DARLENE DARRAGH REAL ESTATE

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2021

ISSUE 3

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EDITOR'S NOTE

Well 2021 has finally arrived. I don't remember a time when I have heard so many people grateful to see one year end and another begin. With new hope arising with vaccine news, I think we all look forward to better days ahead.

As a realtor I should not have been surprised that Canadians once again showed their love for housing by setting records across the country. Many clients chose to relocate while others downsized or simply changed homes that provided new features and options. Our lives and perspectives have changed so why not make a change.

Many believed the surge in sales was because of the pent up frustration of the first lockdown but the sales continued to the end of the year and continue as we enter January. The market is HOT and now is the time to ensure you are working with a real estate expert that can look after your needs and provide you listings as soon as they hit the market. Even homes that remained on the market for awhile are now showing up on our SOLD databases.

The Darlene Darragh Real Estate Team did not waste 2020. In addition to serving our clients, we redesigned our corporate website, launched our <u>Condo and New Construction</u> website, published our Home Magazines and Urban Living Magazines and implemented new processes to protect our clients.

We ended our year by working with repeat clients and welcoming new ones. Many of our clients are merging households as their needs change, buying in new communities north and east of the 905 areas and investing in the Toronto's & urban marketplaces with condo and new construction purchases. Time to invest in rental properties or secure homes for our children seems to be a trend.

Assignments is another area we have begun to specialize in. These 'paper flips' for sellers are extremely important with changing financial needs and is equally important for buyers who want to invest in sold out projects often scoring reduced pricing from motivated sellers. If you currently want to cash out on a new build purchase you have made or want to buy one, we can help.

We are thrilled to be able to publish this latest issue of Urban Living. This publication does not just apply to those living in a city but rather those living in an urban environment with an urban lifestyle. This can include anyone living a lifestyle more contemporary in nature such as in a city or in the surrounding areas. Condo developments and new builds are occurring in many areas with urban style, wants and needs.

We look forward to a bright and exciting 2021 and look forward to hearing from you.



Darlene Darragh Editor in Chief

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Biggest Toronto Real Estate News Stories in 2020

For Toronto's housing market, 2020 was a rollercoaster of a year to say the least. The COVID-19 pandemic left nothing untouched as it altered every aspect of the market, from mortgage rates to how realtors could conduct business. As the year draws to a close, we're looking back at Livabl's coverage of some of the biggest moments that will surely impact the Toronto real estate market for years to come.

Toronto housing prices were ready to take off

Low inventory coupled with high demand in the Toronto housing market created the perfect conditions for prices to skyrocket in early 2020. At the time, RBC Senior Economist Robert Hogue pointed to parallels between the current market conditions and those in 2017, when home prices peaked in the first half of the year and triggered significant government intervention at the provincial and federal levels as a result.

If the market tightness continued, Hogue predicted double-digit price gains for the Toronto market over the coming months. He was right, but likely not in the way he was expecting at the time.

The Bank of Canada responds as COVID-19 spreads quickly around the country

As the looming threat of the pandemic on the economy became clear, the Bank of Canada sprung into action in early March before lockdowns were rolled out across the country.Some market experts anticipated in February that the central bank would decide to cut its mortgage rate-influencing overnight rate within a matter of months as 2019 ended on an economic low-note and the COVID-19 outbreak worsened. Weeks later, as the virus wreaked havoc on global markets, the Bank of Canada announced that it would cut the overnight rate by 50 basis points on March 4th, the first decrease since 2015.

Just over a week later, the BoC slashed the overnight rate by another 50 basis points to 0.75 percent, sending mortgage rates toward historic lows. By the end of March, the overnight rate was slashed for a third time to 0.25 percent with no sign of an increase on the horizon. The low mortgage rates brought about by these rate cuts would supercharge Toronto home sales in the months ahead.

Sales plunge as communities head into lockdown

As COVID-19 cases climbed across the province, Ontario declared a state of emergency on March 17th, quickly followed by the closure of non-essential businesses a few days later. Real estate services were permitted to operate with tight restrictions, while open houses and below-grade construction activities were banned province-wide. The lockdown swiftly sent home sales on a downward spiral, with the Toronto Regional Real Estate Board (TRREB) posting a 16 percent year-over-year drop in sales during the second half of March. Sales continued to fall throughout April and May, with 67 percent and 53.7 percent annual declines recorded during those months.

Biggest Toronto Real Estate News Stories in 2020.

(continued from page 4)

Cresford condo projects enter receivership

Three luxury condo towers developed by Cresford Development Corporation entered receivership in late March, leaving hundreds of buyers and their deposits in limbo.

The Clover on Yonge, Halo Residences and 33 Yorkville were taken under management by PricewaterhouseCoopers (PwC), with all three of the towers sold out and under construction at the time of receivership. Approximately 1,805 buyers entered into purchase agreements for the towers, which collected \$252 million in deposits, according to PwC. Concord Pacific has since acquired The Clover on Yonge, and Halo Residences on Yonge is in the midst of closing a deal with a new owner who could allow presale buyers to receive their deposits back.

Toronto's market makes a summer comeback

As Ontario worked through its three-stage reopening plan, home sales quickly roared back to life fueled by pent-up demand from the lost spring market.

TRREB reported 8,701 home sales in the Toronto region for June, an 89 percent rise from May and a slight 1.4 percent decline from June 2019. Thanks to record-low mortgage rates and pent-up demand, sales continued to soar and break annual records as July saw a 30 percent year-over-year increase and August posted a 40 percent annual gain. Market strength was focused on single-family home properties in the 905 region, sparking discussion around a pandemic-inspired urban exodus to suburban and rural regions.

Homebuyer preferences shift and suburban markets explode

Closed condo amenities and widespread work-from-home policies had many Toronto buyers looking to the suburbs for new housing options this year.

Called the 'urban exodus,' many city dwellers went searching for more space and fewer neighbours outside of the City of Toronto. While the dynamic originated before the pandemic started, experts have noted that remote work and appealing interest rates have helped to accelerate the trend.Luxury homes, detached residences and properties in cottage country skyrocketed in popularity in particular, sending prices for single-family homes rising in these communities.

(continued on page 6)

Biggest Toronto Real Estate News Stories in 2020.

(continued from page 5)

Urban condo market lags behind in recovery

With immigration at a standstill and many buyers directing their home search efforts outside of the city, the downtown condo market struggled to regain momentum even as other property types took off again.

Downtown condo rental markets became oversupplied as students stayed away from urban campuses, newcomer renters never arrived and tenants impacted by layoffs and furlough became less mobile. Meantime, tougher restrictions on short-term rentals and a massive decline in tourism meant Airbnb units were no longer a viable option for many property investors. Condo rental listings piled up and pushed rent prices down.

Single-family homes in the '905' Toronto region significantly outpaced condo sales during the course of the summer and into the fall. August, September and October saw annual sales increases of 50.6 percent, 54.7 percent and 33.9 percent, respectively, for detached homes. Meanwhile, condo sales in those months saw more modest increases of 10.9 percent, 14.6 percent and 2.2 percent, respectively. By November, the average price of a resale condo in the 416 declined from the previous year for the first time since the pandemic began.

The city gets several skyline and neighbourhood-altering new development proposals

Despite the sluggish resale condo market, Toronto developers proposed some interesting and controversial new condo developments in 2020.

From mega-tall high-rises to boutique rental buildings, many development applications were submitted to city planners. New applications were nearly non-existent during the spring lockdown months, but submissions quickly bounced back during the summer.

City cultural landmarks like Sneaky Dees and Crews & Tangos are among the venues slated for potential redevelopment in the coming years, if the applications are approved.

Toronto enters a second lockdown, but 2021 offers hope for a return to normalcy

After a huge summer rebound that carried well into fall, concerns over the housing market's resiliency returned as the city entered another lockdown in November under the province's new colour-coded COVID response system. There is hope that 2021 will bring a downtown condo market recovery and an overall return to normalcy, thanks to increased immigration targets by the federal government and the newly-approved Pfizer vaccine that's promising to bring us all closer to our pre-pandemic lifestyles.

Source: Livabl (Michelle McNally)



KEEPING YOU SAFE

As we head into the winter we have once again seen our economy lockdown in order to curb the spread of COVID-19.

Real estate market continue to surge ahead as many of us in the real estate profession continue with virtual offerings and virtual/in-person showings.

Many protocols are in place by our team, brokerage and industry. Remote and virtual options are available with property showings allowed.

As we now move into the winter there are still many unknowns. We must remain mindful that we must remain safe so that our economy can once again fully open as we wait for vaccinations. For many of you, your home has been your escape and sanctuary against this virus. For others, it has shown you it is time to make a change especially in light of our collective new reality.

During 2020, the real estate industry moved forward with new systems and methods to help us service our clients.

We will include our remote options to serve you during this time. Our team will customize your marketing or buying plan that not only serves your ultimate goal but also ensures you feel comfortable during the entire process.

We are here in any way we can to help you and your family. Whether you need information on a community, statistics, options to buy or sell, or want to list your property or buy a property, we are here to help you. We will practice safe options to ensure we all remain safe as we move forward.

1 Virtual Open Houses



KEEPING YOU SAFE



Safe Contact Free Showings

2





Electronic Signatures

4

Virtual & In Person Inspections



Virtual & In Person Meetings & Interviews





Virtual & In Person Property Evaluations

6



Virtual Listing Marketing

Condos & New Construction

VIP ACCESS to pre-construction condos, townhomes ど detached homes

We are thrilled to announce the launch of our latest website to help you find the perfect home.

The <u>Condos and New Construction website</u> will provide you access to the latest developments including VIP incentives.

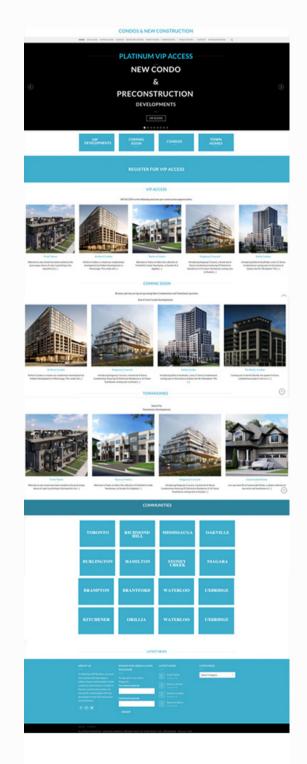
As Platinum VIP Brokers, we work very closely with developers, sellers, buyers and investors. From condos to new homes or condos in the pre-construction phase, we have built relationships with top developers in the GTA and across South Ontario.

Buying, selling or investing in a home is one of the biggest and important decisions you will make in life. Your success depends on the representation you choose. As highly trained real estate professionals, we bring seasoned guidance to even the most complicated transactions.

Whether your plans include the sale of one condo in order to purchase another in pre-construction, or buying a preconstruction condo or home, we will be at your side. We are sales representatives who are dedicated to providing you the ultimate service. Our comprehensive knowledge of the current housing market produces top results when it matters the most. We uphold a standard of excellence and service in today's ever-changing real estate industry.

Our priority is to provide you with true Platinum Access and a VIP experience.

Go to <u>http://condosandnewconstruction.com/</u> and shop for your new home or condo.





SOLD – 9 Mabelle Avenue (assignment) in Toronto

Steps to TTC, Islington Subway Station.Short walk to both Bloor St. West & Quaint Islington Village (Kingsway), golf, Sherway & Easy access to Hwys & Airport. Amazing amenities: Indoor Pool,Sauna, Hot Tub,24-hr. Concierge,Theatre,Bbq Area,Basketball Half Court,Children's Play Zone,Terrace Club,Game Rm,State-of-the Art Fitness Gym, Spin Room & Yoga Centre, Visitor Parking.Unit comes with 1 Parking Spot.

Assignment Purchases & Sales (we can help)

Assignments is another area we specialize in. These 'paper flips' for sellers are extremely important with changing financial needs and is equally important for buyers who want to invest in sold out projects often scoring reduced pricing from motivated sellers. If you currently want to cash out on a new build purchase you have made or want to buy one, we can help.



Major Condo Correction Unlikely

While there's no doubt that downtown condos were left in the dust when suburban single-family home sales and prices took off during Canada's economic recovery, the chances that urban high-rises will see a significant price drop over the next year is unlikely.

In his response to November housing market data published this month by the Canadian Real Estate Association, BMO Senior Economist Robert Kavcic acknowledged that urban markets "are highly out of favour right now" with homebuyers.

But even as the price gap between condos and single-detached homes is likely to widen in the new year, condo markets in major cities, including Toronto, Montreal and Vancouver, should eventually find their footing, Kavcic wrote in a research note published last week.

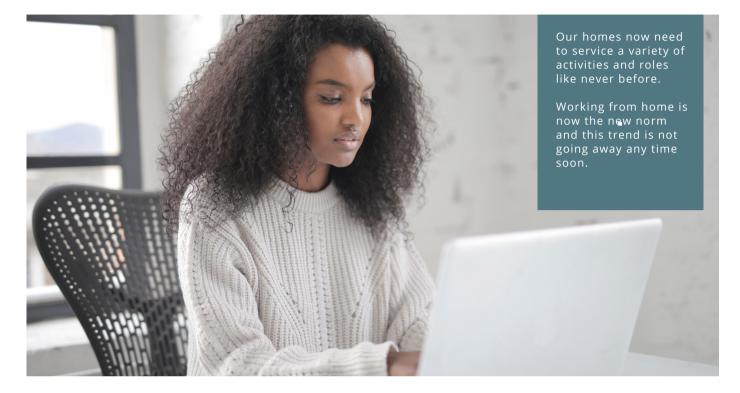
"Will we see a deep correction? Probably not. The 'death of the city' thesis is probably excessive," he wrote.

That said, the economist believes there will be some condo "overhang" — in other words, excess supply — to work through before the hard hit downtown markets in Canada's largest cities can regain their strength. Strong rent price appreciation and a robust short-term rental market that fed investor enthusiasm for urban condo in these cities is also unlikely to return any time soon, despite the positive developments on the vaccine front.

After a barn-burning year for rural and vacation property demand, Kavcic sees these markets remaining "extremely tight" into early 2021, meaning price growth will continue for the time being.What remains to be seen is how demand will change 2021's second half on the realistic assumption that vaccine distribution will permit many aspects of city life to resume. Kavcic said that activity may plateau in those farther flung markets that have seen their appeal rise during the pandemic.

Price declines are also in the cards later in the year and into 2022, though the economist believes these markets will retain some of the pandemic-driven boost in property values.

THE NEW NORMAL-CHANGE THE HOME OFFICE



ome offices are now a reality. Through this period and moving forward many people are going to be working remotely either full-time or part-time.

Do you need a new space to call your own in order to conduct your business? We are here to help.

I have been working remotely for many decades so lets talk about your new needs.

New Hobbies

During the COVID-19 pandemic, people have begun to cook more at home, took up new hobbies, and re-evaluated their home to ensure it served their needs. As reopening began in early summer, people began to enjoy amenities available in an urban environment.

For some, an urban environment is absolutely essential. It offers amenities both inside buildings and within the community.



For some, these new changes or interests will make them reevaluate their home decisions.

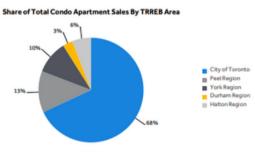
TREB Releases Q3 Condo Market Stats

Lisa Patel announced that third quarter 2020 condominium apartment sales reported by Greater Toronto Area REALTORS® totalled 7,072 - up 10.5 per cent from Q3 2019.

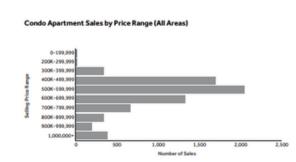
The number of new listings in Q3 2020 amounted to 17,613 – an 84.6 per cent increase over Q3 2019. Active listings at the end of Q3 were more than double that reported the same time last year.

"The condominium apartment segment experienced the second best third quarter on record in terms of sales and the best third quarter on record in terms of the average selling price. However, while the pace of year-over-year condo sales and price growth remained strong, it was lower than that reported for low-rise home types. The condo market became much better supplied as many investors moved to sell their units, due in part to softer rental market conditions and a short-term rental market that was impacted by stricter regulations and the COVID-19-related drop in tourism," said Ms. Patel.

The overall average condominium apartment selling price was up by 8.3 per cent year-overyear in the third quarter to \$633,484. The average selling price in the City of Toronto, at \$680,963, was up by a similar rate over the same period. "While condo buyers certainly benefitted from more choice in the third quarter compared to the past few years, there was still enough competition between buyers to support average selling prices substantially above last year's levels. It is important to note that one quarter does not make a trend, either on the demand or supply sides of the market. How the relationship unfolds between condo sales and listings over the next three to six months will dictate the longer-term direction for selling prices," said Jason Mercer, TRREB's Chief Market Analyst.

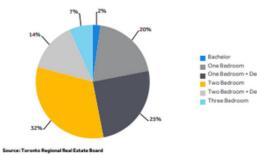


Condominium Apartment Market Summary¹

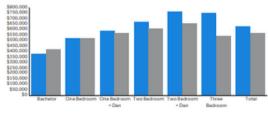


Source: Toronto Regional Real Estate Board





Condo Apartment Price by Bedroom (All Areas)



Average Selling Price 🛛 🖉 Median Selling Price

Source: Toronto Regional Real Estate Board

KINGSWAY CRESCENT (TORONTO)



Introducing Kingsway Crescent, a brand new 8-Storey Condominium featuring 92 Distinctive Residences & 10 Classic Townhomes coming soon to Dundas St W & Kingsway Crescent in Toronto's beloved Kingsway neighbourhood! Here at Kingsway Crescent, future residents will find an abundance of convenient amenities just moments away.

Perfectly located just minutes from Royal York Station, multiple TTC Transit routes, Major Highways, Sherway Gardens, Big Box Stores, Humber College, and a great assortment of parks that line the Humber River! Kingsway Crescent will be a highly sought after address for many years to come.



Register Now

TORONTO CONDO PRICES FORECAST TO RISE JUST 0.5% IN 2021

The condo market is expected to record slim price appreciation in 2021 as the hangover effects from the pandemic continue to impact buyer demand, especially in the core of the city.

In its forecast, the median price for a Toronto region condo would increase 0.5 percent next year, with prices increasing more in the 905 suburban regions and declining in the 416. Buyer demand will be more concentrated in the suburban areas because of a prevailing preference for larger unit sizes.

The surge in listings that the 416 area is currently experiencing shouldn't have a significant impact on prices in the short-term, and by the second half of 2021, buyer demand for resale condos should rebound thanks to the Canadian government's increased immigration targets and post-secondary student renters returning to in-person classes on city campuses.

Young people who lived with their parents and saved money during the pandemic will likely want to return to city life once vaccine distribution is ramped up next year. Harris anticipates that this group will drive demand for condos in the city and absorb the higher-than-average inventory levels currently on the market.

As has consistently been the case through the post-spring lockdown period, it's a very different story for the single-family home market. It is forecasted that a 7.5 percent increase to Toronto region single-family homes for 2021, with the median price of a two-storey home rising to \$1,185,000.

Viewing the market as a whole, a 5.75 percent home price increase is expected, so it's clear just how much of the heavy lifting the single-family home market is doing relative to condos.



LETS TALK

ABOUT YOUR HOUSING NEEDS



WE CAN MEET VIRTUALLY

ARTFORM CONDOS (MISSISSAUGA)



Artform Condos is a mixed-use condominium development by Emblem Developments in Mississauga. This condo will be located at 86 Dundas Street East in the Cooksville neighbourhood. The major intersection is Dundas Street East and Hurontario Street.

This development is part of Dundas Connects, an ambitious Mississauga initiative. This plan will transform Dundas Street into an accessible and affordable urban corridor. For Cooksville, this means a stop on the future bus rapid transit as well as an upgraded local GO station. This signifies a great investment opportunity.

Amenities

This incredible condominium tower will feature an impressive glass facade throughout most of the building. The first six floors will feature neutral tone brick while the rest of the building will have large glass windows and balconies. It will be composed of clean lines and classic proportions. Its contemporary design will invigorate its neighbourhood with style and panache.

Artform Condos will be a mixed-use, mid-rise that will be 17-storeys high. It is set to have over 3,400 square-feet of commercial space on the ground floor for retail and office purposes while the rest of the building will have 336 residential units.

Register Now

SKILLET CREAMY FRENCH MUSTARD CHICKEN

INGREDIENTS

1 tablespoon olive oil
2 pounds bone-in chicken thighs
Kosher salt
Freshly ground black pepper
1/2 cup diced shallots (2 medium shallots)
1/2 cup dry white wine
1 cup low-sodium chicken broth
2 tablespoons whole-grain Dijon mustard
2 tablespoons Dijon mustard
2 tablespoons heavy cream
Coarsely chopped fresh parsley leaves, for serving (optional)



Arrange a rack in the middle of the oven and heat the oven to 400°F. Meanwhile, sear the chicken.

Heat the oil in a large cast iron or oven-safe skillet over medium-high heat until shimmering. Meanwhile, pat the chicken dry with paper towels and season with salt and pepper. Add the chicken skin-side down to the pan and sear until the fat is rendered and the skin is crisp and golden-brown, 6 to 8 minutes. Transfer the chicken skin-side up to a large plate. Remove all but 1 tablespoon of fat from the pan.

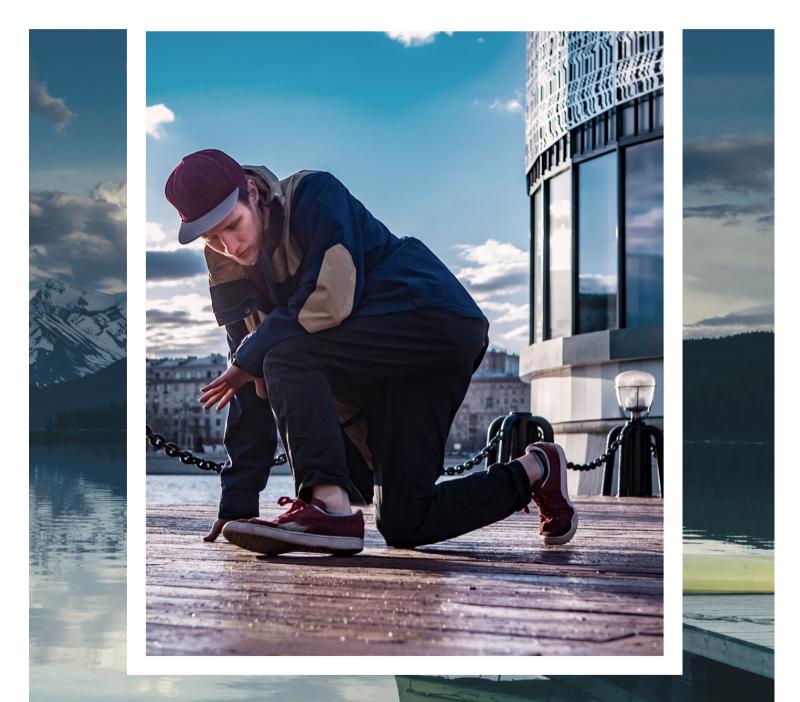
Add the shallots to the pan and cook over medium heat until softened, about 3 minutes. Add the wine, scrape up any browned bits at the bottom of the pan with a wooden spoon, and cook until evaporated, about 3 minutes. Stir in the broth and whole-grain mustard and bring to a simmer. Return the chicken skin-side up, and add any juices accumulated on the plate to the pan.

Braise in the oven uncovered until the chicken is cooked through and reaches an internal temperature of 165°F, about 15 minutes. Transfer the chicken with tongs to a platter. Place the pan over medium-high heat, whisk the smooth Dijon mustard into the sauce, and simmer until reduced slightly, about 2 minutes.

Remove from the heat and whisk in the cream. Taste and season the sauce with salt and pepper as needed. Serve the sauce with the chicken (we recommend serving it underneath the chicken to keep the skin crisp), and garnish with parsley if desired.

NEW BEGINNINGS

WORKING WITH YOU TO MAKE YOUR DREAMS COME TRUE



YOUR REASON FOR WANTING URBAN LIVING IS AS VARIED AS YOU ARE

LAUNCH OF OUR NEW REAL ESTATE SITE

DARLENEDARRAGH.COM

Our team is pleased to announce the new launch of our real estate site at <u>www.DarleneDarragh.com</u>.

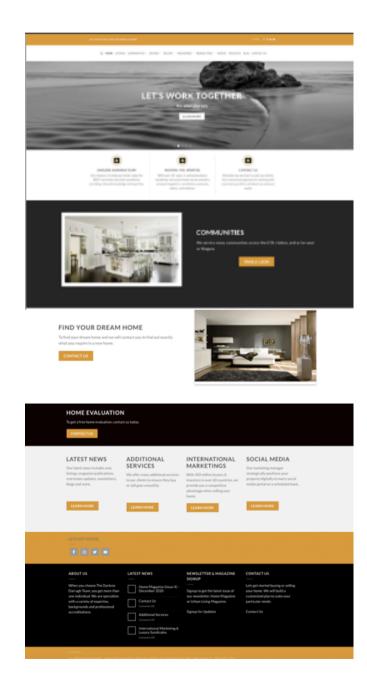
Take a look when you get a chance to see our new offerings in 2021.

We are focused as we move forward on providing you with the best customer service while keeping you updated on the latest information.

This year we plan to offer more podcast and videos as well increase the frequency of our popular magazines Home Magazine and Urban Living Magazine.

In addition, our team is focusing on new construction (condos, townhomes and detaches homes) as well as servicing clients with assignment purchases/sales.

Take a look and let us know what you think.



UPPER VISTA (NIAGARA)



Everything you could possibly want and more can be found right here at Upper Vista. Located on the shores of the Welland Canal at Prince Charles Dr S & Lincoln St in the heart of Welland. Surrounded by a fantastic assortment of outdoor amenities!

Pricing Starting From The \$200's!

Close to shopping, Niagara College, major highways, hospital, Niagara Fall and all of your entertainment needs , golf courses, conservation areas and more.



FIRST HOME, DOWNSIZING, TRAVELLING, INVESTMENT



HOME OWNERSHIP DREAMS

Working with first time buyers, parents helping their kids, families, investors, or those wanting to downsize, your desires are as different as you are.

Whether you are beginning your home ownership journey, just wanting a change, helping your children with their purchase, downsizing to fulfill other dreams or assisting families helping seniors transition into the next phase of their life, we are here to help.

SELLING OR BUYING A HOME HAS IMPROVED

We have many recent changes that makes buying or selling a home so much better.

BOARD & REALTOR EXPOSURE

NEW Combined MLS® System exposes your home to 21 Board Associations with a combined membership of more than 14,000 REALTORS®.

APPOINTMENT SHOWINGS

Our booking system now allows for realtor online and front desk bookings. It controls every aspect of booking and confirming showings

MARKET STATS

In-depth local market statistics and analysis now available and visually appealing.

OFFER REGISTRATION

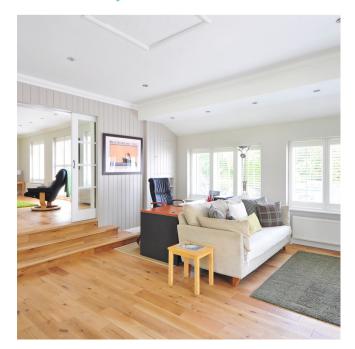
Offers can now be registered online streamlining the process during the critical sale process.

Reaching More Buyers with Combined MLS® System & Toronto Real Estate Board

COMBINING THE COLLECTIVE POWER OF BOARD ASSOCIATIONS

We are so pleased at some of the recent technological developments we are able to offer our clients. When you work with us to sell your home, your home is available on the new ORTIS combined MLS system as well as the Toronto Real Estate Board (TREB). The Ortis system is a regional group made up of 21 Board Associations with a combined membership of more than 14,000 REALTORS®. The TREB board is the largest North American board. With both, your home is exposed to more buyers and sellers.

YOUR HOME WILL BE EXPOSED TO MORE BOARDS, MORE AGENTS AND MORE CLIENTS REACHING ALL THOSE WANTING TO MOVE INTO YOUR NEIGHBOURHOOD



Ortis System

This new system allows your home to be seen by realtors and their buyers on the following boards:

Barrie and District Association of REALTORS®, **Brantford Regional Real Estate Association**, Cambridge Association of REALTORS®, Guelph and District Association of REALTORS®, Huron Perth Association of REALTORS®, Kawartha Lakes Real **Estate Association Inc., Kitchener-Waterloo** Association of REALTORS®, The Lakelands Association of REALTORS®, London and St. Thomas Association of REALTORS®, Mississauga Real Estate Board, Niagara Association of REALTORS®, North Bay Real Estate Board, The Oakville, Milton and District Real Estate Board, Northumberland Hills Association of REALTORS®, Peterborough and The Kawarthas Association of REALTORS®, Quinte & District Association of REALTORS®, REALTORS® Association of Grey Bruce Owen Sound, Simcoe and District Real Estate Board, Southern Georgian Bay Association of REALTORS®, Tillsonburg District Real Estate Board, and the Woodstock-Ingersoll and District Real Estate Board.

Toronto Real Estate Board (TREB)

In addition to all of the boards covered in the ORTIS system, your listing is also included on the Toronto Real Estate Board (TREB). With TREB being the largest board in North America, many buyers and sellers also rely on it. This is especially important for urban residents.

IMPROVED SYSTEMS TO BOOK APPOINTMENTS

A successful buy and sell depends on the ability to book appointments, provide access details and receive feedback.



EASY BOOKING PROCESS

Our new booking software simplifies the booking process for our booking centre and buying realtors. It allows buying agents to be able to securely book a viewing on your property in a timely manner and allows our booking centre to be able to control the booking timing and frequency.

VIEWING INSTRUCTIONS

Our team is not only able to record important information about your home's showings but is also able to record any restrictions you may have on the showings. This information can be changed and is visible to the booking agents when a showing is confirmed.

IMPROVED COMMUNICATIONS

Communications is now centralized using online systems allowing for notifications to be sent in variety of ways to agents, sellers, and our team. These methods include phone, email, text or any combination. Confirming appoints can now be done by the press of a button. This secure and streamlined approach can occur no matter where you are.

MARKET WIDE OR COMMUNITY SPECIFIC STATS

You may be asking why market stats are so important to our clients and our team.

When we work with any client (buyer or seller) it is important for us to understand what is happening to ensure our sellers are able to sell for top dollar and quickly. For our buyers, we want to make sure they do not overpay, understand the area they are looking at to purchase their home in and to understand financing.

When you work with us, you are making one of your biggest life decisions. We need to have information at our fingertips that we can understand and present in a visual format that is easy to read.

Sellers - Pricing your home properly and marketing it is extremely important. Our online tools help to make informed decisions.

Buyers - You need to know the proper pricing and activity in the areas where you are looking. This will be important to set expectations, ensure financing and secure a well priced offer so you can move into your new home.

The tools our team use allow us to generate reports, understand the market and present this information to you during listing presentations, throughout your listing period, working with buyers and during offer negotiations.

Our powerful tools allow us to produce information both broad and very specific such as provinces, regions, communities, neighbourhoods, housing types and varying time periods.

Local Market Update - May 2020

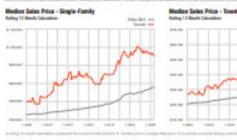
ONTARIO REGIONAL

Toronto

agios

Single Family	May			Year to Date		
Key Medica	2018	2020	% Change	Tex 5-2018	Tex 5-2028	% Change
New Listings	28	7	- 78.0%	87	44	10.05
Laies	18		-86.7%	-	28	- 47.8%
Days on Market Linit Rale	26	- 20	-8.3%	28	28	12.8%
Median Sales Price"	BV18,000	8479,000	-4.0%	8417,600	840,000	-6.25
Average Sales Price'	\$1,020,087	8803,400	11.7%	BHRF,ALT	0000,100	- 6.8%
Percent of Link Price Reserved	100.4%	102.0%	+0.8%	88.2%	103.0%	+44%
intentity of Homes for Bale	26	-	1.01.075	-	-	-
Martin, Eugely of Inventory	2.8	1.6	10.9%	-	-	-

Townhouse/Condo	May			Year to Date			
Key Mobiles	2018	2010	% Charge	11412-2018	Thru 3-2028	% Change	
New Listings	88	28	47.3%	216	672	- 20.4%	
Tales .	33	-	- 81.8%	128	100	17.2%	
Days on Market Linki Bale	28	30	- 23.7%	28		20.0%	
Median Bales Price"	8120,000	8756,860	+ 13.1%	\$603,600	8475,548	+ 11.2%	
Average Sales Price'	\$8.47,608	\$880,994	+7.8%	\$655,218	8763,862	+ 162%	
Percent of Link Price Reserved	100.4%	104.7%	+3.7%	100.2%	102.9%	+2.7%	
insentary of Human for Sale		30	- 17.0%		-	-	
Martin, Deputy of Inventory	2.0	6.7	- 18.0%	-	-	-	



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ONLINE OFFER REGISTRATION

OUR CLIENTS NO LONGER HAVE TO WAIT AROUND TO ENSURE THEIR HOME IS SOLD OR OFFER IS ACCEPTED

We know how important online offer registration is and we are thrilled it is the latest improvement we have made to help our clients.

This feature fully integrates with our showing management platform, enabling us to view necessary paperwork, update offer counts and and offer presentation information. This is especially important during multiple offer situations.

With this information available at our fingertips we and our administrative staff are able to communicate with our listing clients and buying agents before offer presentation begins.

This is so important now as we begin to open up but also going forward as the expectation for online solutions grows.





SELLING YOUR HOME WITH THE MOST ONLINE EXPOSURE

In addition to the new Combined MLS system & TREB, our team knows the importance of showcasing our listings on many platforms. This increased online exposure is extremely important in today's competitive environment.

Our marketing programs are some of the best online marketing programs in the industry.

When you list your home with us, your home will be marketed to many other real estate websites, networks, publications and advertising methods.



450 MILLION INTERNATIONAL BUYERS

When you list your property with the Darlene Darragh Real Estate Team your home is exposed to potentially over:

450 million buyers and investors in over 60 countries.

This opportunity is available through partnerships with our brokerage Right At Home Realty Inc.,. These international listing distribution programs provide you a competitive advantage when selling your home. In addition, we have partnered with Zillow to provide US coverage.

International Program

Our international program ensures your home listing will be sent to 120 of the top real estate search portals around the world and translated into 16+ languages.

The international leads are viewed by our team to determine not only how often your home has been viewed but also from what country and portal. The reports we are able to generate provide us valuable information we can share with our clients.

Zillow Program

Our Zillow partnership exposes your home monthly to approximately 188 million buyers.

Not only is your home now available to agents and clients on more than 21 other local boards with the new Combined MLS System in Ontario, but your exposure internationally has been greatly enhanced.

HOMEBUYING INTENTIONS REMAIN

TBA

NATURE'S GRAND (BRANTFORD)







Introducing Nature's Grand! A new community of detached homes located in Brantford offering a unique and special opportunity to live just steps from the banks of the majestic Grand River! Surrounded by 100 acres of riverside and conservation greenspace, there is no finer place for a nature-loving family to call home. Located just south of Hardy Rd & Paris Rd, future residents of Nature's Grand will be minutes away from Highway 403, Downtown Brantford, Laurier Brantford Campus, VIA Rail Station, Big Box Stores, a huge assortment of nearby Parks & Trails, and so much more!



RESIDENTIAL CONDOMINIUM BUYERS' GUIDE



As of January 1, 2021, developers across Ontario must provide purchasers of new and pre-construction residential condos with a copy of the guide and the current disclosure statement.

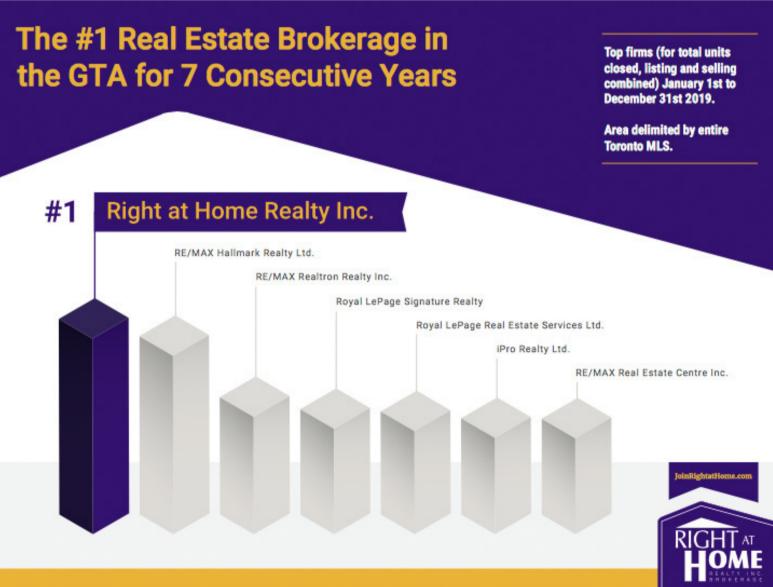
Under the Condo Act, purchase agreements for new or pre-construction condos purchased from developers are not binding on purchasers until developers provide purchasers with a copy of the current disclosure statement containing vital information about the future or existing condo property and corporation (e.g., corporation's first-year budget, the proposed or actual declaration, by-laws, and rules).

As of January 1, 2021, in addition to the disclosure statement, developers must also provide a copy of Ontario's Residential Condominium Buyers' Guide (the applicable condominium guide) to the purchasers of new or pre-construction residential condos. The Guide was developed by the Condominium Authority of Ontario (CAO) and approved by the Minister of Government and Consumer Services. It includes up-todate information on a variety of aspects of condo ownership, such as the condo purchase process, moving into a pre-construction unit, condo living & governance, & resources for resolving issues with condo living.

For information, go to Ontario Condo Buyers' Guide.

RIGHT AT HOME REALTY

OUR TEAM IS PROUD TO BE PART OF THE RIGHT AT HOME REALTY BROKERAGE. RIGHT AT HOME REALTY INC. HAS GROWN TO 12 OFFICES AND OVER 5000 MEMBERS SERVING ONTARIO WITH RECENT ACQUISITIONS IN BARRIE AND OTTAWA FURTHER EXTENDING OUR REACH.



Toronto Regional Real Estate Board Data (January 1st 2013 to December 31st 2019). Combined Units Sold. Data gathered by independent research for residential properties on the Toronto Real Estate Board. Transactions do not include non-MLS sales such as exclusive listings or new builder development sales. Information is deemed but not guaranteed accurate; data may vary by 2.5%

RIGHT AT HOME REALTY

OUR BROKERAGE IS INVOLVED IN MANY CHARITIES AND IT IS PART OF ITS CORE BELIEF TO GIVE BACK TO THE COMMUNITY. HABITAT FOR HUMANITY IS JUST AN EXAMPLE OF THE LATEST GIVING BACK PARTNERSHIPS.





12 Branches across Ontario

Barrie | Burlington | Durham | Mississauga | Newmarket | Ottawa East | Ottawa West | Richmond Hill | Toronto | Vaughan | Downtown Toronto | Port Perry



Over 5000 Members serving Canadian consumers and growing.



RAHR has been the number 1 brokerage in the GTA for 7 consecutive years*

No brokerage sells more real estate in Canada's largest market.

*Based on TREB statistics







CINNAMON SUGAR COOKIES

- 1 cup butter, softened
- 1 cup sugar
- 1 cup confectioners' sugar
- 1 cup vegetable oil
- 2 large eggs
- 1 teaspoon vanilla extract
- 4-1/3 cups all-purpose flour
- 1 teaspoon salt
- 1 teaspoon baking soda
- 1 teaspoon cream of tartar
- 1 teaspoon ground cinnamon
- 1 cup finely chopped pecans, optional

Bake at 375° for 10-12 minutes or until set.

Cinnamon sugar, optional

In a large bowl, cream the butter, sugars and oil. Add eggs and vanilla; mix well. Add flour, salt, baking soda, cream of tartar and cinnamon. Stir in the pecans if desired. Cover and refrigerated for 3 hours or until easy to handle. Roll into 1-in. balls. Place 2-in. apart on greased baking sheets; flatten with the bottom of a glass dipped in sugar. If desired, sprinkle with cinnamon sugar.



SMALL MASTER BEDROOM DESIGN TIPS

There is no reason at all that a small bedroom—even a really tiny bedroom—can't be every bit as gorgeous, relaxing, and just plain full of personality as a much larger space. The trick to creating a lovely bedroom when square footage is limited is to make smart use of the space you do have, keep furnishings scaled to the room, and most of all, boldly show off your decorating chops.

Built-Ins Save Floor Space - Most of the time, a small bedroom means an equally small closet. A solution to this common concern is incorporating built-in storage around the head of the bed. If built-ins aren't an option, look for bookcases that fit in the space instead.





Elegance in Every Inch - A small master bedroom can be as elegant as a huge room.Using stunning colours like navy blue, cream, and gray bedroom will change your mind.

Neutrals Soothe the Soul - Think neutral bedrooms have to be boring? When the palette is quiet, the clever use of subtle pattern adds interest without overwhelming the small space. A folded throw blanket in a contrasting hue adds an extra bit of zest to the foot of the bed.





Vintage Touches Add Charm - Weathered shutters add a touch of shabby chic flair to this cozy gray and white bedroom. It's easy to work a vintage vibe into even a small bedroom—use an antique chest as a nightstand or footboard, set an old door in place of a headboard, or adorn your walls with framed vintage embroidered handkerchiefs, maps, or botanical designs.

(Continued on page 37)

SMALL MASTER BEDROOM DESIGN TIPS (CONTINUED FROM PAGE 36)

A Headboard Set Into the Wall - This lovely but tiny home was once a library. Notice the built-in cabinets and the recessed, upholstered "headboard" nook —a genius use of architecture.

Seamless Furniture and Wall Colour - While it's generally true that oversize furniture doesn't work in a small room, there are always exceptions. For example, the canopy bed here is nearly as large as the tiny bedroom, but instead of the space looking and feeling cramped, it's perfect. The secret is in the clean, simple lines of the white bed, along with matching white walls which when layered eliminates contrast in the space.

Snuggle Into an Attic Bedroom - Your first impulse might be to think of the sloped ceiling and small space of an attic bedroom as a minus, but instead, embrace its benefits. Pile the bed high with quilts, pillows, and shams, and surround it with simple, yet lovely furnishings as in the adorable country bedroom.

Put the Focus on One Wall - Yes, even if your bedroom is small, you can still have a striking accent wall, as proven here by Decor Gold Designs. Bold wallpaper has a place even in the tiniest of rooms. Just stick with one wall—preferably the one at the head of your bed if that works—and keep the rest of the room sedate and subtle in terms of colour and pattern.

Pops of Colour Add Joy - An entire bedroom filled with bright and saturated colour can be too intense for a tiny space. But a few hot pops of eye-catching colour heats up neutrals or classic black-and-white to make the temperature of this master bedroom just right.











COUNTRYSIDE POINTE (UXBRIDGE)



Live your best life at Countryside Pointe, a radiant collection of new semis and townhomes in Uxbridge, a lush new community intertwined amongst huge swathes of green space with woodlands, parks and trails. The ideal place to grow a family, create lifelong memories and build a bright future for yourself and your loved ones.

Nestled in the quaint town of Uxbridge, this community will offer homes perfectly suited for all stages of life: elegant semi's for young families, spacious dwellings for those who value comfort and refinement, and future-conscious options for when it's time to downsize. Every milestone in life taken into consideration so when it's time to move, you don't need to move away from the area and things you love.





DARLENE DARRAGH

YOUR TRUST MEANS A LOT

Selling your home is a privilege. Real estate is my passion because I truly believe that once my clients' home life is settled, everything else falls into place. As we live through very uncertain times, having the proper information and comfort to move forward is extremely important.

With a passion for homes and over 30+ combined years experience in real estate sales, communications, marketing, negotiations, website design, social media marketing, relocations, decorating and staging, I know your home and your needs are as unique as you are!

What kind of Broker am I?

When most people think of the word "BROKER®", the image of a professional helping someone buy or sell a home comes to mind. Of course, that's a big part of the job! But as your BROKER®, I also consider it my job to help you enjoy your home between transactions.

How do I do that?

This magazine is one way along with our various other methods of communicating with you. Another is to invite you to give me a call when you have questions about the real estate market or want to know the current market value of your home.

If you need some work done around the property, I may also be able to recommend a good contractor from amongst the reputable home professionals I know.

Again as we all live through very uncertain times, it is not business as usual. We move forward with not only health and government recommendations but also in a way that makes our clients comfortable.

Is there any other way I can be of service? Please let me know!

OUR TEAM

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Sierra Prentice	STYLE EDITOR
Darlene Darragh	REAL ESTATE BROKER
David Collins	MORTAGE AGENT
Mandip Bains	LAWYER
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For more information on our team or our services, go to www.DarleneDarragh.com

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