

# RESALE HOMES COLLECTIONS

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By Julien Laurion  
The Big Tuna of Real Estate

**Hi Julien, I am a long-time reader, and I very much enjoy your articles and social media! Julien, I am a renter, and I am starting to look into buying a home. I've noticed some listings will say things like 'new composite decking' or 'new 25 year shingles'. Are these important to consider? Thank you in advance, Clara.**

**HI CLARA,** congratulations on starting your home search! It can be both overwhelming and exciting.

Upgrades can be tricky and are subjective. They require consideration for both the seller and the potential buyer. It is no secret that certain upgrades, like updated kitchens and bathrooms, typically do add value to a home. However, some upgrades may actually decrease the value of the home and others just justify the asking price.

For example, as a long-time reader, you probably read my article about the shower beer fridge. This is a rather unique item that may not have a lot of appeal to other homeowners, so it would not likely increase the value of the home. In addition, if this shower fridge was not properly installed, or if it is difficult to remove, it could potentially decrease the value of the home. Pools are a great example of an improvement that does not increase the value of a home. Some buyers will be pleased to have a pool in the back yard and won't be put off by it. However,

some buyers are turned off by a house that has a pool and find a pool a burden and an extra expense they do not want to take on. In fact, I have a close family member who bought a house because of its great location and then had the pool filled in!

In your question, you mentioned composite decking. This is often a positive upgrade for a home.

When I see composite decking in a home, it tells me that the current owner cares for the home and has invested in it. Composite decking is expensive compared to wood alternatives. This is a feature I would point out to my clients as we are assessing the total package offered in the home if we were to extend an offer to buy it. But like everything, there is not a single perspective. One of the downsides to composite decking is that it tends to be warmer on the feet in the summer months. I recently had a client who stated that they did not like this feature.

Clara, it is pretty simple. If you walk into an unkempt home that has not been updated, the price

you pay should reflect this. Typically, a home that needs a lot of improvements is going to sell at a lower price than a fully renovated home. However, if the home is clean and cared for with thoughtful upgrades, then it may make sense for you to pay close to the listing price. As I said, upgrades are tricky and subjective, so it is best to work with a Realtor like myself to help navigate those waters. Happy house hunting!

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



## Interest rates are down – should you break your mortgage?

(NC) The pandemic is causing many of us to re-evaluate our finances. If you are thinking of renegotiating your mortgage to take advantage of a lower interest rate, be aware that this could mean having to break your mortgage contract.

If you break your mortgage contract you may have to pay a fee, called a prepayment penalty.

Before breaking your mortgage, make sure the benefits outweigh the costs. Far too many homeowners who have broken their mortgage contracts have been shocked by penalties amounting to tens of thousands of dollars, or other fees required to complete the transaction.

### KNOW THE COSTS

Every mortgage contract contains different terms and conditions. Federally regulated financial institutions must provide you with key information in a box at the beginning of the mortgage agreement, including information about any penalties and fees that will apply if you break your mortgage contract.

As a consumer, you have the responsibility to read your mortgage agreement and understand the penalties and fees associated with breaking your mortgage contract. Call your financial institution to speak to a knowledgeable person for detailed information on prepayment penalties or check out the prepayment penalty calculator available on their website.

### CONSIDER OTHER OPTIONS

Some mortgage lenders may allow you to extend the length of your mortgage before the end of its term to take advantage of a lower interest rate. With this option, you don't have to pay a prepayment penalty. Lenders call this option the blend-and-extend, because your old interest rate and the new term's interest rate are blended. Keep in mind that you may need to pay administrative fees.

Depending on the cost to break your mortgage, it may be best to wait until the end of its term and shop around for a new contract that provides a lower interest rate or more flexibility.

The Financial Consumer Agency of Canada provides unbiased and fact-based information on mortgages you can count on. You can learn more about the costs of breaking your mortgage at [canada.ca/money](http://canada.ca/money).

[www.newscanada.com](http://www.newscanada.com)

## Thinking of Buying or Selling Your Home?

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*Helen*

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# Why aren't more people selling if there is such high demand from Buyers?

## Ask A Realtor®

There are many reasons to sell a home, and it's ideal for Sellers now in a market with high Buyer demand and a low inventory of homes for sale.

**W**hat's missing from this equation is that the threat of COVID-19 is still ever-present. With added lockdowns, state of emergency and rising numbers continuing, there is no doubt some potential Sellers are extremely concerned about placing their home on the market and risking exposure to Buyer registrants and their clients and customers.

Much can be done virtually with photos, floor plans, matterport and I-Guide technology, video walkthrough tours and virtual open houses, as well as detailed feature attachments and descriptions from the Seller's Registrant. Many Buyers prefer to experience homes in person in addition to all of the marketing and allow their senses to guide them through experiencing the home themselves.

As a Seller's Registrant it's crucial to listen to clients and their needs and concerns, to complete comparative market analysis frequently in a high demand market to understand the pulse of the home buyer's demand. Conversations including solutions to deal with how to manage showings at the home with the least exposure are crucial. Each Registrant showing homes should be completing COVID-19 form declarations of health. If any parties appear or feel unwell before a scheduled appointment: the appointment should be cancelled with the Listing Brokerage immediately with no exceptions. All parties should be wearing masks and sanitizing hands refraining from touching as much as possible.

Sellers may consider leaving their homes for the day or a few days of showings but that idea has

become more complicated with so many closures including schools, shopping malls, sports facilities and more coupled with the extreme cold of winter.

Real estate remains an essential service, along with real estate lawyers and the land registry office. Speak to a REALTOR® today to discuss what would work best for the needs of those in the home and develop a custom approach to get the home Sold.

– Written by Connie Power

Connie Power is Manager, Real Estate Sales Representative  
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# DIY backyard shed ideas for some “me space”



(NC) Running out of room in your house? As home becomes more and more a comfy place of refuge, many of us are looking for ways to make the most of our property. A backyard shed can be the perfect solution to carve out some space just for you.

Gaining popularity among homeowners, livable backyard sheds or casitas can be used as cozy getaways that create some “me space.” They’re perfect for parents who want some breathing room away from the kids, those looking for a separate home office or anyone needing a space to call all their own for a hobby, reading or unwinding after a long day.

One of the top advantages of transforming a shed into a livable part of your home is that’s super easy and affordable. Most small sheds don’t need permits and can be easily renovated yourself but stay informed about city permit requirements.

A backyard casita is also fun to decorate and easy to personalize in your style – whether it’s rustic log cabin, farmhouse chic or bold and modern. You can also adapt the interior of your shed quickly to suit your changing needs, seamlessly switching from home office to virtual school hub to craft space.

Make sure your shed is comfortable and cozy so it’s a place you enjoy spending time in. Before you deck out your shed in your chosen décor, install a quality subfloor to keep out cold and moisture. Premium subflooring from Dricore is a great option, as it will keep your floors soft, warm and comfortable. Quick and easy to install, you can lay out the panels for your shed is less than an hour.

Whatever design and materials you choose, be sure to use textures and items that encourage peace, joy and relaxation. Whether you hang photos of a quiet forest path or undulating waves on a serene beach, this is a space just for you, so outfit it with your favourite things. Think souvenirs from your last vacation, materials and supplies for your latest hobby, and blankets and pillows in soothing fabrics.

www.newscanada.com

## Rooftop snow may be hazardous to your home

(NC) Snow-covered roofs may look nice in the movies, but in real life they can be somewhat problematic. This is because of a natural occurrence known as “ice damming.”

Ice damming can happen at any time during the winter season, and although it occurs on the exterior part of your home, it can end up causing damage to interior elements like the walls, ceilings and insulation. It can also lead to mould.

### What is ice damming?

An ice dam is created by fluctuations in temperature, such as when snow melts during sunny days and then freezes up again at night, or normal winter temperatures are interrupted by a stretch of warmer days. This results in a barrier of ice around the edges of your roof or eavestroughs. As this barrier of ice gets larger, it prevents further melting snow from draining off the roof.

With no way of leaving your roof, water pools there and backs up under the shingles and into your home, where it can cause damage to the wood structure, insulation, wall finishes, furnishings and personal belongings.

Outside, ice dams pose a safety risk to people, as large pieces can fall and cause serious injury. They can also cause damage to eaves and lead to the buildup of a white, powdery residue called “efflorescence” on concrete and brickwork.

### What you can do?

The best thing to do is to prevent ice dams before they happen. Soon after a snowfall, use a roof rake to remove snow from the first metre of your roof. If you already have ice buildup and want it removed, consider hiring an experienced professional to do it for you.

### What to avoid doing?

One thing you should steer clear of is climbing onto the roof to clear snow or ice – you can damage your home and seriously hurt yourself. Throwing salt or de-icing chemicals on roof ice is also a bad idea, as they may cause shingles to deteriorate.

### Does your new home warranty cover it?

In most cases, damage associated with ice damming is not covered by Ontario’s new home warranty because it is a natural occurrence that can be prevented through proper maintenance. However, you may be entitled to coverage for up to two years if the water penetration into your home is the result of a defect in workmanship or materials.

Find more information in the construction performance guidelines at tarion.com.

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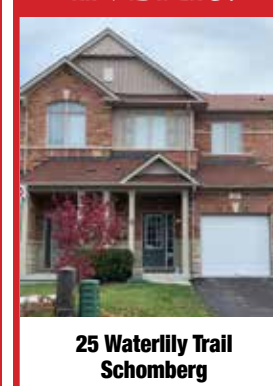
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# 4 ways to build a stronger neighbourhood in 2021



(NC) In recent years, the importance of a strong and connected community has taken a backseat to other priorities in our on-the-go lifestyles. But since the pandemic has forced us to stay local, our neighbourhood has taken on a whole new meaning, and the people and places surrounding our homes have become a vital part of our overall happiness.

Create new connections and engage with the world right at your fingertips with these tips:

**1 Start by saying "Hi".**

So often we focus on going about our day-to-day lives that we forget to make time to get to know those living right on our street. Introductions don't need to

be intimidating. Say a quick hello to those you see on a regular basis, like someone on your block who is walking their dog or doing their gardening.

**2 Share recommendations.**

Know a great local business or have a positive experience with a particular plumber? Share

your recommendations on Nextdoor, an app that helps you tap into your neighbourhood and connect with the people and places nearby. Not only will you help someone find what they're looking for, it's also an effective way to support local companies.

**3 Find common interests.**

From evening walks and puzzles, to baking challenges and knitting, if you have a particular passion, chances are some of your neighbours may too. Consider starting a group to connect with like-minded people in your community. These groups can be key in fighting the loneliness so often associated with the pandemic, while helping to strengthen the relationships within your area.

**4 Welcome our differences.**

Sometimes we have different views, and that's one of the things that make neighbourhoods great. Having an open mindset and positive attitude when it comes to unique differences can help you build stronger relationships. When it comes to neighbours, we're connected based on proximity, and that is important. Remember, when emergencies strike, your neighbours are often the people closest to you and most able to help.

Find more ways to connect with the people and businesses within your community by downloading the Nextdoor app.

[www.newscanada.com](http://www.newscanada.com)

**Real Estate Market Update – Aurora**

## Buyers Heat Builds Momentum

The push from Home Buyers continues while many Sellers may not feel ready to have their home placed on the market until they feel safer with the steady threat of COVID-19. As vaccinations get rolled out at a higher pace, coupled with lower daily numbers reported of new positive cases, this may help Sellers decide when to bring their homes to the market.

In January 2020, there were 32 sales of freehold homes of all descriptions in Aurora at an average price of \$1,055,274 compared to 52 freehold home sales at an average price of \$1,579,956 to start 2021. The average home pricing of this category improved by 50 percent based on the present demand coupled with low-interest rates and the number of buyers still looking for homes.

There were 29 condominium sales in the month of January at an average price of \$639,231 compared to 14 sales during this time last year, yielding on average 4.4 percent less.

Overall, there 76 percent more sales of all home types in January, and the push continues into February.

Many homes that have sold are additionally receiving multiple offers and pre-emptive offers before offer dates.

At the current demand, if homeowners are considering selling, the time is certainly strong to do so. Speak to a REALTOR® to build a custom plan and what COVID-19 protocols and precautions can be taken to minimize concerns.

– 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 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 Regional Real Estate Board; Regional Housing Market Tables; York Region, Aurora for January of 2020, 2021.

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



## Faster internet means better quality of life

(NC) From better internet access, to vital social services, to keeping cross-country families in contact, fast and reliable connectivity is a necessity — now more than ever. As we all isolate to stop the spread of COVID-19 across Canada, face-to-face contact with family, school and work has gone online and come into our homes.

For many, even healthcare has moved online. Virtual healthcare offers a more convenient and safer alternative to hospital or clinic visits for many types of appointments, examinations and procedure follow-ups.

Now that visiting a healthcare center carries additional risks, virtual care is becoming a key quality of life improvement for many, especially in rural or remote communities. It connects people in those communities to health services quicker and more safely than ever before, but only if those communities have the high-speed internet service needs.

Many rural communities are underserved when it comes to reliable high-speed internet access. Less than

half — about 40 per cent — have high-speed access that can enable remote learning, teleworking, and virtual healthcare; and that number drops to less than 30 percent in reservation communities.

But change, and connection, are on the way, thanks to the Universal Broadband Fund. As part of the government's Rural Economic Development strategy, the fund provides financing for internet infrastructure projects across the country. These projects are on track to connect 90 per cent of Canadian households by the end of 2021, with remote communities added by 2026.

As internet access continues to define the future of work, education, connection, and healthcare, the fund and the projects it powers will only become more important. You can check to see what projects are underway or coming to your area.

Find more information at [canada.ca/getconnected](http://canada.ca/getconnected).

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## Tips for transitioning your home to warmer weather

(NC) It's been a challenging winter for everyone, and we're all looking forward to warmer, brighter days. But while our homes have provided a safe sanctuary over the last several months, they've no doubt taken a hit from the elements as they do every winter.

Months of wind, snow and ice take a toll which, if not addressed by regular maintenance, can have lasting negative effects on both the exterior and interior.

If you own a newly built home, seasonal maintenance is especially important because it helps protect your warranty. Newly constructed homes in Ontario come with a builder's warranty that lasts up to seven years from the date of possession. However, if you neglect to do the regular maintenance your home needs, any resulting damage may not be covered and could put your warranty rights in jeopardy.

To help you kickstart your spring maintenance, the following is a handy month-by-month checklist:

### MARCH

- Clean the furnace filter (or replace if necessary), heat recovery ventilator and humidifier.
- Test your smoke alarms and carbon monoxide detectors and replace the batteries if necessary.
- Check and reset the ground fault circuit interrupter once a month.
- Check the attic for roof leaks, water damage or insulation issues.
- Check the sump pump (if applicable).
- Remove snow and ice from the roof overhang and vents to prevent ice damming and water damage.

### APRIL

- Check eavestroughs and downspouts for damage or blockage.
- Inspect the basement or crawlspaces for leaks.
- Check the roof for loose or cracked shingles.
- Check driveways and walks for frost damage.
- Check your water heater for leaks.
- Turn on the exterior water supply.
- Plan landscaping in a way that will avoid soil settlement and water collecting near your home's foundation.

### MAY

- Inspect fences for weather-related or other damage.
- Check caulking for air and water leaks.
- Lubricate weather-stripping.
- Check exterior finishes for wear that requires attention.
- Check that windows and screens are operating properly.
- Check the septic system (if applicable).

Find more seasonal maintenance tips and warranty information online at tarion.com.

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# Convert your garage into usable living space

(NC) With most of us spending more time at home, our lifestyle is forcing us to adapt and renovate. One of the most popular trends are garage conversions, which involve extending your living space by transforming your garage into much more than storage space for your car, bikes and kids' toys.

**S**pring is the perfect time to tackle this DIY project, as it will let you enjoy the warmer weather in your new space, which can then be transitioned into a winter refuge with proper heating and an insulated door. Here are some ideas for what you can do to your garage with just a little creativity:

#### ARTIST STUDIO

Some of us have responded to increased isolation by creating art to express ourselves. Whether you've taken up painting, crocheting or ceramics, you can create a private area that drives your creativity. You can even make a dark room if you've gotten into analog photography. Simply set up your supplies and decorate with your own creations or other artwork that inspires you.

#### GAMES ROOM

When we first transitioned to virtual school and work, we were so focused on creating spaces to accommodate these activities at home. But now it's time to find a place for fun. A games room can encourage you and the family to spend time together away from screens and enjoy each other's company. Stack your favourite board games on a recycled shelf, add a card, foosball or ping pong table and let the games begin.

#### SPORTS LOUNGE

Many of us had a hard time coping when our favourite sports went on pause last year. Celebrate the return of more normal seasons by designing a room to enjoy them. Install your big screen TV, some comfortable couches and a fridge or cubby for snacks and recreate the pub at home. You can even add a wet or dry minibar to enjoy fresh beer or prepare some cocktails.

#### RENTAL SUITE

A little extra income never hurts, and many are transforming their garages into rental apartments. You'd need heating and insulation for year-round use, but it's certainly doable. Check local tenant bylaws to see what the requirements are for your area.

#### START WITH A SOLID FOUNDATION

Whatever you want your garage conversion to be, it's important to lay the groundwork for a comfortable and cozy spot before you get to decorating. This starts with installing subflooring, an essential step that ensures floors are soft, dry and warm. Dricore premium subfloors are a popular choice for best results – they're designed with Air Gap Technology to help protect against moisture.

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SALES REPRESENTATIVE



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# Dips from around the world

(NC) Finger foods are universally loved by kids and adults alike for their no-fuss, no-muss nature, but they could not exist without their trusty companion: the dip. Canadians may first think of ranch sauce or garlic aioli when asked about our favourite dips, but this staple can be as varied and creative as your imagination allows.

Typically made using local ingredients, dips can contain just about anything including vegetables, grains, dairy, oils and spices, elevating the taste of the foods they're combined with.

Middle Eastern cuisine sees dips being made with eggplant, chickpeas, yogurt and so much more. Their Indian counterparts are often loaded with veggies and spices, while East Asian cuisine offers a wide array of dips accompanying everything from rolls to edamame to dumplings and everything in between.

Get the full scoop on some of the world's most delicious cuisines by exploring their local flavours through dips.

Discover more dips and other recipes at [tasteadventure.ca](http://tasteadventure.ca).

[www.newscanada.com](http://www.newscanada.com)

## TAHINI DIP

Prep time: 5 minutes  
Serves: 4

### Ingredients:

1/2 jar (80 g) Al'Fez Natural Tahini  
4 tbsp (60 mL) cold water  
1 tsp (5 mL) lemon juice  
1 garlic clove, crushed  
1/2 tsp (3 g) salt  
Pepper, to taste  
Parsley, to taste

### Directions:

1. Combine tahini, water, lemon juice, garlic, salt, pepper and parsley in a small bowl and whisk together.

## MANGO-COCO DIP

Serves: 2

### Ingredients:

1/2 cup (125 mL) Patak's Sweet Mango Chutney  
3 tbsp (45 mL) coconut cream

### Directions:

1. Purée chutney in a blender or finely chop it on a cutting board.  
2. Pour into a saucepan and stir in coconut cream. Cook on medium heat until most of the water evaporates.  
3. Serve with naan bread.

## LIME, PICKLE AND YOGURT DIP

Prep time: 5 minutes Serves: 2

### Ingredients:

3 tbsp (45 mL) Patak's Lime Pickle  
1/3 cup (100 g) yogurt  
3 tbsp (45 mL) cream

### Directions:

1. Mix all ingredients in a bowl and blend to a smooth dip. Serve with naan bread.

## BAKED CAMEMBERT WITH SWEET CHILLI

Prep time: 1 minute  
Cook time: 20 minutes  
Serves: 4

### Ingredients:

3 tbsp (45 mL) Patak's Lime Pickle  
1/3 cup (100 g) yogurt  
3 tbsp (45 mL) cream

### Directions:

1. Mix all ingredients in a bowl and blend to a smooth dip. Serve with naan bread.

## 6 steps to make mealtime less exhausting

(NC) Making a healthy dinner every night can be tiring and tedious, and living with arthritis and other illnesses can make it much worse.

Here are six tips from the Arthritis Society to make mealtime easier.

**1 PREPARATION** Before you begin cooking, organize your workspace and make sure you have all the items and ingredients you will need close by.

**2 ONE POT OR PAN** Making your meal in one pot or pan will reduce the number of dishes you have to wash. Those that can be placed in the dishwasher (if you have one) are an added bonus.

**3 PRE-CUT FRUIT AND VEGETABLES** Today, there are plenty of options when it comes to fresh and frozen pre-cut fruits and vegetables. Removing the steps of washing, peeling and chopping can help you save time and energy.

**4 HELPFUL KITCHEN GADGETS** There are many kitchen gadgets on the market that are specifically designed for people living with arthritis.

**5 BATCH COOKING** Make many servings at a time, then store them in individual containers to help you save energy and eat healthy. By preparing meals only once, you'll prevent any unnecessary overexertion.

**6 TRY A NEW RECIPE** Make meal preparation something to look forward to by using it as an opportunity to try a new recipe or experience a new food.

Learn how to live well with arthritis and find healthy recipes at [arthritis.ca](http://arthritis.ca).

[www.newscanada.com](http://www.newscanada.com)



# FEATURED PROPERTY



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1443 BASSINGTHWAITE, INNISFIL



**SOLD**  
BY STEPHEN ONGARO

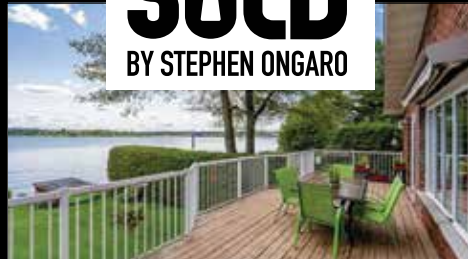


Stunning Bungalow w/ fin basement, sep entrance located on the western shore of lake simcoe, immediately south of Barrie, is Innisfil, Ontario. Fantastic location to raise your family with many amenities, schools in close proximity. Minutes to the beach for those summer nights! Proud of home ownership is seen throughout this beautiful home. A Must See!!

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