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# BASEMENT tips remodeling tips

A basement remodeling project can add valuable and usable space to a home. For many years, homeowners overlooked the potential of a basement remodel, perhaps thinking it would not be a smart return on investment. But that's no longer the case.

he latest "Cost vs. Value" report from Remodeling magazine says the average basement remodel can cost around \$61,000 with a 70.3 percent recoup rate. In addition, HGTV says architects and contractors indicate the cost of redoing a basement is roughly one-third to one-half less than the price of putting an addition on a home

Before remodeling a basement, homeowners should think about how they want to use the space. Homeowners also must focus on some potential obstacles in a

basement that will need to be addressed so that the area can be as functional as possible.

Basements can be chilly and damp. That means moisture issues and heating and cooling needs must be addressed prior to any construction. Homeowners may have to consider the installation of a dehumidifier and run venting through the basement to allow for proper climate control. If a basement takes on water, either through the walls or a concrete slab, a professional waterproofing company can come in and fix these issues so they will not damage drywall and flooring afterwards.

The presence of insects and pests also must be addressed. Exterminators can help homeowners figure out which insects are in their basements and how to make the space less hospitable to these unwelcome guests so that the room will become comfortable for human occupants.

Space is often at a premium in basements, which may contain HVAC units, water heaters, filtration devices, ductwork, pipes, and the other appliances. Qualified contractors can suggest solutions for cordoning off appliances and camouflaging pipes and wires so they won't detract from the finished product. However, building access panels into the design will make it easier to service or repair features as necessary. Homeowners also may want to wrap pipes before drywall is installed to quiet noisy drainage pipes.

Uneven basement flooring will need to be smoothed out and flattened before carpeting or tile can be laid down. A self-leveling underlayment can be applied to fill in gullies, while larger crack and holes will need to be patched.

Once the structure of the basement is addressed, then the design work can begin. Many professionals advise against drop ceilings, which can take away from ceiling



Certain structural and other issues should be addressed prior to a basement remodel.

height and look cheap. Basements can be dark, so the addition of plenty of lighting can help brighten the room. Small basement windows can be replaced with larger ones to add more light as well.

Homeowners can mimic built-ins and architectural details from elsewhere in the home so the basement is aesthetically cohesive and doesn't seem like an addition. Bookcases and shelving can add valuable storage space as well. Decorate the basement with bright, neutral colors so they make the space feel more inviting.

With some effort and financial investment, basements can be as beautiful and functional as other rooms in a home.

### What is the water table, and how does it affect homes?

The groundwater table plays a role in home construction, foundation stability and home comfort. Because the groundwater table is so significant, it behooves homeowners to understand how it works.

National Geographic defines a water table as the boundary between water-saturated ground and unsaturated ground. Well beneath the ground, at various depths depending on geography, topography and weather conditions, pockets of water, called aquifers, exist. The water table marks the boundary between that available water and the dry surface.

Ground water is impacted by precipitation, irrigation and ground cover. It also may be affected by land use and tides. The water table can fluctuate with the seasons and from year to year because it is affected by climatic variations, as well as how much water may be drawn from underground, advises Encyclopedia Britannica. The water table where one person lives may be several inches or feet below the surface of the ground and follow the topography of the land. For others, it may be much higher, even coming above the surface of the soil.

The water table as well as local soil conditions and drainage can impact homes and their foundations. If soil drains efficiently and there is a relatively low water table, it may not be problematic. However, if soil is dense and absorbent and the water table is high, the ground around a home may swell and become saturated. This can exert significant pressure against the foundation walls, states Rytech, a water damage and mold rehabilitation company.

In areas where a local water table rises near the surface, water can push against the underside of the foundation in a condition known as "hydrostatic pressure." This may cause water to infiltrate through the bottom of the foundation — even permeating solid concrete over time. If hydrostatic pressure is severe, it could lift certain portions of the foundation out of the ground, but this is very unlikely. But it could cause shifting of foundation walls and structures like fencing and decks.



Even if ground water does not cause foundation cracking or shifting, it could lead to humidity issues, resulting in rust, bacteria and mold. Wood structures in a home may be compromised by a high level of humidity.

The home improvement resource Angie's List says certain steps may need to be taken to protect against damage from a water table and abundant ground water. Basement and foundation waterproofing professionals can help homeowners develop a plan to mitigate water damage. This can include grading changes and the installation of drains and pumps to move water away from the house. Special paints and sealants also can protect the foundation.

Ground water can be a hindrance when it affects the home, but homeowners who learn about it can be in a position to confront any ground water issues.



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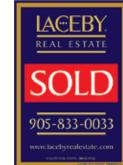


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Published By:



Continued from the cover

Home buyers who have never before enjoyed open concept floor plans can consider these benefits to these wildly popular layouts.

### **ENTERTAINMENT**

Many people who live in homes with open concept floor plans cite their convenience when entertaining as one of their biggest assets. In an open concept home, guests don't have to be corralled into a single room in the home. Instead, hosts and their guests can roam freely from room to room because there are no walls dividing common areas. This can make gatherings feel less cramped than in homes with more traditional floor plans.

### **SAFETY**

The safety of open concept floor plans may be most applicable to parents of young children. Open concept floor plans allow parents to keep an eye on their children while cooking dinner, working from home or tending to other chores around the house. Since there are no walls to divide rooms in open concept homes, parents don't have to wonder what their curious kids are up to because they can see them at all times.

### **FLEXIBILITY**

Open concept floor plans give homeowners more flexibility. For example, homes with more traditional



floor plans may have designated spaces for dining areas. These spaces don't leave much room to work with and may not be valued by homeowners who don't often host dinners at home. As a result, such rooms may just be wasted square footage. With an open concept floor plan, homeowners have the flexibility to make dining areas as big or small as they see fit and can even adjust the rooms on the fly on those occasions when people are coming over.

Open concept floor plans continue to be popular among home buyers and might prove to be the most lasting home design trend of the early 21st century.

















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### The choice of staying put or moving on

Many home improvement television series showcase people deciding whether to improve upon their current homes to make them into the houses of their dreams or to put "for sale" signs in their lawns and move on to something new.

The question of whether to move or stay put depends on various factors. Such factors may include emotional attachment to a home, the current economic climate and the cost of real estate. Current data points to a greater propensity for people to invest and improve upon their current properties rather than trading up for something new.

According to information collected by John Burns Real Estate Consulting, the percentage of homeowners moving up to their next home is the lowest in 25 years. Many are opting to make starter homes permanent by expanding them and repairing homes for the long haul.

The National Association of Realtors said that, between 1987 and 2008, home buyers stayed in their homes an average of six years before selling. Since 2010, however, NAR says the average expected length of time people will stay in their homes before selling is now 15 years.

Part of what's fueling this permanency is that many home buyers were able to acquire rock-bottom mortgage interest rates shortly after the 2008 recession. As a result, they're not inclined to walk away from those rates, even if doing so means getting more house. Also, a low inventory of available houses has stymied repeat buying for many people.

Those factors and others have led many homeowners to invest in renovations instead. The experts at Bankrate say realistic budgeting and comparing renovation project costs against mortgages and interests rates can further help individuals decide whether to remain in their current homes or move out. Very often a smarter layout and more efficient floor plan can make meaningful differences in spaces. Renovations and redesigns can make sense and often are less expensive and disruptive than moving.



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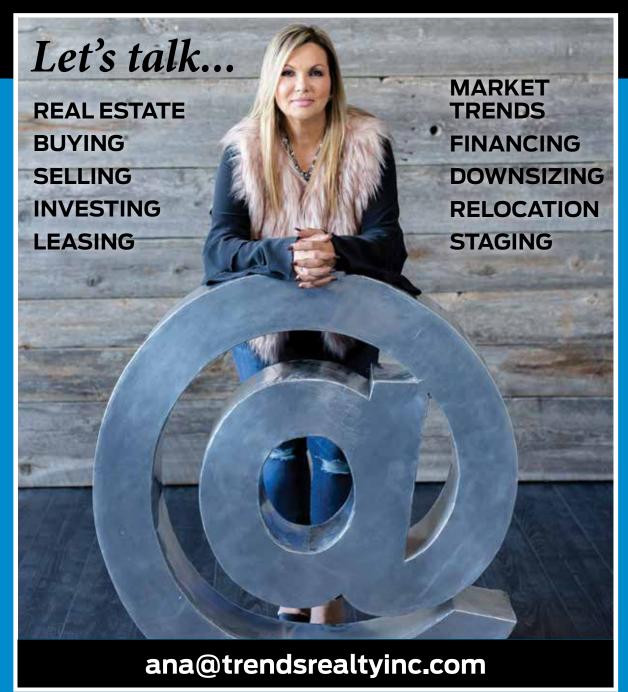






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### We have our eye on a home in another town but are unsure if it's the right time to sell our current home in Aurora; what should we do?

otivated Buyers take action daily in real estate and when there is low supply in a neighbourhood and community and the home to sell is in great condition when assessing from a maintenance, repair, cleanliness and design perspective, now may be the very best time to place your home for sale in the shortest amount of time. Consider all factors before selling and book a face to face appointment with a real estate professional. If the home has no yard or a minimal yard but the interior is outstanding there may be no need to wait to place the home for sale. Sellers need to assess their needs to sell, if pricing is favourable now to buy a home with less competition of shoppers on the market and more favourable pricing there may be deeper savings to enjoy on the next

purchase as well ahead of the Spring market. Analysis of the area where the home is being sold and the desired area Sellers are looking to move to will help all parties including the REALTOR® of choice that's consulted to measure the motivation and readiness to have the home available for sale perhaps sooner than Sellers may have anticipated.

- Written by Connie Power

Connie Power is a Real Estate Sales Representative, Connie Power is a Real Estate Assistant Manager, Sales Representative CNE® SRS® ABR® SRES® and New Agent Mentor and Career Development for RE/MAX Hallmark York Group Realty Ltd., Brokerage serving York region and beyond. Empowering you in real estate!

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### PROTECT YOUR HOME AND FAMILY FROM FLOODING

FLOODING IS A NATURAL DISASTER that often strikes with little, if any, warning. The environmental awareness site Natural Rivers states that floods are the most common natural hazard in North America in terms of number of lives lost and property damage. Floods can occur day or night and any time of the year. Flooding can also occur in all different terrains.

In September 2018, many of the inland towns of North Carolina were flooded in the aftermath of Hurricane Florence, displacing millions. The following month saw severe flooding in central and southern Texas that prompted Governor Greg Abbott to declare a state of disaster in 18 counties. Accuweather reported in the summer of 2018 that historic flooding closed famed Hershey Park, shuttering attractions for a few days.

Flooding can cause considerable distress, uproot families and damage structures. But even people who live in flood zones can take steps to be flood-safe.

- PURCHASE FLOOD INSURANCE. Many people and properties are not covered for flooding under standard homeowners insurance policies. As a result, it is essential to purchase separate flood insurance. The home improvement and information site HouseLogic says that flood insurance may be required by mortgage companies for those financing homes in flood plains.
- HAVE A "GO BAG" READY. This is a great idea in preparation for any type of emergency situation. Go bags can include a few changes of clothes, important documents and phone numbers, essential toiletries, extra cash, and non-perishable foods. You may want to stock go bags with flashlights, batteries and water-

proof shoes as well. Evacuate if a flood is predicted to be severe.

- KNOW YOUR FLOOD LEVEL. Check flood maps at the Federal Emergency Management Agency's website (FEMA.gov) or your local building department. This will help you know just how high the water might rise in certain scenarios so you can plan accordingly.
- SAFEGUARD KEY HOME SYSTEMS. Protect sockets, switches, breakers, and wiring in a home by placing them at least one foot above the expected flood level in your area, offers the Insurance Institute for Business & Home Safety. Move the furnace, water heater and any other key appliances so they sit above the property's
- VENT THE WATER. Foundation vents, sump pumps, drains, and more can help keep water from accumulating in or around the foundation of a home.
- CONSIDER A GRADING CHANGE. The grading or slope of ground can be adjusted to direct water away from your home. If your street is prone to standing water after ordinary rainstorms, talk to your county planning or environmental services department about potential modifications.
- PREPARE FOR THE WORST. Home piers or columns can lift the lowest floor of a home above flood level. It's an expensive undertaking but can be worth it in high-flood areas.

Flooding is no joke. Homeowners can safeguard their homes with some protective steps.

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### Ask Big Tuna, The Renovating Realtor



By Julien Laurion The Big Tuna of Real Estate

Hi Julien, I have a two-part question for you. My wife and I are hoping to purchase a home here in Aurora, is this the right time or should we wait longer since we have noticed a big price correction. Second question: We both are incredibly busy, is it common that realtors will show us a house during a live broadcast like Skype or FaceTime? Thank you in advance, Chevy Man.

Chevy man you asked some GREAT questions. This is absolutely the time to buy!

When I am chatting with my clients I need to remind them that the big price correction we experienced in our market happened almost two years ago. As we all know, prices really shot up in 2016/17 and then the market began to cool. This was tough on home sales; however, the dust has settled and sellers have accepted the normalization of our market. A strong example of this cooling trend is apparent in homes priced at over a million dollars in 2017 and are now listing at under

\$900, 000. As a result, there is currently great value in Aurora, Newmarket and King City.

The Toronto Real Estate Board (TREB) released their 2019 market predictions and statistics. If the report is correct, average home sale prices in the GTA could be close to the peak in 2017. The average home sale price in the GTA in 2017 was \$822,587 and TREB's forecast for the average home sale price in 2019 is \$820,000. Compared to last years average price of \$787,195, that is a 4% price increase. This is a positive adjustment compared to 2018 and only 0.32% less than 2017 peak.

From these numbers, we can speculate that listing prices will likely rise, therefore I recommend that now is the time to buy before we see this increase.

I love doing live virtual tours. It is a great way for new parents, shift workers and out of town buyers to see a home. However, some Realtors prefer not



to use technology as they prefer a more traditional approach. Virtual tours can lack that interpersonal relationship some realtors have built their business. Additionally, some buyers are hesitant to view a home virtually and subsequently make an offer because a big portion of buying a home is the 'feel'. When I do this for my clients I have to work really hard to find the right words on how to describe a room, the light, the depth of the views and smells etc. However, showing a home via FaceTime or Skype can be beneficial especially for the initial stage of viewing. If the virtual tour is a hit, we draft an offer and do a second walkthrough in person to confirm their thoughts and then I act.

If you and your wife have a good idea of what you are looking for, live virtual tours may be right for you to kick off the search. I am ready whenever you are!

### Who is Big Tuna, The Renovating Realtor?

Julien Laurion AKA Big Tuna, is a local Real Estate Sale Representative with RE/MAX Hallmark York Group Realty in Aurora. I am a real estate agent who has expertise in both Real Estate and Renovations and have 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 by visiting my website www.bigtuna.ca or Facebook page @bigtunarealty

### GET THE BEST MORTGAGE FINANCING DEAL

Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

• LEARN YOUR CREDIT SCORE. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- INVESTIGATE VARIOUS LENDERS. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.
- CONSIDER A MORTGAGE BROKER. Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.
- LEARN ABOUT RATES. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.
- DISCUSS POINTS WITH YOUR FINANCIAL ADVISOR AND LENDER. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points guoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.



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Selling a home can be stressful. Despite this, 5.51 million existing U.S. homes were sold in 2017, according to data from the National Association of REALTORS®. In many cases, homeowners choose to work with real estate agents to facilitate the process of listing, showing and selling their homes.

Real estate agents are valuable assets. Agents have neighborhood knowledge, are educated in pricing trends, can filter phone calls or emails from buyers who aren't serious, and can organize all of the people necessary for a closing. Real estate agents provide many services

that the average person may not have the time nor the experience to handle.

When selecting an agent to sell a home, homeowners may not understand that the terms real estate agent and REALTOR® are not interchangeable. Although both must be licensed to sell real estate, the main difference between a real estate agent and a REALTOR® is the latter is a member of the National Association of REALTORS®. NAR ensures that members subscribe to a certain code of ethics

There are many qualified agents, but an agent cannot do his or her job well without some help on the part of the homeowner. These tips can make the process of selling a home go smoothly.

- PRICE THE HOME CORRECTLY. Homeowners should trust the agent's ability to price a home for the market. Everyone wants to get the most money possible, but listing the home for more than it's worth may cause it to sit unnecessarily for several weeks or months, which could raise red flags among potential buyers.
- MARKET THE HOME. A real estate agent will list the home via a multiple listing service (MLS) on a private website, in newspapers, and wherever else he or she feels is pertinent. Homeowners can share the listing via social media and word of mouth to help increase the chances of selling the home.
- BE AVAILABLE. Limiting the time an agent can show the house to potential buyers is in no one's best interest. Sellers should be ready and willing to open their homes, which is the best way to make a sale. An agent may suggest a lock box so the home can be shown when homeowners are not on the property.
- MAKE SUGGESTED RENOVATIONS. Agents know which features can make or break a sale. Homeowners should be amenable to certain suggestions, such as neutral paint colors, removing personal effects and clearing clutter.
- GIVE RECOMMENDATIONS. Real estate is a commission-based industry. Agents often tirelessly put in hours and only reap rewards if the house is sold. A homeowner who was satisfied with an agent can then recommend that person to friends or family.

By working with real estate professionals, homeowners can sell their homes quickly.



ome sales in January in Aurora surpassed that of Newmarket. Buyers took action 51 times throughout Aurora at an average home price of \$860,298 for all home types. Sellers yielded 91% of their asking price and 143 homes were placed for sale in the month of January while 190 remained for sale at month's end. At the current pace of supply and demand there is about 4.5 months of inventory on the market which favours the odds to the Seller's market. Average days on market came in at 40 and average home pricing decreased by 3 per cent from January 2018. A healthy start to 2019 in Aurora home sales with pricing that's stabilized year over year may in-

spire more Seller's to place their homes for sale in February ahead of the Spring market.

- Written by Connie Power Connie Power is a Real Estate Sales Representative CNE® SRS® ABR® SRES®, Mentors and Develops New Real Estate Sales Representatives for RE/MAX Hallmark York Group Realty Ltd., Brokerage serving York region and beyond in the Greater Toronto Area (GTA). Empowering you in Real Estate, Call Connie today to make an appointment to discuss your next move at (905) 726-0856.

> \*The statistics provided herein were obtained from the Toronto Real Estate Board; Regional Housing Market Tables; York Region, Aurora for January of 2018, 2019 and the Summary of Existing Home Transactions of all home types, January 2018, 2019 for all TREB Areas.

\*\*\*Not intended to solicit those currently under a real estate contract.







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