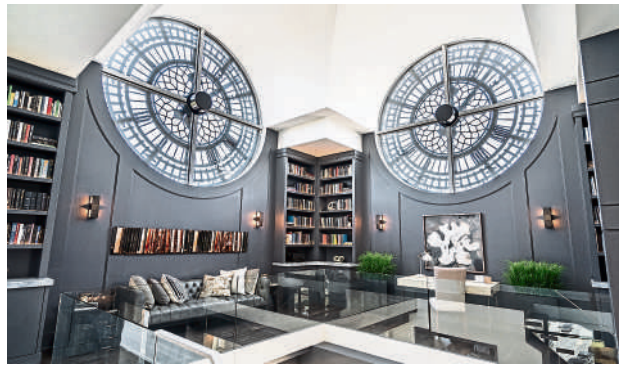


HOME OF THE WEEK

Luxury penthouse suite in clock tower of condo development has large rooftop terrace with views of the city, **H8**



DREAMY DIGS

Home in Toronto's north end exudes warmth, whimsy and personality, **H4**

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> HOW WE LIVE

When a little reno goes BIG

Family's plan for an update on their High Park home morphs into a year-long \$500,000 makeover



RENÉ JOHNSTON TORONTO STAR

HEATHER HUDSON
SPECIAL TO THE STAR

Ask Jennifer Devereaux about her favourite feature of her renovated home and she's quick to respond: "My closets. I love my closets."

When you're starved for storage space, it really is the little things that count.

That's why she and her husband, Dave, agreed on a modest renovation of their 1,500-square-foot, detached home on a quiet street in Toronto's High Park neighbourhood. But their plan to dig out a short basement to gain more living and storage space ultimately morphed into a year-long, \$500,000-plus transformation of their entire house.

Today, the home boasts 2,600 sq. ft. of livable space, including a kitchen and dining area that serve as the heart of the home, and a hydronically heated basement with a bedroom, bathroom, family room and laundry room. A brand new master bedroom with ensuite and walk-in closet on the second floor offer a touch of luxury. Despite the beauty of

NOW: Jennifer and Dave Devereaux, and daughter Claire, 11, in their dining room-kitchen. Built-in shelves were designed around a leaded stained-glass window to envelope a family hutch.



RENÉ JOHNSTON TORONTO STAR

NOW: Pendant lights were chosen to instill a pub-style atmosphere and the striking wall colour is Maple Leafs blue.



JENNIFER DEVEREAUX

THEN: Wallpaper topped with a wooden shelf ledge dated the old dining room.

MAKEOVER continued on H6



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> ASK JOE

Honesty vital when seeking a real estate broker



Joe Richer

OPINION

You often advise home buyers to interview potential salespeople, but will sales reps also interview me? What sort of questions should I expect them to ask?

The Real Estate Council of Ontario (RECO) strongly advises buyers and sellers to use the Look up a Real Estate Salesperson, Broker or Brokerage search tool on the RECO website and to interview several candidates before you sign an agreement with a brokerage. When you conduct your interviews, you could request references and ask about their experience, general approach to buying and selling, the services their brokerage provides and what the proposed commission or fee would be.

You're correct that those potential candidates will ask you some questions, and some of them could be pointed and personal; they will certainly want to know if you've signed a Buyer Representation Agreement (BRA) with another brokerage, for starters.

You may not want to lay all your cards on the table during these initial interviews. As I mentioned in a previous column, unless you are a client — not a customer — of a real estate brokerage, a salesperson or broker doesn't owe you a fiduciary duty to keep sensitive information, such as your finances or your reasons for buying, confidential.

Once you've found the salesperson who is right for you, it's a good idea to be open and honest about your needs, finances and service expectations so your salesperson can find you suitable properties. Trust your salesperson, but exercise some caution if they show you any properties where they also represent the seller.

Here are some questions your salesperson may pose, and a few you should ask yourself.

> "What sort of home are you looking to purchase?"

Have you thought carefully about what you want in a home versus your actual needs?

Hardwood floors and granite countertops are nice to have, but if you have a large family, your primary interest will likely need to be the size of the dwelling and the number of bathrooms.

Do you have any deal-breakers? Some buyers may not want a home near train tracks, hydro wires or a wind farm. A train runs close to my home a few times per day. I usually don't notice it, but it might be a deal-breaker for others.

> "What's your budget?"

Even if you've been preapproved for a mortgage, you will still have to provide the seller with a down payment out of your own pocket.

And have you factored in additional expenses, such as legal fees, the land transfer tax, moving costs or utility hook-ups?

> "How would you like us to stay in touch?"

Do you need regular in-person progress reports, or would you prefer that your salesperson communicate through email, text or other electronic means when they have news to share? Make sure you're on the same page.

If you have a question for Joe about the home buying or selling process, please email askjoe@reco.on.ca. Joe Richer is registrar of the Real Estate Council of Ontario (RECO) and contributor for the Star. Follow him on Twitter: @RECOhelps



RENÉ JOHNSTON TORONTO STAR



THEN: The Devereaux's old galley kitchen isolated the cook from guests when the family entertained.

NOW(left): "A lot of sports are watched in here," says Dave Devereaux about his spacious, updated kitchen that includes a flat-screen.

The balance of heritage, modernity

MAKEOVER from H1

the finishes that honour the heritage of the home, she truly can't get over the storage capacity.

"There's a place for everything we own. And we can shop at Costco now," she said.

The expanded project began when development manager Brendan Charters of Eurodale Design + Build made his first visit to quote on the underpinning project. "What else bugs you about the house?" he asked the couple. Devereaux says a torrent of complaints fell out of her.

"The kitchen is totally isolated so we can't have friends over and all be in the same room. The whole house is really cold. There's no sleeping space for when our parents visit. And I would really like it if I could have a Christmas tree in the same room where we open presents."

Despite an "abnormal" layout, Charters confirmed that they could have everything they wanted within the zoning permits they'd already obtained. Since they'd been planning to creep into the backyard with a basement addition, Charters suggested adding to the main and second floors, as well.

"We had been planning this renovation for so long, almost nine years. We decided, if we're going to do it, we might as well rip the entire band-aid off at once," said Devereaux, vice-president of underwriting at Markel, a commercial insurance company.

At 90 years old, the house was ready for a facelift. Charters says that, although the masonry was solid, porous bricks, shrunken wood joists and no insulation were some of the cul-



RENÉ JOHNSTON TORONTO STAR

NOW: A fresh wall treatment, new flooring and an updated fireplace breathe new life into the living room.



JENNIFER DEVEREAUX

THEN: The old, brick fireplace and shelf-ledge on the walls made the living room seem cramped and out of date.

prits for the cold that seeped through. "With a combination boiler, we installed in-floor hydronic heating in the basement, at the front entry and under bathroom tiles. This makes for a warm floor under the foot and a dry and comfortable basement," Charters said.

As a professional who works in the energy industry, Dave Devereaux took a special interest in this aspect of the renovation. Jennifer says he takes pride and comfort in the state-of-the-art mechanical closet featuring a back-up generator. "He goes down and just looks at it," she said. This was a treat for Charters and his team.

"Most people get excited about the appliances in their kitchen or quartz countertops.

But for a homeowner to be as excited about the stuff that's hidden behind the walls and under the floors is testament to their social conscience to reduce their carbon footprint, and make sure their home has long-term viability, no matter the cost of energy," Charters said.

The finishes were also important. Jennifer says their 11-year-old daughter, Claire, was initially nervous about the renovation. "She was worried it was going to be modern and wouldn't feel like home," Devereaux said.

The whole family worked with Eurodale to retain the look of the original house. Walls came down to turn a tight galley kitchen into an open space, but

THE NUMBERS

\$399,000:

Cost of house in 2001

October 2017:

Start of construction

October 2018:

End of construction process

365:

Number of visits the family made to the construction site

3:

Number of blocks their rented apartment was from their house

they took measures to blend the old with the new. Built-in shelves were constructed around a leaded stained-glass window to envelope a family mission-style dining hutch. Glebe-style trim was installed to match the rest of the house. And an antique Canada Post mail slot hangs proudly in the kitchen.

New elements that the family adore include a metallic brick backsplash that reminds them of Jennifer's mother's native Iceland. A quartz island provides plenty of space for family-cook Dave to spread out, and glass doors in the dining area open onto a sheltered patio for summer dining and entertaining. "We live in the kitchen/dining room. Homework, singing lessons at the piano, cooking, baking, TV sports — a lot of sports are watched in here," Devereaux said.

The pendant lights over the dining room and island were chosen to help infuse a pub-style atmosphere and the striking wall colour is Maple Leafs blue. "When we have people over, we put as much food on the island as we can, and everyone hangs out and is comfortable."

> CONDO LAW

Limits on where dogs can be are legal



Gerry Hyman

ADVICE

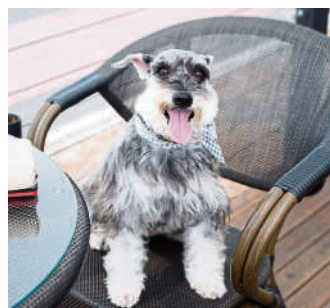
Can a condo board pass a rule forbidding owners to allow their dogs on the property of other unit owners?

Yes, if the board concludes that such dogs will constitute unreasonable interference with the use and enjoyment by other owners of their property. The board must send a notice to all of the owners, with a copy of the rule stating when it will become effective, and advising that at least 15 per cent of the owners may requisition an owners' meeting to vote on the rule.

I am the sole owner of my condo and am thinking of arranging a secured line of credit on my home. Must I advise the property manager or board before doing so?

No. **Is it illegal for the board to budget less for contributions to the reserve fund than the amounts specified in the reserve fund study?**

The corporation is required



Dogs can be banned from a condo neighbour's property, Gerry Hyman writes.

to maintain a reserve fund that will be sufficient to pay for the expected major common element repairs and replacements for the next 30 years. Those amounts will be set out in the reserve fund study, which must be updated every three years.

Within 120 days of receiving a study, the board must propose a plan for the future funding of the reserve fund that meets the requirements of the Condominium Act. The plan may differ from the study, but the unit owners must be sent a summary of the plan and a statement indicating any areas

in which the plan differs from the study. If the board has reason to believe the contributions required exceed the amounts required by the Condominium Act, the board may prepare a reserve fund plan showing lesser

Should the condo corporation's insurer be asked to pay the cost of the repairs to an owner's unit, rather than the owner's insurer?

The Condominium Act states that the corporation will repair the units but also states that the declaration may transfer the obligation to the unit owners — in which event an owner should look to their own insurer.

Our board contracted the replacement of all balcony doors and windows in our building's 178 units.

No inspections of the common element components to be replaced were carried out, and there were no consultations with the unit owners. Can the corporation do this?

The corporation is required to carry out necessary replacements to the extent that the

doors and windows had deteriorated and required updating. In that event, notice to or approval by the unit owners was not required.

If the replacements were for the purpose of adding to, altering or improving those common elements which did not require replacement, the corporation could only proceed in accordance with Section 97 of the Condominium Act. That section requires the corporation to notify all of the owners, describing the proposed common element modifications, advising whether the modifications will reduce or eliminate the owners' use of their units or of the common elements, advising of the estimated cost and indicating how it will be paid.

The board must also advise that owners of at least 15 per cent of the units may requisition an owners' meeting to vote on whether the modifications should be carried out.

Gerry Hyman is a former president of the Canadian Condominium Institute and contributing columnist for the Star. Reach him on email: gerry@gerhyman.com