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RESALE HOMES COLLECTIONS

AURORA/KING
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By Julien Laurion
The Big Tuna of Real Estate

Dear Julien, as we all know, housing prices have skyrocketed. Therefore, my family and I have decided to renovate rather than move. As we started looking into the costs of renovating, we also see the costs of almost everything have gone up. Based on your renovation experiences do you have any tips to help save some money? Cheers, British Dave.

HI DAVE – You are right, I do have a lot of renovation experience. One of the key attributes that I offer my clients is that I run a successful renovation business. For clients that are purchasing a new home, I can give them advice on the potential of a home as well as point out any issues the home may have. The issues could include items that need to be addressed or structural limitations that may impact the possible renovation. I also help clients who are remaining in their home but want to renovate, by providing them with the advice and services they need to keep the renovation within budget and, most importantly, add to the value of their home. I have an exclusive list of trusted professionals in all sectors that I call upon when certain items need to get completed in a timely and professional manner for my clients. Either to help make their home shine before resale or help get their new purchase upgraded to their own tastes.

In terms of cost, Dave, you are correct. The cost of renovating has definitely gone up. But, if you are keen and shop around a bit you can find some cheaper prices. However, this takes up more of your time or your contractors', and I would also use a lot of caution when seeking cheaper prices. Another challenge is the wait time associated with items needed to do a renovation. Supply issues continue to be a problem, that can create issues with getting a project finished. For example, sometimes you have to wait a while to get the colour grout needed to finish a tile job! That can mean not being able to use a shower stall.

Due to the increased cost of materials, wait times for all these products and the effort it takes to procure, plan, and deal with all protocols labour cost of renovations has also increased.

A couple of tips that I would consider as you go down this path. To keep costs down, you can choose

items from less well-known brands for items that are easy to replace down the road. This is not a good strategy for items that are much more permanent and hard to replace. Let me give you an example of what I mean: you can save money on the faucet you choose for your bathroom vanity by buying a brand that is not very well-known online. But, I would not recommend doing the same thing for your shower or tub assembly. Faucets are pretty easy to replace, however, to replace a tub or valve assembly you would need to create a new shower since you'd have to break tiles etc. This, as you can imagine, would be quite costly. This approach applies to all areas of the home.

Dave, renovating a home can be very overwhelming. The same as buying or selling a house. If you surround yourself with the right people, it can help make the process go a lot smoother.

A lot of what I do for my clients is give them ad-

vice, both in buying and selling a home as well as tips on how to renovate and how to help keep costs low. If you feel overwhelmed do not hesitate to reach out. I am happy to help!

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



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MARKET UPDATE – DECEMBER 2021

AURORA	KING
AVERAGE SALES PRICE	AVERAGE SALES PRICE
\$1,426,159	\$2,419,562
AVERAGE 12 DAYS ON MARKET	AVERAGE 19 DAYS ON MARKET
NUMBER OF SALES	NUMBER OF SALES
68	21
19 ACTIVE LISTINGS	40 ACTIVE LISTINGS
SALE TO LIST RATIO	SALE TO LIST RATIO
110%	97%
YEAR OVER YEAR % CHANGE	YEAR OVER YEAR % CHANGE
33.55%	38.77%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch December 2021; Summary of Existing Home Transactions for All Home Types + Focus on the MLS Home Price Index for Composite for York Region's Aurora and King

With a continued shortage of inventory, pricing remains strong across all ranges as we continue into January. The forecast into spring looks to a strong selling market, with continued increases in sales prices, driven by pent up demand and low inventory. It remains an excellent time to trade in real estate. For Sellers, there is very little competition at the moment and a captive audience of Buyers, so an excellent time to consider listing early. For Buyers, working with a trusted advisor to get looking early will be prudent to ensure you are ahead of the game.

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The Benefits of Staging Your Home: IS IT WORTH IT?



If you have sold a home before, you likely are aware of the stress and pressure that can build up throughout the selling process, from completing cosmetic fix-ups to finding a reputable realtor, to finding a new home. Depending on the state of the current market, your house can easily get drowned out by competing listings and competitively priced neighbouring homes.

The longer a house sits on the market, the least likely it will sell for above the asking price. This is why we believe it is crucial to hire a trusted, reputable, and experienced realtor in selling homes that understands what makes a difference in the home-selling process.

The Michele Denniston team has over 20 years of collective real estate experience in the King and surrounding regions. Since growing our local team and opening our Schomberg office, we decided to capitalize on a few extra services that support our clients and their home selling journey.

We have offered complimentary home staging services for the past few years for all of our clients, and here are four reasons why.

STAGING MAKES YOUR HOME STAND OUT

Today most home buyers start their new home search online. This means the first impression they get of your home is the pictures posted online, through the MLS, Realtor.ca or a similar website. Capturing the essence and appeal of your home is much easier when your home is professionally staged. Adding lush greenery, new textiles and well-placed furniture can completely transform the look and feel of your space; and this will make your listing stand out from competing neighbours and other listings.

STAGING LEADS TO HIGHER OFFERS

Staging your home can get more exposure and people interested, leading to possibly creating a bidding war. If potential buyers are exceptionally drawn and fall in love with your home, they are likely to pay over asking; getting you more money in your pocket than initially expected.

STAGING HELPS YOUR HOME SELL FASTER

A well-staged home allows buyers to better picture what moving in and living there will feel like. This is highly advantageous to speed up the selling process. Instead of a buyer requiring more than one showing appointment, professional staging captivates the buyers instantly. Investing in design services also pushes the buyers to overlook minor issues, ultimately speeding up the purchasing process.

STAGING HELPS SHOWCASE DESIGN POTENTIAL

Many of the sellers we work with believe that completely clearing out their space is the best way to prepare for selling their home. However, we believe that an empty space will do more harm than good. Many of the buyers we work with need to see the layout of the home with complimentary room furnishings as it helps suggest and mentally picture what living there will feel like. Staging, when properly done, has a "wow" effect on its viewers. For those buyers who are not design-oriented, staging will help them better picture the space and its potential, which leads to more offers for you.

TIPS FROM OUR STAGING PROS

Our team believes that professional staging services are well worth the investment, but we also understand that this service is not included with every real estate agency. Here are a few key pro tips from our team's staging professionals that you can do yourself!

- 1 Remove personal items and family photos
- 2 Declutter your spaces
- 3 Tidy closets and storage spaces (messy closets suggests that the home does not have adequate storage space)
- 4 Neutralize bright colours and walls to appeal to the majority of buyers
- 5 Consider altering the layout of your furniture to create more space and an open-concept

WORK WITH A REPUTABLE REAL ESTATE TEAM

We understand there are long lists of things to do when preparing to sell your home. But we also want our clients and residents to understand the advantages of hiring a real estate team that offers or promotes staging. We believe this additional service is well worth our investment as it is key to fostering an exceptional and positive home-selling experience for the client. These are the reasons why we include FREE staging and professional design consultations for every client and encourage you to work with an agent that offers the same.

If you are looking to buy or sell in King and surrounding areas, give our team a call at (416) 433-8316 for a free home estimate, a professional staging consultation or discuss your real estate needs with The Michele Denniston Team today.



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How to decorate for your senses



(NC) When we decorate our homes, we tend to focus on what we can see. Aesthetics are important, but what about the rest of our senses? If you want to transform your space with décor that engages more than just sight, start with these tips from celebrity designer Amanda Aerin.

CHANGE YOUR SPACE WITH COLOUR AND SCENT
Use colour and scent to improve the overall feeling of a room. Incorporate tones that make you feel happy, along with a fresh and uplifting scent.

"Scent plays an important role in creating a room that beckons you to come, sit, and stay awhile," explains Aerin.

"Try using Febreze Unstoppables Touch fabric spray on all those soft surfaces you like to touch and feel — from your couch to your bed. The scent is touch activated, so cozy up to your favourite pillow or throw for a burst of long-lasting freshness."

SET THE MOOD WITH SOUND AND TEXTURE

Nothing transforms your home's atmosphere quite like music. The right type of music can boost your mood or help you unwind, so throw on your favourite playlist or the calming sounds of nature and watch how quickly the ambience changes.

Continue with your sensory design by including touchable textures. Choose objects that will bring warmth and depth to your surroundings, and that also feel wonderful to touch like a velvet sofa, wool blanket, textured rug or fur pillow. These are the things that make a room feel warm, inviting and complete.

www.newscanada.com

3 EXPERT HOME DÉCOR TIPS AND TRENDS FOR 2022

(NC) If there's ever a perfect moment to refresh your home, it's at the start of a new year. Now is the time to reimagine your space with a fresh look that brings you joy. Whatever you're envisioning, look to these expert décor tips and trends from celebrity designer Amanda Aerin.

BE BOLD
Looking for ways to upgrade your space and make a statement? Aerin recommends incorporating more colour and patterns into your home decor. This year's popular shades will be saturated, bold and uplifting, so don't be afraid to switch things up and step out of your comfort zone.

CURATE YOUR LOOK
Aerin says curated home décor is hot on the trend list for 2022. Dress your space with a mix of old and new, incorporating vintage finds, travel treasures or family mementos.

"My approach to design is to create concepts that are visually stimulating, tactile and invoke feelings of happiness and relaxation," says Aerin.

MIX PATTERNS LIKE A PRO
Mixing and matching geometrics with florals is another hot 2022 trend in home décor. Start by choosing your patterned fabric first, then pull accent colours from there for a professional look.

"Mixing and matching colourful patterns and fabrics is the perfect way to add texture to a space. To add more depth to a room and to keep my fabrics fresh, I love Febreze Unstoppables Touch fabric spray. The scent is touch activated, so every time I fluff my mix and match pillows, sit on my upholstered furniture or pull open my curtains, I get a burst of freshness for the perfect finishing touch."

Find more information at febreze.com.

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Avoiding the hidden costs of home ownership

(NC) With the average Canadian home costing nearly \$1 million dollars in many cities, buying a house is one of the biggest purchases you'll ever make. Before making an offer, keep in mind that the cost of home ownership doesn't stop when you unlock the front door.

From regular maintenance, utilities and insurance, to unexpected emergency repairs, it's important to take into consideration all of the hidden costs that might arise. While some are unavoidable, there are ways to reduce expenses or prevent them altogether by following a few simple tips:

CREATE AN EMERGENCY FUND.

To better prepare for and manage unforeseen costs, create an emergency fund. Many experts agree that having three months' worth of your salary saved is the best back up plan to tap into if a pipe bursts or a rainstorm reveals a leaky roof.



PAY ATTENTION TO PRODUCT WARRANTIES.

A recent survey shows that 60 per cent of Canadians consider a company's warranty program when making a purchase decision — and for good reason. A solid warranty program can save you money in the long term.

When researching appliances and electronics, look for those that have extended warranties and

out-of-warranty programs. For example, LG offers a 10-year limited warranty on appliances, as well as an Out of Warranty program with a flat rate for labour and parts.

DON'T TAKE SHORTCUTS.

If a service or repair quote seems too good to be true, it likely is. It's important to always look for a

manufacturer-approved and authorized service provider to repair home appliances or electronics. If the service provider isn't skilled in repairing your specific product, you run the risk of further damaging the item.

Find more information at lgoutofwarranty.ca.

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A Return to 'Normal'?

The State of Real Estate in 2022

Last year was one for the real estate history books. The pandemic helped usher in a buying frenzy that led to a record number of home sales and a historically-high rate of appreciation, as prices soared by a national average of 19.9% year over year, according to the Canadian Real Estate Association.¹

There were signs in the second quarter that the red-hot housing market was beginning to simmer down. In June, the pace of sales slowed while the average sales price dipped 5.5% below the springtime peak.²

But just when the market seemed to be cooling, home prices and sales volume ticked up again in the fall, leading the Royal Bank of Canada to speculate: "Canada's housing market run has more in the tank."³

So what's ahead for the Canadian real estate market in 2022? Here's where industry experts predict the market is headed in the coming year.

MORTGAGE RATES WILL CREEP UP

The Bank of Canada has signalled that it plans to begin raising interest rates in the "middle quarters" of this year.⁴ What does that mean for mortgage rates?

Expect higher variable mortgage rates to come. In fact, according to industry trade blog Canadian Mortgage Trends, some lenders have already begun raising their variable rates in preparation. And according to the site, "Current market forecasts show the Bank of Canada on track for seven quarter-point (25 bps) rate hikes by the end of 2023, with Scotiabank expecting eight rate hikes."⁵

Since September, fixed mortgage rates — which follow the 5-year Bank of Canada bond yield — have also been climbing.⁶ Fortunately, economists believe the housing sector is well-positioned to absorb these higher interest rates.

Derek Holt, Scotiabank vice president and head of capital markets economics, told Canadian Mortgage Professional magazine in November, "The large increase in cash balances that occurred over the pandemic combined with the record-high amount of home equity on Canadian balance sheets, to me, paints a picture of a household sector that can manage the rate shock we're likely to get."⁴

What does it mean for you? Low mortgage rates can reduce your monthly payment, make it easier to qualify for a mortgage, and make homeownership more affordable. Fortunately, there's still time to take advantage of historically low rates. We'd be happy to connect you with a trusted lending professional in our network.

VOLUME OF SALES WILL DECREASE

A record number of homes were sold in Canada last year. The Canadian Real Estate Association estimates that 656,300 home purchases took place, which is an 18.8% increase over 2020.⁶ So, it's no surprise that the pace of sales would eventually slow.

The association predicts that, nationally, the number of home sales will fall by 12.1% in 2022, which would still make 2022 the second-best year on record.¹

It attributes this relative slowdown to affordability challenges and a lack of inventory but expects sales volume to remain high by historical standards. "Limited supply and higher prices are expected to tap the brakes on activity in 2022 compared to 2021, although increased churn in resale markets resulting from the COVID-related shake-up to so many people's lives may continue to boost activity above what was normal before COVID-19."⁶

What does it mean for you? The frenzied market we experienced last year required a drop-everything commitment from many of our clients, so a slower pace of sales should be a welcome relief. However, buyers should still be prepared to compete for the best properties. We can help you craft a compelling offer without compromising your best interests.

THE MARKET WILL BECOME MORE BALANCED

In 2021, we experienced one of the most competitive real estate markets ever. Fears about the virus, a shift to remote work, and economic stimulus triggered a huge uptick in demand. At the same time, many existing homeowners delayed their plans to sell, and supply and labour shortages hindered new construction.

This led to an extreme market imbalance that benefitted sellers and frustrated buyers. According to

Abhilasha Singh, an economist at Moody's Analytics, "almost all indicators of housing market activity shot through the roof." But, she continued, "The housing market is now showing signs of returning to earth."⁷

The Royal Bank of Canada expects to see demand soften gradually as rising prices and interest rates push the cost of homeownership out of reach for many would-be buyers.³ And while the supply of available homes continues to remain low, according to Singh, "the pace of building in Canada remains elevated compared with historical averages thanks to low-interest rates."⁷

What does it mean for you? If you struggled to buy a home last year, there may be some relief on the horizon. Softening demand could make it easier to finally secure the home of your dreams. If you're a seller, it's still a great time to cash out your big equity gains! And with less competition and a slower pace of sales, you'll have an easier time finding your next home. Reach out for a free consultation, so we can discuss your specific needs and goals.

HOME PRICES ARE LIKELY TO KEEP CLIMBING, BUT AT A SLOWER PACE

Nationwide, home prices rose an average of 19.9% in 2021. But the rate of appreciation is expected to slow down in 2022. The Canadian Real Estate Association forecasts that the national average home price will increase by 5.6% to \$718,000 in 2022.⁶

Singh of Moody's Analytics agrees that price growth will slow this year and could "reach a near standstill in late 2022 but avoid any significant contractions."⁷

However, some experts caution against a "wait and see" mentality for buyers. "Affordability is unlikely to improve [this] year as prices should march higher, even as interest rates creep upwards as well," Rishi Sondhi, an economist at TD Economics, told Reuters. "We think rate hikes will weigh on, but not upend, demand, as the macro backdrop should remain supportive for sales."⁸

What does it mean for you? If you're a buyer who has been waiting on the sidelines for home prices to drop, you may be out of luck. Even if home prices

dip slightly (and most economists expect them to rise) any savings are likely to be offset by higher mortgage rates. The good news is that decreased competition means more choice and less likelihood of a bidding war. We can help you get the most for your money in today's market.

WE'RE HERE TO GUIDE YOU

While national real estate numbers and predictions can provide a "big picture" outlook for the year, real estate is local. And as local market experts, we can guide you through the ins and outs of our market and the local issues that are likely to drive home values in your particular neighbourhood.

If you're considering buying or selling a home in 2022, contact us now to schedule a free consultation. We'll work with you to develop an action plan to meet your real estate goals this year.

— Submitted by
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* Not intended to solicit buyers or sellers currently under contract.

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How to be confident that you have coverage as a homeowner

(NC) One of the largest financial commitments in life is buying a home. Most spend 20 to 25 years paying off their mortgage and creating plans to efficiently clear debt, but life is full of unknowns. What happens if you were to suddenly die or become critically ill?

Throughout the pandemic, Canadians spent a lot of time in their homes. We all know how valuable this space is, so why not continue to protect it?

TD Mortgage Protection is optional creditors group insurance that can help homeowners prepare for the unexpected. It's designed to help you or your loved ones by paying down the outstanding balance of your mortgage in the event of an unexpected death, covered terminal illness or accidental dismemberment. You may have the option to also apply for critical illness insurance, which provides coverage if you are diagnosed with life-threatening cancer, acute heart attack or stroke.

"Being a homeowner can feel daunting, that's why we have specialists ready to chat about mortgage protection insurance to help you feel prepared for the unexpected," explains Shirley Malloy, vice president at TD Insurance. "A lot of our customers tell us that they're looking for ways to feel confident that at the end of the day their outstanding mortgage could be paid or reduced in case of a covered health event."

Find more information at td.com.

www.newscanada.com



Simple solutions to revamp your kitchen and bathroom

(NC) Home makeovers often start in the rooms where we spend the most time. As the heart of the home, the kitchen is often at the top of the list. Meanwhile, the bathroom is a popular space for renovating because it gives us a chance to refresh and escape. Transform these two rooms by following these tips:

FOCUS ON FIXTURES.

Trying to stick to a budget? Replacing faucets and fixtures is a relatively inexpensive project that can have a major impact on the overall look and feel of the space. Whether it's shiny chrome, stainless steel or architectural black, swapping out the fixtures in your sink and bathtub is an easy way to completely change the personality of your bathroom or kitchen.

ENHANCE YOUR CABINETRY.

You open and close your cabinets and drawers multiple times a day, so investing in quality makes sense. But custom cabinetry can be very expensive.

A great compromise is choosing affordable models from IKEA and upgrading them. Try revamping them with Kitch, a company that specializes in making cabinet doors and components for popular IKEA

cabinets and vanities. The result lets you enjoy the beauty and functionality of premium cabinetry at a fraction of the cost.

SPLURGE STRATEGICALLY.

While there are many improvements you can DIY or skip on, a few smart splurges can turn a nice room into a beautiful one and elevate the finished look. In the kitchen, the backsplash tiles are a good item to spend on, as they only need to cover a small section of wall but can add eye-popping colour and style. In the bathroom, good lighting is essential so splurge on a modern vanity light, sconce or pendant lamp.

Find more design inspiration at mykitch.ca

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How to decorate with texture and scent

(NC) When it comes to home décor, there's one element that many people unknowingly neglect: texture. Adding texture essentially means layering a variety of materials, colours and textiles to create visual interest — and it's key for creating a finished and lived-in look.

To help you incorporate texture like a pro, follow these tips from celebrity designer Amanda Aerin.

REMEMBER TO CREATE AMBIANCE

“Making beautiful spaces is about more than furniture. For me, it's important to address the feeling a client wants in a space to create a room filled with happiness and relaxation,” says Aerin. “Including texture in a space creates a more welcoming feeling.”

Choose the mood you want to curate and add items that make you feel that way, whether it's a chunky knit blanket or a macrame pillow.

DON'T BE AFRAID TO MIX AND MATCH MATERIALS

Try adding cozy throws, knotted area rugs or woven window coverings for a lavish look. Aerin also suggests adding pieces that are both functional and visually interesting. For example, using a texture like velvet on a chair in your bedroom creates the perfect spot to wind down in the evenings.

Keep these materials smelling fresh and ready to cozy up to with Febreze Unstoppables Touch fabric spray. “It's touch activated so you'll get a burst of fresh scent every time you sit down,” explains Aerin.

INCORPORATE DIFFERENT TEXTURAL ELEMENTS IN EACH ROOM

Textured wallpaper, embossed with any pattern or design, is one of the easiest ways to create a polished room. Texture can also be added to your dining room by using softly upholstered chairs to bring a look of refined opulence to the space.

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"We are so pleased to have had Daryl and his team help find us our dream home while selling our family home. With a rather complex situation and intense demands, Daryl never fell short of his promises. Daryl's years of experience is a true testament to his professionalism, knowledge and customer service - Daryl truly sets the bar."



"Many thanks to Daryl King and the entire Daryl King Team on the successful sale of our home. Daryl's expertise and assistance in preparing our home for sale together with his in-depth knowledge of current area market conditions were invaluable to our successful sale process. Daryl and his team were courteous, responsive and professional."



"I just wanted to say thank you for doing such a great job in selling my custom home in only 5 days for 99% of the asking price! You and your team got the job done! After countless frustrating attempts trying to sell it before by myself and also trying unsuccessfully with 5 other realtors, Daryl you came in and went above and beyond, with your experience, negotiating skills, and doing a beautiful pre-listing video, plus live videos and lots of marketing of my house really helped. Thank you!"



"I would highly recommend Daryl King. When we were thinking of selling our house, we reached out to him as he has sold many luxury houses in our neighbourhood. After meeting with Daryl we knew we were in good hands, Daryl and his Team are very professional. He did an in-depth market analysis to help us determine a selling price. We sold our house in just 5 days for the highest price in the neighbourhood! If you are looking for an agent to sell your house, Daryl King should be your first choice."

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