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AURORA/KING

VOLUME 7, ISSUE 7

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**NEW
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RESALE?**

I was recently approached by a young couple that were looking to buy their first home. They were undecided on whether they should purchase a new build or a resale home and wanted some advice. *Continued on page 4*

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Factors to consider when buying a home

Home ownership is a dream for many people. In fact, buying a home is considered by many people to be a major life accomplishment.

Various factors determine what makes a home an attractive place to live. While some considerations may overlap, others may be unique to individual buyers. Those new to the real estate arena may want to consider the following factors as they search for a new place to call home.

PROPERTY TAXES

Property taxes can greatly affect the overall cost of living in a particular home. The real estate company RedFin says property taxes are generally levied by each county and often include taxes paid to schools, utility companies and municipal governments. Property taxes will usually be factored into a monthly mortgage payment, and how high (or low) taxes are can turn an affordable mortgage payment into something that can break a budget. When calculating payments, be sure to include property taxes in your estimates.

2: JOB SECURITY/AVAILABILITY

The financial resource Fortune Builder says to consider your job security before taking the home ownership plunge. Before committing to an investment as substantial as a home, ensure that you are secure in your job. Similarly, if you are relocating for job prospects, verify that the new location has a thriving job market.

3: LOCAL SCHOOLS

For potential homeowners with children or those planning on becoming parents, area schools should merit significant consideration. Research school rankings and reviews, but know that rankings can change. American Family Insurance Company says to also look at the school budget history of towns you're considering to see if residents prioritize funding for education. This can be a measure of how important education is in a given community.

4: COMMUTE TIMES

Home ownership involves both lifestyle and financial decisions. Calculate the time it will take to travel to and from work when considering a certain town or neighborhood. Find out if there is mass transit and what options are available for off-hour travel needs.

5: LIFESTYLE OPTIONS

Quality nightlife, arts and history, community events, proximity to cultural centers or cities, and other factors are at play in choosing a home. Make sure your new community allows you to still enjoy the things you're passionate about.

Buying a home involves considering various factors that can affect your budget and quality of life.



What are the differences between real estate agents and brokers?

Real estate transactions often involve significant amounts of money. As a result, it's common for both buyers and sellers to enlist the services of a host of professionals with real estate experience.

Both buyers and sellers may work with real estate agents and/or real estate brokers en route to buying or selling their homes. Agents and brokers are not one and the same, and there are some important distinctions between the two.

REAL ESTATE AGENT

According to Realtor.com, real estate agents are professionally licensed individuals who can

help both buyers and sellers. Agents also may help property owners rent their homes. The amount of training real estate agents need to earn their licenses varies by state. Once individuals finish their required training, they must take a written exam that tests their knowledge of federal real estate laws and general principles as well as the laws specific to the state in which they want to become licensed. Only after passing this exam do individuals become recognized real estate agents. Investopedia notes that achieving agent status is the starting point for most real estate professionals.

REAL ESTATE BROKER

Real estate brokers are those professionals who have continued their education past the agent level and obtained a broker's license. Each state has its own requirements in regard to becoming a licensed broker, but education and examinations are necessary regardless of where a person lives.

Realtor.com notes that the extra coursework to earn a broker's license focuses on various top-

ics, including ethics, contracts, taxes, and insurance. Agents may learn about these topics as well, but coursework for prospective brokers goes into more depth than it does at the agent level.

Brokers also will study and learn about legal issues in regard to real estate. The legal issues brokers may learn about include brokerage operations, real estate investments, construction, and property management. Requirements vary, but Realtor.com notes that brokers often must work as licensed real estate agents for no less than three years before they can earn their broker's license.

There is more than one type of real estate broker. Principal/designated brokers oversee all agents at a given firm and ensure the agents act in compliance with all real estate laws. Managing brokers tend to focus on the hiring and training of agents. Associate brokers have their broker's license but work directly under a managing broker.

Real estate agents and brokers can help buyers, sellers and investors successfully navigate real estate transactions, and each can serve their clients in different ways.

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Lynda Lacey* & Jeff Lacey*** **\$ 3,695,000**

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Lovely Raised Bungalow With Spectacular Vistas From Every Window. Wonderful Home With In Ground Pool Set Privately Behind The House. Many Walkouts To Decks And Patios. Stunning New Kitchen With Granite Counters, Centre Island And Large Breakfast Area That Walks Out To Deck That Overlooks The Pool Area. Family Room With Vaulted Ceilings And Floor To Ceiling Stone Fireplace. Large, Private 2.49 Acres With Views Over Neighbours Large Pond. No Need For A Cottage With This Property. Great Entertaining Areas, Inside And Out With A Convenient Large 2 Car Garage With Entry To Lower Level Mud Room. Finished Lower Level. Rec Room, Exercise Room, Laundry Room, 4th Bdrm, 3Pc Bath.

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Lynda Lacey* & Amanda Vizziello* **\$ 1,268,000**

555 Paris Road, Paris



Phenomenal Opportunity To Obtain 30.33 Acres Within The County Of Brant Official Plan. Adjacent To Mls# X4425816-539 Paris Rd. Many Permitted Uses Under Current Agricultural Zoning Including: Medical Marijuana Production Facility, Farm Greenhouse, Farm Production Outlet, Farm Labour Housing, Livestock Facility, Aviary Etc. Minutes To 403. Do No Walk Property W/O An Appt.

Jeff Lacey* & Cinda Brown***

539 Paris Road, Paris



Phenomenal Opportunity To Obtain 42.60 Acres Within The County Of Brant Official Plan. Adjacent To Retail Development. Many Permitted Uses Under Current M3 (Heavy Industrial) And Agricultural Zoning Including: Medical Marijuana Production Facility, Auto Body Shop, Auto Repair Garage And Sales, Food Processing Plant, Warehouse (Public Self-Storage) Etc. Minutes To 403, One Hour To Toronto. Prime Potential For Development.

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Continued from the cover

There is a vast array of choices to be made when deciding on what type of home you want to live in as there are advantages and disadvantages to both.

Buyers will typically spend more for a new build versus that of a comparable existing home. With a resale, the vendor's asking price is almost always negotiable downwards unlike the builders list price which is usually firm. Any extras or changes are added to the list price of a new home and add up quickly. However, there's the knowledge that a builders warranty, along with brand new operating systems, new roof, furnace etc will balance out the potential cost of immediate major repairs that can come with older homes.

With a new home you can choose your colors, tiles, cabinetry and decorate exactly how you want. Most new homes will have more modern conveniences, better insulation and be more energy ef-

...buyers will typically spend more for a new build versus that of a comparable existing home...

cient. In terms of investment however, a resale home will often give you far more value than a brand new home. Many owners put tens of thousands of dollars into home improvements ranging from small items, such as landscaping, curtains, indoor/outdoor lighting, to major projects, such as a finished basement.

With a new home purchase you should be prepared for the ongoing construction you will find around you. Typically, your grass will not be in,

your driveway will be gravel and your street will be a mess whenever it rains or snows. Most new developments are on the outskirts of town, so buyers should ask the developer about future access to public transit and services. The major advantage of buying a resale home is that you are moving into an established neighborhood, with large trees and amenities close by.

When faced with this decision myself many years ago, I opted for a resale home. For me the benefits of having a large, mature, fenced yard, and being able to walk to town, far outweighed the positives of having everything brand new. That being said, there was ongoing "To Do" list.

Either way, it's worth having a conversation with your realtor to determine what your priorities are when looking for your first or next home.

— Written By Jenny Balon

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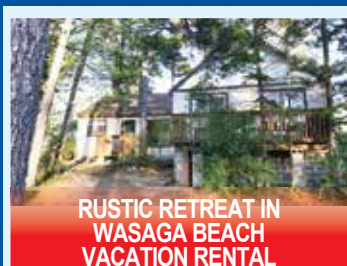
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Let locations inspire design

Homeowners looking to add flair to their homes can find inspiration anywhere. Style can even be tailored to reflect places homeowners have visited.

Whether they call to mind the narrow streets of London, the sand-bleached beaches of a Caribbean island or the urban buzz of New York City, designs can reflect one's travels and evoke some of the same feelings homeowners got when visiting their favourite places. Professional interior designers often pull inspiration from unique places, and so can homeowners who love to travel.

Those who want to illustrate their wanderlust through their home's decor can consider these tips.

WORK WITH COLOURS

Think about the colours that signify a particular locale and bring those hues into the space. The colour palettes of the beach, for example, include grays, beiges, blues, and greens. The popularity of gray-tone neutrals allows homeowners to bring in these colours as a neutral backdrop, and then add a splash of whimsy with a few decorative accents.

TRY NATURAL MATERIALS

Vacation hotspots like Hawaii, Southern California and other areas of the Pacific tend to put heavy emphasis on natural materials. Items like bamboo, sea grass, stones, and woven baskets can invite the outdoors into a home.

EMBRACE THE VIBE

Urban centres are awash in energy and colour. This spirit can be reflected with modern architecture, bold prints, metallic accents, and innovative lighting.

PICK AN INSPIRATION PIECE

Homeowners can direct their focus to one particular memento from a vacation or excursion. A vivid piece of artwork, a piece of furniture, a sculpture, or even a wardrobe element can serve as a catalyst for an entire room. Use this piece to match colours and textures.

Remember, to evoke the spirit of an area when decorating, keep it subtle. Too many details or over-the-top replication might seem like one is dressing a stage set rather than his or her home.



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\$1,798,000



8 ALHART STREET, RICHMOND HILL
\$1,475,000



16 ARDILL CRESCENT, AURORA
\$1,159,000



99 TAMARAC TRAIL, AURORA
\$1,125,000



43 COUSINS DRIVE, AURORA
\$999,000



32 ATTRIDGE DRIVE, AURORA
\$949,000



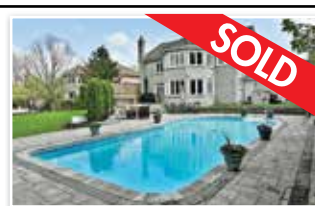
63 LEWIS AVENUE, BRADFORD
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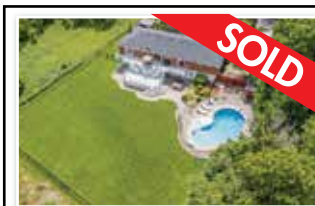
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23 DAWSON CRESCENT, AURORA



86 WINDHAM TRAIL, AURORA



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Seller's Making Gains

School's out for summer now for many and Buyers took 7 percent more action over last year buying up 101 homes across Aurora. Average home pricing was 7 percent higher than in May at \$919,245. The median price of all home types increased to \$816,200 a rise by 9 percent from June 2018.

Year to date analysis indicates home sales in Aurora are up by 13 percent. There were 338 homes available for sale at months end 57 less than the same time last year. At the current pace of homes being purchased there is a 4 month supply of inventory which is more favourable for Seller's.

Affordability is a common issue for Buyer's challenged with lender qualification benchmarks that seem to be here to stay. Some lenders are introducing more innovative lending products to help

their clients enter the housing market at every life stage. It may be prudent to speak to a couple of lenders to uncover the best fit in advance of taking action to purchase.

– Written by Connie Power

Connie Power is a Real Estate Sales Representative CNE® SRS® ABR® SRES®, Mentors and Develops New Real Estate Sales Representatives for RE/MAX Hallmark York Group Realty Ltd., Brokerage serving York region and beyond in the Greater Toronto Area (GTA). Empowering you in Real Estate, Call Connie today to make an appointment to discuss your next move at (905) 726-0856.

*The statistics provided herein were obtained from the Toronto Real Estate Board; Regional Housing Market Tables; York Region, Aurora for May, June of 2018, 2019 and the Summary of Existing Home Transactions of all home types, June 2018, 2019 for all TREB Areas.

***Not intended to solicit those currently under a real estate contract.

3 FACTORS to consider when choosing a mortgage lender



A home is the most significant purchase many people will ever make. Perhaps because of that, many buyers, particularly those purchasing a home for the first time, are understandably nervous about the home-buying process. The decision regarding which home to buy warrants ample consideration, but so, too, does the buyers' choice of lender.

Mortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to find the right fit for them. Couple that with lending-related terminology that many first-time buyers may be unfa-

miliar with, and it's easy to see why prospective homeowners can feel overwhelmed about the process of borrowing money to buy their homes.

When looking for a mortgage lender, prospective homeowners should never forget that the choice of lender is, in most cases, entirely theirs to make. When making that decision, a host of variables should be considered. The following are three such factors that, upon ample consideration, may help buyers rest easy knowing they did their due diligence when looking for lenders.

1 REPUTATION/RECOMMENDATION

Just like other businesses, lenders have reputations, and oftentimes those reputations can be determined via some simple online research. Peruse online reviews to determine what past buyers felt about a given lender. If possible, ask friends, family or colleagues who they worked with to secure a mortgage.

2 FEES

Fees vary from lender to lender. Fees should not be mistaken for interest rates, which change daily and are typically dictated by the financial industry and prospective buyers' credit history and financial standing. When speaking with potential lenders, ask for a rundown of their fees, and the services those fees include, and closing cost estimates in writing, then compare and contrast fees and costs of various lenders before making a final decision. Some lenders may charge considerably more in fees than others, so buyers should put in the effort necessary to comparison shop.

3 PERSONAL INTERACTION

Buyers, especially those who have never before purchased a home, will likely have lots of questions. This is where personal interaction with a prospective lender should be noted. Securing financing for a home purchase can sometimes seem like an impersonal process, but it doesn't have to be, and many lenders are happy to answer buyers' questions. Lenders who answer questions quickly and clearly can make buyers more comfortable about the home buying process. Buyers may want to avoid lenders who seem evasive or unwilling to answer questions in writing.

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Ask Big Tuna, The Renovating Realtor



By Julien Laurion
The Big Tuna of Real Estate

FOR LEASE



Dear Julien, my partner and I are considering upsizing our home and leasing our current home. What are your thoughts? Thanks in advance, Garden Lover!

Hello Garden Lover, congratulations! Owning an income property can be both exciting and nerve-racking.

The primary consideration when looking to acquire multiple properties is the carrying cost; you must consider the expense of insurance, maintenance, mortgage and property taxes etc. I would also strongly recommend finding a really good home inspector for your new home purchase. You are probably well aware of the state of your current home; however, the new home could have some potential issues that would be costly to repair.

With respect to leasing, I would recommend working with a Realtor, like myself, to do the heavy

lifting and manage the listing, secure tenants and provide guidance. Becoming a residential landlord can be difficult if you are not aware of the rules and regulations of the Landlord Tenant Act. Effective May of 2018, the rules have changed and are very protective of tenant rights. Simply put: you really need to know your stuff before becoming a landlord and exposing yourself to new risk.

Garden Lover, a lot of people dream of owning two homes. However, there is a lot to consider when buying a second property and consulting a professional is highly recommended. With the right support you can start to build your financial portfolio and secure your future through home ownership. Big Tuna is just one call away!

Who is Big Tuna, The Renovating Realtor?

Julien Laurion AKA Big Tuna, is a local Real Estate Sale Representative with RE/MAX Hallmark York Group Realty in Aurora. I am a real estate agent who has expertise in both Real Estate and Renovations and have been involved in this community for over 20 years. If you have a question for my monthly article or if you are considering buying, selling or leasing a home please feel free to call or email me directly at (416) 402-5530 or julien@bigtuna.ca or by alternatively by visiting my website www.bigtuna.ca or Facebook page @bigtunarealty

The process of buying a home can be unlike any experience prospective buyers have ever had.

After finding a home they like and coming to an agreement on a sale price with the seller, buyers can expect to add many items to their to-do list. One of the first things to jot down on that list is scheduling a home inspection.

Home inspections are a vital part of the home buying process. Such inspections can protect buyers as they're on the cusp of making what will likely be the most significant investment of their lives. Understanding the home inspection process can help buyers during an exciting yet potentially nerve-wracking time in their lives.

WHAT IS A HOME INSPECTION?

The American Society of Home Inspectors defines a home inspection as an objective visual examination of the physical structure and systems of a house. Inspectors will conduct visual examinations from the roof to the foundation of the home. Additional structures on the property, such as sheds or detached outdoor living areas, are not typically included in the examination.

WHAT DO INSPECTORS EXAMINE?

The ASHI notes that inspectors will examine the condition of various parts of the home. The heating system, central air conditioning unit, interior plumbing and electrical systems, roof (though inspectors will not climb onto the roof), attic and insulation will be examined. Inspectors also will examine walls, ceilings, floors, windows, doors,

the foundation of the home, basement (or crawl space), and structural components.

CAN A HOME FAIL INSPECTION?

Homes cannot fail home inspections, which are just assessments of a home's existing condition. Municipal inspections are separate inspections conducted by government agencies to verify that a property is in compliance with local codes. Home inspectors will provide detailed reports describing the condition of a home and indicate if any repairs are in order.

DO I REALLY NEED A HOME INSPECTION?

A home inspection is a vital component that can help buyers make the most informed decision possible. Forgoing an inspection can leave buyers vulnerable to



potentially costly repairs and issues with a home that might have been detected with a proper home inspection. In addition, some lenders insist that buyers have home inspections conducted before they will allow them to borrow money.

Home inspections can protect home buyers as they prepare to make the most significant financial investment of their lives. More information about inspections can be found at www.homeinspector.org.

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Ask A Realtor®



Moved into our new house and need to start making it feel like home what do you recommend?

The quickest way to make an impact in a home is by deep cleaning all areas of the home including existing cabinetry, fixtures, windows, doors, floors and walls.

Repair wall & ceiling imperfections followed by priming. Painting in light and airy colours in a matte or semi-matte finish will open up the space and be less jarring than deep shiny colours of every description. Flooring needing replacement can range drastically in price. The great news is the ease of installation and vast array of items that have been introduced to meet and exceed homeowners needs to be cost effective or avant garde throughout the home. Most professional paint stores will have consultants who can assist regarding colour trends and top selections based on the room location, function and lighting both natural and electrical available and to coordinate with the furnishings to be used in the space.

Often Buyers fall in love with homes that are well staged, consider a staging 'to live in' consultation with an area professional. The cost of the consultation and a subsequent action plan to review furniture needs, placement, decor recommendations, window coverings and colour selection ideas may be far less than hiring a professional designer. Share photos, magazines, ideas and must have items as well as well loved items that must stay during a design consultation; this will give cues to the specialist on your taste and preference when they create the action plan towards making the house feel more like a home.

Window coverings that are easy to maintain and offer a balance between allowing natural light in and offering privacy are also available at most box stores and home decor stores as well as independent window covering retailers.

Adding LED lights throughout set to dimmer switches will reduce monthly energy costs while offering different mood settings. There are government rebates also available for this improvement. Consider adding the latest LED potlights installed by a licensed electrician that are now available in half inch thickness

which will take the gloom out of any room. Replacing existing light fixtures with personal taste designs will also add personal flare impact.

Take inventory of all material goods; there's a good chance that more items could be donated or discarded to avoid introducing more clutter to the home. When organizing goods it's recommended to categorize in a way that every item has a place; when a system is introduced to each room it's far easier to maintain a clean home.

If budget is a concern consider upgrading cabinet hardware, replacing faucets, toilets and sinks and surprisingly laminate countertops now available have improved drastically in appearance and could be a short term improvement in kitchens and baths.

If hiring a contractor to make improvements, interview them, see their finished work and ask for references and specific timelines and detailed pricing before committing to the licensed professional.

The exterior of the home should also have the same attention to detail, weeding, pruning shrubs, removing excess branches, grass cutting and cutting in gardens and driveways. Repair shifting stones, loose railings and power washing the home, deck and front and rear entryways. Paint or stain doors, trim, decks and outbuildings where necessary. Once the exterior is clean, head to a garden center to plan blooms, shrubs, annuals and perennials for the lighting conditions of the property.

Finally home is where the heart is and even if it's not perfect start enjoying it and invite friends and family over and take photos and create memories; that's when the space will feel most like your very own.

— Written by Connie Power

Connie Power is the Assistant Manager, Sales Representative CNE® SRS® ABR® SRES® for RE/MAX Hallmark York Group Realty Ltd., Brokerage serving York region and beyond in the Greater Toronto Area (GTA).

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