



Angelo Ferlisi
Broker

RESALE HOMES COLLECTIONS

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Senior Account Executive
ZACH SHOUB
zach@auroran.com

Account Executive
KAREN NEMET
karen@lpcmedia.ca

Senior Account Executive
DIANE BUCHANAN
diane@auroran.com

Art Director
SARAH DIDYCYZ

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 King Weekly Sentinel • www.kingsentinel.com



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



What do realtors do?

Recently, I was having a chat with a friend, and she asked; what do I do as a Realtor other than the obvious? I thought this was such a great question – and thought I would share my thoughts both on paper and in a video for my website and social media outlets.

ONE THING TO KEEP IN MIND is that even though Realtors in Ontario are a part of brokerages – we are independent contractors. Thus, we run our own business but must abide by the values and principles of our brokerage. Saying that I can only speak about what I do since every Realtor's business model is different.

The obvious answer is I help trade real property. I help clients and customers buy and sell homes! However, there is a lot more to the job than just touring clients around homes.

When a Realtor has a listing they have to create and distribute all marketing materials, whether it be in print or digital form. This takes careful thought, insight and consideration of your marketplace. In today's world, I make sure that I use social media and the internet as a key part of my marketing strategy. In addition to this, I have to help clients prepare their homes for sale. How your home looks to a prospective buyer can make the difference between a quick sale for top dollar or a prolonged sale period for potentially less money. Doing things such as decluttering the living space and closets, putting a fresh coat of paint in important areas of the home and getting around to those minor upgrades and repairs that have been ignored can have a huge

transformational impact on your home. So when that prospective buyer first walks through your door, they can easily picture themselves living in your home.

When a sale or purchase agreement is signed, that is not the end of a Realtor's job. I continue to serve as the point person helping all parties to communicate and help facilitate a smooth closing, as well as providing advice and guidance for my clients. You'll remember from my last TTR letter that conditional clauses are a common part of a purchase and sale agreement, so clearing those conditions is an ongoing responsibility that the Realtor assists with.

Additionally, I spend A LOT of time creating content to market your home and myself. This includes writing articles, filming video clips for my social media and

YouTube accounts, creating digital ads for Facebook and Google etc., photographs and blog posts. Sometimes I even use my drone to create captivating action shots. This is especially important for the marketing of cottages or rural properties. It is the quality of the content that helps to differentiate between Realtors. You can see for yourself the difference good quality marketing content makes in promoting interest and activity in the sale of a property. I have no doubt that you have seen marketing material for some properties where the pictures are blurry or they are too dark and do not do the property justice. You don't want that to be how your home is marketed!

There is so much more to what I do, and I'm not able to fit it all in a half-page article. So please, check out my

YouTube channel or website www.bigtuna.ca where you can find my latest video where I get more in-depth on this topic.

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 – MARCH 2022

AURORA

AVERAGE SALES PRICE

\$1,614,331

AVERAGE 8 DAYS ON MARKET

NUMBER OF SALES

133

284 NEW LISTINGS

SALE TO LIST RATIO

111%

YEAR OVER YEAR % CHANGE

37.15%

KING

AVERAGE SALES PRICE

\$2,513,540

AVERAGE 17 DAYS ON MARKET

NUMBER OF SALES

41

86 NEW LISTINGS

SALE TO LIST RATIO

102%

YEAR OVER YEAR % CHANGE

35.46%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch March 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

With the spring market upon us, we are experiencing an increase in listings and with that comes a longer average days on market. The market overall is still favourable to Sellers, but we are beginning to see things levelling out with increased options for Buyers, rising interest rates and a slight drop in prices.

– Provided by Key Advantage Team Royal LePage RCR Realty
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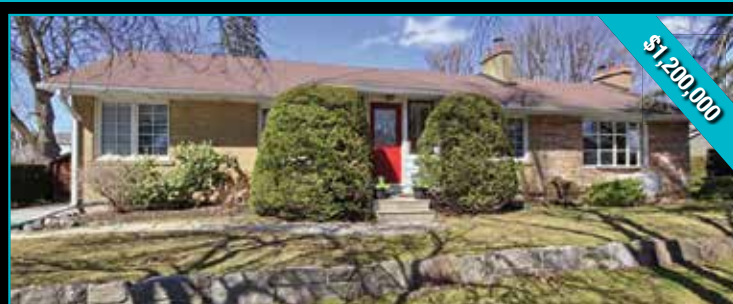
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NAVIGATING THE KING TOWNSHIP

Spring Real Estate Market in 2022

We are sure you and your families are ecstatic to see the warmer and longer days begin to show here in the renowned King Township.

Along with the birds chirping and sunset at a later time, we are also seeing fresh trends emerge in the real estate market and are here to recommend how to best navigate this hot spring market! The Michele Denniston team has twenty-plus years of collective real estate experience in the King and surrounding regions and has the background to recommend best practices when it comes to entering the Spring 2022 market as either a buyer or seller!

ADVICE FOR HOME SELLERS IN SPRING 2022:

• Our team says it is imperative to prepare and organize as early as possible. With the increasing building and renovation materials and gas prices, we want our clients to feel confident when signing listing paperwork and having their houses displayed to buyers without needing any last-minute changes made. Having all cosmetic work finished, no matter how big or small, and not having to run around finding contractors or materials will save you a considerable headache when things begin to move in your selling journey! Also, we recommend hiring a real estate team who will help you with staging, photography and cleaning endeavours, so your house can attract the most offers.

• Our team also wants sellers to take advantage of this Spring market and record low inventory. With this market stance, you will continue to see an influx of buyers and traffic when listing your property this spring. It is vital to work with a confident and experienced team used to the large volume and negotiation requirements. More offers don't always mean more profit, primarily if you work with an inexperienced REALTOR® or Broker.

ADVICE FOR HOME BUYERS IN 2022:

• Once your mortgage has been pre-approved, we urge our clients to be ready and willing to move quickly to view homes. Our buyer clients receive new listings within their criteria as soon as they come available on MLS, and we seek to schedule showings for them at your earliest convenience.

We want to make sure deposit funds are available for offers straight away and that you are viewing properties within the first or second day of them going live on MLS to get ahead of competing buyers.

• Work with a REALTOR® who is dedicated and works fast. Understandably, finding a home matching every criterion you may be looking for with the current large buyer pool is more complicated this year. We suggest developing a list with your partner or family of 'must-haves' vs. 'can live withouts.' Our team has forms ready to help you establish these key requirements. Your agent should understand what you want and don't want and send new listings that possess your must-haves to get you in the door as soon as possible.



Call The Michele Denniston Team Today!

If you or your family have any other questions about navigating the spring market, our team would be more than happy to offer our expertise. Our team is available to chat with you in person at 50 Dr. Kay Dr. Unit 22 in Schomberg, or give Michele a call at (416) 433-8316! Follow us on Instagram at @micheledenniston to stay up-to-date with new local listings! We are committed to providing you with honest, reputable and top-tier real estate service; we look forward to working with you soon!

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RESALE HOMES COLLECTIONS

3 key steps to remember before buying or selling your home

(NC) Entering the real estate market is big moment for anyone. And, whether you're buying or selling your first home or your fourth, it's also a major transaction. Taking a few simple steps can help make the process as smooth and successful as possible. Here are three to remember:

1 CONSIDER YOUR WANTS AND NEEDS
Before you buy or sell, it's important to think about what you value and what you want versus what you need. For example, is a big backyard a dealbreaker for you?

Or, would you be okay with a tiny outdoor space if you found the right home? If you're selling, is it the price that matters the most? Or is a short closing that puts money in your hand faster more important?

2 INTERVIEW YOUR AGENT
Everyone knows someone who knows a real estate agent. It can be tempting to make a quick choice and go with that friend of the family or in-law. While they could be the right person in the end, it's important to interview at least a couple of different agents to find the right fit. Real estate agents often have different specialties or mindsets and approaches that may or may not click with you. By having a chat with a few people, you'll know you're setting up a successful partnership.

3 TEST FOR RADON
Radon is a radioactive gas that comes from uranium in the ground that can get into your home undetected. All homes have some level of radon. However, long-term exposure to elevated levels increases your risk of developing lung cancer – in fact, it's the number one cause of lung cancer in non-smokers. If you're selling your home, reassure buyers about radon levels. And if you're buying, it's a good idea to do radon testing as well as your standard home inspection. You can purchase an easy do-it-yourself radon test kit or hire a certified professional. Costs to fix high radon levels are comparable to updating your furnace or air conditioner.

Find more information at canada.ca/radon.

www.newscanada.com



3 easy tests that can help sell your home

(NC) Planning to put your home up on the market? While the housing market is hot across much of the country, there remain a few steps you can take to make your property really stand out for buyers and smooth out the process for everyone along the way. Here are some evaluations to consider before listing your home:

1 INDOOR AIR Even before the pandemic, we spent about 90 per cent of our time indoors. And with COVID-19 making us more aware of ventilation and what we breathe, top indoor air quality can be a great selling point in a home.

Fortunately, testing for everything from allergens and mould to dust and formaldehyde can be done with simple DIY test kits available at your local hardware store. If you have the dollars or want a more thorough evaluation, you can also call in a professional.

2 WATER QUALITY Canadian private and public drinking water supplies are generally of excellent quality. But contaminants can sneak into your water supply via plumbing — including pipes and fittings that connect homes to water mains and well casings. Potential buyers will want to know your water is safe, especially if your home is in a rural area or you're selling a property with lake access.

That means testing the quality of your water can be a smart idea. For an easy and affordable option, consider My Water Quality, which uses an accredited and licensed laboratory to bring water supply sampling and reporting to homeowners across Canada. You'll receive a DIY test kit, including return shipping label and sampling instructions. A report card will arrive within five to 20 days and provide you with easy-to-read results, which have been reviewed by professional hydrogeologist.

3 ASBESTOS Older homes, cabins, cottages and other buildings across the country still have asbestos in them, which can cause cancer and other health issues if inhaled. While it's not dangerous to have asbestos that's undisturbed, if you or the new owner plan to undertake a remodel or renovations, it can become a serious problem.

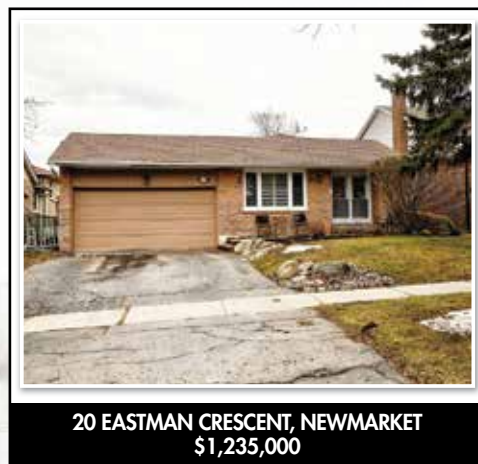
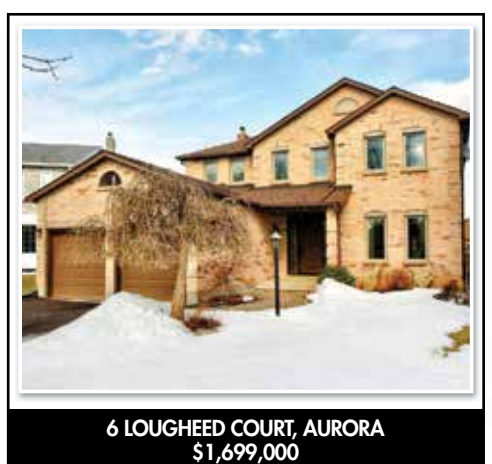
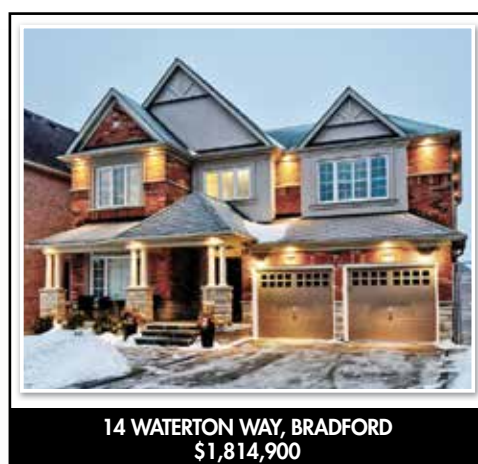
To give potential buyers peace of mind, have a professional come in to test for asbestos — it's mostly found in attics, vinyl asbestos flooring tiles, soundproofing ceiling tiles, roof shingles and insulation. If the test reveals asbestos, never try to remove it yourself. This can be dangerous, so hire a pro.

Find more information about water testing at mywaterquality.ca.

www.newscanada.com



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**As a homeowner,
are you prepared for
the unexpected?**

(NC)Your home is a major investment that comes with plenty of added costs, like maintenance and renovations. The biggest cost is your mortgage, a major expense that might be difficult to pay in tough times.

If you have a mortgage and you're worried about leaving your loved ones with a mortgage payment in the case that you were to pass away or experience a covered critical illness, optional TD Mortgage Protection might be the solution.

Evaluating whether mortgage protection insurance is right for you is important. Having a mortgage is a long-term financial obligation. You've worked hard for your home, and there are ways to help protect it.

If you aren't sure if you need mortgage protection insurance, ask yourself these three questions:

What would the impact be to my finances if my income was lost or reduced due to a covered critical illness?

A recent TD Insurance survey reveals that one in three Canadians without asset protection coverage think it's too expensive, and 28 per cent say they do not believe they get the right value for the amount spent. While we all value our homes, we may under-value mortgage protection insurance, which could pay or reduce the outstanding balance of the insured mortgage in the event of a covered critical illness.

Would my partner or co-borrower be able to afford the mortgage on their own if I were to pass away or suffer a covered critical illness?

As household partners, you're in this together. If a mortgage was set with two incomes in place, it could be difficult to get by on just one. Consider having a plan in place, like mortgage critical illness and life insurance, before an unexpected covered critical event occurs. There are options available to help you find the right coverage that best suits your budget and needs.

Do I have loved ones who rely on me financially?

Owning a home and having a family comes with the responsibility of ensuring your dependents are safe and protected. Mortgage protection insurance can help you protect your mortgage and home, which could also benefit loved ones who may financially depend on you.

Learn more at td.com.

www.newscanada.com

**The rise of
interest rates
and the effect
on Real Estate**



An increase in the cost of borrowing will undoubtedly impact a number of homeowners, with the interest rates rising gradually throughout the year and into 2023, resulting in a cumulative impact on Canadian homeowners depending on the type of mortgage they have.

CANADIANS could see as many as four to six interest rate hikes this year, each comprising an additional 25 to 50 basis points. By the second half of 2023, the interest rate could potentially reach double the current rate.

Those with fixed-rate mortgages are unlikely to feel the effects of an interest rate hike soon after it's implemented, particularly if their agreement was signed six to 12 months ago and extends for several years.

Homeowners who are especially sensitive to interest rate hikes include those with variable-rate mortgages and home equity lines of credit (HELOC).

CANADIAN HELOC BORROWING IS SKYROCKETING

Home Equity Line of Credit (HELOC) debt is out of control in Canada. Currently, the HELOC debt load is at \$166.8 billion as of October 2021. At the beginning of the pandemic, people began paying down their debts, including HELOCs. This was likely due to financial

panic and the economy flooding with money thanks to federal government emergency support. But now, Canadians are essentially back to square one – overly relying on HELOC debt.

A housing bubble has been on the lips of Canadians for many years. But during the pandemic, the housing crisis has grown immensely making the issue unavoidable. Unfortunately, things will get worse before they get better. Economic experts forecast housing prices will continue to skyrocket in 2022. Even worse, there could be a housing market crash, potentially causing a recession. The Bank of Canada, the central bank, has increased their prime rate and will be continuing into 2023. The increase in interest rates and high inflation is one of the various factors contributing to the potential of the Canadian housing market crash.

Home equity loans can help homeowners take advantage of their home's value to access cash easily and quickly. Borrowing against your home's equity could be worth it if you are confident you will be able to make payments on time, especially if you use the loan for home improvements or other projects that will increase your home equity.

However, there are several risks involved if you fall behind on payments. These risks include extra fees, lowering your credit score, and potential foreclosure. In the event of a recession, the homeowners will owe the bank a lot more money than what their properties could potentially sell on the open market.

It is advised to all home owner with larger mortgages and line of credits to manage their debts wisely by downsizing while they could get advantage of the higher prices.

About The Writer:

Ann Duncan has been a full-time real estate professional for over 15 years, working internationally and locally in the GTA. Ann has advanced training in Business Management, Interior Design and Real Estate. Her knowledge and experience of the local residential market and purchasing processes provide exceptional service with your home sale or purchase. Ann's fluent Russian, Persian, Arabic and English bring her clients a new level of responsiveness and communication.

Her relationship with Iranian, Chinese and Russian communities locally and internationally allows her to offer the best service to her seller and buyer clients. Her skills and communications with international communities make her one of the most successful brokers in Canada.

When you hire Ann Duncan as your real estate consultant, you hire an expert who works to ensure your complete satisfaction - from the initial contact through negotiations to successfully 'closing the deal'.



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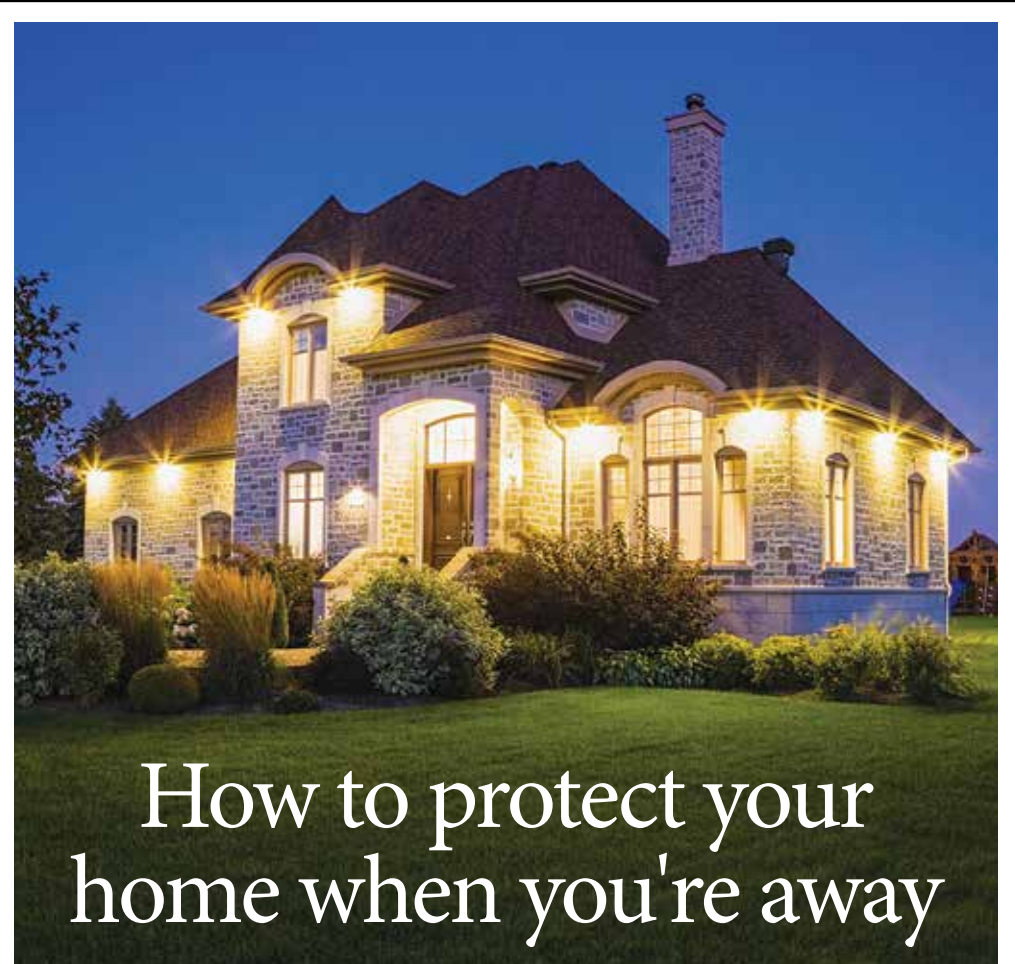
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**How to protect your
home when you're away**

Vacation often serves as a well-deserved break from the hustle and bustle of daily life. When relaxing and recharging away from home, the last thing vacationers want to think about is the safety of their homes and everything inside them. However, the National Council for Home Safety and Security and Statistics Canada estimates that more than two million burglaries occur in the United States and Canada every year. That underscores the importance of protecting your home at all times, including when you're not there.

CREATE THE IMPRESSION THAT SOMEONE IS HOME.

Just because you're heading off for parts unknown doesn't mean you can't create the impression that life is carrying on as usual within the walls of your home. Smart home technology now enables homeowners to set timers on lights and even home electronics like televisions and radios. Homeowners also can ask neighbours to pick up their mail or halt delivery until they return from their trips. Nothing says no one is home as definitively as an overflowing mailbox.

KEEP QUIET ON SOCIAL MEDIA.

A Credit Sesame survey of former burglars in the United Kingdom found that 78 percent acknowledged monitoring social media platforms such as Facebook and Twitter as they try to find homes to burglarize. Individuals about to go on vacation should avoid sharing that on social media.

STAY SILENT WHILE YOU'RE AWAY AS WELL.

Social media silence should be continued while you're on vacation as well. No matter how tempting it may be

to share photos from an exotic location, such posts could catch the attention of all the wrong people. A recent report from MetLife indicated that 35 percent of Americans between the ages of 18 and 34 check-in from their locations via social media. That can alert criminals that no one is manning the fort back home.

SWITCH FROM A TRADITIONAL LOCK AND KEY TO A LOCKBOX.

Individuals who travel frequently can take a page from the realtor notebook and switch from a traditional lock and key lock system to a lockbox. Lockboxes require that a code is entered before a box containing a key can be unlocked. Homeowners who want this added measure of protection don't even need to put a key inside the lockbox, which typically covers a lock, making it extremely difficult for potential thieves to pick the lock.

Before leaving for vacation, individuals can implement various strategies and safety measures to protect their homes and their belongings while they're away.

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4

popular
colours
for 2022

Home design trends come and go. The fleeting nature of such trends can make it hard for homeowners to commit to a particular style, especially if they want their home decor to stay as current as possible. Paint provides one way to stay current and refresh the interior of a home without investing in new furniture and home accessories. Paint trends change, but these colours are already making the rounds in 2022.

VERY PERI: Very Peri is the Pantone 2022 Colour of the Year. A brand new shade of blue, Very Peri was designed to rekindle some of the qualities that the colour blue represents while simultaneously complementing a modern perspective. The home design pros at HGTV recommend pairing Very Peri with neutrals like taupes and creams or deeper shades like navy or brown.

EVERGREEN FOG: The paint experts at Sherwin-Williams note that this shade of green is symbolic of nature and a colour associated with revitalization and growth. Those characteristics make it great for homeowners who are looking to create a new beginning with their home interiors, particularly in relaxing spaces like living rooms and bedrooms.

BREEZEWAY: Breezeway from Behr is another popular colour that provides a soft look. Breezeway is the Behr Colour of the Year for 2022 and is described as a silvery green shade with cool undertones. Behr touts the versatility of Breezeway, which the company indicates inspires awe in bedrooms, living rooms or hallways. Breezeway pairs well with creamy white, taupe, softened black, and nuanced pink.

GILDED LINEN: Gilded Linen from Valspar is ideal for homeowners who want a colour to organize and connect spaces throughout their homes. Gilded Linen is a minimalist white that mixes well with natural elements like wood and greenery. The soft tone of Gilded Linen makes it suitable in a variety of rooms, which is one reason why it's so popular in homes with open floor plans.



Key components of 3 popular home interior styles

Considerable thought goes into designing the interior of a home. From which colour to paint the walls to the size of the living room couch, homeowners must make a variety of decisions when planning their home interiors.

One way to simplify interior design decisions is to choose a style. Interior design styles run the gamut from traditional to modern, and each style has its own unique look and feel. Though homeowners need not feel beholden to any particular item associated with a given style, three of the more popular styles, traditional, modern and farmhouse, each has certain key components that can ensure a home ends up with a look homeowners are aiming for.

1 TRADITIONAL

Homes with a traditional interior style give a formal yet welcoming feel. Many individuals associate crown moulding and wainscoting with traditional interiors, so that's something homeowners aiming for this style should keep in mind. Minimal or modern furniture pieces don't fit with the traditional

style, which tends to utilize period pieces made from real wood.

2 MODERN

Modern interiors may differ depending on which style modern homeowners are aiming for. Midcentury modern typically features unique furnishings that some might see as retro. However, many companies now offer updated takes on midcentury modern that call to mind a bygone era but don't make individuals feel as though they're living in a museum. Urban modern is another popular modern style, and home interiors fashioned in this style tend to be light, airy and not crowded with furnishings. Calm, soft tones are a go-to with urban modern interiors, helping to create the serene settings many homeowners are hoping to create with this style.

3 FARMHOUSE

Farmhouse has become very popular in recent years. In fact, a recent survey from the interior design service Modsy found that farmhouse was the most popular design style in 26 states. Farmhouse is beloved for a variety of reasons, not the least of which is its association with a simpler lifestyle. The rustic charm of the countryside is never far from the mind when in a home with a farmhouse-inspired interior. Traditional farmhouse and modern farmhouse are different styles, but natural materials and bright colours, particularly white walls, are elements shared by both.

Traditional, modern and farmhouse are three popular home interior styles. Each has its own unique components, and homeowners can supplement their favoured style as they see fit.

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Planning ahead is vital to a successful renovation

Remodelling projects are significant undertakings. Homeowners must consider a host of variables before any such project can begin. While planning ahead may take time, it is essential to ensure the successful completion of a renovation project. Consider these pre-renovation planning pointers to help any job go smoothly.

DETERMINE YOUR MOTIVATION FOR RENOVATING
Renovation projects often involve balancing needs and wants, and determining if a project is a necessity or a luxury can set the timeline and course of the project. Is the roof leaking? If so, immediate action is necessary. Could the kitchen be a bit more functional? If the kitchen is still manageable, a homeowner may be able to wait a little bit to get better prices on appliances or contracting services.

Separating needs from wants helps homeowners map out a viable timeline that maximizes productivity and affordability.

GET PROFESSIONAL ADVICE
Many homeowners are under the impression that doing the work themselves can save a considerable amount of money. This may be the case for homeowners with renovation experience. But by and large,

professional contractors are an asset to any renovation. They can provide a realistic overview of the project, map out projected costs, point out areas that could be troublesome, and may have industry contacts that can keep supply costs low. Even if a homeowner will do a portion of the job, a contractor can do the bulk of the work and keep the project on budget.

GET NECESSARY PERMITS
Permits are designed to ensure the work is being done to code and in a safe manner. However, they are not without additional costs and processing time, and that can cause some homeowners to skip this step. According to the home information site The Spruce, building permits cost anywhere from \$400 to about \$2,200 for new home construction. Building permits for smaller projects can cost \$100 or less and typically are based on a percentage of the anticipated cost of the project.

A permit may be issued the day the application is submitted, while other cities and towns may issue permits up to two or more weeks later. Factor permit fees and processing times into the renovation plan.

If it comes to light a homeowner did work without a required permit, he or she may face penalties; may have to tear out work done to have it inspected or redone; some may be unable to sell a home until permits have been obtained and work has been done to code. Homeowner's insurance coverage also may be affected if homeowners do not obtain the proper permits.

Other considerations when planning a renovation include writing out a strict budget, gathering inspiration, drawing up to-scale renovation plans, pouring over material reviews, and getting recommendations for reliable professionals to do the job. While not every obstacle can be avoided, planning is a good way to start successfully.

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Low-cost ways to revamp living areas

Home improvement projects require a substantial financial investment. But just because a homeowner wants to bring a fresh look indoors doesn't mean he or she has to break the bank along the way.

Living rooms are some of the most frequently used spaces in a home, and they can use an update from time to time to stay on trend or to make the area more functional for a changing family dynamic. Here are some budget-friendly ideas for breathing new life into living room designs.

ESTABLISH THE BUDGET

Homeowners should figure out how many dollars they can designate for a living room makeover before purchasing supplies or hiring out the work. Figure out the scope of the remodel, visit stores or suppliers to price out materials, get estimates from contractors, and then plan for some unforeseen circumstances along the way to determine if this type of renovation is affordable. If not, scale things back until the project more closely aligns with your budget.

CHANGE THE PAINT COLOUR

Lighter and brighter colours are on-trend. A can or two of paint can do wonders for updating a space without a large financial commitment. Pair that new paint colour with new window coverings and complimentary throw pillows to pull the theme together with minimal expense.

UPDATE THE FLOORING

Tired, outdated carpeting or another flooring can use an overhaul. While solid hardwood flooring may be preferable, many types of laminate flooring mimic the looks of popular wood colours and styles for a fraction of the cost. Plus, many are sold at home improvement retailers and even at warehouse clubs or online for reasonable prices. Laminate

flooring also may be a potential DIY job for a skilled homeowner, saving even more money.

INTRODUCE A FIREPLACE

Fireplaces were once hot commodities, but that popularity waned in the 1970s and 1980s. Homeowners with chimneys may discover a fireplace was boarded over and the bare bones still exist that can be renovated to bring back character. There also are ventless freestanding units that are quite affordable that can mimic the look of a built-in fireplace.

REUPHOLSTER INSTEAD OF REPLACING FURNITURE

There's no need to throw away quality furniture if the fabric is the only thing impeding design. New upholstery or even a slipcover can update designs.

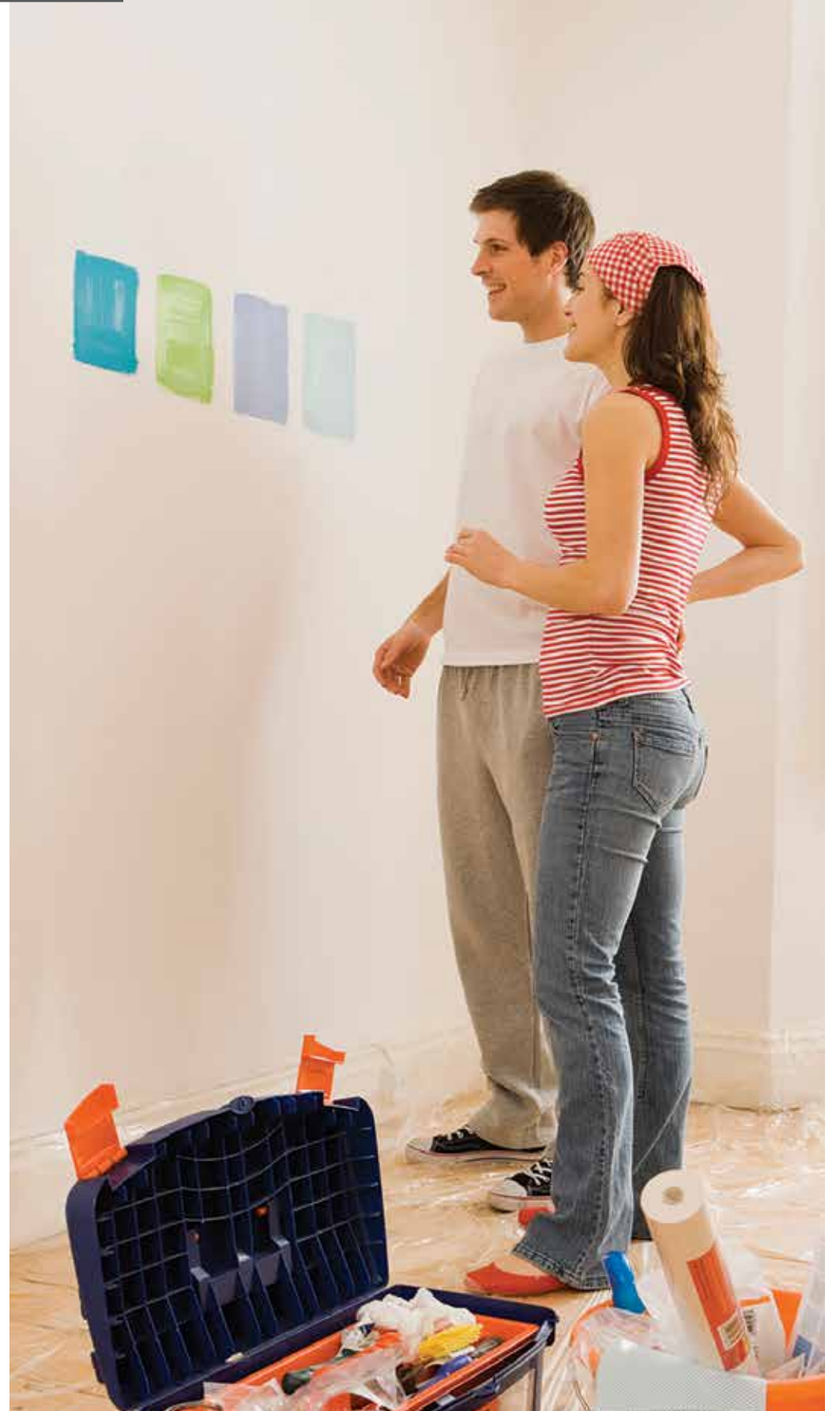
CONQUER CLUTTER

Rather than adding something to the living room, remove clutter to give the room a more airy feel. This can instantly change the look of the room. Use cord covers to tame plugs for electronics and remove unnecessary furniture from the room.

IMPROVE LIGHTING

Another easy and often inexpensive fix is to change lighting fixtures, including using brighter, more energy-efficient LED bulbs, and to assess lighting needs to eliminate dark corners of rooms that can make the space seem drab.

Living room spaces in need of an update often can benefit from improvements that go easy on the wallet.



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