THINKING ABOUT BUYING OR SELLING?

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RE/MAX

AURORA/KING

VOLUME 10, ISSUE 7

King Weekly Sentinel • www.kingsentinel.com

Royal LePage adjusts 2022 national home price forecast lower to 5% over 2021 to reflect softening markets in Ontario and British Columbia

As a 33 year veteran and top producing realtor in Ontario, Monica Stohr says "The current market changes and dynamics are all things I have successfully navigated before with my clients. With the unprecedented increase in property value we are anticipating a softer landing as we expected the unsustainable market values to make a necessary correction."

Our July updated stats and 2022 forecast is provided below.

According to the Royal LePage Recent House Price Survey, the aggregate price of a home in Canada increased 12.1% year-over-year to \$815,000 in the second quarter of 2022. On a quarterly basis, the aggregate price of a home in Canada decreased 4.9% in the second quarter after reaching record year-overyear highs in Q1. This is reflective of softening home prices in markets that saw exceptional price growth during the pandemic. Royal LePage is forecasting that the aggregate price of a home in Canada will

increase 5.0% in the 4th quarter of 2022, compared to the same quarter last year. The forecast has been revised downward from the previous quarter following more aggressive than expected interest rate hikes by the Bank of Canada, resulting in an expected temporary drop in demand in parts of southern Ontario.

"Some of the heat that was driving the market cooled during the quarter as rising interest rates coupled with economic uncertainty undermined consumer confidence and pushed buyers to the sidelines," said Phil Soper, CEO of Royal LePage. "We have significantly reduced our outlook for 2022, however home prices are still forecast to end the year higher than 2021 and well above pre-pandemic norms. Following record price gains across the country, numerous markets in southern Ontario - specifically those that saw some of the highest price appreciation over the last two years - experienced a second quarter decline. I expect this highly unusual downward movement in home values will be short-lived as the country's chronic housing shortage has not been resolved.

"Barring a sharp increase in the inventory of properties for sale, which seems unlikely given our exceptionally low level of unemployment, growing population and miniscule rate of mortgage default, we expect that the second quarter produced most of the price declines we will see this cycle". The Royal LePage National House Price Composite is compiled from proprietary property data, nationally and in 62 of the nation's largest real estate markets.

When broken out by housing type, the national median price of a single-family detached home rose 12.4% year-over-year to \$859,500, while the median price of a condominium increased 12.2% year-over-year to \$589,000. Price data includes both resale and new build, is provided by Royal LePage's sister company RPS.

Supporting the expectation that resale home prices will hold their value for the remainder of 2022 is continued household formation from peak millennials who are reaching home-buying age, high levels of immigration, a healthy job market and higher construction cost of new homes.

"Canada is experiencing strong growth in household formation, so positive economic news, with interest rates reaching a level where inflation can be managed, should trigger a return to rising property values. The small percentage of consumers who purchased properties at 2022's February/March peak will have seen a short-term decline in the value of their homes, but there



is little doubt they will soon make up that lost ground."

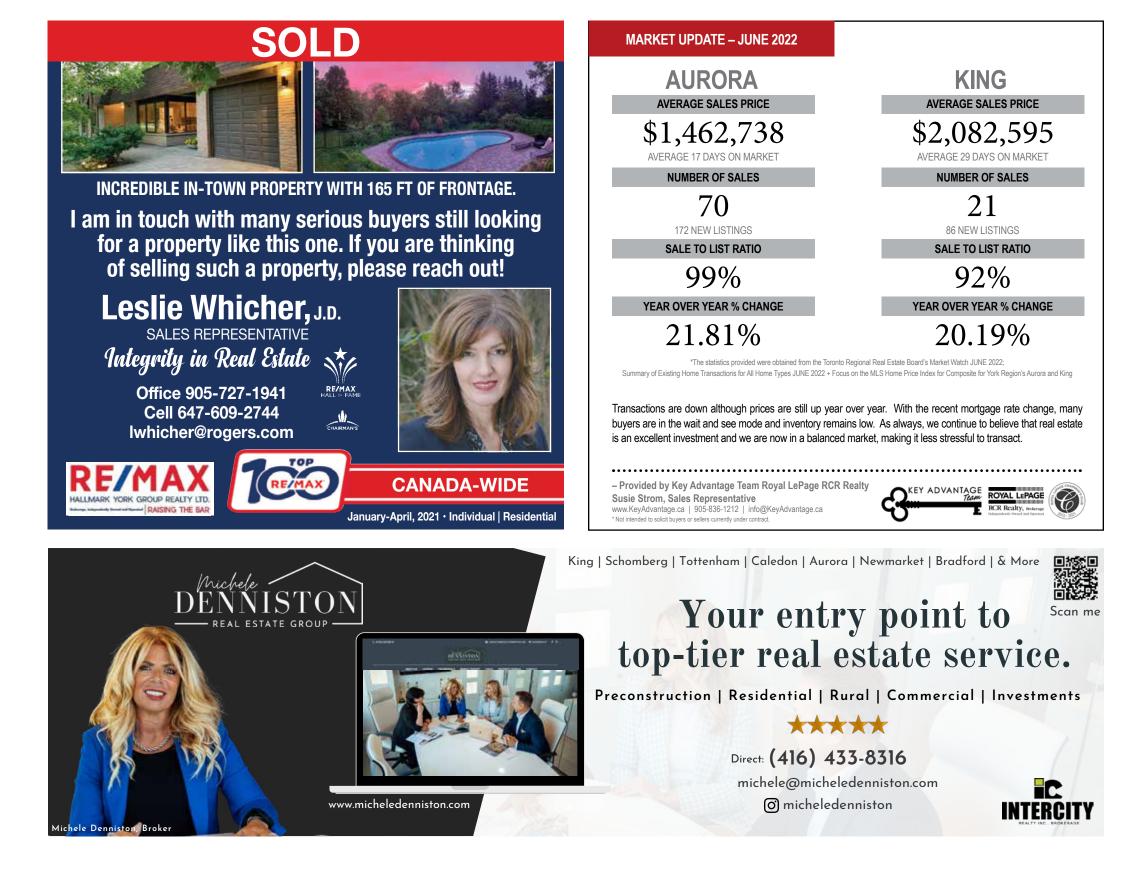
Royal LePage is providing caution to policy-makers who may see growing inventory as a sign that Canada's housing supply crisis has become less urgent compared to election periods when Canadians from coast to coast expressed concern and sought action to improve the supply of housing

"Although demand has temporarily weakened, Royal LePage is concerned that this short-term reprise from rapidly rising home prices may cause decision makers to shift their attention to other issues, thinking Canada's housing supply crisis can wait — it cannot. The current market correction will create pent-up demand. A growing domestic buyer pipeline coupled with the need to house hundreds of thousands of new Canadians threatens to far outstrip the tepid pace of new home construction."

Let Monica's proven experience help you with your real estate needs.

Monica Stohr Sales Representative







Top tips on how to make your listing stand out in a shifting market

The local real estate market has been recently shifting, making new sellers hesitant about what to expect and what to prepare for when entering the market.

Our team has the "know-how" on how to navigate the current market and set a new listing up for optimal success and sale. With twenty-plus years of collective real estate experience in the King and surrounding regions, The Michele Denniston Group will use our expertise to illustrate top tips to make your listing stand out in a shifting market!

PRICE YOUR HOME AGGRESSIVELY.

In a market where your home is one of many listings available for buyers to choose from, pricing is truly everything. The days of "list low and hold for offers" are gone – our team continuously sees failed offer dates come and go, with 30.5% of all new listings in York Region in June 2022 being re-lists! Pricing your home aggressively from the get-go ensures you spend less time on the market and gain an edge over other similar listings you may be competing with.

PROVIDE ENHANCING DETAILS & COMMUNICATE WHAT PHOTOS CANNOT

Shortcuts in communication and language should be avoided when posting and preparing your listing to go live. A proper realtor should take their time in

preparing your listing's write-up and know what aspects of the home to highlight and which ones aren't necessary. Using attention-grabbing words, alluring descriptive terms to highlight aspects of the property and location and incorporating pandemic-related facts when appropriate are essential to include in the MLS and marketing material. By investing time into creating an attention-grabbing and well-written property description, more buyers will likely engage with your listing and request to see more.

USE PROFESSIONAL PHOTOGRAPHY AND VIDEOGRAPHY SERVICES

A credible real estate agent will always use professional photo and video services. There is a significant difference between using a cellphone camera, using a professional camera by an unprofessional and using a full-scale expert photographer and videographer; the house will look completely different with each option. Especially in a shifting buyer's market with an abundance of available listings, going the extra mile to ensure your agent uses professional creative services for MLS and marketing material will, in turn, make a huge difference. High-quality photos are more professional and engaging for those looking to buy, translating into more showing requests and open-house traffic.

INVEST IN EXPERT STAGING SERVICES

You can have a perfectly built home in a prime location, but if you don't have a well-staged home, you are bound to see a difference in showing requests and even end sale price. Expert staging is the difference between having your home sell for your listed price and your home selling for over asking and more quickly. It is fair to say not every buyer is imaginative in the sense of being able to picture what living in the space will look and feel like. Considering that, it is vital to work with a real estate group that knows the value of professional staging and taking the time to create a well-designed listing. Neutral fresh colours, optimized layout, incorporating greenery and selecting and positioning of modern furniture will make a night and day difference with any listing. Minor cosmetic touch-ups like new paint jobs or updating lighting fixtures can also transform a space without much money or time, so check if your agent offers such services as well!

WORK WITH AN EXPERIENCED REALTOR

Knowing how to navigate a shifting market comes with having done it in the past. Deciding to work with an experienced real estate group that already knows the ins and outs of what to expect and anticipate in a shifting market will make your home-selling experience much smoother and enjoyable. Practice makes perfect and builds confidence and rapport, so working with a seasoned team will translate into a higher chance of success and surpassing your expectations than with a newer agent or brokerage!

OUR ADVICE TO YOU

By working with an experienced real estate team who knows how to best navigate a shifting market and the home selling experience, you are bound to come out of your selling experience satisfied and content! If you have any questions about the selling process, what to expect in the shifting market or would like a free home estimate, our dedicated team is pleased to chat with you! Visit us at 50 Doctor Kay Dr. Unit C- 22 in Schomberg, or call Michele directly at (416) 433-8316! 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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Stress-free tips for moving

(NC) Summer is the most popular season to move house. Weather is more co-operative, days are longer and you can connect with your new community before it quiets down for the winter. Plus, kids can settle in in time for the school year. That said, moving can have its challenges in any season, so here are some quick tips to help:

DON'T WAIT

It's never too early to plan your move once you know the date. Start decluttering right away so you'll have less to pack, and be sure to promptly secure people and vehicles to help - whether that's confirming the date for your buddy's truck or booking a team of professionals.

FUEL UP

Moving day can be so busy that it's easy to forget to pause for meals. But you know it's important to eat so you can keep up your strength and stay hydrated. This is especially

important on hot summer days when the risk of heat stroke is highest.

DRESS RIGHT

All the bending and lifting you'll be doing on moving day can put a real strain on your body, so proper clothes and well-fitting, supportive shoes are crucial. A pair of insoles like Dr. Scholl's Tri-Comfort Insoles or Custom Fit Orthotics can provide the cushioning and support you need to move all day pain free.

www.newscanada.com

When does a resale home have a warranty?

(NC) If you've got your eye on a resale house or condominium unit that was built recently, here's a tip: Find out when the first owners took occupancy. Why?

Because almost every newly built home in Ontario comes with a mandatory builder's warranty that begins on the original closing date and stays with the home no matter how many times it changes hands. Knowing that your next home comes with added warranty coverage may give you some additional confidence in your purchase.

Finding a home's warranty start date is easy simply go to the online Ontario Builder Directory and enter the home's address. Once you know the warranty start date, here's how you can determine what coverage you'll have:

THE HOME IS LESS THAN ONE YEAR OLD

The home is still covered by the full new-home warranty. One thing you need to keep in mind is that the coverage becomes less broad after the first anniversary of the original closing date. So, if there are any defects that are only covered under the one-year warranty, be sure to submit a warranty claim before the first anniversary.

THE HOME IS MORE THAN ONE YEAR OLD. **BUT LESS THAN TWO**

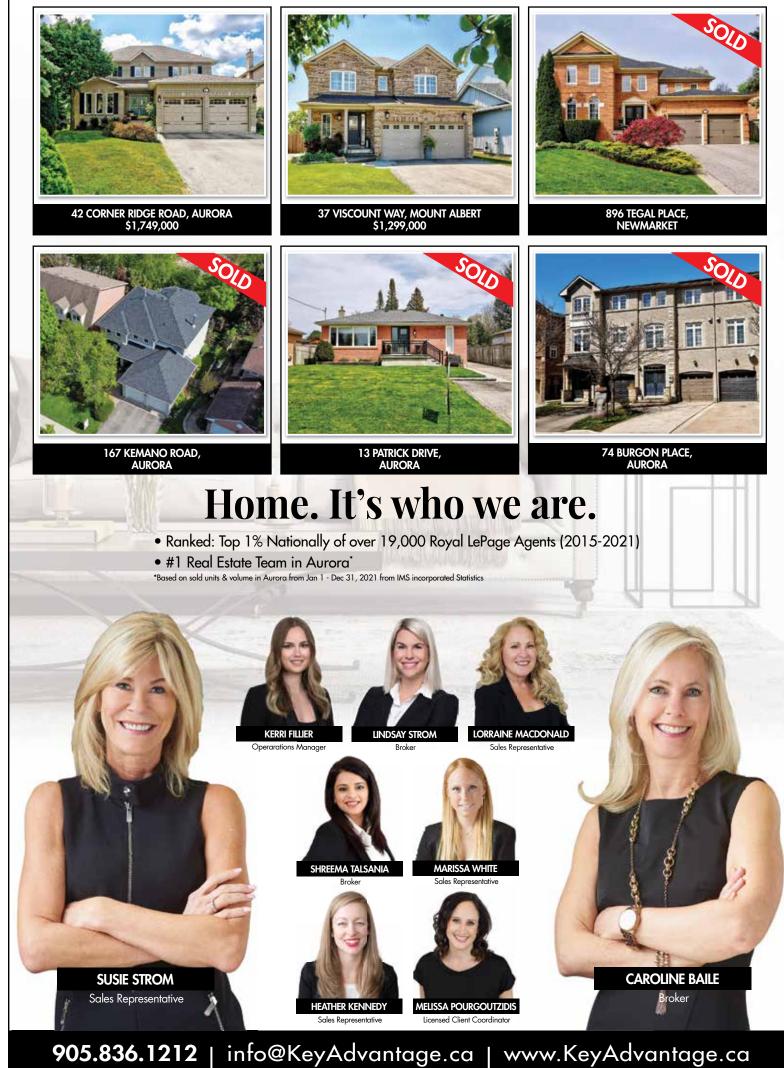
You're still covered by the two-year warranty, which includes protection against electrical, plumbing and







Living & Working In Your Neighbourhood



heating system defects, as well as water penetration through the foundation or other parts of your home. During the second year, you can make a claim for any of these items at any time and as many times as necessary.

THE HOME IS MORE THAN TWO YEARS OLD, BUT LESS THAN SEVEN

The seven-year warranty remains in effect until the seventh anniversary of the original closing date. Under this warranty, you're protected against major structural defects. The seven-year warranty also provides coverage for hazardous substances such as mold and excessive radon.

ACCESSING YOUR WARRANTY

As soon as you get the keys, be sure to contact Tarion, the organization that administers Ontario's new-home warranty program. Once you're on file as the new owner, you can sign up for MyHome, an online warranty management tool that lets you view the claims history on your home and submit new claims.

Find more information at tarion.com.

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With rising inflation, is it the right time to buy a home?

(NC) Getting into the housing market has been tough across the country for years now, with high prices, bidding wars and lots of uncertainty. Now, with inflation at the highest it's been in more than 30 years, you might be wondering if you've missed your moment. Is it a good idea to get in now before rates go up any further or is it best to hold out a little longer?

While there's no one-size-fits-all answer, here is some information to help you decide.

MORTGAGE CHOICES

The kind of mortgage you choose will influence how much interest you pay on your mortgage and when you pay it. Variable-rate mortgages may have lower starting interest rates than fixed mortgages right now, and they tend to be popular when rates are more volatile or are expected to go down. Fixed-rate mortgages currently have higher rates than variable-rate mortgages, but as rates rise, the fixed rate may mean you pay less in the long run. Plus, with the fixed rate you get the additional stability of knowing the total amount you'll owe over the term so you can plan around it.

MARKET SHIFTS

Though it's far from certain, rising rates and inflation may cause some buyers to hold off on purchasing a home. In turn, this could reduce demand for real estate, which would bring down prices. While there may be some merit to this, demand has been outstripping supply for years in markets across the country, and any cooling-off period may not be significant enough to make a major difference to the cost of buying a home. In fact, according to a recent BMO survey, more than three quarters of Canadians expect housing prices to continue to increase over the next year. There may not be a straight answer on whether the market will cool and by how much, but it's a trend to keep eye on if you're considering purchasing property.

PRE-APPROVAL RATES

The Meadows of Aurora

Getting pre-approved for a mortgage means that the lender reviews your personal information, such as your credit score, your income and your debt and tells you how much they're willing to lend you. This helps you set your househunting budget and gives you time to do due diligence on a property. In times of rising rates, it also means you lock in your interest rate sooner – and potentially avoid imminent hikes. Look for a bank that guarantees your rate for at least a few months.

Find more information at bmo.com/mortgage.

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What higher interest means when buying a home

(NC) As inflation rises, many of us are adjusting our expectations of what we can afford in all areas of life. With rising interest rates accompanying this rise in inflation, you might be wondering what these changes mean for the housing market, and your current or future mortgage.

Here's what you need to know:

MORTGAGE CHOICES MATTER

Rising interest rates have a different effect on mortgage payments depending on the type of mortgage you choose. If you go for a variable-rate mortgage, in which interest on your mortgage varies based on the lending bank's prime interest

rate, your monthly payments may rise with higher interest rates. Or instead, a larger portion of your usual monthly payment may go towards interest rather than the principal.

If you opt for a fixed-rate mortgage, in which the interest rate on your mortgage stays fixed at an agreed-upon rate for an agreed-upon term, that means higher interest rates will have no effect on the amount you pay each month. These rates may be higher to begin with than with variable-rate mortgages.

PRE-APPROVAL LOCKS IN YOUR RATE

Getting pre-approved for a mortgage means you can lock in a fixed interest rate while you're house hunting. Not only does this give you an advantage in bids that happen fast, as well as give you time for due diligence on a property, it also means you can lock in the current interest rate, or sometimes even a promotional one, for a specified amount of time. Currently, the bank offering the longest Canadian mortgage rate guarantee is BMO, with their 130-day guarantee. This means that if rates go up, you'll get to keep your original low rate.

STRESS TEST BENEFITS

When you purchase a home in Canada today, you must pass a stress test to qualify for a mortgage - no matter the size of your down payment. Introduced in 2018, the stress test means that you must qualify for a mortgage at a higher rate than your lender is offering. The current minimum qualifying rate is 5.25% or the rate offered by your lender plus two per cent if that's higher than the minimum qualifying rate.

While this test may affect the amount of home you can afford to purchase, passing the mortgage stress test helps build in cushion that accounts for interest rates that might rise a point or two. Of course, it's up to you to keep that cushion accessible after purchasing your home, but the stress test can be a good reminder to be prepared for rising interest rates. Since everyone's financial situation is unique, it's

best to get personalized advice from an expert.

Find more information or connect with a mortgage specialist at bmo.com/mortgage.

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Bought your home without an inspection? Here's what to do

(NC) You found your forever home-but in today's hot real estate market, you may have decided to buy without getting an inspection. That means you may face some surprises once you take possession, from rot to infestation or an aging roof or furnace. Here are some tips to make sure your dream house doesn't turn into a renovation nightmare.

BUDGET FOR RENOVATIONS

Once the sellers accept your offer, start putting money aside for any work your house might need once you move in. Try setting up automatic deposits into a new savings account every time you get paid to consistently build your funds during the closing period. It's better to be safe than sorry. If you don't end up needing the cash for renos, you can always use it for a backyard makeover or a family vacation.

HAVE YOUR HOME INSPECTED AFTER CLOSING

Before you move in, have a trusted inspector do a detailed walkthrough of your new home. This will help you to develop a game plan to determine if work needs to be done right away-and if anything can wait. You'll also learn when major upgrades will be needed down the line, such as new roofing, to help you better budget and plan for the future.

USE REBATES TO MAKE UPGRADES MORE COST EFFECTIVE

If your inspection does uncover issues in your new home that need to be addressed, find out if there are government or utility programs that can help offset the upfront costs. For example, Enbridge Gas customers in Ontario can qualify for up to \$5,000 in rebates to make their homes more energy efficient. New windows and doors, insulation, boilers, furnaces and even skylights may qualify. Find more information at enbridgegas.com/homerebate.

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Ask The Big Tuna



The Big Tuna of Real Estate

Dear Big Tuna: A friend of mine is looking to capitalize on this price correction and buy a home for his family and twins. The realtor said he had to sign a buyer representation agreement before the agent would show them anything. Why would he have to do this? If you could clarify this, it would

be appreciated.

Thanks in advance, Dino.

Hi Dino! First of all, you never HAVE to sign anything!

Now that we have that out of the way... A Buyer Representation Agreement or BRA is a

document that is a clear and concise agreement that protects the Consumer and Realtor. Many clients are apprehensive to sign a BRA as they are often viewed as the same type of contract as a cell phone or cable contract. These types of contracts are often intimidating to read, and many people prefer not to enter into any additional contracts, especially if they are early in the buying process.

However, as a Realtor, it is my job to explain how a BRA protects both the client and myself. When your friend was shown a BRA, it should have been discussed with him that you get to choose the duration of the contract, the type of homes that qualify and the areas in which it would apply.

For example: 90-day duration for a Single Family home/condo in Aurora and Newmarket.

Everything is in writing, so there are no misunderstandings.

How does it protect Realtors?

Well, it ensures we are compensated for our hard work. As you may know, Realtors put in countless hours of unpaid work with no certainty on when or if we may have a listing or purchase. A BRA is an agreement that offers some protection to the agent that efforts will be compensated should there be a successful purchase. A very important section that you will want to pay attention to is the "carry over clause." This clause, added by the agent, specifies the timeframe that he or she will be compensated should you buy a home that they showed under contract after the contract expires.

In short, if you buy a home they showed you during that period by yourself or another agent, the agent you signed the BRA with could be entitled to a portion of the commissions owed. Not unlike a short-term employment contract that clearly outlines what is expected of an employee to get paid. A BRA is our employment agreement with you, our boss!

A BRA is nothing to be worried about. It should actually provide some clarity and comfort.

Also, if at any time you are unhappy with your service, it is your right to cancel the contract.

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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How well do you know your own home town?

(NC) You might think you know your town like the back of your hand. But if you go for a walk or a drive in your neighbourhood, you might be stunned by a new shop or a landmark that you didn't notice before. Whether you're planning a staycation or just need a new family activity, there's no better time to learn more about where you live. Here are some fun ways to explore your hometown on a new level:

CREATE A PHOTO SCAVENGER HUNT

Perfect for a family get-together. Write out a list of things to photograph around town and then hit the streets and get snapping. Items can be as specific as local landmarks and as general as squirrels or colours. The first to find everything on the list wins a prize. Try printing the best photos or creating your own social media hashtag to share your discoveries and have an easy way to look back on the day.

VISIT LOCAL SHOPS

Another great way to play a tourist in your own backyard is to discover new finds while supporting local businesses. Try every local restaurant in your town or in a specific neighbourhood over a period of several months. Or, decide to only buy from local stores during a specific time frame. Cross off local shops from 'best of' lists to make your own definitive list and share with family and friends. When you support local, it's a great way to discover character, hidden gems and the people of your hometown.

EXPLORE LOCAL HISTORY

From haunted alleyways to sacred monuments, every town has its own unique story to tell. You can reach out to your local library or search online to gain some historical insights. To get the most out of what you learn, discuss it with family, friends or online. Free resources like census data can also give a unique portrait of your community's population, and how it has evolved over time. Check out the latest data visualization tools for this information, including easy-to-understand maps, graphs and trends for your area. What do your family and friends think about it? If your town began full of young families but is now primarily retirees, what drove the change? You might be surprised by what you uncover.

Find more information and start your search at statcan.gc.ca/census.

www.newscanada.com



Paint colours for children's rooms that stand the test of time

(NC) Even the most style-savvy homeowners can struggle when it comes to decorating children's rooms. Benjamin Moore colour and design expert, Sharon Grech shares three tips for creating a space that your child will love now, and for years to come.

MURALS

Give any room a personalized touch by painting a mural instead of a solid accent wall. Look for durable paint which delivers an exceptional richness of colour and professional results that you can achieve at home in just one weekend.

NEUTRAL HUES

Gender neutral colours go with a range of styles and can appeal to younger children and more sophisticated teens as they grow up. For inspiration, consider Benjamin Moore colors such as Van Deusen Blue HC-156, Green Hydrangea CSP-850, and Crystalline AF-485.

DIY TOGETHER

You may not always think about letting your child loose with a can of paint, but that's why it's a sure-fire way to engage them and create a space your child will love. "I always involve my kids in the painting process, especially for their own rooms. This is a great way to give them a sense of pride and involvement in the room's design." If you have leftover paint from additional projects buy a large canvas and let your child paint whatever they want – then you'll benefit from accent art for your newly upgraded room.

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