complements both modern and vintage interiors.

ELDERTON

Paula Taylor, Graham & Brown's head stylist and trend specialist, calls Elderton "a chameleon colour that can be sophisticated yet cozy." This medium brown is contemporary with a huge amount of depth. It may work in a rustic living room or a cozy library.

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CHATEAU-INSPIRED LUXURY WITH POOL

Nestled on a premium lot in the prestigious Fontainebleau community of Oak Ridges/Lake Wilcox, this chateau-inspired executive home features a 3-car garage, 10-ft ceilings, and a gourmet kitchen. Enjoy a private backyard oasis with a heated saltwater pool. Luxurious finishes, expansive living spaces, and thoughtful upgrades make this home truly extraordinary.



LOCATION. LUXURY. LIFESTYLE.

Experience luxury living at King Heights Boutique Condominiums in King City, with suites from \$534,465. Spacious 1-3 bedroom layouts feature 10' ceilings, custom cabinetry, quartz countertops, and Miele appliances. Enjoy amenities like a rooftop terrace, fitness studio, and lounges, all steps from the GO station, parks, and community center.



PRESTIGIOUS CUSTOM HOME, 82X150 FT LOT

Welcome to this custom-built home in prestigious St. Andrews-Windfields, Toronto. Featuring soaring ceilings, a grand foyer, custom millwork, a loft sunroom, and spacious bedrooms, this property offers exceptional potential. The walk-up basement boasts a sauna and wet bar. Located on an 82x150ft lot near top schools, parks, and transit, it's a must-see!



GREEN AND SMART EXECUTIVE HOME

Absolutely Stunning Brand new "green" & "smart" executive home in South Aurora's prestigious Royal Hill Community. This luxurious masterpiece features a gourmet chef's kitchen, spacious layouts, hardwood floors, and breathtaking views. Close to Yonge Street, schools, trails, and amenities, offering modern elegance and unparalleled convenience in a serene setting.



FREEHOLD TOWNHOME WITH DOUBLE GARAGE

Welcome to your dream 3-bedroom freehold townhome on a quiet street in Stouffville! Enjoy a spacious 3-storey layout with a double car garage, upgraded kitchen, bright open-concept main floor, walk-out terrace, and upper-level bedrooms with stunning views. Conveniently located near GO Station, highways, parks, schools, and amenities. Don't miss out!



PERSONALIZE YOUR EXECUTIVE DREAM HOME

Magnificent brand-new executive home by renowned 'Fernbrook Homes' with over \$200K in upgrades. Set on a large lot in prestigious Princeton Heights, Aurora Estates, this stunning home features a Downsview chef's kitchen, elegant finishes, spacious bedrooms with ensuite baths, a covered loggia, and proximity to Yonge Street, transit, and amenities.



LUXURIOUS 'FERNBROOK' HOME IN AURORA

Introducing the exquisite 'Fernbrook' executive home in Aurora Estates, boasting over \$200K in upgrades. Highlights include a gourmet Downsview kitchen, elegant finishes, a main-floor bedroom, and four ensuite-equipped upper bedrooms. Conveniently located near Yonge Street, transit, and amenities, this home offers unparalleled luxury living.



PREMIUM FEATURES, PRIME LOCATION

Welcome to this stunning 4+1 bedroom, 4-bath executive home in Vaughan's desirable community. Boasting a gourmet kitchen with Viking appliances, an open-concept family room, a luxurious primary suite, spacious bedrooms, and a professionally finished lower level, this home offers elegance, comfort, and convenience near parks, schools, Maple GO, and more!



LUXURY TOWNHOME WITH ROOFTOP TERRACE

Experience luxury living at "The Bond on Yonge" in Richmond Hill. This 3-bedroom, 3-bathroom (1331 sqft) townhome boasts a 375 sqft private rooftop terrace, stainless steel appliances, quartz countertops, 9ft ceilings, and floor-to-ceiling windows. Conveniently located near Yonge Street, schools, parks, shops, and transit, it's perfect for modern, elegant living.



TRANQUIL BACKSPLIT WITH SCENIC YARD

This charming 4-level brick backsplit with a double garage is nestled in Whitchurch-Stouffville's sought-after Ballantrae community. With 4 bedrooms, 2 bathrooms, a bright open-concept layout, cozy fireplace, spacious kitchen, balcony, and scenic yard views, it perfectly blends comfort, convenience, and character.



LAKE WILCOX LUXURY HOME HAVEN

Brand new custom executive home being built on a 150' lot in Lake Wilcox. This 4+1 bedroom, 5 bath home boasts upgraded features perfect for family living and entertaining. Chef's kitchen with JennAir appliances, open concept living areas, luxurious primary suite, and a finished lower level. Close to Lake Wilcox Park and trails.



AURORA HIGHLANDS MODERN BACKSPLIT

Step into this stunning 3-bedroom backsplit in Aurora Highlands with a 6-car driveway. Featuring modern upgrades like a renovated kitchen, hardwood floors, pot lights, and spacious living areas, it's perfect for entertaining. Enjoy a private fenced backyard and convenient access to schools, parks, and amenities!

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