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By Julien LaurionThe Big Tuna of Real Estate

Dear TRR; I am about to undergo a minor renovation of my property to make it more appealing for resale in this HOT market.
What are some key things to consider when undergoing a renovation?
Thanks, Stressed owner.

HI STRESSED OWNER. There is nothing to be too stressed about when renovating your home, in fact, it can be quite fun if you have your ducks in a row! Some things to consider are never accepting a quote over the phone when hiring a contractor, a good contractor will always need to see what is needing to be done before quoting the job. Have a plan and set a clear budget with wiggle room built-in for the upgrades and

unexpected issues that arise. Also, if you require hir-

ing tradesmen it is your right to request to see their certifications and credentials before work commences.

Finally, should you require anything to be significantly altered an architect or engineer may be required, be sure to check your local bylaws to see when this may be the case. Hiding your head in the sand and not being aware of what is happening with all aspects of the project is what causes stress and unneeded expense. If you have your finger on the pulse it will hopefully decrease your stress level. Once your renovation is complete, I hope you will call me so we can market your upgrades correctly.

Dear Big Tuna; My husband just opened a wall and we are unsure if the wall is load-bearing, how can we tell? Sincerely, Negative Nancy

HELLO NEGATIVE NANCY, if you are in doubt you should stop what you are doing and seek out a professional before moving forward with your renovation dreams.

However, in the spirit of education, there are a couple quick, but not definite ways to identify a load-bearing wall.

Should you open up the wall and find the wall was built with 2×6 lumber instead of 2×4 's, it is likely LB. Or if when you open that same wall and you find a steel post or beam; it is most certainly load bearing. Finally, if the wall in question has another wall directly above or below it on the other floors of your home, it could be LB. It is important to note, LB walls can

be moved but a permit is needed and plans must be drafted by an architect or engineer and summited to the town of Aurora for permit approval before proceeding with the project. Also, once the work is completed, your work will have to be inspected before you can close up the walls with drywall.

There are many factors to consider when removing walls and it takes some serious knowhow, these are just some very quick and simple ways to identify load-bearing walls to avoid major issues that could arise. If you don't have the skills or know-how it isn't worth risking your biggest asset. Hire a professional!

Julien Laurion AKA Big Tuna is a local Real Estate Sale Representative with Royal LePage Your Community Realty in Aurora. I am a real estate agent who has expertise in both Real Estate and Renovations and has 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





Boost your home's curb appeal with colour

(NC) With many of us spending more time at home, this summer is the perfect opportunity to reinvigorate your house with inspiring design that welcomes you. Sharon Grech, Benjamin Moore colour marketing expert, shares her top tips on how to boost your home's curb appeal.

FIRST IMPRESSIONS COUNT. The front door sets the tone for your entire home. Whether it's a new coat of paint to freshen up a well-loved hue or adding a new pop of colour to your front door, don't be afraid to make a statement with your entryway.

"A richly saturated sapphire blue, like Blue Danube 2062-30, will add interest and elegance to your front door," says Grech. Looking to take your transformation one step further? "Painting the ceiling of a covered porch in a coordinating colour is a great way to add even more visual interest and appeal to your front entrance."

THE DIFFERENCE IS IN THE DETAILS. Not ready to repaint your whole exterior? Choose small but impactful areas to update. A fresh coat of paint to exterior shutters or window and door trim can instantly elevate curb appeal. Brighten up an otherwise neutral look with a vibrant new shade, or add neutrals to complement bolder hues. "Benjamin Moore Aura Grand Entrance paint is a perfect choice for Canadian home exteriors because it ensures a beautiful and resilient finish that will last for years," says Grech.

BRING THE INDOORS OUT. Get the most out of the summer months by creating inviting outdoor living spaces that reflect the style and comfort of your home. "Simple additions like a welcome mat, outdoor rug or cozy throws and cushions for your outdoor furniture are ideal ways to add texture. Adding flowers, plants and herbs in your own hand-painted pots will bring more colour and a seamless sense of indoor/outdoor living."

YOU DON'T HAVE TO DIY. Don't want to do it yourself? Consider hiring a professional painting contractor who can achieve a flawless finish on your home's exterior. Hiring a professional will help you achieve beautiful results and has the added benefit of supporting small businesses in your community.

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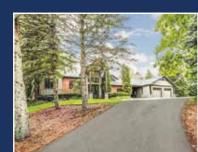
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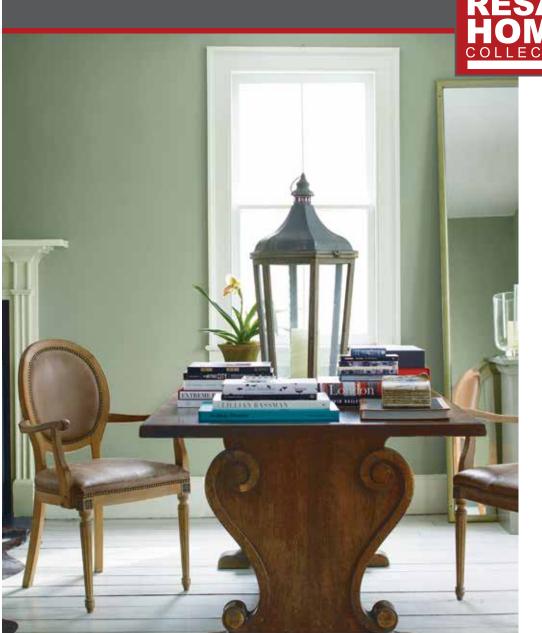
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Room for Plaxation:

Designer tips to create calming spaces

(NC) 2020 has been a year of unexpected challenges and change. Now more than ever, it's essential to make time to relax and rejuvenate, especially in the comfort and safety of your home.

As the weather cools and we spend more time indoors, fall is the perfect season to create a soothing oasis at home with calming shades. Drawing from natural tones of stone and sky can help destress and ground you. Here, Sharon Grech, Benjamin Moore colour and design expert, shares her designer tips to help you create room for relaxation.

Uplift your mood with lighter hues. A sense of space and light can instantly lift your spirits, as we head into the colder months of the year. "Choose a light neutral palette to visually expand a room and soothe the senses," says Grech. "Using Benjamin

Moore Dune White CC-70, Collingwood OC-28 and Mount Saint Anne CC-710 throughout your home will create unified and harmonious spaces for comfort and relaxation."

Add soft textiles to bring comfort to the space. Pieces such as curtains, throw pillows or a cozy area rug in similar hues to complement a neutral palette and create an environment that encourages you to slow down and make time to unwind. Choosing touchable accents with natural fibres is a simple way to bring warmth and comfort to any room and establish a unified and calming atmosphere throughout your home.

Bring balance to your work-from-home space. Opt for soothing colours that support focus and calm all workday long, even during your most stressful moments. The green family is known to be the most comfortable for your eyes to process, especially if you spend most of your day looking at a screen.

Need another reason to add this colour to your home office? "Shades of green, like Louisburg Green HC-113 and even the more subtle Flora AF-470, encourage focus and productivity," says Grech.

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Easy home improvement projects

(NC) Ready for a refresh but in need of inspiration? Below are some easy DIYs that make a big impact:

Re-paint your walls and cupboards. Adding a fresh coat of paint to hallways or key gathering spots is a simple way to brighten your home. Try sticking to timeless, neutral colours that won't clash with your furniture - think crisp whites, rich blues or warm greys. Another great way to update your home is to paint outdated cupboards. Chalk paint is a fun option for doodling notes, and it doesn't require any primer or sanding.

Update light fixtures and bulbs. Light fixtures

from another time can age a home. By swapping out frosted glass fixtures and tasseled lampshades, you can quickly modernize your space. As long as existing wiring is in place, changing light fixtures is a simple DIY project. While you're at it, why not swap out bulbs for new, energy-saving LEDs? White lighting can make a space feel stark, whereas LEDs can bring out warmer tones.

Change your kitchen backsplash. The thought of a kitchen renovation has "cha-ching" ringing in

most of our ears, but there are quality peel-andstick tiles that can transform your space at a low cost and with little expertise required. Use online tutorials to help and make sure you make measurements precise, keeping in mind any lighting or electrical outlets you may have to cut around.

Review your insurance policies. While updating

your home, why not make sure your insurance is up to date? Having the appropriate insurance to cover your needs is an important part of homeownership. PC insurance will consult up to nine different companies to compare your policy, so you can get the best rate. Find more information at pcinsurance.ca.

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3 steps for creating an at-home workspace for kids

(NC) Back-to-school is going to look different for many of us this year. And students of all ages will be doing more learning at home, so it's important to ensure they have a workspace that will help your child thrive.

Here, Sarah Gunn, designer and former teacher, shares her top tips for a productive space:

Create an inspiring environment. The first thing to keep in mind is how your child likes to work. Are they easily distracted, or do they enjoy the company of working around other people? Choose a space that bests suits their learning style - whether it is a secluded spot, or a corner in the kitchen, dining room or living room.

Get everyone in on the setup. Involve your children in preparing their at-home workspace. Be sure to include a large work surface, a comfy seat and task lighting. Staples Canada is a great resource for modern workspace options. Once you have the basics, personalize the area with items like a favourite stuffed animal, photos of friends or their artwork.

Stock up for success. Have all the tools your Schild needs within easy reach and use containers to keep supplies organized. If they the dining room table, designate a large container to store materials out of sight when they aren't in use.

Find more ideas at staples.ca/backtoschool.







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Seems Like Everyone is getting more money than the asking price lately, and there's so much competition going on it's intimidating. Help us understand what's going on.

igns and ads bragging that homes have sold above asking price are very common in Seller's markets. More investigation should occur before you believe the headlines. Did the Seller's yield \$100 above the asking price of a home selling at market value or \$200k above an asking price that was substantially undervalued in the area? Hire a REALTOR* you trust that will make the buying success story all about you.

Demand has been higher across Toronto and the Greater Toronto Area (GTA) and the supply of homes for sale has been limited to meet the pressure. The asking price for the home is just that. A Buyer's Representative Specialist ABR* should probe further for the actual range of value for the home being sold and uncover the Seller's strategic pricing approach taken to generate a response from the market. Before taking action to buy, it's best to review a detailed comparative market assessment report of the neighbourhood and town being considered.

Buyer's captivated by the marketing promotion still need to be able to afford the home and pre-approval is absolutely necessary before placing an offer on any home. In every market, there are a variety of ways to price a home.

One strategy Seller's consider is to go for it, pricing at a high-value amount regardless of the comparable market analysis. There is no crystal ball that says this way of pricing won't work but the home will likely experience less exposure from qualified Buyers. If the price is much higher than the average price in the area many of the REALTORS* or Buyer's independently online searching may not be searching at the high price. Showing appointment activity, interest and offers may be low priced or non-existent no matter how great the marketing is until a price reduction occurs. If the home is financed and sold for a high above market value, the concern is whether the home will appraise

and whether the Buyers will have the money to bridge the shortfall in their financing.

Another marketing plan is to price at comparative market value, understanding the positives and negatives within the home compared to recent sales in the area. More showings and action may take place and competition may still occur which may also drive the sale to above-asking price values. Expect that the Buyer may still try to negotiate lower and that's OK, the value of the home will be clearer based on the market assessment and this can be communicated by the Buyer's REALTOR*. Buyers and Sellers may come to a mutual agreement quicker creating a win-win result when the asking price is easily justified.

Another approach is pricing below where the recent estimated market value for the property has been in an effort to generate multiple bid competition. There is no guarantee that multiple buyers will be interested in taking action or offering above the lower asking price. If competition does take place, researching market value is necessary before offering so that Buyers know where the price should be and understand in advance whether this price is affordable for them. In competition some Buyers opt to omit conditions on financing, inspection, insurance etc. and the risks of doing so must be discussed in advance before placing this type of offer in writing. Some Buyers feel this tactic is in poor taste setting up a false expectation of low value as opposed to pricing at fair market value.

Book an appointment with a REALTOR* today to create a comprehensive Buyer Action plan towards buying firm.

- Written by Connie Power
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Real Estate Market Update – Aurora

Summer Sales Peak

cross Aurora's 10 neighbourhoods 140 homes were sold in August; that's a 103 per cent improvement over August 2019 and 18 more than in July of 2020. The average home price was 14 per cent stronger at \$1,039,666 than at the same time last year. Typically Seller's received 100 per cent of their asking price and sold 37 per cent faster year over year on average taking 22 days to sell.

The number of homes currently for sale at the current demand is at a very low 2.4 months supply continuing the trend that it's a Seller's market in Aurora. There were 252 homes placed for sale in August and 262 were available for sale for September 1st Buyer's action.

Year to date sales activity in Aurora is almost even to 2019 lagging by 2 per cent incredibly as the pandemic has been such a new experience to live through as we continue our efforts together to flatten the COVID-19 curve.

If shopping for a new home is on the radar in the coming months, please continue to follow Health and Safety Protocols and speak to a real estate sales professional to get a better understanding of how to safely experience homes virtually and in person.

- Written by Connie Power

Connie Power 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 of 2019, 2020 and the Summary of Existing Home Transactions of all home types, August 2019, 2020 for all TREB Areas.

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(NC) In recent years, water damage from flooding has become increasingly common across Canada. In fact, the Insurance Bureau of Canada says that water damage accounts for nearly half of all insurance claims, and the frequency and cost of these claims has risen dramatically in recent years.

Some of this increase in property water damage is due to climate change, with strong storms becoming more frequent and lasting longer. Infrastructure in many areas is old or inadequate and unable to handle the volume of water associated with these new storms as well as flash floods or snowmelt.

Sewer backups are also occurring more often, both with old systems and with newer ones that are designed to handle both rain and sewer water. Faulty

plumbing is another factor that can contribute to water damage, especially in aging, poorly constructed or poorly designed buildings.

Despite these concerns, a poll from the Insurance Bureau of Canada revealed that more than a quarter of people don't know if their property insurance policies cover flooding, while another 45 per cent only "think" they do. Not knowing whether you have coverage for water damage

Fortunately, according to Aviva Canada, one of Canada's largest insurance providers, there are things you can do to help protect your property:

- Perform regular maintenance on plumbing systems, including sanitary lines and hot water tanks. Have water and sewer lines scoped to reveal damage from tree roots. Test shut-off valves to ensure they will work in an emergency.
- Pay attention to your building envelope. Roof leaks are one of the most common causes of water damage, especially in areas that are prone to freezing weather, strong winds and hail. So, it's important to maintain the condition of your roof and clear your downspouts and drains of obstructions. Caulk your windows to ensure

an adequate seal, and make sure grading slopes away from your premises.

- Is your water hard or soft? Depending on where you live, the quality of water can affect your appliances and plumbing systems, causing them to deteriorate much more quickly. Water softeners are available for hard water areas, but you could consider using a softener for soft water areas too, as soft water can lead to corrosion of copper piping.
- Technology can monitor and even reduce issues related to fluctuations in building temperature. Water detection and shut-off systems can prevent damage from burst pipes due to freezing or leaking of your hot water tank. Installing these systems can help eliminate or reduce loss to your property, particularly when you're not there.
- Talk to your insurance broker about what level of water damage your current homeowner's insurance covers and what additional insurance you might need. Find one in your area today at aviva.ca/en/find-a-broker.

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Tips to prepare your home for the unexpected

(NC) While spending more time at home, it's critical that you take the necessary steps to help ensure your family is prepared in the event a home fire or carbon monoxide (CO) leak occurs.

CO is the number one cause of accidental poisoning in Canada and, according to the Canadian National Fire Information Database, 80 per cent of fire deaths occur in homes without working smoke alarms. Make sure your home is ready for anything with the following tips and tools.

Alarm your home. Most of us are under-protected and unprepared when it comes to fire and carbon monoxide safety, according to a nationwide survey conducted by First Alert. Even if you have smoke and CO alarms, you may not be sufficiently protected if you don't have enough alarms throughout your entire home. The National Fire Protection Association recommends installing alarms on every level of the home, inside every bedroom and outside each sleep-

Test, maintain and replace. In addition to installing alarms, proper alarm placement, regular maintenance and replacement are essential for protecting your family and home. Test alarms regularly and change the batteries every six months. To make battery replacements a thing of the past, upgrade to 10-year sealed battery alarms, which eliminate lowbattery chirps and battery replacements for a decade. Also, if you can't remember the last time you installed an alarm, chances are it's time for a new one. Alarms need to be replaced at least every 10 years.

Double up on safety. While many homeowners know the importance of protecting their property from the threats of smoke and fire, studies show that fewer households are equipped with CO alarms. Carbon monoxide is an invisible, odourless gas that is responsible for an average of 300 deaths each year, and it's impossible to detect without an alarm. For ultimate home safety, install alarms for two-in-one protection, such as combination smoke and CO alarms from First Alert that are equipped with 10-year sealed batteries for long-lasting protection.

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