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# RESALE HOMES COLLECTIONS

AURORA/KING  
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King Weekly Sentinel • www.kingsentinel.com



## DARYL KING

### The market was not sustainable and real estate will always look after itself

THERE HAVE BEEN A LOT OF CHANGES in the world over the past few years. Some good and some bad, yes, but the one thing was for certain here in Canada: real estate completely boomed.

It wasn't just a small bump in sales throughout the time of COVID-19. As a matter of fact, according to one of the biggest real estate agents in the GTA, Daryl King, real estate saw record-breaking numbers.

"Last year was record-breaking in real estate. The market was on fire. Whatever COVID did and the super low-interest rates, it was the complete opposite of what people thought might have happened. So, we had 121,000 sales. The market was on fire. Prices were totally out of control and the biggest migration out of Toronto ever," King said in this exclusive interview for the Resale Homes section.

"I think Calgary was number one. Ottawa was number two. Destinations that people migrated to out of Toronto. It created a lot of havoc. We started off January, February and March (2022) still on fire, not realizing some of these outlying areas have gone up 67 per cent in the last few years. The market is not sustainable at that price. It's a false market. So, what it does is now, the government is forced with

interest rates and all that. It's gone up quite a bit. It's given a lot of stress to people with variable rates."

In a continuation from last year, the first three months of 2022 saw sales continue, however when April began and interest rates had risen, the market had come down. Now, we're seeing prices come down 10 to 15 per cent from last year, and sales are down 38 per cent.

In accordance with housing prices, King said that municipalities have been given the green light by the authority of the provincial government, to dictate where new homes can be built respectively.

However, this can be a good and a bad thing for people who purchased homes adjacent to conservation lands. Homeowners who paid a premium for their lot may now have to share a backyard with someone else in the future. Despite Canada still being underhoused, and with 450,000 immigrants having entered the country over the last year alone, we could see more and more homes continue to be constructed and developers having to keep working at lengths to ensure there are enough pieces of property for everyone.

"From the municipalities to the builders, you got to drop those costs so the consumers can get a break

on that. The prices of buying would be more affordable. We became a little less affordable during these last three or four years because the market went up too fast and too quick. That's why they hit these interest rates to slow it down substantially," King said.

"But it can't afford to keep going up because people will get into hot water. You don't want to see people go into hardship because of it. That's what I see sometimes – if they continue to keep raising the rates. You'll put people into too much hardship. So, it's going to give you chaos on the other side of the fence. I know they're trying to control recession, but there's a fine balance that you have to really watch, and I don't think they have a handle on it. I always say that the real estate industry has always looked after itself for as long as I have been in the business."

Due to the hardships of the last few years before that, King planned a free event for all real estate agents in the GTA. A completely free event backed by local sponsors, The Daryl King Team, RE/MAX Hallmark Realty Ltd., brought over 400 people together at Monte Casino to collaborate and share knowledge, to continue to further support client needs. His new slogan is "To Your Real Success 2023."

After hosting a wonderful event to support other realtors, King, who believes in always giving back, donated gifts and \$2,000 to The Yellow Brick House as well as Scott Mission this past holiday season.

"I didn't come from very much in my life and I've accomplished a whole lot and I'm proud of myself. But I'm humble enough to know, don't let my ego get in the way, because I'm no better than anybody else. I've had a lot of success through hard work, dedication and commitment and following up. And working very long hours while everyone is out partying or celebrating, I've been working," King said.

"I'm going to go that extra mile to help my clients out or help a charity out. That's important to me."

As King always says – it's never a bad time to buy or sell. He always suggests to never delay your own plans or things you want to do in life because you want to predict what the market is going to do. He suggests finding a good realtor and if you are having trouble finding one, to give him and his team a call.

King is located at 9050 Yonge St #100, Richmond Hill, ON. His phone number is (905)-907-5464.

Written by Robert Belardi

**Michele DENNISTON**  
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**MARKET UPDATE – DECEMBER 2022**

AURORA	KING
<b>AVERAGE SALES PRICE</b>	<b>AVERAGE SALES PRICE</b>
<b>\$1,239,509</b>	<b>\$2,031,167</b>
AVERAGE 18 DAYS ON MARKET	AVERAGE 34 DAYS ON MARKET
<b>NUMBER OF SALES</b>	<b>NUMBER OF SALES</b>
<b>34</b>	<b>9</b>
44 NEW LISTINGS	20 NEW LISTINGS
<b>SALE TO LIST RATIO</b>	<b>SALE TO LIST RATIO</b>
<b>99%</b>	<b>95%</b>
<b>YEAR OVER YEAR % CHANGE</b>	<b>YEAR OVER YEAR % CHANGE</b>
<b>-6.49%</b>	<b>-4.91%</b>

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

Inventory overall still remains at historical lows, despite the pace of transactions. The lack of inventory should keep pricing stable for the time being. Homes that are well appointed and show well are still obtaining top dollar, selling in an average number of days on market. We are encouraging Sellers to be listing ahead of the spring rush to capitalize on low inventory levels and a strong number of Buyers who did not secure a home in the last quarter of 2022. We are encouraging Buyers to be speaking to their trusted real estate advisors and mortgage agents to ensure pre-approvals are in place, in anticipation of a rate announcement on January 25th, so that they are able to act quickly should the right home present itself.

– Provided by Key Advantage Team Royal LePage RCR Realty  
Susie Strom, Sales Representative  
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\* Not intended to solicit buyers or sellers currently under contract.

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# Buying a home with 5% down payment

**LET'S FACE IT** – the GTA real estate market is tough right now. Between higher interest rates than we've seen in the past decade, to the rising cost of living, it can seem like an uphill battle for first time homebuyers to enter the market. There was a recent article from CTV News that highlighted that Ontario millennials needed to save for over 20 years, on average, to be able to afford a 20% down payment on a home. In response to this, The Michele Denniston Real Estate Group has partnered with a mortgage group to help you, our past, current and future clients, enter the real estate market with as little as 5% down payment.

The age old saying remains true – it's less about timing the market, and more about time in the market. That being said – typically if you plan to spend about 5 years in the same home, you are sure to ride out any market corrections & downturns. Let us show you how you can enter the market on a limited down payment.

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(our lenders will make up the difference of the 20% down payment required). Buyers must also have funds to cover the closing costs, such as lawyer fees & land transfer tax. The home being purchased must be your primary residence.

**UNLOCK HOME OWNERSHIP: WITH A SILENT PARTNER**

Our partners only succeed as investors when you succeed as a homeowner – this is a true partnership, not private lending. Our investors will partner with you for up to 10 years, at which point you may choose to sell the home, or buy out the investor's share, based on fair market value. Once the home is sold, your mortgage principal payments will be returned to you before the remaining proceeds are divided. The percentage of the down payment, originally contributed by you, the buyer, and by the investor, translates into the percentage of equity, or ownership, that you will both have in the home. This is referred to as the equity split. Now you have the equity to go out and buy your next home!

You'll walk away with the mortgage payments made during the course of your home ownership, plus the appreciated value of your original down payment/ investment.

Home Purchase Price  
**\$1,000,000**

20%  
**\$200,000**  
Down Payment

**\$150,000**  
Partner Contribution  
+  
**\$50,000**  
Your Contribution



Equity Split Based on Down Payment Contribution (%)



Working with a reputable and knowledgeable real estate group closely tied to creditable lenders with the right connections is essential. The right agent can guide you successfully to achieve your goals in entering the real estate market. If you have questions about the program, or how we can better assist you with your real estate goals in 2023 and beyond, 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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# How to cope when interest rates rise

(NC) Recent increases in interest rates make borrowing more expensive. And this comes at a time when Canadians have record high levels of household debt. Large household debt not only makes us more financially vulnerable, but also affects the economy. It's not always easy, but trying to pay down debt and avoiding new debt as much as possible will help you build resilience when interest rates are higher.

In addition to saving on everyday expenses like bringing your lunch to work instead of eating out, here are some ways to cope with an interest rate hike:

- Pay down your debt with the highest interest rate first (you'll pay less interest in the long run).
- Consolidate high interest debts, such as credit cards, into a loan with a lower interest rate.
- Build up an emergency fund to deal with unexpected expenses, such as covering higher loan payments to avoid penalties.

**REVIEWING YOUR BUDGET**

When interest rates rise and your debt payments increase, it's important to review and adjust your

budget. If you don't have a budget, set one. A budget can help you stick to a debt repayment plan and establish spending priorities. You can use the Financial Consumer Agency of Canada's free interactive online budget planner to create a personalized budget. It includes tips, advice and alerts to help you take charge of your personal finances.

If you expect challenges in making your payments after reviewing your budget, be proactive and don't wait to seek help. Discuss your options with your bank. They may be able to offer temporary accommodations. Find more tips and tools at [canada.ca/money](http://canada.ca/money).

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

## How to reset your house for the new year

(NC) The beginning of the new year is a great time to reorganize and recharge your life. Here are three things to add to your home improvement to-do list.

**CLEAN OR REPLACE YOUR FILTERS**

Regularly changing the filter in your furnace improves indoor air quality and the lifespan of the equipment. Humidifiers, heat-recovery ventilators (HRVs) and wall-mounted ductless air conditioners all have filters that need cleaning or replacing. Check their manuals for suggested intervals.

There are also washable filters in the exhaust vent over your stove. Some can simply go in the dishwasher.

**INSPECT YOUR SMOKE AND CO DETECTORS**

Your home should have smoke and carbon monoxide (CO) detectors on every floor and near all the bedrooms. They should be periodically vacuumed to remove any dust buildup. If they have a backup battery, replace it twice a year. Others have 10-year built-in batteries. Look for a label on the unit saying when it should be replaced.

**MAINTAIN YOUR ELECTRONICS**

The various devices in our homes, from phones and tablets to computers and TVs, rely on software to operate. Developers regularly issue software updates to keep the device working efficiently and help prevent security breaches. Install updates as soon as you receive them. Better yet, enable automatic software updates where available.

Learn more about protecting yourself from cyberattacks at [getcybersafe.ca](http://getcybersafe.ca).

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**HOW TO PREPARE FOR A MAJOR MOVE**

(NC) Whether you're relocating to feed your dream or out of necessity, a big cross country move or change of country involves lots of planning. Here are some key tips to help you have a smooth transition.

**1 DON'T SKIMP ON THE RESEARCH**

You don't know what you don't know, so take your time with research to build your knowledge so you can best prepare. It's important to get specific when it comes to research on important aspects like climate, job prospects, cost of living and health care options. In one country alone, the answers to these questions can vary significantly.

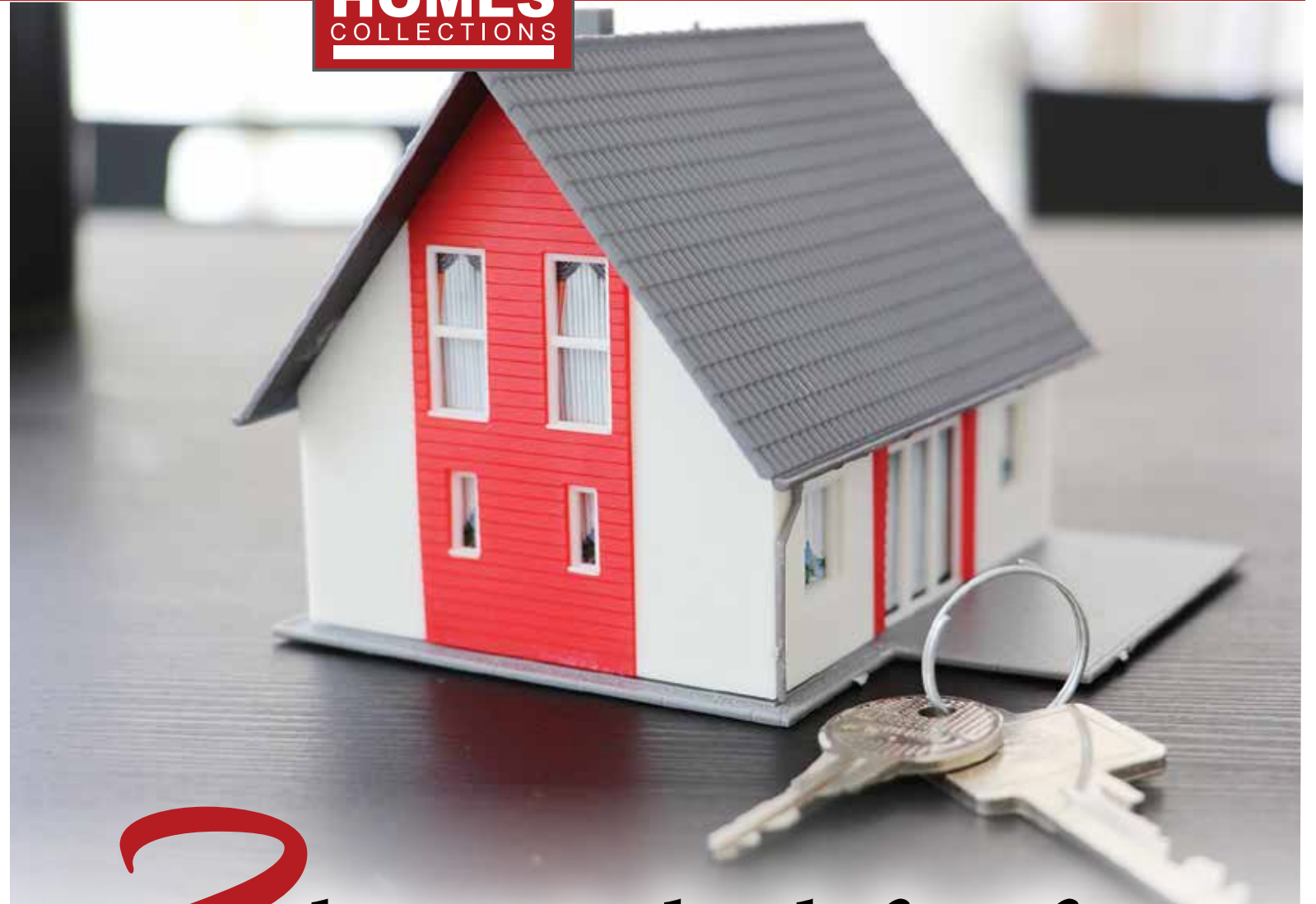
**2 LEARN ABOUT LIVED EXPERIENCES**

Theoretical research is one important factor, but lived experience is another. Connect with immigrant or expatriate groups online or through consular services before you make your move to get real-world, practical tips about life in your future home. Ask them about what surprised them or what they wish they'd known before they arrived.

**3 GET YOUR FINANCES READY**

There's no doubt about it, moving far from home is an expensive endeavour. The sooner you can start saving up for costs of transporting your life and getting set up in your new location, the more money you'll have to work with. To make this easier, look to move money or open an account before you arrive. In Canada, for instance, permanent residents, international students and foreign workers can open a bank account digitally up to a year before arriving here through BMO's NewStart program.

Find more information at [bmo.com/newstart](http://bmo.com/newstart).  
[www.newscanada.com](http://www.newscanada.com)



**3 things to look for if you're buying a house**

(NC) Buying a home is a major purchase, and you want to be sure you're making the right choice - especially in the current uncertain marketplace. While there are lots of things to consider for your dream house, here are three things not to overlook:

**GEOGRAPHY**

While you'll probably take stock of neighbourhood amenities like nearby parks and schools, give some thought to the geography of where you're buying. Is the home in a flood plain? Is it at the bottom of a valley or at the top of a hill that could erode? Will you need specialized insurance or are you well positioned for an emergency?

**HIDDEN DAMAGE**

Beyond curb appeal or a practical layout, watch for subtle signs of disrepair that could cost you later. If any surfaces look warped - especially around appliances like the sink, dishwasher and toilet - or there are damp spots around the home, there could be a water leak. This can mean structural damage and health hazards like mould, which are often serious and expensive challenges to resolve.





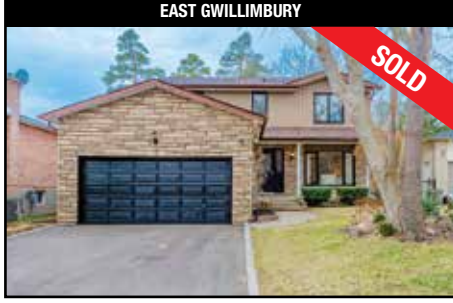
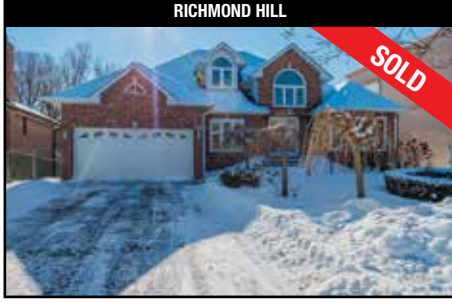
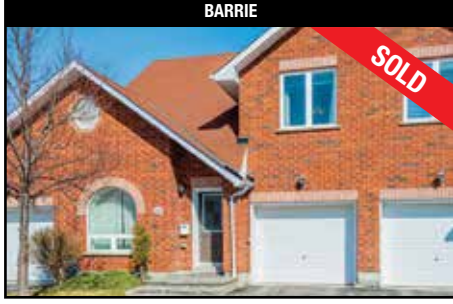
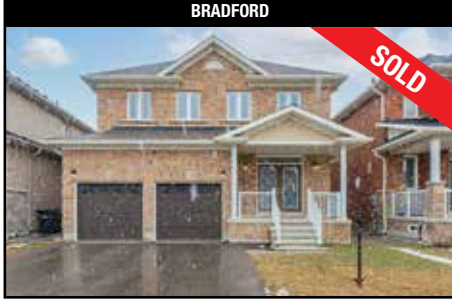
Watch out for strange odours and horizontal cracks in the foundation too which could be difficult to fix.

**RADON LEVELS**

Radon is a naturally occurring radioactive gas found in every building in the country, however new or old. Long-term indoor exposure to it is the number one cause of lung cancer for non-smokers. Ask sellers about the radon levels in the homes you're considering. Recent research indicates that energy-efficient homes will likely have higher radon levels due to extra sealing and lower ventilation.

Find more information about radon and find easy DIY test kits at [takeactiononradon.ca](http://takeactiononradon.ca).

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# Tips to avoid renovation regret

(NC) Whether you're the kind of person who goes into a renovation excited or filled with anxiety, you should give yourself the time to carefully think through all the important decisions you'll have to make throughout the process. To avoid spending money on choices you'll regret, here are some questions to ask yourself as you consider your next home update.

**HOW AND WHEN WILL YOU USE THE SPACE?**

Think carefully about why you want to renovate in the first place and be realistic about how much use the room will get. How often will you use the home gym, or how much use will the kids' playroom get?

**HOW ARE YOU GOING TO PAY FOR THIS?**

According to a recent report from insurance provider Aviva Canada, 14 per cent of those who renovated during the pandemic did it on impulse, with eight per cent saying they spent too much, and five per cent stating they have regrets. No one should have to regret their reno, but spending can easily get out of hand. Be sure to set out a budget beforehand, consider expenses and comparison shop. Having a plan and a solid idea of what you can afford is always best, even if you deviate from it during the project.

"When considering making renovations to your home, it's always a good idea to ensure you have a plan in place," says Phil Gibson, EVP and managing director of personal insurance at Aviva Canada. "Canadians looking to make major changes to their

home should know that renovations like finishing a basement, removing structural supports or building an addition may impact their insurance coverage as they can change the home's rebuild value. Your insurance representative can help ensure that your home is covered for its true value, giving you peace of mind should the unexpected happen."

**DOES RETURN ON INVESTMENT REALLY MATTER TO YOU?**

Some updates are better than others for resale value and securing more equity in your home. For resale, a fresh coat of paint is the best reno you can invest in for ROI. Updating the kitchen or bathrooms is costlier, but can add that wow-factor when trying to sell in a challenging market. On the flip side, a pool might be a fun addition but don't count on making back your investment. In fact, some buyers might be turned off by the cost of having to operate or remove a pool. While you shouldn't base your reno plans based on ROI alone, it's worth considering so you go into the project with a realistic mindset.

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

## TIPS FOR FUTURE-PROOFING YOUR RENO

There are many reasons to renovate your home, including needing more space for a growing family and wanting to reduce your carbon footprint. Whatever your scope or motivation, you should plan for your reno to stand the test of time.

**PLAN FOR SENIOR-FRIENDLY DESIGN**

If you plan on staying in the home long-term, factor in some features that can make it easier to live there well into your golden years without adding much cost. Wider doorways make it easier to traverse with a walker or wheelchair, levers instead of doorknobs can be opened with arthritic hands and extra lighting illuminates a room if eyesight diminishes. When getting quotes, ask your contractor for suggestions.

**HOW WILL YOU USE IT IN THE FUTURE?**

A playroom may seem like a great idea now, but what will you do when the kids inevitably outgrow it? Can the space be easily converted to an office or spare bedroom down the road? Or if you're planning to downsize soon, then maybe opt for mid-range fixtures rather than go all out on high-end or custom features which a buyer might change anyway.

**HOW WILL IT WITHSTAND THE WEATHER?**

No one wants to think about it, but climate change is already affecting our lives with more frequent extreme weather events like devastating floods, wildfires and heatwaves. As you consider options for your renovation, think about climate-proofing options. Fireproof materials, durable metal roofing, a more efficient and eco-friendly heating system, and improved insulation and ventilation are just a few ideas.

**REVIEW YOUR INSURANCE COVERAGE**

In planning your updates, account for hidden costs in the future like product lifespan, upkeep needs and even insurance changes. As Phil Gibson, EVP and managing director of personal insurance at Aviva Canada explains, "Renovations like finishing a basement, removing structural supports or building an addition may impact insurance coverage as they can change the home's rebuild value. Your insurance representative can help ensure that your home is covered for its true value, giving you peace of mind should the unexpected happen."

Find more information at [aviva.ca](http://aviva.ca).

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## FOOLPROOF TIPS TO PUNCH UP YOUR HOME'S PALETTE

(NC) Prepare your paintbrushes: colour is back. Neutral aesthetics have dominated for seasons on end, but design tastemakers have shifted their focus to adventurous interiors.

Sharon Grech, Benjamin Moore colour and design expert, shares how to confidently move on from neutral tones and kickstart a colour revival.

### BALANCE A ROOM

"Colour has visual weight, so be mindful of the size of your space," Grech advises. Larger rooms can handle darker tones and strong saturation. Smaller spaces can benefit from airier, pale tones; but with ample lighting, a bold hue can be a joyful transformation.

### MAKE A STATEMENT

There is something alluring about a room that is bursting with colour. Be bold in your expression and have fun. Instead of using an oversized piece of art for your wall, create an area of interest by painting a wall section behind a favourite piece of furniture. Paint unexpected corners of your home, like a bookcase, chimney or ceiling, to add a splash of colour and inject your personality.

### AMPLIFY THE COLOUR YOU LOVE

Your home is your haven. Consider the emotional and subconscious impact certain colours have on you and let them guide your choice. Grech suggests, "Consider a shade like Raspberry Blush 2008-30 for your living room or kitchen to energize or New Age 1444 for a calming bedroom." Colour has the ability to evoke emotions and affect mood, so consider how you use the room and want to feel in it before selecting a hue.

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# COLOUR BLOCK

## for a bright, exuberant home

(NC) Colour blocking, where contrasting sections of colour are combined in one area to create interest, is always on trend and the perfect way to introduce bright colour into your home. It can be integrated in many ways: from accent walls and doors to window recesses, trim and furniture. This detailed décor touch adds a high-end, professional feel – even if you did it yourself.

Sharon Grech, Benjamin Moore colour and design expert, shares three ways to incorporate the colour-blocking trend into your home.

### WIN WITH COLOUR

Incorporating colour is an easy way to update your décor and fits within any design aesthetic. If painting a whole wall is daunting, try a smaller area. With the help of Aura Interior Paint, the classic combination of punchy primary colours against a crisp white background adds vibrancy to your home. Try contrasting tones of one colour like North Sea Green 2053-30 and Savannah Green 2150-30 to create visual interest.

### FRAME YOUR WALLS

Look for simple, affordable ways to introduce a new look and feel into your home. Colour-blocked wall panelling is having a moment because it's a great way

to add a high-impact, low-cost facelift to any room in your house. This decorative wall treatment can be used as a frame to go wild with colour, which can transform a traditionally-styled space into a contemporary statement.

### REDISCOVER CHILDLIKE CREATIVITY

Your child's bedroom is an excellent place to experiment with and embrace vibrant colour. Stripes allow you to play with contrast and tone; bold shades jump forward from paler ones, like with Raspberry Blush 2008-30 and Tofino Sunset CC-156. Grech says, "If your children share a space and have different ideas for the colour they want, use stripes to divide the room stylishly. This will give both siblings a space to call their own."

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## ESCAPIST INTERIORS: Rediscover retrofuturism for your home

(NC) Propelled by a wave of optimism and curiosity, 1970s home design was truly unique. Striking designs emerged with layered fabrics and textures, curved furniture, renaissance architecture and warm neutral tones. Benjamin Moore colour and design expert, Sharon Grech shares three ways to turn back the clock and incorporate this unique style that is back on trend.

### WARM AND EARTHY TONES

After years of neutral tones and minimalistic aesthetics dominating design trends, our homes are ready for a pop of colour. "Achieving the retro look can be as easy as a fresh new paint colour. Don't be afraid to explore warm and earthy tones," shares Grech.

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### MIX AND MATCH

Give your home retro appeal by layering textures, like crochet, velvet and bouclé. Mix in warm colours to add retro flair with a modern spin, like Incense Stick 2115-20 and White Opulence OC-69. With various shapes, textures and colours working together in your space, there's an interesting element to catch your eye in every corner.

### SHAPE YOUR SPACE

The most important thing to achieve in any given space is a sense of balance. Draw inspiration from the 1970s by incorporating playful curves. "The use of strong patterns or shapes with decor and furniture can create an impact and tie in time," shares Grech. "Merge old and new together and refresh vintage vases, planters or furniture," which will add visual interest and liven up your space.



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**RESALE  
HOMES  
COLLECTIONS**

Dear Renovating Realtor:  
I am about to undergo a minor renovation of my property to make it more appealing for resale.  
What are some key things to consider when undergoing a renovation?  
Thanks, Stressed Owner



By Julien Laurion  
The Big Tuna of Real Estate

**HI STRESSED OWNER:** I understand this time can be stressful, but if you look at it from the perspective of an opportunity to really bring out your own lifestyle in your space- this is your chance!

Before you start, make sure you plan, plan, plan!  
Some things to consider; never accept a quote over the phone when hiring a contractor; a good contractor will always need to see the project before quoting the job.

Have a plan and set a clear budget with wiggle room built in for upgrades and unexpected issues that arise.

A good rule of thumb is to leave about 10 - 20% of your budget for this.

If you need to hire a tradesperson, it is your right to request to see their certifications and credentials.

Finally, should you require anything to be significantly altered, an Architect or Engineer may be necessary; be sure to check your local by-laws to see when this may be the case.

If time is an issue, build this into your planning phase, as city and town by-laws can hold up your project if you do not plan for them.

Hiding your head in the sand and not being aware of what is happening with all aspects of a project is what causes stress.

If you have your finger on the pulse, it will hopefully decrease your anxiety level, and in most cases, the improvements you have decided to do will add value to your home on resale.

It will be worth it in the end!

Dear Renovating Realtor:

My husband just opened a wall, and we are unsure if the wall is load-bearing.  
How can we tell?

Sincerely, Doubtful Nancy

**HELLO DOUBTFUL NANCY:** If you are in doubt, you should stop what you are doing and seek out a professional before moving forward with your renovation dreams. However, in the spirit of education, there are a couple of quick - but not definitive ways to identify a load-bearing (LB) wall.

Should you open up the wall and find the wall was built with 2 x 6 lumber instead of 2 x 4's, it is likely LB.

Alternatively, when you open that same wall and you find a steel post or beam, it is most certainly load-bearing.

Finally, if the wall in question has another wall directly above or below it on the other floors of your home, it could be LB.

It is important to note - LB walls can be moved, but a permit is needed, and plans must be drafted by an Architect or Engineer and submitted to the appropriate authority for permit approval before proceeding with the project.

There are many factors to consider when removing walls and it takes some serious know-how.

These are just some very quick and simple ways to identify LB walls to avoid major issues that could arise.

If you do not have the skill or experience, it is not worth risking your biggest asset.

Hire a professional!

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](http://www.bigtuna.ca) or Facebook page @bigtunarealty



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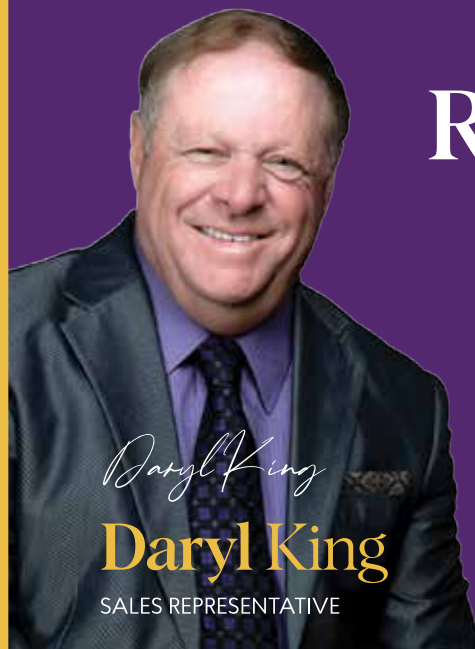


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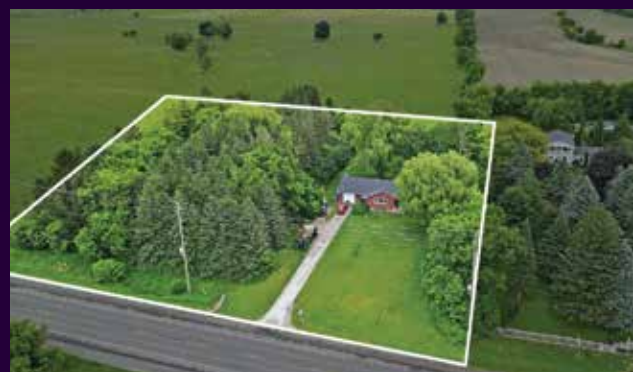
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