# RESALE COLLECTIO

How will interest rates affect the real estate market?....

5 tips to find a more affordable place to live .....

Account Sales Manage HEATHER ERWIN Advertising Sales Representativ ERIN LUCKETT erin@lpcmedia.ca

ORANGEVILLE/CALEDON

**VOLUME 4, ISSUE 2** 

Advertising Sales Represer VICKI MEISNER vicki@lpcmedia.ca Advertising Sales Representa HEATHER LAWR Art Director SARAH DIDYCZ

Published By:











# or sell in the current market?

hat there is now is a stable market. It is the most stable market we've had in a few years," explained John Walkinshaw of Walkinshaw Partners Real Estate when explaining the current real estate market situation in Dufferin County, adding, "I would also describe it as a seller's market where the buyer has more power than they have had in the last several years."

While the terms 'seller's market' and 'buyer's market' are quite often used to refer to the balance of power achieved on one side, a stable situation provides both buyers and sellers with an opportunity to invest in property or liquidate and move on with good results.

"The basic premise for a buyer's market versus a seller's market is how many days of inventory there are," Mr. Walkinshaw explained. "If the average house stays on the market longer than three to six months, that would qualify it more as a buyer's market. If it's under three months, it's a seller's market. We're still in a seller's market in terms of how long it takes to sell a house, but from a negotiation standpoint, the buyer is in the driver's seat much more than they have been for the last couple of years."

Recent hikes in interest rates have slowed the number of real estate transactions as potential buyers have become wary of buying, however, with lower prices currently trending on most properties, the lower cost of buying offsets the higher interest rate.

Of course, housing prices will fluctuate over the next few years. Many people who bought property

in 2017 were dismayed when the market took a dip soon after, however, they recovered again when the market had an upswing in 2020.

The same situation will likely repeat itself over the next few years.

"Right now, it's a good time to buy, specifically because interest rates are high, which I believe to be a short-term problem," Mr. Walkinshaw said. "Most of the experts are saying that interest rates will not remain as high as they are now - no longer than six months to a year. You're getting lower prices right now because of the high-interest rate, and people will be able to buy a house at a very good price compared to the last couple of years. When the rates come down, they will have the benefit of the lower interest rate and a lower purchase price."

There is a unique situation right now in that variable interest rates are higher than rates offered by banks for long-term loans. This seems to indicate that the banking institutions are expecting the rates

The current market is presenting a good situation for both buyers and sellers. Those potential buyers who are deciding to wait, or speculating on what might happen, may find themselves in trouble later when the market does another upswing. Instead of being able to buy, they will again find themselves in a situation where there are many other buyers who also decided to wait, and they will again be all bidding on the same home.

...If the average house stays on the market longer than three to six months, that would qualify it more as a buyer's market. If it's under three months, it's a seller's market...

"I believe that if someone is selling and buying in the same market, I don't think it's a mistake," Mr. Walkinshaw said. "If someone is selling and upgrading or downsizing - whatever their motive is for selling - as long as they're buying and selling in the same market, there's no harm in selling even in a market that has gone down. They may sell for a little less than they could have a couple of months ago, but they're also going to buy for a little less than they would have a couple of months ago."

Currently, the market and trends are favourable for both those wanting to sell and those who have been waiting to get into the market.

"I still believe, by far, real estate is still your best and safest investment – long term," Mr. Walkinshaw said.

The local market has changed dramatically over the past few years, however, it is currently a strong market with many opportunities for both buyers and sellers.

- Written by Brian Lockhart

## **HOW TO DO THE MATH BEFORE BUYING A HOME**

(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 fit as you figure out your home-buying budget.

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

www.newscanada.com

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- Windows 2010, fencing 2010, water softener & de-ionizer 2022, 16 x 32 foot drive shed
- 4.88 acres with amazing views, 2 car
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- 2nd driveway to access 45 x 60 foot barn with 4 stalls, hay storage, tack area & shop

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## AREAS WE SERVE

Members of the Orangeville & District Real Estate primarily serve, but are not limited to, the following areas: all of Dufferin County which is comprised of the rural townships of Amaranth, East Garafraxa, East Luther, Melancthon, Mono, and Mulmur as well as the communities of Grand Valley, Orangeville and Shelburne. The members also serve the Township of Adjala, the Town of Caledon and the Township of Erin.

## **How will** interest rates affect the real estate market?



**Dufferin Real Estate Market Update** 

<u>Dufferin Statistics (excluding Orangeville) - January</u>				
	January 2023	January 2022	% Change	
# of Active Listings	147	29	406.90%	
# of Sales	11	38	-71.05%	
Average Sale Price	\$1,062,455	\$1,403,882	-24.32%	

### Buyers Market vs. Sellers Market

**Current Number of Homes for Sale** Divided by Sales per Month 11 Months of Inventory

There is currently 13.4 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

### January 2023 vs. January 2022

The number of active listings in Dufferin (excluding Orangeville) increased by 406.90% in January 2023 over the same month in 2022. The number of homes sold decreased by 27 homes or 71.05% in January 2023. Average sale prices decreased by 24.32%.

When interest rates are adjusted, it doesn't matter if they are going down or on the upswing it will affect the economy in a variety of ways.

DEPENDING ON YOUR FINANCIAL SITUATION, a change in interest rates could mean the difference in whether you decide to buy a home or maybe have you re-thinking exactly what type of property you will buy and can afford.

The past year has seen interest rates climbing steadily. The rates are still good, from a historical perspective, however, the new rates could still be a problem for potential buyers or those that made a real estate purchase in the last year if they didn't crunch some numbers and plan ahead.

The interest rates started going-up with an initial rise to 0.5 % back in March of 2022. That was followed by a rate increase to 1 % in April, 1.5 % in June, and up a full point to 2.5 % in July.

The latest increases raised the rate to 4.25 % in December, to its current rate of 4.5 % in January.

Most experts are saying that another rate increase is unlikely. Some have predicted that the rate will start to drop again in the spring.

For some potential buyers, the rate increase means they have put plans on hold to get into the market are going to wait and see what happens over the next few months.

On the good side, since rates have gone up, the average cost of housing in the province has decreased, meaning it will balance itself out when you do buy a home. You need to do some research and look at all the numbers to make this work.

Housing costs in Orangeville and the surrounding area have levelled off, then dipped over the past year. While there were peak times, currently the average asking price is now about the same as it was, one year ago.

During the peak real estate boom of 2020 and 2021, interest rates were so low that the cost of borrowing money really did not affect many buyers' decision to place an offer on a property they were interested in buying.

Many buyers negotiated to buy expensive properties, convinced it was a doable deal and they would be financially stable for the next five years.

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• Walk Out to BBQ Deck & Lg Yard with Stone Patio • Plenty of Space for the Whole Family & In Laws!

...Buyers are considering the current rates, going through an appropriate 'stress test' to determine what they can afford...

However, for those with a variable rate mortgage, the increase in interest rates can be a serious obstacle – especially for those that bought properties with a mortgage that was already near the maximum they could afford at the time.

The new interest can mean an increase in mortgage payments that will simply not be realistic for some homeowners. The result could be that some homeowners will be overextended and have no choice but

The good news for people who find themselves in this position is many lenders are willing to work with their customers to find a financial solution. The banks do not want to foreclose on thousands of homes. They would rather keep you as paying customer.

Even though interest rates have risen, there is currently no shortage of potential buyers.

However, those considering buying into the market are now approaching things with a different perspective. Buyers are considering the current rates, going through an appropriate 'stress test' to determine what they can afford, and making more offers on properties priced at a level the buyer can more realistically afford.

The market is strong in Orangeville and the surrounding area.

With the new interest rates, buyers must make sound financial choices that take into consideration their ability to easily afford a property and may have to re-think which properties they can buy given their income and lifestyle.

Written by Brian Lockhart



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- 3+2 Bed, 2 Bath with 2 Car Garage on Large Lot · Excellent Intown Location on End of Quiet Street
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- Finished Basement w/ Rec Rm & Bamboo Floor
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Modern Open Kitchen & Family Rm w/ Wood Stove

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## 11 JAMES ARNOTT, ORANGEVILLE

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Legal duplex in the heart of Orangeville, this home is one of the largest in the area. Large 4 bedrooms up with laundry and lower level is 2 bedrooms with separate entrance and laundry. Imagine getting help paying the mortgage with income coming from the legal basement apartment. This could get \$1800/month or would make an ideal in-law suite. You will see the value the minute you enter this large home. This is a link home with connection at the garage.

## **60 DEERFIELD CRES, BRAMPTON**





Beautiful corner lot in an established area of Brampton and the first time on the market! 3+1 Bungalow with finished basement, plenty of room for the whole family. Updates to the roof, furnace,AC and windows. Beautifully landscaped and lovingly maintained. This is a great family home.

## 311047 16TH LINE, EAST GARAFRAXA



Great country property (10.01 acres) just south west of Orangeville. Private, peaceful setting, set well back from the road. Charming 1.5 storey home with lots of upgrades. 3 bed, 2 bath.

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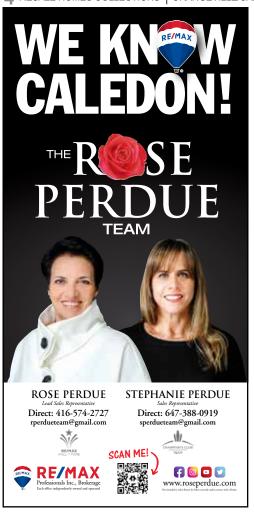
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## RESALE HOMES

## **MARKET UPDATE**

Orangeville Statistics - January				
	January 2023	January 2022	% Change	
# of Active Listings	42	9	366.67%	
# of Homes Listed	36	45	-20.00%	
# of Sales	21	39	-46.15%	
List Price vs. Sale Price Ratio	96%	114%	-15.79%	
Average Days on Market	39	8	387.50%	
Average Sale Price	\$830,577	\$1,023,219	-18.83%	

## Buyers Market vs. Sellers Market

Current Number of Homes for Sale	42
Divided by Sales per Month	21
Months of Inventory	2.0

There are currently 2 months of inventory on the Market in Orangeville.

In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - January			
	January 2023	January 2022	% Change
# of Active Listings	201	58	246.55%
# of Homes Listed	135	75	80.00%
# of Sales	28	47	-40.43%
List Price vs. Sale Price Ratio	96%	106%	-9.43%
Average Days on Market	31	17	82.35%
Average Sale Price	\$1,581,571	\$1,842,017	-14.14%

## Buyers Market vs. Sellers Market

Current Number of Homes for Sale	201
Divided by Sales per Month	28
Months of Inventory	7.2

There is currently 7.2 months of inventory on the Market in Caledon.

In a Buyers Market, there is normally more than 6 months worth of inventory.

PROVIDED BY





(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.

## EE 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.



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ONE LOOK WILL DO

You can't beat this custom-built home in Orangeville - complete with a dream garage for the car enthusiast, with in-floor heat & a vehicle lift. This stunning home features a large wrap around porch, perfect for entertaining on sunny days.

Walk up the steps to the bright foyer showcasing beautiful tile accents and a large walk-in closet. Throughout this home, you'll enjoy a feeling of coziness, thanks to the heated floors on all levels.

The open concept main floor features a beautiful gourmet kitchen featuring built-in appliances, walk-in pantry and a huge centre island looking out to the living room and dining room. The upper level hosts a designated laundry room, 3 bedrooms and main bath. A feeling of luxury continues in the primary bedroom featuring his/hers ensuite bathrooms including a soaker tub, large shower, dual vanities & loads of custom storage. The list goes on ...





### OH, THE POSSIBILITIES..

Just think of the possibilities! This 8.4 Acre property has it all! A secluded driveway leads to a quaint 3-bedroom bungalow, a river, waterfall, pond and beautiful mixed forest.

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Enjoy easy access to Orangeville, Caledon East & 45 minutes to the Airport. Book a showing and bring your ideas.





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A central downtown Orangeville location offering you the convenience of "lock & leave"! This 2-level condo-suite boasts room for everything.

Floor to ceiling windows in the living room allow for lots of natural light plus a walk out to the open balcony, perfect for summer BBQ's & early morning coffee.

The main floor also has a spacious family room, 3-piece bathroom, dedicated laundry room and storage closet. But wait there's more....

The second level showcases 2 bedrooms, both with walk-in closets and ensuite bathrooms. Did we mention the 2 underground parking spaces?

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## **834017 4th Line, Mono**

- Bungalow with 2+2 bedrooms, 3 bathrooms, main floor office was 3rd hedroom
- Strip hardwood flooring, dura-ceramic tiles, finished basement with rec room & fireplace
- Eat-in kitchen, living room & dining room combo, cedar lined main bathroom
- Furnace 2015, A/C 2020, Decks resurfaced 2020,
- · Above ground pool with deck surround plus 2 more decks: 10x24 ft & 16x24 ft
- 22x24 ft workshop, 2x6 construction, 2 storey, insulated, passive Geothermal heat
- 2 car garage, 100.08 x 196.47 ft. lot, hot tub. parking for 6 cars on the driveway

Mono \$1,299,000



### 103 Tecumseth Pines Dr., **New Tecumseth**

- Bungalow with 2 bedrooms, 2 bathrooms, sunroom, 1 car garage
- Tecumseth Pines is a friendly retirement community with rec centre
- Amenities: pool, tennis, pickle ball, library, exercise room & plenty more
- · Hardwood floors throughout, California shutters,
- Eat-in kitchen with abundance of cabinets,
- centre island, quartz, recessed lights Bedroom & bathroom on each end of the home,

main floor laundry

dining/living room combo High on a hill with the most amazing green space country views from the sunroom



174 Elizabeth St., Brampton

- 3 level sidesplit with 3 bedrooms, 4 bathrooms & finished lower level with office
- Updated open concept kitchen/living/dining has a massive quartz top centre island
- Main floor features hardwood floors, large windows, gas fireplace & gas stove
- Upper level laundry, all 3 bedroom have updated ensuite bathrooms
- · Primary bedroom has updated 5 piece ensuite,
- double closet & luxury vinyl flooring • 110 x 150 foot lot backing onto green space with
- 2 tier massive deck & side vard
- 1.5 car garage, carport, storage shed, circular driveway which can park 7 cars

Brampton \$1,399,000



## 308414 Hockley Rd., Mono

- 6 acres with 792 feet of road frontage in the heart of Hockley Valley
- Create your dream country getaway on t his stunning property
- Over 1.5 acres have been carved out & manicured with lawns & gardens
- 2 driveway entrances which lead to the cottage or the detached 20x40 ft. shop
- Amazing trails wind through the mixed forest, past a pond & over a stream • Freshly laid & sealed crushed asphalt driveway
- and extra storage shed Across the street from Schitt's Creek Motel,
- a minutes drive to Hockley Store

Mono \$999,000



## **9275 10 Sdrd., Adjala**

- Bungalow with 3+1 bedrooms, 4 bathrooms, main floor laundry & incredible great room
- Eat-in kitchen features porcelain floor, centre island & walk-out to amazing patio
- Primary bedroom has hardwood floors. 6 piece ensuite & walk-in closet
- · Finished lower level with rec room, wet bar, bedroom, office, gym & bathroom
- 5 acre lot, custom inground pool, hot tub, fire features, timber frame cahana
- Custom front door, wood burning fireplace,
- 2 car garage, roof 2018, pool area 2019. furnace 2015, flooring 2016

Adiala \$2.249.500



## 247496 5 Sdrd., Mono

- Stone bungalow with 3+2 bedrooms, 4 bathrooms, main floor laundry & sunroom
- · Eat-in kitchen has travertine floor, centre island, gas stove, walk-out to sunroom
- Living room with 15' vaulted ceiling, gas fireplace,
- travertine floor & pot lights Primary bedroom has hardwood floors,
- 6 piece ensuite & walk-in dressing room
- · Finished basement with 2 bedrooms. family room, office, bathroom & storage rooms
- 10 acres, paved driveway, natural gas, groomed trails, 2 deck areas, gazebo & fort
- Insulated 3 car garage, shed, flagstone fire pit, roof 2022, A/C 2018, generator

Mono \$2,858,000



## 933009 Airport Rd., Caledon

Executive office space for lease, 3 main floor offices with large windows. Anchored by prominent local Realty Office with Airport Road frontage, small sign and 3 parking spaces, with ample visitor parking available. TMI included. Tenant responsible for own internet & phone. Well suited to Mortgage Brokers, Accountants, Financial Advisors, Lawyers, etc. Shared washroom and kitchen area.

Caledon \$1,500.00



## 487394 30th Sdrd., Mono

• Very large eat-in kitchen with island & walk-out to sunroom, updated bathrooms

Bungalow with 3+1 bedroom, 3 bathrooms & main floor laundry/mud room

- Primary bedroom has broadloom, 4 piece ensuite
- & closet organizers Walk-out lower level with a bedroom
- & plenty of room to create extra living space
- · Windows 2010, fencing 2010, water softener
- & de-ionizer 2022, 16 x 32 foot drive shed
- 4.88 acres with amazing views, 2 car garage, 4 paddocks, 72 x 136 foot sand ring
- 2nd driveway to access 45 x 60 foot barn with

4 stalls, hay storage, tack area & shop Mono \$1,549,000



## 2 Terry St., Caledon

## SOLD, SOLD, SOLD

- Bungalow with 3 bedrooms, 2 bathrooms & open concept main level
- Eat-in kitchen open to living room, full basement
- Covered porch, big back deck, above ground pool,
- 26x30 foot workshop which is insulated, heated, has water, 12 ft. ceiling, 10 ft. door
- House and shop have steel roof. Hook-up for
- generator. Plenty of room for parking · Perfect for contractor or at home worker with high exposure & visibility from road
- Easy access to GTA via Go pick up nearby, Highway 10 to Highway 410, Highway 9



## 15 Giles Rd., Caledon

## SOLD, SOLD, SOLD

- 2 storey home with 4+1 bedrooms. 3 bathrooms, living room & family room
- · Finished walk-out basement has 1 bedroom, rec room & exercise room or office
- Open concept eat-in kitchen/living room with walk-out to large deck & fireplace
- Main floor laundry, large dining room off the front foyer Primary bedroom has a walk-in closet & 5 piece
- ensuite bathroom • 138 x 245 foot lot, brick & stone exterior,
- 9 foot ceilings on main floor, natural gas
- 3 car garage, on a cul de sac, park across the street, high speed internet

Caledon Village