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RESALE HOMES COLLECTIONS

AURORA/KING VOLUME 11, ISSUE 2

ZACH SHOUB zach@auroran.com

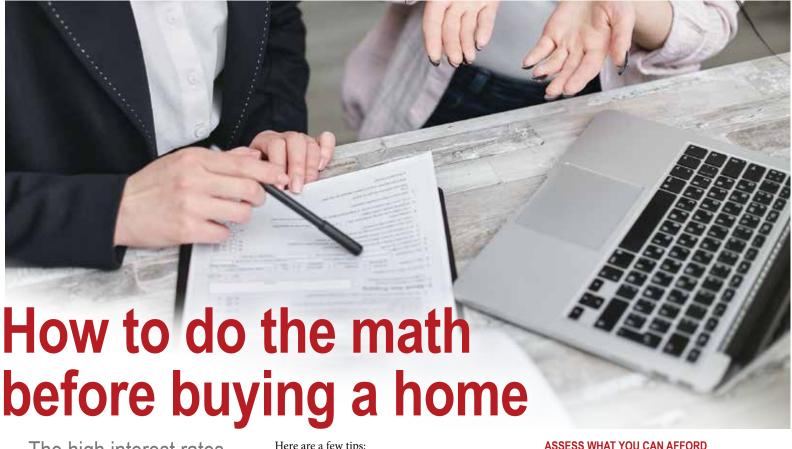
KAREN NEMET karen@lpcmedia.ca

Senior Account Executive DIANE BUCHANAN diane@auroran.com

Art Director SARAH DIDYCZ

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(NC) The high interest rates we are seeing make borrowing more costly. What you can afford may have changed in recent months. So, if you're thinking of buying a home, make sure to assess your financial situation and compare different options to see what makes sense for you.

Here are a few tips:

UNDERSTAND MORTGAGE OPTIONS

As a first step, compare the different types of mortgages available. Mortgage lenders offer different options such as variable or fixed interest rates and open or closed mortgages. Each have their own pros and cons. For instance, consider if you're comfortable with your interest rate potentially rising. If not, a fixed-interest-rate option may be better for you. As well, with a closed-term mortgage, there are usually limits on how much extra money you can put toward your mortgage each year. But the interest rate is usually lower than on an open mortgage.

ORDER A COPY OF YOUR CREDIT REPORT

A potential lender will look at your credit report before approving you for a mortgage. Before you start shopping around for a mortgage, order a copy of your credit report and make sure it doesn't contain any errors. If you don't have a good credit score, a mortgage lender may refuse to approve your mortgage or decide to approve your mortgage for a lower amount or at a higher interest rate.

ASSESS WHAT YOU CAN AFFORD

Before you lock in a mortgage, compare different financial scenarios by running through different mortgage amounts and features. This will help you see the big picture and understand how much money your entire mortgage will cost. The Financial Consumer Agency of Canada has an online mortgage calculator that's not trying to sell you on anything. You can see what your payments would be like if you made them monthly as opposed to bi-weekly or how they would change with different down-payment amounts. You can also see how different amortization periods would change how much interest you'd pay in the long run.

CONSIDER OTHER COSTS

It's important to keep in mind that there are other costs beyond your mortgage when you buy a home. These can include property taxes, legal fees and home inspection fees. Home insurance fees can also add up, as do costs for repairs you may need to do in the future. Be sure to consider how all these expenses

Find more tips and financial tools to help you plan for a mortgage at canada.ca/money.

STRESS-FREE TIPS FOR MOVING

(NC) Moving day can bring a mix of emotions, from the sadness of leaving your old home and neighbourhood and the joy of what your future holds. With all that going on, it's important to try to minimize the stress of the actual moving process. Here are some tips to help streamline your next move.

DON'T WAIT

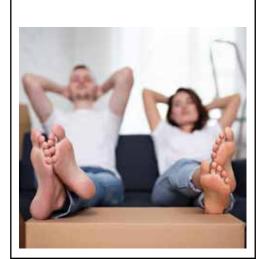
It's never too early to plan your move once you know the date. Start decluttering right away so you'll have less to pack, and be sure to promptly secure people and vehicles to help - whether that's confirming the date for your buddy's truck or booking a team of professionals.

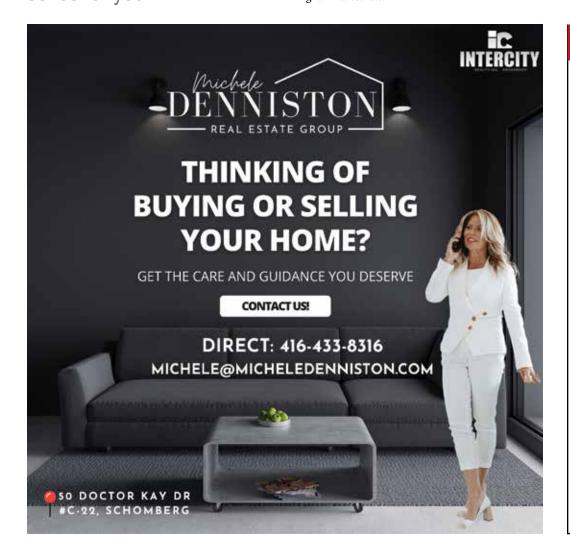
Moving day can be so busy that it's easy to forget to pause for meals. But you know it's important to eat so you can keep up your strength and stay hydrated.

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





MARKET UPDATE – JANUARY 2023

AURORA

AVERAGE SALES PRICE

\$1,498,266

NUMBER OF SALES

32

72 NEW LISTINGS SALE TO LIST RATIO

96%

YEAR OVER YEAR % CHANGE

-10.34%

KING

AVERAGE SALES PRICE

\$2,035,000

NUMBER OF SALES

42 NEW LISTINGS SALE TO LIST RATIO

96%

YEAR OVER YEAR % CHANGE

-12.32%

The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch JANUARY Transactions for All Home Types JANUARY 2023 + Focus on the MLS Home Price Index for Composite for Yo.

Inventory overall still remains low, despite the pace of transactions. Buyer demand is picking up and the number of showings are increasing on nicely appointed homes. Open Houses are generating significant traffic again. 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. There are a strong number of Buyers who did not secure a home in the last quarter of 2022 and are actively looking. We are encouraging Buyers to be speaking to their trusted real estate advisors and mortgage agents to ensure pre-approvals are in place, as multiple Offers are not uncommon due to low supply.

 Provided by Key Advantage Team Royal LePage RCR Realty Susie Strom, Sales Representative
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New year, new changes to GTA Real Estate

WITH THE NEW YEAR COMES NEW RULES – as it Some key points: pertains to Ontario Real Estate - by now, you may have heard about the implementation of the Foreign Buyers Ban, as well as the Vacant Home Tax. Our goal at the Michele Denniston Real Estate Group is always

to keep you informed of any changes to the GTA Real Estate market and how they affect you.

FOREIGN BUYER BAN

Formally known as the Prohibition on the Purchase of Residential Property By Non-Canadians Act, this ban came into effect on January 1st, 2023. Simply described, the purpose of this two-year federal ban on foreign homebuyers is to temporarily reduce foreign demand for Canadian real estate in the hopes of improving the housing crisis in Canada and ensuring Canadians have more access to purchasing homes.

- The ban DOES NOT affect foreign buyers who entered into agreements of purchase and sale prior to January 1st, 2023.
- The ban DOES apply to foreign buyers signing pre-construction agreements of purchase and sale during the ban (January 1st, 2023 to December 31st, 2024, inclusively)
- The ban DOES NOT apply to any areas outside a Census Agglomeration or a Census Metropolitan area. This means that properties situated in less populated areas are not included in the ban - as it is meant to exclude recreational properties, mainly cottages, from the ban. However, GTA's more populated cottage country areas, such as Collingwood,

Wasaga Beach & Kawartha Lakes ARE included within the ban.

• The ban DOES NOT apply to residential properties with 4 or more units, such as quadplexes, apartment buildings etc.

Consequences for contravening or helping someone to contravene the foreign buyer ban include a fine of up to \$10,000. This applies to buyers, real estate agents, builders, lawyers and even sellers. The court may also order the sale of the property purchased under the Foreign Buyer Ban.

TORONTO'S VACANT HOME TAX

The City of Toronto's Vacant Home Tax (VHT) also came into effect in 2023. The purpose of this tax is to increase the available supply of housing in the city by discouraging owners of residential properties from leaving their homes or condos unoccupied. Homeowners are required to submit a Declaration of Occupancy Status via the City of Toronto website by no later than February 28th, 2023 (extended from the original deadline of February 2nd, 2023). Toronto homeowners will be subject to this tax if they choose to leave their residential properties vacant. The City of Toronto has stated that revenues generated by this tax will be allocated towards affordable housing initiatives.

Exemptions to the tax include:

- Properties that are the principal residence of the
- Properties that are the principal residence of a tenant or permitted occupant

• Properties that qualify for an exemption (i.e. death of the homeowner, a homeowner in long-term care or hospital, repairs or renovations, to name a few)

Working with a knowledgeable and reputable real estate group that is aware of the recent changes in GTA real estate can save you time and money. If you have questions about the recent changes 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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(NC) One great thing about building a custom home on land you already own is the freedom to design it to your personal tastes.

But it also comes with significant risks. What if the contract between you and the builder breaks down before your home is finished? The financial losses and stress from a broken contract can quickly turn your custom home dream into a nightmare.

How to green your home on a budget

(NC) It's getting harder to ignore climate change as we witness more extreme weather every year. Although it's a massive problem with no single solution, there are many ways to play a small part in a greener world - and they don't have to break the bank.

Here are a few ideas:

CLOSE THE GAPS

For just a few bucks, re-caulking your windows or adding weather stripping to cover the crack under your doors can dramatically reduce your energy use and keep your home warm.

TURN DOWN THE HEAT

You're unlikely to notice if the heat's one or two degrees lower, and even that small shift can make a major difference to the energy you use. Plus, people usually sleep better in cooler temperatures.

PLAN YOUR MEALS AND LOVE LEFTOVERS

Food waste is a major culprit when it comes to your carbon footprint, and Canadians are big offenders. You'll not only help the planet, but you'll also save money by planning out your menu and repurposing extra servings.

SET UP A SHOWER TIMER

Avoid water waste by putting a timer in your shower. You might be surprised how much quicker you are once you can see time ticking away while sudsing your hair or after you've turned bath time into a competition for speediest clean. A low-flow showerhead is a good idea too.

USE REBATES AND CREDITS

Look for programs to help you cut costs for more significant updates. For example, the Climate Action Incentive payment is a quarterly payment for residents of certain provinces that use the federal government's carbon pricing system. You can use these payments to help you make some simple changes.

Find more information at canada.ca/cai-payment.

www.newscanada.com



Doing things right from the get-go is the best way to protect yourself. Here are a few important tips to keep in mind before you sign any contracts:

HIRE A LICENSED BUILDER

Does the builder you're thinking of hiring say they don't need a license? If so, that's an instant red flag. The truth is that all builders of new homes in Ontario must be licensed with the Home Construction Regulatory Authority (HCRA). The HCRA ensures builders have the required skills to build and sell new homes and holds them to professional standards of conduct. They also manage an online provincial builder directory that you can use to confirm the builder you're interested in is licensed. Make sure your builder is licensed before you enter into any agreements.

MAKE SURE YOUR CONTRACT IS WATERTIGHT

It's easy to get carried away during negotiations with your custom home builder and lose sight of reality. One of the biggest mistakes you can make is to rely on verbal agreements. These can easily fall apart and make it difficult to prove what was agreed on. As a rule of thumb, make sure everything is in writing. Your contract should clearly state what you're getting, how much it's going to cost and what each person is responsible for. To further protect yourself, have a real estate lawyer prepare, or at least review, your written contract before you sign it.

UNDERSTAND YOUR WARRANTY COVERAGE

Does your builder tell you that you don't need the new home warranty? That's yet another red flag.

Almost all new build homes in Ontario must be enrolled into the province's new home warrantv program. As a buyer of a "contract home," the warranty covers you against financial loss if the relationship between you and the builder breaks down before your home has been completed. It also provides coverage on work and materials for a total of seven years after you move in. Take some time to understand the warranty protection so you can be prepared if you need it.

Find more information at tarion.com.

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12 IRONSHORE COURT, AURORA



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491 CODY CRESCENT, NEWMARKET

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- *Based on sold units & volume in Aurora from Jan 1 Dec 31, 2022 from IMS incorporated Statistics



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Real estate experts are projecting the York Region real estate market will rebound and experience a slight price increase even as the housing market declines slowly in much of the GTA.

SUPPORTING THIS FORECAST, TRREB just released Market Sales Stats for January, and prices were up in Aurora, Newmarket, King, Markham, Stouffville & East Gwillimbury.

While the volume of homes trading hands has dropped steeply, home prices have held on with relatively modest declines. We see this as a continuing trend

Canada's housing market closed out in 2022 much as expected. Activity levels were down sharply compared to the hyper-charged state we experienced during the pandemic, with home prices flattening or showing modest declines.

While the red-hot market conditions are behind us, there remains a widespread shortage of homes in Canada that cannot be offset by temporary cooling demand.

Many sidelined buyers are waiting patiently for the bottom to be revealed. Once interest rates stabilize and consumers adapt to their new normal, many of today's sidelined buyers will be back sooner than many analysts are predicting.

In an era characterized by the unusual, the current market correction has not followed historical patterns.

While the volume of homes trading hands has dropped steeply, home prices have held on with relatively modest declines. We see this as a continuing trend.

Several important factors will continue to support home prices in Canada, including high levels of employment, strong household savings, and growing household formation - as well as record immigration rates.

2022 saw the largest number of people ever welcomed in a single year in our nation's history. Ottawa says it plans to welcome up to half a million new residents each year for the next three years.

While demand has slowed in this rising interest rate environment, we know that many families are waiting on the sidelines for conditions to stabilize. Soon enough, these buyers will return to the market and will be met with the realities of low inventory and much competition. While we do not expect the same level of frenzied demand seen at the height of the pandemic, buyers moving forward will put price pressure on our limited supply of available homes.

A stress test is an effective tool that has been successful in ensuring Canadians can withstand higher lending rates and tighter economic conditions. It is as a result of such policies that Canada has the historically low rate of mortgage defaults it does. Going forward, however, with interest rates likely to hold steady, Royal LePage believes this is the right time to ease up on such tight restrictions and allow more Canadians the opportunity to enter the housing market. With home prices modestly cheaper today than at the height of the pandemic boom, offsetting some of the impacts of rising rates,

and household savings remain above long-term norms, make it easier to overcome down payment hurdles.

Much focus has been directed at the negative impact of rising rates; there has been far less discussion on factors supporting home prices.

The supply of homes for sale must exceed demand in order for prices to drop materially. Canada is struggling with an acute, long-term housing supply shortage. Smaller household sizes mean more housing units are needed per capita than in the past. Pent-up demand is growing from buyers who have the ability to transact but have chosen not to in these turbulent times.

Royal LePage issued its 2023 Market Survey Forecast projecting that the aggregate price of a home in Canada will decrease a modest 1.0 per cent in the fourth quarter of 2023, compared to the same quarter in 2022.

On a quarter-over-quarter basis, the national aggregate home price is expected to flatten in Q2 before beginning to modestly recover over the remainder of the year. At the same time, year-over-year comparisons are expected to show progressively less price decline as

While home prices nationally are forecast to see modest quarterly gains in the third and fourth quarters of 2023, values are expected to remain lower than the same periods in 2022 throughout the year. We expect year-over-year comparisons to show progressively less price decline as the year goes on, with small week-toweek improvements in the third and fourth quarters, allowing Canadian home values to end 2023 essentially flat to where we are today."

While home prices have come down from the record highs recorded in the first half of 2022, they remain well above pre-pandemic levels. The projected aggregate price of a home in Canada in the fourth quarter of 2023 is expected to sit 15.0 per cent above Q4 of 2020 and 18.4 per cent above Q4 of 2019.

Forecast

Without a significant increase in housing supply, a return of buyers to the market, some driven by very high rental rates, should start to put upward pressure on prices again. And, in a tight-inventory market, sellers will remain hesitant to list their properties if they are unable to find a move-up home to purchase.

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Real estate experts are projecting the York Region real estate market will rebound and experience a slight price increase even as the housing market declines slowly in much of the GTA as evidenced in the January Sales Stats.







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(NC) Most of us want a home we feel proud of. Here are five ways to spruce up your home this season and make it a safe sanctuary — even if you're a total do-it-yourself beginner.

1 RESEAL WINDOWS, DOORS AND FOUNDATION

A tight building envelope, without unnecessary air gaps, not only boosts the energy efficiency of your home and helps you save on utility bills, it can also help prevent water damage to your home in the event of a flood. You can purchase a caulking tool from a hardware store and get to work.

2 TEST YOUR SAFETY EQUIPMENT

Smoke and carbon monoxide detectors can help save lives. But they can only do that if they're in proper working order. It's recommended that you check, test and clean them regularly. You should also replace the backup batteries a couple of times a year. You should also have a fire extinguisher in your kitchen in case of a fire. Make sure that it's easily accessible and that everyone in your household knows where it is located. Periodically check the pressure dial to make sure the unit is charged and inspect for any damage.

3 PRUNE AND PLAN YOUR LANDSCAPING

Outdoor spaces offer plenty of DIY opportunities, and they don't all have to be complicated. Simply maintaining healthy plant cover and trimming trees and bushes neatly away from your home can really improve your curb appeal. This work also helps prevent damage to your home from flying branches in wind or ice storms and may help slow the path

4 REPLACE YOUR FILTERS

Your heating and cooling system requires clean filters roughly every six to 12 months – maybe more

often depending on the type of filter and other factors like pet hair and dander. Check other appliances like your clothes dryer and range hood for filters too. This simple home improvement benefits your indoor air quality and may help prevent accidental fires. Replacing a filter requires no special skills or YouTube tutorials, simply a trip to the hardware store for a fresh one. Or, if the filter is reusable, give it a good vacuum, wash and dry.

5 LEARN PLUMBING 101

While plumbing emergencies should always be left to a professional, a simple leak in your faucet or toilet is often appropriate for a home improvement beginner. There are lots of tutorials online to walk you through the process. It's also a good idea to replace an aging sump pump if you have one and to add backflow valves to basement drains and toilets.

Find more ways to improve your home and prevent emergencies at getprepared.ca.

www.newscanada.com

Protect your home and personal safety while you're away

(NC) After a couple of months cooped up indoors, many of us are ready to get on the move. Whether we're visiting friends and family or simply seeking warmer temperatures, here are some tips to keep yourself, your loved ones and your home safe while you're away.

PLAN FOR YOUR MAIL

A pile of packages outside your door is a clear sign to would-be thieves that no one is home. Ask a trusted neighbour to collect it or get Canada Post to hold your mail until you return. Place a temporary pause on any newspaper subscriptions you have. This gives you peace of mind knowing that nothing will pile up while you're gone.

ADD ENTRYWAY CAMERAS

Installing cameras at your front and back entrances allows you to easily check in on what's happening outside your home. For a simple and effective setup, look for an all-in-one option like Telus SmartHome Security, which includes 24/7 monitoring and real-time alerts so you know if something's up, as well as automation for lights, heating and devices. Security signs on your front lawn and cameras are also known to deter criminals since they don't want to risk exposure and getting caught.

TIME YOUR LIGHTS

It's obvious no one's home when the lights don't turn on for hours or days on end, especially in the dark winter months. Set up your most-used lights on timers to go on and off at typical times of day so no one can tell you're not there.

TRY WEARABLE TECH

Apart from the home, consider upgrading your family's personal safety with new technology woven into wearable devices. Telus SmartWear Security for instance includes wearable personal safety devices disguised as stylish necklaces, bracelets and keychains with a hidden panic button that will share your location and can instantly connect you with contacts or help dispatch emergency services with a double click.

REVISIT YOUR SOCIAL MEDIA APPROACH

You may love to post about special occasions on social media, but it's important to be careful of how much you share and when. Before you depart, look through your feed for any posts that give out personal information about your habits and your home – even a street name or house number. Consider waiting until you get home to post about vacation activities, and be sure to disable geotagging in your settings.

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Is mortgage protection worth considering?

(NC) Moving into a new home or renovating your current one can be an exciting time with many decisions — from renovations and upgrades, to landscaping and furniture selection. But in tough economic times it can feel risky.

And while these decisions are important, a key consideration is how to help ensure you can keep your home for the long run.

As a homebuyer, you probably already know about home insurance, but you may not know that there are optional coverage choices which may help protect your ability to remain in your home in case of a covered health event.

Optional mortgage critical illness and life insurance, like TD Mortgage Protection, can pay down or pay off the remainder of your mortgage balance in case of certain health events, so it may be worth considering.

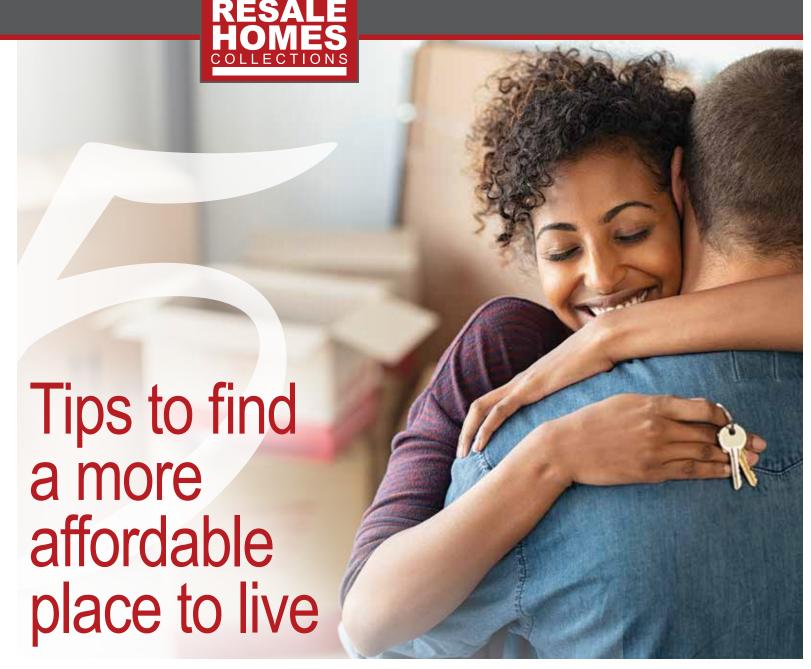
According to a 2022 TD survey, almost half of Canadian respondents reported their homes as the most important asset they have. And just over 30 per cent of respondents said they would be willing to cash out their investment assets to save their home in the event something unexpected happens, including a covered critical illness.

But what if they didn't have to worry about that?

Find more information at td.com/mortgageprotection.

www.newscanada.com





(NC) We all want a safe and comfortable place to call home – but for a great many Canadians it's a serious challenge to find somewhere that won't break the bank.

Here are some tried-and-true tips and tricks to help you find a great place within your budget:

ASK YOUR NETWORK

You never know who might have a lead on a home. Put the word out that you're looking for a place and see what comes back. What's more, if you hear of a place through a mutual connection with the landlord, your application might get priority with the help of your contact's good word.

WATCH THE MARKET

Keep an eye out for listings you would consider for several months before you plan to begin your search in earnest. With more time, you'll have a sense of where the market is at and what a good price looks like, and you will know if a place is worth it when the time comes.

SEE IT IN PERSON

Photos tell a lot about a place, but they don't mean everything. The spot without photos may be hiding something or perhaps it's a hidden gem no one else thought to check out. Just be sure to never rent a home sight unseen. If you aren't available, send a trusted friend or family member to view the property in your stead to avoid a rental scam.

WORK ON YOUR CREDIT

Landlords want to know you can pay, so many prioritize rental applications with a great credit score. It's the same with most mortgage brokers.

If you're thinking about moving in the future, request your credit report, look for any errors and work to improve your number. It will be worth it when you move. Good to know: If you request it, the Canadian credit bureaus must mail you your credit report for free one time a year.

APPLY FOR BENEFITS

There's a new one-time top up to the Canada Housing Benefit available for eligible lower-income renters. If you made \$20,000 or less as an individual, or \$35,000 or less as family in 2021, and paid at least at least 30 per cent on rent, you might be eligible. You don't need to receive other housing benefits to get the \$500 top-up payment, and it's not taxable, so you won't need to report it on your 2022 tax return.

You can quickly find out if you're eligible and apply for the benefit online at canada.ca/one-time-housing-benefit.

time-nousing-benefit.
www.newscanada.com







By Julien Laurion
The Big Tuna of Real Estate

When considering upgrades to your home in Aurora and King City, it's important to keep-in-mind that not all upgrades are created equal, and some unique upgrades can hold your home back from getting top dollar. Here are a few unique upgrades to consider:

OVER-THE-TOP RENOVATIONS:

While you may love your unique design elements, such as a themed bathroom or a boldly patterned wall, these elements can be distracting and off-putting to potential buyers in the Aurora and King City areas. Stick to neutral colours and classic styles that will appeal to the widest range of buyers.

2 PERSONALIZED DÉCOR:

Personalized décors, such as collections of figurines or sports memorabilia, can detract from the overall appearance of your home. Consider removing these items and replacing them with more neutral décor.

3 OVER-THE-TOP OUTDOOR FEATURES:

Outdoor features, such as a hot tub or a swimming pool, can be expensive and difficult to maintain. While these features may be appealing to some buyers, they can also be a turn-off to others in the Aurora and King City areas.

4 NON-STANDARD FLOOR PLANS:

Homes with non-standard floor plans, such as a split-level or a multi-level, can be difficult to sell in Aurora and King City. These homes often have

awkward spaces that are difficult to furnish and decorate. If you have a non-standard floor plan, consider making cosmetic changes to make it more appealing to buyers.

5 UNUSUAL OR EXCESSIVE UPGRADES:

Making too many upgrades or upgrades that are unusual for the area can be a double-edged sword. On the one hand, it can increase the value of your home. On the other hand, if the upgrades are too extensive or too high-end for the neighbourhood, it can make your home stand out in a negative way. Stick to upgrades that are in line with the homes in your area.

6 LACK OF ENERGY EFFICIENCY:

Energy efficiency is becoming increasingly important to buyers in Aurora and King City. If your home is not energy efficient, it may hold you back from getting top dollar. Consider upgrading your insulation, windows, and HVAC system to improve energy efficiency.

In conclusion, while upgrades can help increase the value of your home in Aurora and King City, it's important to consider the type of upgrade and its

impact on the overall appeal of your home. Some unique upgrades, while interesting, can hold your home back from getting top dollar.

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
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at (416) 402-5530 or julien@bigtuna.ca or by
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