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Broker

**RESALE  
HOMES  
COLLECTIONS**

AURORA/KING  
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Senior Account Executive  
**ZACH SHOUB**  
zach@auroran.com

Account Executive  
**KAREN NEMET**  
karen@pcmedia.ca

Senior Account Executive  
**DIANE BUCHANAN**  
diane@auroran.com

Art Director  
**SARAH DIDYCYZ**

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By **Julien Laurion**  
The Big Tuna of Real Estate

Dear Julien, I may have to relocate for my work, and if I do, I cannot afford to keep my property here in Aurora and another in the new city, given how much houses are right now. This makes me kind of nervous because if I have to list my property, it will not be in one of the 'hot' markets. Could you provide some insight?

Thank you in advance, Cookie Monster.

Historically and logically, sellers prefer to list their homes during the peak market time. For example, the spring and fall months. However, the market right now is quite different than in the past. COVID has somehow changed the game quite a bit. The demand for affordable and not so affordable homes is very HIGH!

Supply is dwindling all around the GTA, and in turn, this is driving home prices up. Compared to 2020, the number of properties that were listed at this time is down by 21%. It was a buyer's market in 2017-2019 where supply exceeded demand, and we are now seeing a very strong trend towards a seller's market once again. Properties that are priced right, well maintained, and are

located in good neighbourhoods, are selling at strong prices regardless of when the home is listed. Comparing December 2020 to 2021, the average home sale price grew by 17.7% and there were 28% more homes sold. These numbers should be encouraging to you! While life does not always line up perfectly to market trends, if you have to list in the calmer time of the year, given the current trends, you will still get top dollar for your home. Additionally, it seems that this year will also be another big year. Home prices are expected to soar by another whopping 11% across the GTA. However, we are expected to see several mortgage rate hikes this year, so it will be interesting to see if this will slow the market in any way. If you need to sell, give me a call and we can discuss all the options. You will have a lot of things you will need

to worry about with relocating, and you should work with a Realtor who can take the stress out of selling your home. Let me do that heavy lifting! Good luck.

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

**COOKIE MONSTER**, are congratulations in order? I hope that this potential relocation is something you are looking forward to!

Yes, that is true, while listing your home in January, February, or March may not be the 'hot' time to buy and sell in cold climates, such as Aurora, I would not be discouraged.

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MARKET UPDATE – JANUARY 2022

AURORA	KING
<b>AVERAGE SALES PRICE</b>	<b>AVERAGE SALES PRICE</b>
\$1,512,661	\$1,962,606
AVERAGE 9 DAYS ON MARKET	AVERAGE 22 DAYS ON MARKET
<b>NUMBER OF SALES</b>	<b>NUMBER OF SALES</b>
56	18
53 ACTIVE LISTINGS	50 ACTIVE LISTINGS
<b>SALE TO LIST RATIO</b>	<b>SALE TO LIST RATIO</b>
116%	103%
YEAR OVER YEAR % CHANGE	YEAR OVER YEAR % CHANGE
35.03%	37.05%

\*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch January 2022. 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.

Continued lack of inventory is fuelling multiple offers and competitive bidding situations. Pre-emptive offers are also becoming commonplace which is why Buyers need to be paired with a professional working in their best interests so that they are well represented and kept apprised of ever changing market conditions. Conversely for sellers, it has never been a better time to sell.

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– Provided by Key Advantage Team Royal LePage RCR Realty  
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# 5 COMMON *home buyer questions*

The Michele Denniston team has twenty-plus years of collective real estate experience in the King and surrounding regions. During our time servicing our clients have come across frequently asked questions by our buyers and are here to highlight them and provide you with the answers.

to remind our buyer clients to budget for this at our initial consultation because we want to ensure every client has a smooth and stress-free buying experience with no surprise fees. It's your realtor's job to communicate these lesser-known aspects of the buying process.

**I'm buying my first home; where do I start?**

Your number one priority should be getting pre-approved for a mortgage. This first step lets you know how much you can spend on a house while securing you at a fixed interest rate for up to 90 days. Once you complete a pre-approval, you can shop with confidence in your budget and get the help of a qualified local realtor.

**Should I buy or continue to rent?**

This question is unique to the client's lifestyle and goals. Many people can get panicky once they see the added expenses, commitment and additional chores of buying a home. However, owning is an excellent way to create a permanent home that will appreciate over time. A qualified realtor will happily work with first-time buyers, their budget and criteria to find them a perfect first home or property.

**Is there a "Best Time of Year" to buy a home?**

In short, no. Home prices will fluctuate depending on inventory, demand, and other market conditions, and the intensity of these changes will differ from city to city.

Call Our Team for Top Tier Local Real Estate Service Today!

We hope highlighting these commonly asked questions and providing answers will give our clients more knowledge

and confidence when entering the market this winter and coming spring!

If you are looking to buy or sell in King and surrounding areas or have any other burning questions, give our team a call at (416) 433-8316 for a free home estimate or to discuss your wants with Michele Denniston today!

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# Know the cost of breaking your mortgage

(NC) With all the news about the hot housing market and interest rates, you may be thinking about your mortgage.

Should you put your house on the market? Consider switching lenders to get a better deal? Should you go with a fixed or variable rate? A longer- or shorter-term mortgage?

If breaking your mortgage is factoring into your decision, make sure you understand the pros, cons and associated costs of doing so.

The cost to break your mortgage contract depends on whether it's open or closed. An open mortgage allows you to break your contract without paying a prepayment penalty. But if you break your closed mortgage contract, you normally have to pay a penalty that can cost thousands of dollars. You may also have to pay other fees such as administration fees, appraisal fees, reinvestment fees or a mortgage discharge fee.

Here are some pros and cons of breaking a mortgage:

**PROS**

- You may get a lower interest rate, which you can lock in for the new term of the mortgage.



- You may be able to pay off your mortgage faster if you keep your payments the same.

**CONS**

- You could end up paying more in the long run because of fees and a prepayment penalty.
- You may no longer qualify for a mortgage under the current economic conditions.

By breaking your contract, you may also have to repay any cash back you received when you first signed up for it. Cash back is an optional feature where your lender gives you a percentage of your mortgage amount in cash. Read through your current mortgage contract carefully and speak with your bank about your options.

Find more tips and resources at [canada.ca/money](http://canada.ca/money).

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

## When Canada's housing bubble pops, what will happen next!

The price of Canadian homes has increased faster than those of any other member of the OECD. Rising interest rates now threaten to bring the market down.

According to a recent report, between January and August of last year investors were responsible for a quarter of house purchases in the province.

These speculative investments are, of course, driving up prices. They are also creating major problems for the economy as a whole because the rising cost of housing has increased the amount of private debt held by individuals. While interest rates have remained low this debt has been sustainable. The possibility of hikes now threatens to bring Canada's housing market crashing down.

The Bank of Canada is warning that a "frenzy of real estate investment," combined with impossibly high levels of household debt, "could destabilize the economy as rates start to rise." The central bank's deputy governor Paul Beaudry suggests that a reckoning is fast approaching because the Bank of Canada now plans to increase interest rates.

A key concern here is that financially stretched households have little breathing room to absorb any disruption to their income. A job loss could force many to drastically cut their spending to keep servicing their debt.

The cause of this instability is the commodification of housing, and unimpeded it will lead to further indebtedness on the part of private buyers and threaten millions with economic dislocation. It also drives up rents, forces precarious housing on many. It's clear that only a real challenge to the commodification of housing can make a meaningful difference in this situation. In the wake of the dislocations and hardships that were triggered by the pandemic, many politicians have paid lip service to the need for a "just recovery."

"With the housing supply issues facing the country having only gotten worse to start 2022, take any decline in sales early in the year with a grain of salt because the demand hasn't gone away, there just won't be much to buy until a little later in this spring. But when those listings eventually start to show up, the spring market this year will almost certainly be another headline grabber. If you're thinking about jumping into the market as either a buyer, seller or both, I have the information and guidance you will need to navigate the market in these unprecedented times." Ann Duncan, Broker With Sutton Group Admiral Realty.



For More Information And A Free Market Appraisal Evaluation Contact  
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# 5 simple ideas to breathe *new life* into your home

(NC) The new year is a great time to revamp your home with fresh new décor and design. Get inspired by checking out these easy and affordable ideas.

**1 GROW YOUR GREENERY** Outside, winter can be dull and lifeless. But at home, you can make your home lively and cheerful by bringing nature indoors. Choose beautifully patterned and trending plant varieties, like satin vine, silver leaf monstera and banana plant.

**2 WOW YOUR WALLS** Statement walls are having a moment, with creative ways to decorate plain walls becoming increasingly popular. On a smaller wall in your hallway or bathroom, test out some funky prints with wallpaper, which is back in style. Or try some wall stencils or stickers to brighten up your home office space.

**3 SHOW OFF YOUR SHELVES** Floating shelves are a cool and contemporary way to display some of your favourite items while squeezing in some open storage solutions. Place treasured photos in rustic frames next to wicker baskets with lids and accent with candles and dried flowers. For premium floating shelves in a variety of finishes, lengths and depths explore Kitch's affordable options.

**4 FIX UP YOUR FURNITURE** Older pieces can get a second life with a little elbow grease and DIY energy. A fresh coat of paint and new hardware can transform a vintage dresser. A dated wrought-iron side table can become an eclectic work of art by gluing leftover mosaic tiles on the tabletop. Use your imagination and go online for ideas.

**5 CREATIVITY FOR YOUR CABINETRY** Refreshed cabinetry in your kitchen and bathroom can add an air of luxury and help you stay organized. For a budget-friendly option, work with Kitch to modify your existing cabinets.

"We specialize in creating fronts and accessories for popular IKEA products for a personalized and tailored look," explains founder Andrew Hibbs. "It's the perfect way to design the kitchen or bathroom of your dreams at an affordable cost."



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# Reno tips to make your home look like an expensive custom build

(NC) It seems like everyone is making over their home these days, from small additions to complete tear-downs. Although it sounds pricey, there are ways to transform your home while sticking to a budget. Here are some renovation tips to help you get started:

**Never underestimate the power of good lighting.**

Nothing says luxurious quite like the perfect mood lighting of beautiful fixtures. From gallery-style recessed lighting to illuminate your artwork, to pot lights built into a rustic piece of reclaimed wood for hanging over your dining table, light fixtures are a fun and functional way to create ambiance and show off your personality.

**Accessorize with high-quality investment pieces.**

Achieve an expensive look by carefully curating accessories and decorative items. For example, some plump throw pillows and a plush area rug can elevate your living room. You can also try hanging curtains from ceiling to floor, even if your windows are small — this will elongate your walls and draw the eye upward. Splurge on custom framing to showcase your favourite photographs on a gallery wall or floating shelf.

**Learn how to achieve the handmade look for less.**

Anything custom-made says luxury because it's uniquely tailored, fitting your style and space perfectly. But customizing anything from scratch can be prohibitively expensive. Fortunately, there are many ways to get the same results on a budget.

For premium and tailored cabinetry in your kitchen and bathrooms, try working with Kitch. The company specializes in making high-quality doors, drawer fronts and accessories for popular IKEA systems. The result is fabulous and unique cabinetry that's personalized for your home, style and organization needs.

Find more design inspiration at [mykitch.ca](http://mykitch.ca)

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



## Tips for extending the life of your home appliances

(NC) Household appliances like your dishwasher, range, washer and dryer are essential for making everyday life easier. To help get the most out of them and avoid unnecessary surprise repairs, keep the following in mind:

Pay attention to regular maintenance guidelines set out by the manufacturer. For example, you may be surprised to find that your washing machine tub needs to be cleaned regularly. Just like the grimy stains left behind on a bathtub, dirty water lags at exiting the drain in your washing machine so it winds up drying up and clinging to the enclosure. If not cleaned, it can be detrimental to the longevity and performance of your washing machine.

Always follow the instructions to prevent unintended damage. You may be tempted to scrape off the burnt

cheese from the bottom of your oven with a sharp metal scraper, but this can damage the surface. Instead, the instructions usually suggest using a plastic scraper, sponge or non-scratch scouring pad to help clean the surface without damaging it.

Use an authorized service provider to maintain and repair your appliances. Many companies have authorized service provider networks of recommended partners that know how to care specifically for their machines. Brand-recommended partners often receive extensive

training to diagnose, maintain and repair these appliances.

Look for a flat rate for out-of-warranty support to minimize the cost of repairs. For example, LG's Out of Warranty program is a unique and exclusive program that allows customers to pay a flat rate for both parts and labour for appliances that are considered out of warranty.

Find more information at [lg.com/support/warranty](http://lg.com/support/warranty).

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## RENTING vs. BUYING in the current housing market

(NC) One of the outcomes of the COVID-19 pandemic has been soaring home prices. Many first-time buyers across Canada are wondering whether now is the right time to invest in a home, or if they should wait.

But it's important to carefully think through the choice between renting and owning, and to fully understand the costs of taking on a mortgage.

Renting and owning can both have benefits. The right choice depends on your financial situation, priorities and long-term goals.

Owning your home can give you:

- 1 a feeling of pride that you've made an investment,
- 2 independence from a landlord's choices about the future of the property, and
- 3 the ability to make permanent renovations or decorate to suit your own tastes.

In comparison, renting can give you:

- 1 a feeling of independence,
- 2 the ability to move easily to pursue opportunities, such as a new job, and
- 3 freedom from the responsibilities of maintaining a home.

Remember, while financial calculations are essential in any decision to buy a home, many people will find that the emotions and values they place on owning or renting will influence their choices. Find resources to help you understand what each option will cost and decide what's best for you at [canada.ca/money](http://canada.ca/money).

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



## Top pitfalls to avoid during the home buying process

(NC) Buying a new home is an exciting time but it also includes lots of homework and new responsibilities to consider. If you're not careful, you can end up with issues that haunt you for years to come. Here are some of the top pitfalls:

1 Not getting a home inspection before closing the sale. Once you've found the perfect place, it's understandable to want to own it as soon as possible. And in a tough market you may be tempted to forego due diligence like a home inspection in order to present a more attractive bid. But an inspection can pinpoint red flags of a future money pit or indicate costly repairs, so you can decide before committing to the property.

2 Not taking measures to secure your new property. According to a survey by Aviva Canada, one of Canada's leading insurers, most Canadians have

not implemented additional proactive security measures to help protect their homes against events like weather catastrophes and home invasions.

Aside from preparedness for fire with items like fire alarms and fire extinguishers, less than 25 per cent of Canadians have other protective measures in place such as home security systems, video surveillance and water detection systems. With severe weather events and overland water damage being the top cause of loss, consider leveraging technology to keep your home safe. You can talk to your broker

to understand if there are discounts available if you have smart devices installed to help protect your home.

3 Not changing your address once you move. After you've made your big purchase, it's important to update your address with all official documents such as your health card, driver's license and auto insurance. Not doing so and misrepresenting your address to insurance companies can be considered fraud and have major consequences down the road.

You could face higher premiums, invalidated coverage and cancelled policies, or even be denied future coverage. You may think it's no big deal, but accurate information is key for an insurance company to accurately assess your risk, and therefore the correct coverage and premium.

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# Sweet dreams

are made of these:  
3 designer tips for  
a dreamy bedroom

(NC) Getting a restful night's sleep isn't just important to our energy, it plays a key role in our overall well-being. To help you create a bedroom that encourages you to rest and relax, Sharon Grech, Benjamin Moore colour and design expert, shares her top tips for a serene space.

**MAKE SPACE FOR SWEET DREAMS.** If your goal is a tranquil bedroom, decluttering is a good place to start. "It's easier to feel calm and relaxed when your space is free from clutter," says Grech. To help store your favourite items, consider adding smart

storage solutions into your space. "Bed frames with storage drawers and even using a chest of drawers as a nightstand are clever ways to add concealed storage to your bedroom." Once you've tucked away all the items you need, but don't need to see, out of sight you can focus on highlighting just a few favourite pieces for a calming, intentional esthetic.

**CHOOSE COLOURS THAT SUIT YOUR MOOD.** Whether you want a space that gives you a spark to wake up, or a bedroom that invites you to cocoon under the blankets, there is a colour that can help create the ideal ambiance.

"If you want to relax and unwind, consider soft, warm colours like Pale Moon OC-108 that are often used for cozy and intimate spaces, or cool hues like Hint of Violet 2114-60 that create calm, yet refreshing atmospheres," suggests Grech.

Looking for a bedroom that gives you energy to get

out of bed in the morning? "Deeply saturated paint colours such as Mysterious AF-565 or Wild Flower 2090-40 energize and envelop."

**CONSIDER THE FIFTH WALL.** When it comes to the bedroom, the ceiling is often overlooked. While classic white paint is a perennial favourite, a pop of colour on the ceiling enhances a bedroom's character.

"Contrary to popular belief, painting a ceiling with colour can visually expand a room, especially with blue that nods to the open skies," says Grech. For professional results at home, she recommends Waterborne Ceiling Paint, which dries to a flawless finish so you can transform your bedroom in one weekend.

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

## Home décor tips to refresh your space

(NC) The new year is a great opportunity to give your home a facelift. So, take advantage of the wintertime urge to nest by transforming some of your favourite rooms. With a few creative changes and strategic investments, giving your home a fresh new look and feel is easy and affordable.

**FOR THE BEDROOM** When it comes to the space where you spend at least a third of your life sleeping, creating a sense of calm and security is key. Crisp new linens or throw pillows in bold or cheerful colours can revitalize the whole room. Adding candles and new artwork or photographs on the walls are simple ways to freshen up the aesthetic while showcasing your personality.

**FOR THE DINING ROOM** Remember how much you loved setting a festive table during the holidays? Keep this indulgence alive to give your dining room an extra oomph, and encourage your family to use this space throughout the year. Splurge on some really nice table linens in colours you love and make a fun DIY centrepiece with elements from nature — check online for tutorials and ideas.

**FOR THE HOME OFFICE** After a couple of years working remotely, most of our office spaces could use an upgrade. Get a new calendar that you'll love looking at, whether it's photos of dogs or inspirational quotes, and change up your picture frames to reflect more recent memories.

Since the key to any office is great electronics, consider your current needs. With the right device, you can easily take your workstation to another room or even outside. Try the LG gram 17" ultra-lightweight laptop designed to meet the heaviest demands of our data-rich world. An immersive 16:10 display and long-lasting battery life will take you through the day.

Wherever you choose to work, take some time to make sure your space is set up ergonomically and that your chair and monitor are positioned to eliminate strain on your eyes, wrists and back.

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