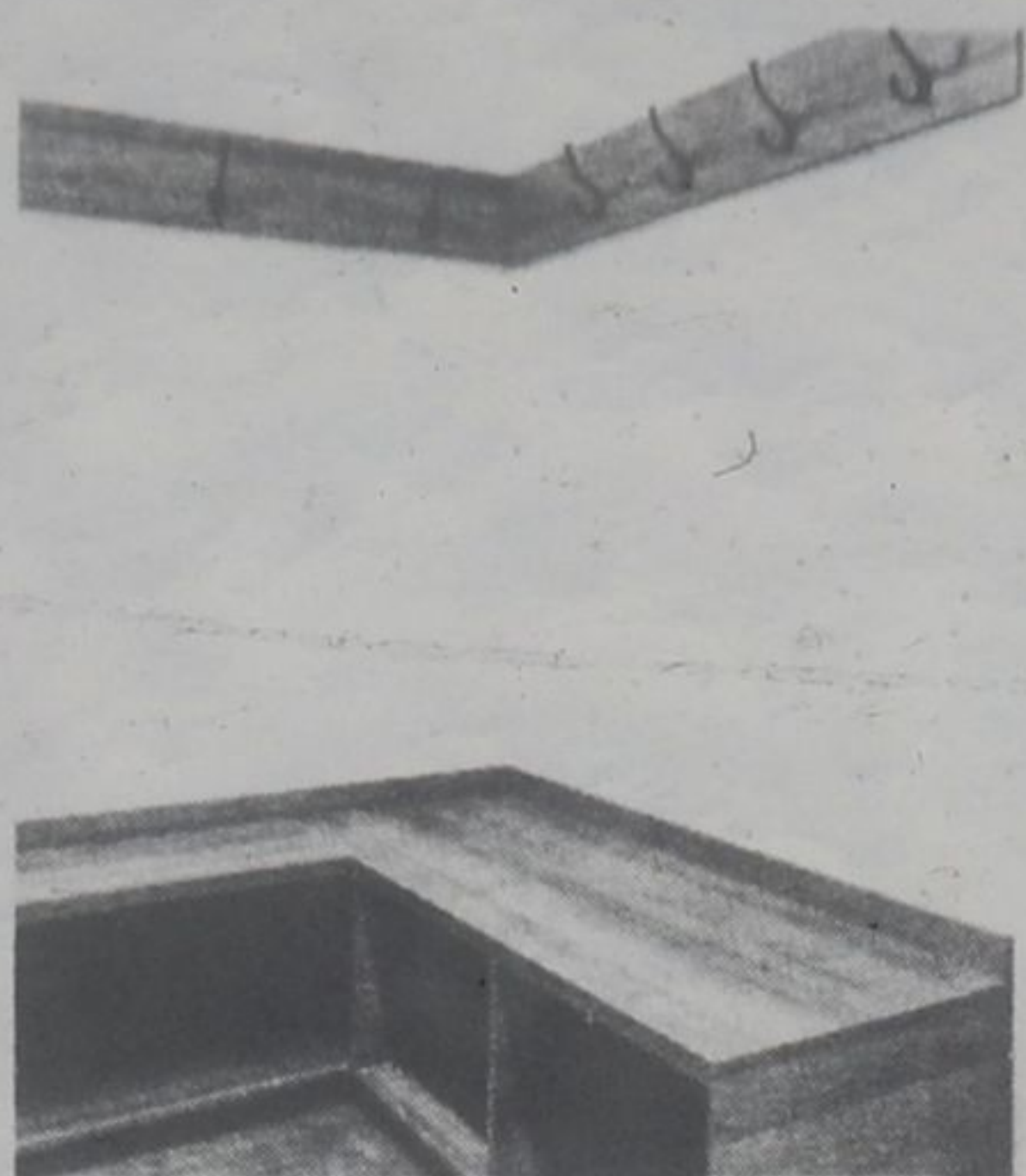


Advertorial

# Home renos: How to prepare for the unexpected



ADVERTORIAL

Renovating your home can be both exciting and daunting, offering the promise of a redesigned and refreshed space that looks and works better for you and your family. But as anyone who has lived through a renovation can attest, it's important to expect the unexpected. Renovations often come with their fair share of surprises and complications, making the journey to the finished product a little bumpy. With that in mind, below are some tips to help you renovate and rejuvenate.

renovation process and manage expenses along the way. Remember to include the costs for both labour and materials, and factor in an extra 10 to 15 per cent on top of your anticipated costs to help cover any unexpected expenses. You may need to make some trade-off decisions during your renovation, so establish early on what is a necessity and what you could give up if needed.

### Understand your financing options

Renovations can sometimes be pricey, but there are ways to finance the project that can allow you to feel more confident. A home equity line of credit, like the TD Home Equity FlexLine, allows you to use the equity in your home to access credit. This can help you manage cashflow and often comes with a lower interest rate than unsecured loans.

Planning ahead and having a financial plan in place will help to reduce stress and for you to feel more financially confident. Find more information on refinancing options at [td.com/refinancing](http://td.com/refinancing).

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

### Do your research

Before embarking on a renovation project, take the time to meet with and get quotes from multiple contractors so you can compare costs and get a feel for the person you'll be handing your house keys. It's important that you ask for references to ensure your renovation is in reputable hands and that you feel comfortable with the contractor's work style.

### Budget accordingly

Create a budget to help navigate the

### Milton Real Estate Update

November had 157 new listings in Milton with approximately 43 of them selling over asking price. Which really shows you the importance of pricing your home right.

145 listings total available in Milton at the end of November and over 100 of them have been listed for more than two weeks.

The November average for a detached home in all of Milton including country properties averaged \$952,036. Detached homes in town averaged \$886,735 and \$441 per square foot. Semi Detached homes averaged \$716,678 and \$470 per square foot. Townhouses at \$579,750 and \$430 per square foot. Apartments at \$496,656 and \$500 per square foot.

This still looks like a great time to list your home. With proper pricing, staging, marketing and photography your home could also sell over asking.

All information from the Oakville Milton Real Estate board and deemed to be correct but not guaranteed.



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## SAM McDADI'S HOME OF THE WEEK 724 Megson Terrace, Milton - \$775,000



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**NO HOME IS TOO BIG OR TOO SMALL FOR TEAM McDADI**