

VIRTUAL HOME STAGING

With the need for social distancing, many real estate brokers are opting for digital ways to show homes

MEGAN MARTIN

In these days of COVID-19, entire industries have had to adapt to survive. This has been particularly true for sectors that traditionally involve client-facing meetings, so it's no surprise that when the pandemic took over reality as we knew it, the real estate industry was shell-shocked. After all, how are people supposed to buy homes when they can't visit properties, meet with real estate brokers, or go to the bank for a mortgage?

With technology, that's how.

The real estate industry has, at this writing, not been named an essential service and has, therefore, been effectively put on pause by the Quebec government. Thankfully, its experts in several different areas have come together through technology to enable the industry to go digital.

When it comes to showing and listing properties, brokers and homeowners are turning to digital home staging.

Virtual staging entails digitally enhancing photos of properties with images of furniture and decor, all put together to create a

polished look ideal for marketing properties.

"Virtual staging follows the principles of traditional staging where we show the true potential of the space," said Ibtisem Hamani, owner and certified ultimate stager with Home Magic Touch, which services clients across Canada. "Our approach is unique in this industry because we have certified home stagers work in tandem with 3D modellers to produce stunning and balanced results that look incredibly real."

Given the current climate, it's no surprise that virtual staging is dominating the market.

"My business has transitioned from 80 per cent traditional staging to now 100 per cent virtual staging," Hamani said. "Like most companies during this time, our business has had to adapt and I believe we've done a really good job in doing that. Most of the business we're getting now is from brand-new Realtors and brokers, including many who have never done virtual staging before."

Even before COVID-19, virtual staging was growing in popularity because it's significantly less ex-

pensive than traditional staging. Now, given the restrictions imposed by social distancing, many brokers are realizing the benefits of virtual staging for the first time and so, in all likelihood, the surge in its popularity is here to stay.

When it comes to showing properties, buyers are unable to physically visit properties, so real estate brokers have turned to virtual tours and video meetings to fill the void.

"I feel like this pandemic is simply forcing the technological changes to come faster to the real estate industry than expected," said Amy Assaad, chartered real estate broker with Royal LePage. "Clients can now shop multiple properties with high-quality virtual tours, documents and offers can be signed and shared from your phone, and applications such as Zoom are drastically increasing the efficiency of meetings and reducing scheduling conflicts."

Virtual tours have proved to be quite successful and efficient in the past for showing properties to buyers who are in a hurry, as well as to foreign buyers.

"It is expected for purchasers to

want to physically visit the property before signing the act of sale," Assaad said, "so we've arranged this visit condition in the offer to purchase."

Buying property without visiting it is not unheard of.

"Buyers in new-construction projects often buy on spec, meaning they only have renderings and samples to consider," Assaad said. "Virtual tours are a drastic improvement to that, and your real estate broker is there to ensure you have the right conditions in your offer to protect you."

In addition to visiting properties virtually, home financing has also gone digital. Mortgage brokers are working remotely to ensure deal flow progresses.

"We're able to close deals while respecting the incredibly important social distancing measures currently in place," said Teddy Kyres, mortgage broker and president of Groupe Hypothécaire Orbis. "All of our forms can be filled out and signed digitally, credit checks can be done virtually, and lenders present us with their offers digitally. It's very doable; in fact, we've been doing this efficiently for a long

time so we're in a good situation to adapt to the current climate of no client-facing meetings."

As for appraisals, physical visits are no longer required. Instead, drive-by appraisals are being offered whereby the appraiser will examine the exterior of the home and then study photos of the interior and appropriate documentation in order to determine its assessment.

"This is true not just for purchases, but also refinancing as well," Kyres said. "If an appraiser doesn't have enough information online they'll do a Facetime appraisal, examining different areas of the home through video conference. It's amazing in a way; you can now essentially buy a house from your living room."

Everyone is adapting as needed to the current situation, he added. Even notaries are now capable of doing contact-free closings.

"Although there are clear challenges today, this crisis will increase innovation, the availability of information, and ease of transactions," Assaad said. "Ultimately, buyers, sellers and brokers alike will all benefit."



When creating a home office during these coronavirus pandemic days, make sure you get plenty of natural light and make provision for additional lighting options such as desk lamps and an overhead light fixture. PHOTO COURTESY OF HIBOU DESIGN & CO.

Now that working from home is the new norm ...

URSULA LEONOWICZ

With virtually everyone on the planet who can work from home doing so these days — and for the foreseeable future — designing your ideal home office has never been more important, or *du jour*.

Speaking of *du jour*, lighting is crucial when it comes to productivity, and happiness in general, so access to natural light is of prime importance when deciding where to set up such an office.

"I think that a lot of people forget how important natural light is," said interior designer Eugenia Triandos, co-owner (with Korina Khamis) of Hibou Design & Co. "It's one of the first questions you should ask yourself about where to set up your home office, because it's key — to have good natural light."

"Setting up a home office in a basement is a big no-no. I'd rather you sleep in your basement and set up your home office in your bedroom."

After natural light comes artificial light, in the form of various lighting sources, preferably.

"Having several lighting sources is essential, including diffused lighting to prevent reflections and glare in your screen or monitor, a nice table lamp for evening work — and more localized lighting — and a good reading lamp, to avoid visual fatigue," said Elaine Fortin, one of two founding designers, along with Virginie Lamothe, of Bipède, a multi-disciplinary design studio.

"After lighting, it's all about choosing a desk that's the right size. If everything you do is electronic and you have very little paperwork to manage, you don't need a large table that takes up a lot of space. With the extra room, you can create a comfortable reading corner in order to vary what you do, and where you do it, in the same space."

"Many people also like having a height-adjustable desk, so they can work in a standing position. It's a great way to promote good posture, especially when you're working at home full-time and are more sedentary."

Proper office ergonomics can help you be more comfortable, and

“Proper office ergonomics can help you be more comfortable, and help prevent injuries.

help prevent injuries.

"People are really starting to feel it, even after just one or two weeks, on their neck and back," said Triandos, who's already been contacted by several of her clients to set up at-home offices for them as quickly as possible.

"If you're working from a laptop, don't wait until you already have back issues; get yourself a stand so the screen is at eye level. You can also purchase a separate keyboard, and a mouse. Get a good chair, too, because working off of your dining room chair is going to get you at one point."

If you live in a relatively small condo, either by yourself or with



Natural light is important, but so is distancing yourself from the home office when the work day is done. Here, for example, floor-to-ceiling glass doors allow for the office niche to be closed off from the rest of the home. AMIELLE CLOUATRE PHOTO, COURTESY OF BIPÈDE

others, it's important to set up your office in an area with reduced distractions.

"I feel we definitely have to focus on our mental health, since we're

home all of the time now and we're working out of the same place (in which) we're spending time with our family," Triandos said.

SEE HOME OFFICE ON E5

Creating a comfortable home office

HOME OFFICE FROM **E4**

“So yes, it’s about distractions, but it’s even more so about distancing yourself from work when you’re not on work hours.

“It’s easier to achieve that in a larger house, where you have an office with a door. However, there are some solutions: it could be a secretary — the kind of desk that opens and closes, so that when you’re done your day, you’re able to close it — or a closet.

“Have a desk custom-made, get a chair that rolls right in; you could put wallpaper inside, and maximize the vertical storage. It definitely doesn’t give you privacy when you’re working, but you’re still able to close it up when you’re done.”

As for decor, it’s important to make the space inviting, and somewhere you really want to be, because you’re going to be spending a lot of time there.

“Personalize the space with objects that are important to you, like photos and works of art. In-



A small vase of cut flowers, a plant, some meaningful decor items and art on the wall goes a long way toward personalizing a home office and making it a place where you want to work. PHOTO COURTESY HIBOU DESIGN & CO.

corporate textiles — like curtains, a rug and an armchair with a cushion — to both embellish the space and help absorb sound. This is especially important if you’re going to be making phone and/or video conference calls,” Fortin said.



Natural light is key to any home office, but so are personal touches and furnishings that provide a pop of colour. Incorporate textiles like curtains, a rug, armchair or couch. AMIELLE CLOUARTRE PHOTO, COURTESY OF BIPÈDE

“Put lots of plants in the office. Biophilia is an increasingly common trend in corporate office spaces, because plants are both beneficial in terms of cleaning the air and creating a pleasant environment with natural, living elements that contrast nicely with the more Cartesian elements of office organiza-

tion. You can also use greenery to block off a space and make it more private.”

In terms of wall colour, Elaine Fortin recommends using light colours like sage green and light blue-grey tones.

“I would add accent colours with the accessories, furniture and tex-

tiles,” she said.

In the end, it’s important to take the time to make your home office feel like, well, home.

“I think the worst thing you could do is buy a basic desk and some cheap chair, set it up and expect to work from there full-time,” Eugenia Triandos said.

MORTGAGE RATES*

Financial Institution	Type	Variable	6 months	1 year	2 years	3 years	4 years	5 years
Alterna Bank	Closed	4.45	4.40	3.64	3.84	3.09	4.94	3.34
Alterna Savings	Closed	4.45	4.40	3.69	3.89	3.09	4.99	3.34
Bank of Montreal	Closed	4.15	4.20	3.64	3.89	4.29	4.64	5.04
Bank of Nova Scotia	Closed	5.75	4.25	3.44	3.54	4.19	4.39	4.99
CIBC Mortgages	Closed	4.25	3.75	3.29	3.04	3.94	4.49	5.19
Canada Life	Closed	—	4.20	3.49	3.59	4.14	4.89	5.19
Desjardins - Caisses	Closed	—	4.40	3.49	3.69	3.99	4.59	4.99
Effort Trust	Closed	—	4.40	4.40	4.50	4.70	4.80	4.90
HSBC Bank Canada	Closed	3.94	3.19	2.89	2.44	2.64	2.84	2.69
Home Trust	Closed	—	—	3.99	3.54	3.79	3.85	2.84
Investors Group Trust	Closed	—	4.20	3.49	3.59	4.14	4.89	5.19
Laurentian Bank Canada	Closed	—	4.40	3.39	3.49	3.94	4.59	4.99
Manulife Bank	Closed	3.05	4.45	3.44	3.54	3.64	3.74	3.79
National Bank	Closed	—	4.50	3.29	3.49	3.94	4.64	5.04
Royal Bank of Canada	Closed	4.95	3.29	3.29	3.54	4.05	4.64	5.04
Simplii Financial	Closed	—	6.19	3.29	3.04	3.89	4.39	4.99
T-D Mortgage	Closed	3.60	3.34	3.59	3.74	3.89	3.94	4.99
Tangerine	Closed	—	—	3.39	2.89	2.89	3.09	2.89

*Rates as of April 13, 2020

A BETTER WEBSITE POWERS YOUR BUSINESS



To convert sales, generate leads, clicks or calls — we will build a website that meets your business objective within your budget.

DISCOVER WHAT WE CAN DO FOR YOUR BUSINESS.

TO LEARN MORE, VISIT [POSTMEDIASOLUTIONS.COM/WEBSITE](https://postmediasolutions.com/website)

