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	AURORA/KING
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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.

ortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to f ind the right fit for them. Couple that with lendingrelated terminology that many first-time buyers may be unfamiliar 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.

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.

A real estate attorney is an important professional to have in one's corner when buying or selling a home. The legal resource Find Law says that buying and selling a home can be one of the most significant purchases made in a person's lifes. Real estate law can be complicated, and all parties involved need to ensure they are protected as they complete transactions and negotiations. That is why it is essential to have a real estate attorney in one's corner. A lawyer trained in real estate law will review contracts and other documents like title transfers and deeds. The attorney also handles the closing. Throughout the process, attorneys will provide legal guidance and explain terminology related to the transaction. In case of a dispute, the attorney will also provide legal representation in the courtroom, if needed, or negotiate a resolution on a client's behalf. Even though a real estate attorney is another expense in the process of purchasing real estate, it is a worthwhile investment for the protection and peace of mind attorneys provide.



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.

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.

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.

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 neighbourhood. Find out if there is mass transit and what options are available for off-hour travel needs.

LIFESTYLE OPTIONS

Quality nightlife, arts and history, community events, proximity to cultural centres 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.







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Lynda Laceby* & Cinda Brown*

\$ 2,960,000

14405 8th Concession, King



This Charming Designer's Bungalow Is The Quintessential Modern Farmhouse, Set On A Scenic Acre In The Heart Of King Equestrian Community. Fully Remodelled, This Bright And Cheery Home Is An Inviting Blend Of Rustic Farmhouse Elemen ential Modern Farmhouse, Set On A Scenic Acre In The Heart Of King's And Clean Modern Finishes. Soaring 16' Vaulted Ceilings, Exposed Authentic Barn Beams, Open Concept Living, Dining Room And Gourmet Kitchen. Luxurious Spa-Like Bathrooms, Lovely Country Views From Every Window. Bertazzoni Double Oven/6 Burner Range, Massive 10' Island, Walk-In Pantry, Large Mudroom, 5 Frpl, Retracta-Vac, Oversized Garage, New Well & Septic, New Driveway, Roof, Doors/Windows, Charming Workshop/Hobby Shed, Barn, Alarm System.

Lynda Laceby* & Mike Laceby*

\$ 2,589,000

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Andrea Pinska* & Lynda Laceby*

\$ 2,749,000

67 Deerhorn Crescent, Aurora



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\$ 1,698,000

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\$1,225,000

6480 Lloydtown-Aurora Road, King



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Published By:



Continued from the cover

Without an appreciation of how a house looks in photos, owners may be hesitant or refuse to spend what they may initially feel is an "unnecessary expense" to stage their property. Those who are reluctant about the relatively small investment up front to ensure that the flow, style, look and feel of a space appeals to the widest range of buyers, end up waiting longer for offers, or price-reducing to sell for a lower percentage of the asking price.

First impressions count, so it's important to get it right the first time! Involving a professional stager has an enormous impact on the showcasing of a property, both on MLS and at buyer showings. Staging should fit in seamlessly with the existing décor and style of each home - there is no one-sizefits-all approach.

Sellers naturally have a subjective attachment to their homes. The pre-listing process of decluttering and depersonalizing increases buyer interest, showing traffic, and offer activity to avoid leaving money on the offer table.

Five things Sellers can do to keep more money in their pocket:

- Finish the "honey-do" list. Buyers feel overwhelmed before a move. Many won't want to tackle your maintenance issues too.
- A fresh coat of light, neutral paint and some modern lighting can take decades off the perceived age of a home.



- Assess your décor. Does the quality and condition of your furniture add or detract from the value of your property?
- 4 First impressions count is the landscaping and curb appeal attracting or repelling buyer traffic?
- **5** What do cluttered or vacant rooms reveal about the motivation of a Seller? Buyers are always curious 'why' a Seller is leaving and look for clues that might justify reducing the offer price.

It's never too early to seek professional advice when it comes to your biggest asset. Choosing local industry professionals and following their recommendations will turn "sense" into dollars when the time comes to list your house.

Great real estate advice begins long before the sale or purchase of your next house. Connect with Jennifer for the straight-forward guidance and information you need to make the right decisions every step of the way. Buying or Selling? Jennifer and the TurnKey Team are always happy to help and never too busy for your referrals!

Happy October!

Call Jennifer for details on the cover home or visit: www.21055McCowan.ca





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any buyers are continuing to fall for Aurora where 94 homes were sold in September which is a 65 per cent improvement in number of homes sold from the same time last year. There have been almost 16 per cent more sales year to date in Aurora, a welcome market improvement.

The average price for a home in Aurora including all home types was 20 per cent higher at \$996,221 compared to the same time last year. The average price for a detached home was \$1,178,577. The average price for a condominium apartment was \$566,989. At the high end of the market 3 homes sold above \$2 million and 2 homes sold above \$3 million; the lowest price for a detached home was \$610,000.

During September, 201 homes were placed on the market and at month's end 279 remained for sale, that's 28 per cent less homes to choose from than last back to school month. Sellers received on average 97 per cent of their asking price.

It took sellers 28 days to sell on average; when further research is widened to capture homes that may have been placed on the market more than once in Aurora the property days on market total average number of days before being sold was 45 days.

At the current rate of sales there is approximately 3.6 months of supply of homes for sale for Buyers which is great news for Sellers.

- Written by Connie Power

Connie Power 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). 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 August & September 2018, 2019 and the Summary of Existing Home Transactions of all home types 2018, 2019 for all TREB Areas.

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



How to avoid the cold comfort of a drafty house

For those who live in older homes, the transition to colder weather can be extra disheartening, as the vision of expensive heating bills, chilly rooms and drafty windows dance in their heads. However, it's easy to change the outlook from cold to cozy with a few simple DIY solutions.

The most effective way to improve the comfort level in your home is to properly insulate. Insulation can be inadequate in older homes. Over time, it can settle and compact, creating gaps. Topping up attic insulation will help keep the warm air in, reducing heating bills and preventing stress on your furnace. For easy installation, homeowners and professionals alike recommend a stone wool batt insulation product called Roxul Comfortbatt. For attics, aim for an r-value of R-50 or a depth of 16 inches.

A little preparation can go a long way to keep the cold at bay. Seal out drafts by replacing worn weatherstripping and caulking along windows, doors, baseboards, and trim. For other ways to beat the cold, consider inexpensive window insulation kits along with thicker drapes, and don't forget to reverse ceiling fans to push warm air back down.





1,590,000



15 KENNEDY STREET EAST, AURORA \$1,150,000



99 TAMARAC TRAIL, AURORA \$1,115,000



2646 FARMCREST AVENUE, PETERBOROUGH \$469,000



87 OCTOBER LANE, AURORA



35 BAKER HILL BOULEVARD #216, STOUFFVILLE



27 GLENVIEW DRIVE, AURORA \$1,200,000





43 COUSINS DRIVE, AURORA

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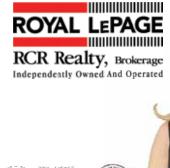


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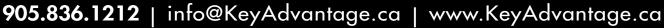
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SUSIE STROM









Outdoor improvements that boost home value

Whether home improvement projects are design to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value.

FIRE PIT: A fire pit is a great place to gather most months of the year. Bob Vila and CBS news report that a fire pit realizes a 78 percent return on investment, or ROI.

OUTDOOR KITCHEN: Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV out-



doors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money are available.

PATIO: Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.

DECK: Deck can be as valuable as patios. A deck is another outdoor space that can be used for entertaining, dining and more. Remodeling magazine's 2018 "Cost vs. Value" report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project's costs.

DOOR UPDATE: Improve curb appeal with a new, high-end front door and garage doors. If that's too expensive, a good cleaning and new coat of paint can make an old door look brand new. These easy fixes can improve a home's look instantly.

NEW LANDSCAPING: The National Association of Realtors says an outdoor makeover that includes well-thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value

Add a pop of colow TO YOUR GARDEN THIS WINTER

Winter weather comes on the heels of a vibrant, colourful autumn season.

Shortly after fall foliage falls to the ground, nature tends to greet us with a considerably less colourful palette. What's more, much of the wildlife and plants that make spring, summer and fall so awe-inspiring tend to hibernate in winter, making it more difficult to find bright spots on drab days.

If you think that winter means the end of beautiful garden colours, think again. There are plenty of cool-season flowers and other plants that can add a pop of colour to brighten your day. These flowers provide colour right when most people need it most.

In areas where winter is not marked by a deep freeze, homeowners can plant pansies, snapdragons, English daisies, calendula, and other blooms from early fall through late winter. These plants will survive the cold, keeping containers, borders and gardens full of colour.

Camellias are a type of flower that bloom in fall and winter in hues of red, pink, coral, white, and more. The plants are evergreen and will grow from shrubs or small trees when fully established.

Homeowners who live in climates marked by cold winters can opt for plants that offer colour but without flowers. According to HGTV, these include cabbages and kales, which can survive most cold winters and lend an interesting texture to a winter landscape bed.

Of course, no list of winter's colourful plants would be complete without holly, which offers an eye-catching display of evergreen leaves and bright red berries, though sometimes the berries are golden. Either way, they can be a sight for sore eyes on grey winter days.

For more ideas, visit a local garden centre to learn about plants that can add vibrant colour to a landscape, even as autumn transitions to winter.



Various chores are synonymous with certain times of year. For example, cleaning a pool is a summertime task. In addition, rare is the instance that Mother Nature forces anyone to break out the snow shovels outside of winter. Raking leaves has long been a task for fall



afternoons, but homeowners may be surprised to learn that they might be better off putting their rakes in permanent mothballs.

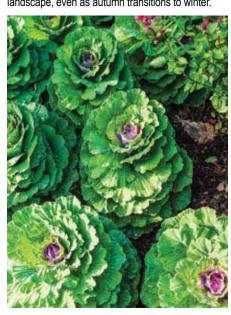
In the 1990s, turfgrass specialists at Michigan State University began exploring the potential benefits of leaving mulched leaves on a lawn instead of raking them and leaving them for curbside pickup. While the researchers noticed an obvious leaf residue on the lawn after mulching, they noted that it only sticks around for a few days. Eventually, the tiny pieces sifted down into the lawn, ultimately serving to control future weed growth while also providing the lawn with essential nutrients. Over time, researchers noted that homeowners who mulched rather than raked their leaves needed less fertilizer to give their lawns a green look in spring, saving homeowners the effort

and cost associated with fertilizing.

Researchers also noted that decomposing pieces of leaves cover up bare spots between turf plants, which have traditionally proven to be excellent spots for weed seeds to germinate. In fact, MSU notes that homeowners can expect a nearly 100 percent decrease in dandelions and crabgrass after mulching leaves for just three years.

Depending on the type of mower being used, up to six inches of leaves can be mulched at a time. Push mowers can handle smaller amounts, though can still be as effective as ride-on mowers.

Fall may be synonymous with raking leaves. However, homeowners who want to give their lawns a healthy boost should consider putting their rakes away and mulching their leaves this fall.











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Ask Big Tuna, The Renovating Realtor



By Julien Laurion The Big Tuna of Real Estate

Recently, I was having a chat with a friend and she asked: what do I do as Realtor other than the obvious? I thought that this was such a great question I thought I would share my thoughts both on paper and a video for my website and social media outlets.

One thing to keep in mind is that even though Realtors in Ontario are apart of brokerages, we are independent contractors. Thus, we run our own business but must abide to the values and principles of our brokerage. Saying that I can only speak to what I 'do' since every Realtor's business model is different.

The obvious answer is I help trade real property. I help clients and customers buy and sell homes! However, there is a lot more to the job then just touring clients around homes.

When a Realtor has a listing they have to create and distribute all marketing materials, whether it be in print or digital form. This takes careful thought, insight and consideration of your marketplace. In today's world, I make sure that I use social media and the Internet as a key part of my marketing strategy. In addition to this, I have to help clients prepare their homes for sale. How your home looks to a prospective buyer can make the difference between a quick sale for top dollar or a prolonged sale period for potentially less money. Doing things such as, decluttering the living space and closets, putting a fresh coat



of paint in important areas of the home and getting around to those minor upgrades and repairs that have been ignored can have a huge transformational impact your home makes when that prospective buyer first walks through your door. You want the buyer to easily picture themselves living in your home.

When a sale or purchase agreement is signed, that is not the end of a Realtor's job. I continue to serve as the point person helping all parties to communicate and help facilitate a smooth closing, as well as providing advice and guidance for my clients. You'll remember from my last TTR letter that conditional clauses are a common part of a purchase and sale agreement so clearing those conditions is an ongoing responsibility that the Realtor assists with.

Additionally, I spend A LOT of time creating content to market your home and myself. This includes writing articles, filming video clips for my social media and YouTube accounts, creating digital ads for Facebook and Google etc., photographs and blog posts. Sometimes I even use my drone to create captivating action shots. This is especially important for the marketing of cottages or rural properties. It is the quality of the content that helps to differentiate between Realtors. You can see for yourself the difference good quality marketing content makes in promoting interest and activity in the sale of a property. I have no doubt that you have seen marketing material of some properties where the pictures are blurry or they are to dark and do not do the property justice.



You don't want that to be how your home is marketed!

There is so much more to what I do and am not able to fit it all in a half-page article. So please, check out my YouTube channel or website www.bigtuna.ca where you can find my latest video where I get more in-depth on this topic.

October is time to reflect on all that we give thanks for. I am so thankful to all of my clients and to my readers!



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 visiting my website www.bigtuna.ca or Facebook page @bigtunarealty

Steps to take before an appraiser's visit

HOMEOWNERS unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.



- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.
- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.
- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.
- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.



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We just purchased a home and we take possession in 30 days what do you recommend we do next to prepare?

uying a home is both exciting and stressful and the stress can be reduced with a solid action plan executed as soon as the home has been bought until the closing date when Buyers receive their keys.

As soon as the deal has been successfully made ensure your lender and your real estate lawyer have all the documents pertaining to the purchase. Obtain a home insurance provider and complete all questionnaires they may have about the home to be sure insurance will be activated on the date of closing.

Moving requires much hard work and often times a moving truck for rental or hiring professional movers; book vehicles or moving companies right away in case they are booked up.

Depending on the time of year of the move contact the school or schools that children will need to be registered at and begin that process

Think about all of the utilities that will be used in the new home and reach out to the service providers to set up accounts. Notify the hydro company, gas, oil or propane companies may need to be set up potentially. For entertainment and lifestyle cable, satellite and internet providers would need to be contacted. If there is an existing alarm system or an alarm system installation is needed reach out to these service providers to book installation or account set up.

For landscaping, lawn care, snow removal requirements it's best to also contact providers well in advance to be proactive about home exterior maintenance work.

Complete a change of address form with Canada Post and it's a good measure to makes several calls to doctors, dentists, other health care providers, employers, pharmacy, change driver's license, health card & car insurance providers,

update Highway 407, inform lenders and credit card providers, Revenue Canada, any government tax credit programs, government benefit programs, places of worship and family and friends of the move. Also inform there's been a change of address to any magazine or other subscriptions.

Start the packing process which is a great time to edit, donate or purge what's not needed. A disposal bin rental may be the solution if there is much to be discarded. Label boxes as they are packed and ideally create an inventory list attached to each box or number each box and have inventory lists on a clipboard assigned to each numbered box. Keep important and personal documents accessible at all times including the documents that relate to the sale of the home, the utilities and service providers that will be hired.

On a safety note it may be advisable to have someone watch priceless items, jewellery, fragile items and keepsakes until after the move is complete so nothing is misplaced or unaccounted for, lost or stolen. The more organized that Buyers can be addressing these priorities the less surprises may occur later regarding missed mail, late payment charges or interruptions in service.

Prior to closing date talk to your REALTOR® about timing and as a courtesy they may be able to arrange and deliver the keys from the lawyer to the new home to lessen the to do's on that day as a courtesy.

- Written by Connie Power

Connie Power 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).

Empowering you in Real Estate, Call Connie today to make an appointment to discuss your next move at (905) 726-0856

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

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\$617,000



Beautiful 54' X 140' Mature & Well Maintained Lot In Aurora Village With Mature Trees. Beautifully Reno'd Kitchen & Baths, Howd On Main, Walk-Out To 'New' Deck W/2 Gazebo's & Screens, All Overlooking Perennial Gardens. Basement Offers Rec Rm, Bdrm. Sharp Looking 4 Pc, 'Hobby Room' & Ample Storage Space.

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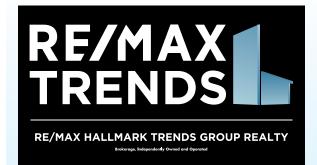
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