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RESALE HOMES COLLECTIONS

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Ask The Big Tuna



By Julien Laurion
The Big Tuna of Real Estate

Dear Big Tuna- My husband and I recently came into a bit of money, not a lot, but enough that we would like to make some home improvements. We are long-time residents of Aurora and are also considering downsizing in a couple of years. What do you recommend? Sincerely, Sci-Gal



HI SCI-GAL, that is a great question!
 Every budget is different, but for all levels, there are always some affordable options for home improvements to ensure you maximize your Return on Investment(ROI).
 A warning with improvements: these are not foolproof as they are subjective.
 A classic example is installing a backyard pool, typically this is a lifestyle decision for the family and not the next buyer. However; there are some areas that you can focus on that do improve both the enjoyment and resale of your home.
 A great place to start would be with a minor bathroom renovation.
 What is minor?

Well, it can be as simple as changing the bathroom fixtures, painting, upgrading the lighting, changing the vanity and "in some really" dated homes removing the carpeting!
 Minor projects are those that do not require a lot of work and can be done on a weekend. This type of upgrade can often provide over 100% ROI versus doing a major renovation. Major projects such as; removing walls, making the room larger and changing the location of the shower will yield about a 93% ROI upon resale of your home.
 The difference in return is due to increased costs in construction.
 Two other big ROI improvement areas to consider are landscaping and outdoor entertainment spaces.

Upgrading or improving the landscaping of your home typically will provide you with a 100% ROI. Adding or improving a deck or patio space will give you an average of 90% ROI.
 These are popular options as they do not interfere with your indoor living space.
 A word of caution, the ROI data is based on the "average" finishes I discussed.
 No matter what room or area you decide to spend your money on remember this golden rule: Do not spend more than necessary to get your investment back! It is a balance.
 Sci-Gal, if you are concerned with ROI rather than your enjoyment factor and if you're not working with a Realtor; who can help advise you – call Big Tuna!

You can always go online and review previous sales that are comparable to your home and in your neighbourhood.
 I always tell my clients to consider the next buyer when preparing a home for resale. Unique and extravagant is not always the best option!
 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 – OCTOBER 2022

AURORA	KING
AVERAGE SALES PRICE	AVERAGE SALES PRICE
\$1,363,412	\$1,759,188
AVERAGE 22 DAYS ON MARKET	AVERAGE 32 DAYS ON MARKET
NUMBER OF SALES	NUMBER OF SALES
61	24
92 NEW LISTINGS	61 NEW LISTINGS
SALE TO LIST RATIO	SALE TO LIST RATIO
98%	94%
YEAR OVER YEAR % CHANGE	YEAR OVER YEAR % CHANGE
2.55%	4.29%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch OCTOBER 2022; Summary of Existing Home Transactions for All Home Types OCTOBER 2022 + Focus on the MLS Home Price Index for Composite for York Region's Aurora and King

We are still experiencing low inventory and once again, this month our transactions are down year over year. Although many buyers continue to believe prices will come down further, the lack of homes for sale should keep prices relatively stable for now. Beautifully appointed homes that are well priced are still selling quickly and multiple offers are not out of the question, however, within the parameters of market value as opposed to emotional bidding.

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How pre-construction is changing in the age of rising interest rates

The Michele Denniston Real Estate Group has added a focus on pre-construction to our portfolio of real estate services this past year. We are proud to offer VIP access to new builds across the province in differing locations, price points and uses.

However, in the general sphere of Ontario real estate, we are seeing a considerable cooling-off period from the highs of the 2022 market. Our team of knowledgeable real estate associates wants to provide expert insight into what the evolving market means for investors, buyers and owners of pre-construction.

WHAT HAS SHIFTED IN THE WORLD OF PRE-CONSTRUCTION?

At the beginning of 2022, we saw notable changes in buying and selling pre-construction projects. The primary change was the federal government's introduction of GST/HST taxation which came into

effect in May 2022. This new tax affects all assignment sales concerning newly constructed or substantially renovated residential housing, which is now taxable for GST/HST purposes. We also saw an increase in taxation on foreign buyers, with the Foreign Buyers Tax being raised from 20% to 25% of the purchase price. These changes played a crucial role in the cooling demand for pre-construction developments, especially from investors.

The rising interest rates have the most significant impact on the market. The increases are causing many first-time buyers to take a step back and re-evaluate their interest in pre-construction purchases. You may be wondering how the resale market comes into effect when we are talking about pre-construction: the reason being, many pre-construction buyers will often pull equity from their homes to make the purchase or deposits.

WHAT DO THESE CHANGES MEAN FOR BUYERS OR INVESTORS?

The average pre-construction project takes 2-3 years to complete, meaning developers must do their best to project the long-term cost of building accurately. However, as a result of COVID, there has been a significant increase in material pricing & subsequent lack of materials, paired with the highest interest rates we've seen in decades. Many builders have noticed that

actual costs have exceeded their forecasted budget. Although some buyers may be able to lower their prices if the market were to drop, builders don't have that same luxury, putting them in a challenging position.

Our team of experts believes that this unpredictable time in the market should not influence buyers to stray away from pre-construction. Now is a great time to have more leeway in negotiating with developers and finding an ideal unit for you within your price point and in your most desired neighbourhood. The GTA and Toronto expect to see a continued influx of immigration along with the arrival of international residents. These newcomers will need to find suitable accommodation upon their arrival in Canada, by way of purchasing assignments, resale or rentals. This up-keeps our already strong demand for new homes and developments despite the slowdowns incurred by interest rates. Prospective buyers need to keep in mind that they are investing in one of the country's most prosperous and growing real estate markets, which sometimes is a long-term game and to stay informed in the interim.

OUR ADVICE TO YOU

Working with a reputable and knowledgeable real estate group closely tied to credible builders and developers is essential. The right agent can guide

you successfully to achieve your goals in investing or living in a pre-construction development by pairing you with suitable projects. If you have questions about the process, visit us at 50 Doctor Kay Dr. Unit C-22 in Schomberg, or contact Michele directly at (416)433-8316 or michele@micheledenniston.com! We are committed to providing you with expert, reputable and top-tier real estate service; we look forward to connecting with you soon!



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Preparing your home for *Winter checklist*

We have been blessed with beautiful summer weather these past few weeks, it's hard to imagine that winter is just around the corner. Now is the time to start preparing our homes for the cold weather and snow to minimize damage and maintenance issues.

DOWNSPOUTS

Clean downspouts and gutters when you notice the leaves are falling, check them again before winter. Hire a professional to avoid the possible danger of being on a ladder.

HEATING

Turn your thermostat up to 80 degrees, to see if the furnace turns on, you should feel warm in a few minutes. Now is the time to find out if everything is working to avoid calling for service once its already cold.

Replace the air filter, follow the directions on your furnace. Top up your oil or propane.

Make sure you have a carbon monoxide detector in place for the safety of your family.

AIR CONDITIONER

Clean the fan blades and condensing coils using a hose to remove leaves and debris. Cover the condensing unit with a breathable waterproof cover to extend the life and performance of your air conditioner.

DISCONNECT HOSES FROM OUTSIDE FAUCETS

Turn the water off from inside that connects to outside faucets. Drain the water by opening up the exterior faucet(s)

WOODBURNING FIREPLACES

Ensure chimney is clear (nests from birds, squirrels etc.) Check flue damper is operational.

Check chimney draft. Open the damper, roll up then light several sheets of newspaper if the smoke does not rise up the chimney you may have an obstruction, call a professional to clean creosote and ash and debris.

Inspect for any open mortar joints REPAIR IMMEDIATELY, a fire can spread into the stud wall behind through open mortar joints.

ROOF

Visually check your roof from the ground (if possible) to see if shingles are damaged or missing. Check flashing around all roof projections and chimneys. Have a professional inspect your roof to ensure personal safety.



DOORS AND WINDOWS

Check around windows and doors for drafts, rope caulk can be pressed into joints where air is leaking. Weather stripping can be applied to the sides and bottom of doors to prevent drafts.

SPRINKLER SYSTEM

Turn off the water and blow compressed air through the lines to remove water in order to prevent freezing and bursting of the lines, have this completed by the end of October.

LAWN MOWER

If you are not comfortable draining the gas from your lawn mower, simply run it until it's out of gas. This will prevent condensation in your gas and ensure an easy start up next spring.

Julianne Boileau
SALES REPRESENTATIVE

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Top tips to get your home ready for cooler weather

(NC) Did you know that air leakage can account for more than 30 per cent of your home's heat loss?

This can lead to pesky drafts and higher energy bills. Luckily, making a few small changes today can save you money down the road and keep you comfortable throughout the cooler months.

Checking your home for air leaks is the best place to start, as even the tiniest gaps around your windows and doors can let energy escape. Use this simple trick: close a door or window on a piece of paper. If the paper slides out easily, draft proof with caulking or weatherstripping to seal in the heat. Doors, windows, electrical outlets, fans, vents, ceiling fixtures and attic hatches are all common culprits.

Many electricity and gas companies offer programs to help customers reduce their energy use at home. For example, the Enbridge Gas Home Winterproofing program helps income-eligible customers in Ontario cut energy use and costs with free insulation, draft-proofing and a smart thermostat, all professionally installed. Both homeowners and renters can find out if they qualify at enbridgegas.com/winterproofing.

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Fall home projects with the best ROI

(NC) If you're going to put the time and money into updating your home, it would be nice to know that your efforts will also pay off when you decide to sell. Finding a project with a strong return on your investment, or ROI, isn't as hard as it might seem – though the ideas may be surprising. High ROI projects will vary across locations, but here a few foolproof ideas to get you started.

A FRESH COAT OF PAINT

As long as it's done neatly, and you avoid more outlandish colours like lime green or bright orange, a fresh lick of paint on your interiors is one of the simplest and affordable home updates available. And you can recoup up to about 70 per cent of the cost – quite significant.

A FANTASTIC NEW FLOOR

If your home is covered in carpet and you're planning to sell, it's likely worth the money to replace it with luxury vinyl, laminate or hardwood flooring. Buyers are wary of carpets, as they assume they'll need a serious (and expensive) deep clean upon move in. You'll appreciate the fresh feel and contemporary look a new floor gives your home in addition to its attraction to sellers. Just be sure to invest in a quality installation or your plan may backfire.

A SAFE AND COZY SPACE

Though less fun than a glitzy new kitchen or spa-like bathroom, back-to-basics renos like improving insulation or replacing knob-and-tube wiring go the furthest towards paying for themselves. Not only will you appreciate having a safer and more comfortable home, but you could also get rebates from the government or energy companies. Plus, you'll be able to reassure any potential buyer that these factors are all up to code.

AN ELEGANT EXTERIOR UPDATE CURB APPEAL MATTERS

As a potential buyer's all-important first impression, the feeling of the outside of your home can affect how much someone is willing to bid for your property. In their annual study of ROI, Remodeling Magazine found that replacing your old siding with classy stone veneer is one of the top two most financially rewarding options. You don't even need to hire a professional if you use a DIY-friendly, mechanically-fastened option like Fusion Stone. Find more information at fusionstone.ca.

www.newscanada.com



Choosing the right contractor for your home reno

(NC) While a renovation is an exciting opportunity to get a home update you've dreamed of, it can also be highly stressful – especially when life is already so busy with things like work or family.

Hiring a general contractor is usually one way to help relieve some stress during the process. Here are some tips to ensure you're hiring the right professional for the job.

KNOW BASIC QUESTIONS TO ASK

A contractor can help you build out a plan, understand what's within your budget, and assemble the right team to tackle the project. Before hiring, remember to ask them some questions:

- Have you completed a project like this before?
- Could you provide references for projects you've completed that are similar?
- Can you provide a written estimate for the project?
- Who will complete specialty work like electrical projects?
- Do you and your team have valid insurance?

DO YOUR HOMEWORK

If your contractor is assembling a team, make sure they are all licensed to work on your home. If your renovation includes electrical work, you need to hire a licensed electrical contracting business.

In Ontario, only a licensed electrical contracting business with an ECRA/ESA Electrical Contractor

Licence can legally do electrical work for hire. They understand the provincial electrical safety code and ensure all components are considered.

ASK FOR DOCUMENTATION

Remember to verify the contractor's references, insurance information and licence details you receive. If you're having electrical work done, when it's complete, make sure you receive all documentation of the permits taken out and an ESA Certificate of Acceptance for the electrical work. You'll need this information for insurance and resale purposes.

You can find or verify a licensed electrical contracting business in your area online at esasafe.com/contractor

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DIY tips to upgrade your fireplace

(NC) A fireplace is the focal point of any room, and a good-looking one can make all the difference to how you feel in the space.

Here are few things you can do to make your fireplace more appealing.

ADD A STATEMENT MANTEL

Switching up the mantelpiece above your fireplace is one of the simplest ways to upgrade the feature. Just as the mantel can anchor your fireplace in a look from a decade long past, it can also help modernize it. A simple, wooden block shelf is the go-to contemporary look, and it's often enough to nudge your fireplace into the 21st century.

REVAMP THE HEARTH

Try installing fresh tile or stone at the foot of the grate. Go with soft neutral shades and natural textures as part of a trending rustic or coastal look and draw all eyes to the flickering flames. Or, choose a distinctive hit of colour, texture or pattern for boho or Moroccan design you can admire every time you tend the blaze.



REFACE THE SURROUND

The largest surface area of the fireplace is often the biggest eyesore too. Whitewash or paint might not always do the trick and they don't look particularly fresh style-wise. Instead, try applying a DIY-friendly stone veneer like mechanically-fastened Fusion Stone. There are several styles and colours so can create your own sleek and modern stone surround or sweet cottage core look. If you can coordinate an update to all three of these areas you'll be all set, but even one option will be an improvement. Find more information at fusionstone.ca.

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5 expert tips for creating your own gallery wall

(NC) Making your home personal to you and your family can be done by simply decorating certain key areas. One way to revamp is by creating a gallery wall filled with tangible memories that you can fondly look back on. Gianmarco Bernaudo from Fujifilm Canada offers these five expert tips for making a perfect gallery wall right at home:

- 1 FIND A THEME** To make your wall more aesthetically pleasing, identify elements that you want to showcase, like a subject matter or a specific colour palette. You can try looking at online mood boards for inspiration.
- 2 PICK THE SPOT** An important planning step is to identify the square footage you have to work with. Think about the corners and spaces in your home and ensure that the frames or images you choose fit within the area you select.
- 3 PRINT YOUR PICS** Once you select the space and theme, it's time to start printing. Look for user-friendly printing services, so you can order online from the comfort of your own home.
- 4 MAP YOUR ARRANGEMENT** Before you start putting up the photos, test your design on the floor to pick the best layout. You can use the printed photos to try out various configurations.
- 5 ADD AN EXTRA SPARK** Think about adding some non-photo elements like hanging plants, typography or a mirror to create a personalized atmosphere. More tips on photo printing and creating gallery walls are available at fujifilmprintlife.ca

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CREATE THE ULTIMATE GAMING SETUP

(NC) As the weather gets colder and we spend more time indoors, it's the perfect time to hunker down for some gaming.

Whether you're into first-person action games or just love an invigorating online chess match, get your hands on the right tech gear to create the best at-home gaming experience. Here are some important considerations to help you stay comfortable and have a great time:

SURROUND-SOUND SPEAKERS: Going from your laptop speakers to full surround-sound makes a huge difference. For the best set-up, strategically position your speakers both in front and behind you to create an immersive experience. Just be conscious to not interrupt any neighbours or other household members!

A QUALITY HEADSET: That awesome surround sound can also be enjoyed by you alone. Top-level headphones will ensure you still get the same sound quality without having neighbours bang on your walls at 2 a.m., and a hands-free microphone can give you more control.

THE RIGHT KEYBOARD AND MOUSE: While these aren't a requirement for all games, some work best when paired with a specialty gaming keyboard and mouse. Not only do these gadgets make it easier for you to use hotkeys, they can also be better for your wrists and hands when playing for hours on end.

A COMFORTABLE CHAIR: Settle in for hours of fun without the back or arm stiffness. Find something that has adjustable controls so you can game with your feet flat on the floor or on a footrest and your elbows at 90 degrees.

A WIDE-SCREEN GAMING MONITOR: The best gaming experiences are the ones that immerse you in the game world and have you feeling like you're part of the action. The LG UltraGear monitor is specifically built for gaming, delivering high picture quality and colour contrast without tearing or shuttering, with VESA Certified AdaptiveSync and HDMI ports that enables multi-console connectivity.

Now that you've got the setup, there's only one question left: what game will you load up first?

For more information on finding the best monitor for your home gaming experience, visit lg.ca.

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A clean home for a calm mind

(NC) Cleaning gets a bit of a bad rap, but it has substantial benefits, like getting us physically active, reducing stress and removing harmful dust and allergens from the air we breathe.

And it doesn't have to feel like a chore. Gone are the days of awkwardly swinging a broom under a couch or behind a bed to get at the dust bunnies. Now, cleaning tools are made to work with us, using technology to make our lives a little easier.

Take a vacuum like the LG CordZero all-in-one cordless stick vacuum for example. Its auto-emptying dust bin cleans out the dust bin for you, so you can keep your hands clean and have an empty dust bin ready to go the next time you need to clean.

Add air purifiers, fog-resistant mirrors and pop-in toilet scrubbers, and cleaning suddenly becomes a lot more manageable.

Look around after a deep clean and take stock of how you're feeling. Hopefully, it's accomplished and motivated, so you have more time to do the things you love.

A mess in your space can mess with your mind. Find more information on tools to make cleaning easier, at lg.ca

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Find out if *small town life* is right for you

(NC) Looking to make the move to a smaller town? Whether you're seeking a retirement adventure across the country, a change of pace or a fresh start for your family, Canada's rural communities have a real draw for many. These steps can help guide you when you're considering this change.

GET THE SCOOP ON THE COMMUNITY

See what you can learn about the make up of the community you're considering before committing to the move. What is the growth of the community like?

Looking at population and migration information can help you avoid a future hub if you're moving to find long-term peace and quiet. Up-to-date census data is a valuable way to get insights on the population and community for your potential new home, as well as the surrounding areas.

PREPARE TO ADJUST YOUR ROUTINES

Every town has its own rhythms. Be prepared to get involved and show that you're serious about being a part of the community and respect the way of life. Take stock of your daily routine and how it will change. What will you miss? What are you looking forward to? What are you willing to compromise on? For example, you may not be able to walk to a café for a weekend coffee, but instead enjoy it with a beautiful view at home.

DISCOVER WHAT IT'S LIKE IN THE OFF SEASON

Many day-trippers and vacationers fall in love with an idealized vision of small-town life with

bustling main street cafés, ice cream parlours and craft shops. But many of these draws have limited hours outside of tourist season so you may have to adjust your expectations.

High season for tourists also tends to be the best weather – ask locals what it's like being a full-timer and be sure to include weather in your research. It's no secret that Canadian weather can be extreme in certain regions. With some planning, you'll know what to expect and what resources are available. For instance, if you know you'll need help with snow removal, confirm early on that the community you're interested in offers it.

It's easy to see why so many of us opt for the slower pace of rural life and wild scenery. With a little planning, it's possible to make the transition and settle into that community vibe.

Find more information at statcan.gc.ca/census.

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SCAN HERE FOR MORE INFORMATION



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133 Mavrinc Blvd.

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Quick weeknight teriyaki for a delicious and nutritious dinner

(NC) Few meals beat a stir fry for speedy cooking and mouth-watering taste. This family-friendly dish combines a sweet teriyaki chicken with fresh bok choy, and hearty portabella mushrooms for an added nutritional punch. Serve alongside rice.



Mushroom Teriyaki Chicken Rice Bowl

Prep time: 15 minutes Cook time: 10 minutes Serves: 2

INGREDIENTS:

- 1/2 tsp (1 ml) each salt and pepper
- 1 tsp (5 ml) garlic powder
- 1/2 lb (225g) boneless, skinless, chicken breasts cut into 1-inch cubes
- 1 tsp (5 ml) vegetable oil
- 2 large portobella mushrooms, diced
- 2 cups (500 ml) baby bok choy, sliced

SAUCE:

- 1/4 cup (60 ml) soy sauce
- 1/4 cup (60 ml) water
- 3 tbsp (45 ml) honey
- 2 tsp (10 ml) rice vinegar
- 1 tsp (5 ml) ground ginger
- 2 tsp (10 ml) garlic powder
- 2 tsp (10 ml) cornstarch
- 1 tsp (5 ml) sesame seeds
- 1/4 cup (60 ml) fresh chives

DIRECTIONS

- 1 In a small bowl, mix together salt, pepper and garlic powder. Season chicken with half of the seasoning mixture. In a medium sized bowl, toss together mushrooms, bok choy and the rest of the seasoning mixture. Heat oil in a large non-stick skillet over medium-high heat. Cook chicken for 4 minutes, stirring often. Stir in mushrooms and bok choy and cook for 1 minute.
- 2 In a small saucepan whisk together soy sauce, water, honey, rice vinegar, ground ginger, garlic powder, cornstarch. Bring sauce to a simmer over medium heat and cook for 1 minute or until sauce is thickened. Remove from heat.
- 3 Add teriyaki sauce to chicken and vegetable mixture and remove from heat.
- 4 Serve over rice and garnish with fresh chives and sesame seeds.

Find more information at mushrooms.ca/recipes.

www.newscanada.com

Tips to choose healthy at the grocery store

(NC) Here are some ways to make sure you get the good stuff next time you're out grocery shopping.

LOOK AT LOCATION: It's a common tip to read labels in the grocery store, but for products without nutritional information, look at the label on the shelf to see where the items are grown. Choose produce locally or from within Canada when you can, as it may be both fresher for you and better for the environment. Choosing what's in-season is often a cheaper way to eat fresh.

SHOP THE EDGE OF THE STORE: The aisles on the side of a grocery store typically have the least processed foods, which are often the healthiest. Start your shopping along these perimeter aisles to fill up with healthy goodness like kale, mushrooms, eggs and beets.

DON'T STRESS ABOUT COLOUR: You may have heard that a plate or grocery cart full of healthy food is a colourful one, but that's really a reminder to get you thinking of all the veggies you could add to your list and to encourage variety. But it's not the be-all-and-end-all – in fact, some of the most nutritious veggies are not brightly coloured, including cauliflower and mushrooms.

PLAN YOUR MEALS: Setting out a rough menu for the week helps you actually make use of the healthy food you get at the store to prevent food waste and a wasted food budget. Otherwise, it can be tempting to let that kale go limp in the fridge or not even pick it up in the first place. A little trial and error will help you add new meals to your rotation, and help you discover new healthy additions to include in them.

We all know how important our immune systems are, so look for a variety of nutrient-rich foods to help your overall health. Some simple ideas:

- Mushrooms provide zinc, which supports the immune system; selenium which helps keep your body's tissues healthy; and vitamin B6 which helps your body get ready to use and store energy.
- Lean ground beef has vitamin B12 and iron to help out your nerve and blood cells.
- Spinach offers vitamins A and E which can protect your vision and help prevent blood clots.
- Milk is often fortified to help you get more vitamin D.
- Beans and legumes can help vary your sources of protein and provide fibre and iron.
- Oranges provide vitamin C, which helps you absorb iron from other foods.

Find more healthy eating information and ideas at mushrooms.ca.

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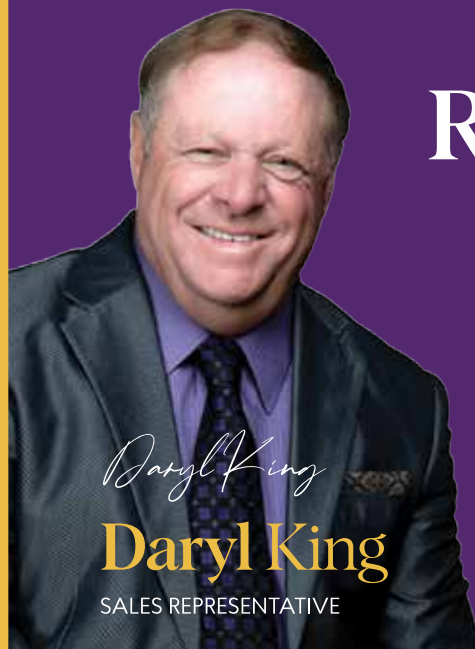


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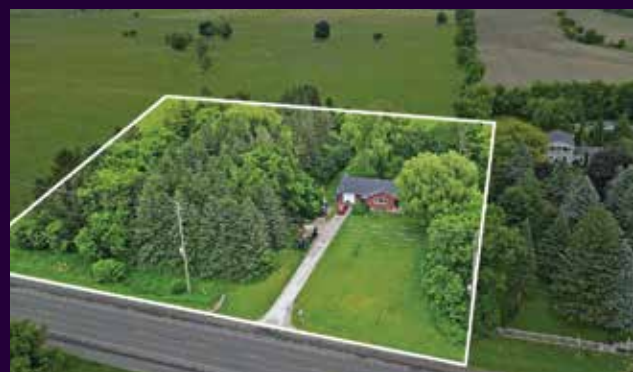
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