

RESALE HOMES COLLECTIONS

FEATURES

AURORA/KING
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Things to consider before warming up next to your first fire this winter	2
How to protect wood floors from inclement weather.....	2
5 Factors to consider when buying a home.....	4
Did you know?	4
Prevent growth of mold/mildew in colder months	5
Market update	6
Keep safety in mind when decorating for the holidays	6
Ask Big Tuna, The Renovating Realtor	9
The threat posed by ice dams	9
Ask a Realtor.....	11

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Make a home offer they can't refuse

Buying a home can be very competitive. A well-maintained property with all of the bells and whistles that today's buyers demand figures to attract many offers, and buyers who have found their dream homes must be prepared to make an offer that sellers can't refuse. *Continued on page 4*

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Things to consider before *warming up* next to your first fire this *winter*

A warm fire can make even the coldest winter day more enjoyable. Fireplaces may not get much use in spring or summer, but come late fall and throughout the winter, the fireplace can be a great place for families to gather.

Before fireplace season hits full swing, homeowners might want to brush up on a few fireplace facts so they can safely enjoy nights spent sitting by the crackling flames.

The Chimney Safety Institute of America advises homeowners with fireplaces to hire a CSIA-certified chimney sweep to clean their fireplaces. After a lengthy period of non-use, various issues could be affecting the chimney, many of which might not be noticeable to an untrained eye. Professional, certified chimney sweeps have extensive knowledge of fireplaces, making them valuable resources who can let homeowners know if any safety issues devel-

oped since fireplaces were last used. The National Protection Agency recommends that chimneys be swept at least once per year.

A full inspection of the chimney might be in order as well. Chimney service technicians will conduct thorough examinations of readily accessible portions of the chimney exterior and interior and accessible portions of the appliance and the chimney connection. The CSIA recommends that homeowners who plan to use their chimneys as they have in the past request a Level 1 inspection, which will examine the soundness of the chimney structure and flue as well as the basic appliance installation and connections. Technicians also will verify if the chimney is free of obstruction and combustible deposits.

Homeowners also should inspect their chimney dampers before lighting their first fires of the season. Dampers should open and close smoothly. If not, a service technician can help fix or replace the damper.

Firewood is another thing homeowners must consider before lighting their first fires of the sea-

son. The CSIA says that well-seasoned firewood works best, noting that wood that is not well-seasoned will produce more smoke than heat. In addition, the home improvement resource This Old House recommends using dense wood that's been split and stored in a high and dry place for at least six months. Oak is an example of dense wood that, when stored properly, can make for an enjoyable fireplace experience. Avoid softwoods like pine. Pine can produce a lot of creosote, which is a byproduct of wood combustion. Creosote is highly flammable, and as it builds up in a chimney, the risk for a chimney fire increases. Choosing the right wood, making sure it's well-seasoned and having a chimney professionally cleaned can reduce the risk of a creosote-related chimney fire. A Level 1 inspection should determine if there are potentially dangerous levels of creosote deposits in the chimney.

Before nestling up to a fireplace this winter, homeowners should consider a host of factors and safety measures to ensure their fireplaces are safe and ready for the season ahead.

How to protect wood floors from inclement weather

WOOD FLOORS are a worthwhile investment that can improve the beauty and function of just about any room in a home. Even though wood floors are durable, and new protective treatments help seal out many of the things that may have damaged floors in the past, homeowners still need to prioritize protecting their hardwood floors.

Certain seasons of the year can be more harsh on wood floors than others. For example, seasons characterized by moisture and precipitation, particularly the early spring, winter and fall, can be hard on wood floors. The experts at ServiceMaster Clean say that cold, snowy days can damage wood floors and Lumber Liquidators agrees that winter weather can be harsh on flooring.

Homeowners need not give up on hardwood if they live in an area that sees all four seasons. They just need to take a few steps to keep floors looking beautiful.

- Clean up the salt. Salt that keeps sidewalks and streets clear of snow and ice inadvertently gets tracked inside a home. Hard chunks of salt can scratch wood floors, and, if left to sit, that salt can eventually cause white marks and other stains. Routinely vacuuming and sweeping up salt is necessary to protect wood floors.
- Invest in shoe storage. Wet or snowy boots can create puddles around the house. Have a special mat or tray by the front door where wet shoes can be kept. A nice bench in the entryway makes it easy for residents and guests to remove their shoes until it's time to go back outside.
- Use water-wicking mats. Homeowners will probably need a few extra mats around to tame errant drips and wipe shoes. Any entrance that might be used by people or pets should be protected. Try to avoid petroleum-based, rubber-backed mats, as they could discolor the wood floor.
- Control humidity indoors. Cold, dry air in a home can be problematic because the moisture in the wood can eventually evaporate into the air. The heat will suck that moisture from the flooring, causing it to shrink, creak and splinter and become more brittle. Think about investing in an in-line humidifier for the home's HVAC system that can keep a moderate amount of humidity in the home. Hardwood floorboards are installed to accommodate minor temperature and humidity fluctuations. This is typically a range of between 60 and 80 degrees F with a relative humidity range of 35 to 55 percent, advises ServiceMaster.
- Use the right cleaning products. Avoid excessive water to clean wood floors, and select soaps that are specially designed for wood flooring. Consult with the flooring manufacturer for a list of detergents that are safe to use.

With proper care, hardwood flooring can survive rain, snow and cold weather.

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Standing out in a sea of other potential home buyers is not always so easy, but there are steps buyers can take to ensure their offer is the one sellers ultimately accept.



GET PRE-APPROVED FOR A MORTGAGE.

Sellers' patience may wear thin with buyers who are not pre-approved for a mortgage when making their offers. Pre-approval can speed up the selling process, as buyers won't need to secure financing afterward. When sellers receive multiple offers on their homes, they are more likely to sell their homes to buyers whose financing is already lined up as opposed to buyers who have to scramble to secure loans.

ESTABLISH A STRONG RAPPORT WITH THE SELLERS.

It's not uncommon for homeowners to develop emotional attachments to their homes, and buyers should keep that in mind when viewing a home and negotiating their purchase. Sellers won't want to hear about how ugly a home is or how much money buyers will have to spend to bring the home up to their standards. While buyers must weigh such variables when making their offers, keep it as cordial as possible and avoid any inflammatory remarks during the negotiation process. Sellers may be more likely to accept a lower offer from a buyer they like than a higher offer from someone they don't like.

DON'T DELAY AN INSPECTION. When a property is drawing significant interest, buyers can set their offers apart from the rest by arranging for a near-immediate inspection. Some buyers may want sellers to give them a couple of weeks to arrange for an inspection, and that may irritate sellers who want to sell their homes as quickly as possible. Have an inspector ready to perform an inspection within days of making your offer.

INCLUDE AN ESCALATION CLAUSE.

When making an offer on a home, prospective buyers can include an escalation clause. Such a clause acknowledges that a potential buyer is willing to increase his or her initial offer by a predetermined amount to exceed any bids that are higher than that initial offer. When sellers trigger such clauses, they are often required to show the other offers they received that triggered the escalation clause. Escalation clauses show the sellers you really want the house while keeping potential buyers' hopes of buying the home alive when the bids are competitive.

Prospective home buyers may find themselves in some stiff competition upon finding their dream homes. But a few simple strategies can make their offers stand out and increase their chances of buying their ideal homes.

5 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.

1 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 neigh-



bourhood. 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 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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Did you know?

Real estate agents help buyers and sellers through the often complicated process of navigating the real estate market. Individuals not only want to find an agent with expertise, but also one with whom they have a strong rapport. By asking agents certain questions up front, prospective home buyers and sellers can find the right real estate agent for their needs and save time and money in the process. The following tips can help buyers and sellers find the right agent.

- Find out how long the agent has been in the business, including how many homes he or she turns over on average. Think about using an agent who is a full-time real estate professional, rather than one who only dabbles part-time.
- Consider which geographic areas the agent handles. It's best to find an agent who is familiar with a particular town, city or even subdivision.
- Assess the agent's personality and ability to remain calm under pressure. He or she can then extend that placid demeanor on to buyers or sellers who may be feeling stressed by the prospect of home ownership.



Prevent growth of mold/mildew in colder months

Mold and mildew are not only unsightly, but unhealthy. These fungi grow readily in damp areas and are found in the air breathed both indoors and outside.

If left unaddressed, mold and mildew can threaten the health of a home's inhabitants.

Mildew is a type of mold that remains relatively flush with the surface it grows on. Other molds can grow puffy in appearance. Molds serve the purpose of destroying organic materials, but in high amounts, these microorganisms can cause respiratory problems, sinus congestion, throat irritation, headaches, and other issues, particularly when mold grows unchecked indoors, says Better Homes and Gardens. As a result, it is essential to address mold before it becomes problematic.

According to Polygon, a drying technology and temporary climate solutions company, the wet season in winter is when molds often grow and expand. Mold can break down the integrity and strength of the surfaces where it grows.

Homeowners can employ the following strategies to prevent mold growth.

- Keep all surfaces clean, using proper cleaning products. Diluted bleach solutions are highly effective at killing microscopic fungi, viruses and bacteria.
- Reduce moisture and humidity by ensuring sufficient air circulation in rooms, particularly bathrooms and kitchens. An exhaust fan will help remove moisture quickly.
- Fabrics covered in mildew that can be laundered should be carefully removed and washed in chlorine bleach and hot water. An oxygen bleach product also can be effective.
- Invest in a dehumidifier that can reduce moisture in the home in problem areas, such as damp basements or garages.
- Fix plumbing leaks as soon as possible.
- Remove damp leaves and snow from areas around the foundation of the home. Ensure that gutters and downspouts are clear of debris and can shuttle water away from the house effectively.
- Replace cracked or defective mortar in basements.
- Make sure all seals on windows and doors are not compromised and are in good working condition.
- Be sure an HVAC in-line humidifier is adjusted to the right setting and isn't pumping too much moisture into the heated air; otherwise, the added humidity can contribute to mold.
- If there is a flood or water infiltrates a home in other ways, hire a professional service to help clean and dry the home effectively.

Mold and mildew are problematic, but with diligence they can be kept at bay.



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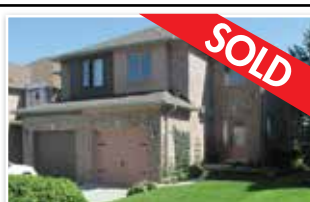
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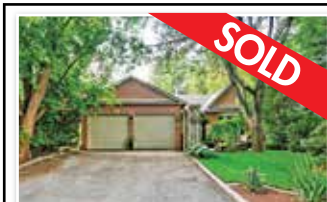
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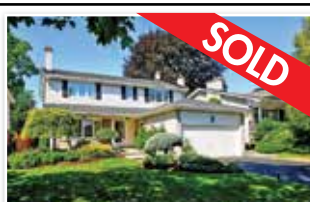
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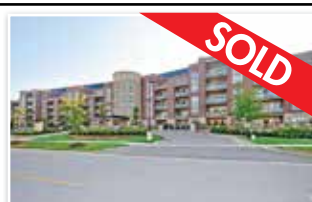
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Liberal Moves in the 905

Before the first snowfall arrived, October home sales were up by just over 6 per cent from prior year and for all home types collectively values increased by \$59,442 to \$976,190.

There were 84 sales and 132 homes placed for sale in October with 242 homes still for sale at the commencement of November. At this rate of supply and demand there is currently 3.4 months of inventory to supply Buyer's making it a Seller's market. Seller's yielded on average 97 per cent of their asking price and the average days on market for all properties including those removed from the market and placed back on the market again was 43 days.

Thus far in 2019, there have been 851 sales captured up until Halloween night in Aurora comparing to a total of 861 sales for all of 2018 which were sold. The average price for a detached home was \$1,186,272 and three homes sold above \$2,000,000 in October.

November and December will be interesting months with the Canadian Federal election wrapped up for those who were undecided on their next move in real estate until the results were in. Lending rates

continue to stay low yet rules around qualifying stress tests remain in effect. Demand on the housing market in Toronto may drive more buyers Northbound to York region due to affordability. All Greater Toronto Areas reported increases in sales in October, welcome news to those who live in these 905 areas.

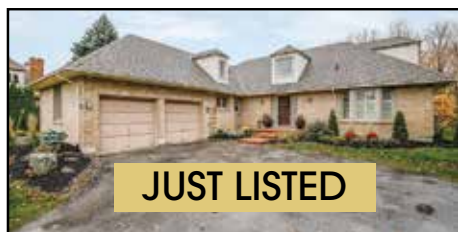
This may be the best time to sell with lower competition on the market, contact your REALTOR® today to book an appointment at their office to map out a plan of action for the near future or the new year.

– Written by Connie Power

Connie Power Assistant Manager - Sales Representative
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*The statistics provided herein were obtained from the Toronto Real Estate Board; Regional Housing Market Tables; York Region, Aurora for October 2018, 2019 and the October 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.



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Keep safety in mind when *decorating* for the *holidays*

Decorations help make the holiday season a magical time of year. Stores are awash in color and twinkling lights, and similar imagery is on display in private homes.

Designing holiday displays can be a great way for families to spend time together and kick off the celebration. In fact, according to Electrical Safety Foundation International, around 90 percent of Americans decorate their homes for the holidays.

When trimming the tree and decorating this

holiday season, families must keep safety in mind. A little planning and some precautionary measures can ensure displays are enjoyed all season long. Travelers Insurance offers the following holiday decorating safety tips.

- Do not overload outlets. Plan displays according to the number and location of available outlets.
- Never exceed the maximum number of light strands that can be attached together.
- Use lights and products that have been tested for safety. Certification marks like UL, ETL and CSA are from nationally recognized laboratories.
- LED lights should be used whenever possible. Such lights consume less energy and run cooler than other bulbs.
- The ESFI says candles start almost 50 percent of all decoration fires. Minimize the risk by using candles only when they can be monitored. Artificial candles can be used in place of real candles.
- Check for freshness in live trees. A fresh tree will last longer and is less of a fire hazard than an old tree.
- Place Christmas trees at least three feet away from all heat sources, including fireplaces and heaters.
- Use decorations that are non-combustible or made from flame-resistant materials.
- Pay attention to the age recommendations of decorations to see if they can be used in homes with young children. Some items, however common, are choking or strangulation hazards.
- Avoid putting small, "mouth-sized" decorations near the ground or on lower limbs of trees, where young children can easily reach them.
- Exercise caution when hanging decorations at high heights. Make sure the ladder is secured and have a spotter who can hold the ladder and pass items up safely.
- Outdoor electric lights and decorations should be plugged into circuits protected by ground fault circuit interrupters, or GFCIs.
- Exercise caution when decorating near power lines that extend to the house.
- Keep hung stockings far away from open flames so they do not catch any errant embers.

These are just a few suggestions for decorating a safely for the holiday season.

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Ask Big Tuna, The Renovating Realtor



By Julien Laurion
The Big Tuna of Real Estate

Dear Julien, our house did not sell this year, what should we do? Anonymous.

Hello- Well that is a tough question to answer without directly knowing all the details, but I will do my best to answer the question.

There may be a variety of reasons why a home did not sell. For example, the price may be too high, or the home may seem dated and buyers believe it requires too much work, there may be lots of similar types of houses on the market, or by sitting on the market for an extended period of time, buyers

may think there something wrong with the house. Regardless of the reason, if your home did not sell, you need to pause and take inventory of your home and assess what changes you need to make to better market your home.

First, you and your realtor need to look in your neighbourhood and determine if other similar homes are selling. If yes, why? If homes are selling this shows that there are buyers out there and you need to do something to make them want to buy your home. Conversely, if homes are not selling you may have to be patient. As I look at the overall data for Aurora and King City, I see that homes are selling, so now we have to ask why your home did not sell.

Are the homes that did sell comparable in size and finish, are there items that could use some updating to be competitive or did you happen to go onto the market a bit late? Sometimes simple upgrades like paint, carpet and flooring can make a huge impact. It can refresh the home and help it look clean and smell new with a minimal amount invested. Getting rid of stale odours can do wonders to a home. You would be surprised to know how many times I've had a buyer clients want to leave homes because of the smell.

Also, the time of year you put your home on the market can also impact home sales.

Springtime is usually best, fall is great as well, but the summer and winter months tend to be slower. Now let's say you did do the upgrades and listed in the summer but had no action for months. Buyers will



see that a home has been on the market for a while and the number one question will be, what is wrong with this place? At times, this can be a challenging stigma to overcome. It may mean taking it off the market and waiting for a better time to relaunch it.

Finally, you need to have an honest conversation with your realtor and review the marketing strategy for the sale of your home. Typically, full-service realtors earn their full commissions by actively marketing your property above the basics whereas, more budget commission conscious realtors tend to do less marketing. In markets where homes are slower to sell, it is quite difficult to sell, let alone get top dollar, without a full service marketing strategy.

Selling a home can be tricky since there can be many variables at play, it is always best to do your homework and speak with professionals of various

fields before any major decision. As always, I am only a phone call away if you have anything more you would like to ask!

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



The threat posed by ice dams

COLD, SNOWY WEATHER can present various issues for homeowners to contend with. One such problem, ice dams, can cause damage to walls, ceilings and other areas.

The University of Minnesota Extension says that an ice dam is a ridge of ice that forms at the edge of the roof and prevents melting snow from draining properly. A complex combination of heat loss from a home, snow cover and outside temperatures can lead the formation of ice dams. An ice dam will be fed by melting snow above it and cause a backup at the edge of the roof.

Dams can cause gutters to tear off and loosen shingles and may lead to water backing up and pouring into the home, advises This Old House. Ice dams also can contribute to soggy insulation, making the

insulation lose its protective R-value and becoming a magnet for mold and mildew.

Homeowners can do a number of things to temporarily prevent the formation of ice dams. Heated cables clipped to the roof's edge in a zigzag pattern can help prevent dams that lift shingles. Pushing snow off the roof can help. Laying an ice melt product in gutters to help melt the ice that forms also can prevent ice dams.

More permanent solutions involve keeping the entire roof the same temperature as the eaves by increasing ventilation, adding insulation and properly sealing air leaks that can warm the underside of the roof. This may involve calling in a professional contractor. Such an investment is well worth it, as it can prevent much more costly damage down the line.

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Ask A Realtor®



We went to an Open House and loved the home but ours needs help before we can sell it, where do we start?

Once the motivation to sell is peaked a Seller should discuss with their REALTOR® their next steps which may include a comprehensive action plan on preparing the home for sale. The REALTOR® may create an itemized recommendation list of areas that could use improvement and the tasks can be accomplished with sweat or cheque equity or a blend of the two.

When people attend open houses they should ask themselves what did they like about the home, was it the curb appeal and yard? First impressions matter and it's best to clean, trim, clear out, freshen paint on windows, doors and trim and address gutters, downspouts and debris from the property. Lawns should be mowed and gardens weeded and driveways cleared of snow and sanded for safety.

Clean every surface of the home; floors, windows, kitchen, dining living, bedrooms and basement and even a well organized garage may have a lasting impression to purchasers. If adding a fresh scent to the room a diffuser with natural essential oils may be a better solution instead of the many chemical filled perfume scents that can spike people's allergies and be a turn off. When the home is on the market try to reduce cooking smells, pet smells and laundry and garbage odours, as much as possible.

Limit the amount of visual stops in the home that includes large amounts of family photos, collectables, memorabilia. Many of our homes are adorned with what we love but sometimes Buyers spend their time distracted by the things people own than looking at the home truly imagining themselves living there. It can be a big job to clear away these items but consider once the home is sold this would have to be done anyway. Taking a proactive approach an packing away the home to make it more spacious will be a bonus as browsing Buyers will have a more positive experience if they're not tripping over material belongings feeling the home may be too small for them as well.

Lighten and brighten walls and window coverings, bedding and other household linens and always keep the lights on, in fact more lights may be a solution to really show off the home for sale and

make it ore welcoming. Open the window coverings as well to allow natural light to flood into the space as well.

Repair holes, scrapes on walls and trim. Updating hardware in kitchen and bathroom and faucet can be a simple way to update the space as well as new counters. Closets should appear spacious and so if the closet is 100 per cent full, try to reduce the amount to 70 per cent full. If the closet is overflowing, reduce the material goods by 50 per cent. Arrange, clean, fold, roll and systemize the closets because Buyers will look to see what the capacity of the closets in each room will permit.

Tuck away all valuables, medicine and personal items, identification should be cleared away on mail and other documents. If there are items that are not going to be included in the sale, best to clear those things away in advance of negotiations.

Add some fresh flowers to the space, staging items to make the home appeal to more Buyers and these improvements will result in better professional photos, videos and exposure once the home is on MLS® and the marketing campaign is launched locally, globally and in print and social media.

If the tasks feel impossible to address, a stager, contractor, painter, plumber, organizer, electrician, landscaper, snow removal, handy person are all professionals your REALTOR® will likely be able to recommend for additional assistance.

Once the home is for sale it's best to not be present for showings and open houses Buyers again may be distracted imagining how the Sellers live in the home then how they imagine they will live in their home. The efforts to prepare the home before the sale are well worth the time to make that lasting impression for the lucky purchaser.

– 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).

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