

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
VOLUME 4, ISSUE 3

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POPULAR TRENDS IN HOME EXTERIORS

(NC) Certain homes have an undeniable wow factor.

That instant appeal tends to be noticeable the moment visitors pull up to the curb – and it might be a byproduct of homeowners' willingness to embrace the latest exterior design trends.

Trends come and go, but recognition of the current fashions can help homeowners create that highly sought-after wow factor. The following are some recent trends in home exteriors that have helped homeowners set their properties apart.

WOOD

Natural wood has undeniable appeal – and it hasn't only found newfound devotion among home-interior decorators. Natural wood garage doors create a sense of warmth and can set a home apart from others with steel doors, which tend to be the most popular garage door material. In addition to the garage door, natural wood entry doors and wood decks are popular ways to impart this classical, warm look to the exterior of a home.

PAINTED BRICK

Like natural wood, brick is a traditional material that's both sturdy and classical. But homeowners can add character to brick with a coat of paint, which has become a popular trend in recent years. Light tones tend to be the most popular when painting bricks. The experts at Better Homes & Gardens note that this could prove a long-term commitment if homeowners so desire, as a properly painted brick exterior could last as long as 20 years.

HARDSCAPING

Hardscaping isn't a new trend, but it has been trending in recent years. Hardscaping is an umbrella term that includes everything from outdoor living rooms to incorporating natural stone into a landscape. Outdoor living rooms are one hardscaping trend that has become increasingly popular of late. These spaces serve as an extension of indoor living spaces. The home improvement experts at HGTV note that recently homeowners have looked to create covered outdoor rooms that can be enjoyed more frequently than patios or decks that are not protected from the elements.

OUTDOOR LIGHTING

It makes sense that individuals looking to spend more time enjoying their properties outdoors would want more lighting outside. Ambient outdoor lighting can be utilized throughout a property. Such lighting can light up walkways and driveways and be used to light up landscaping features like trees and gardens.

Home design trends tend to be fickle. But recognition of the current trends in exterior home design can set homes apart and turn properties into awe-inspiring places to enjoy the great outdoors.

www.newscanada.com



REAL ESTATE FRAUD

How to protect yourself

You have finally saved up enough to put a down payment on a house and are enjoying your new status as a property owner.

Or maybe you have a rental property you bought or possibly inherited and are keeping it as an investment.

While you may feel secure having the deed in your possession and your property properly registered with the municipality, you should still be aware of the potential of nefarious activity that could occur with your property.

Unfortunately, there are con artists at work who have been assuming the identity of homeowners, then fraudulently selling properties they don't truly own and pocketing the proceeds of the sale.

While this has occurred, mostly in larger centers, you should still be aware of the possibility that it could happen to you or your loved ones, and there are precautions you can take to help protect your investment.

The criminals who are involved in fraudulent real estate sales are sophisticated professionals who cover all the bases and pose as if they are the real homeowners. Most of these cases of fraud have occurred when an owner is away from the property for a period of time or when it involves an investment or secondary rental property.

"This is done by professionals who have been able to forge the identities of the owners without their knowledge," explained Sean Anderson, Broker of Record at The Chris Richie Group, RE/MAX In The Hills Inc., Brokerage. "Oftentimes, these criminals pose as renters, who first forge an identity, with references, driver's license and work experience. At first glance, they seem like model tenants! And in a few cases, they have been, just enough to make

the landlord feel secure with the sense that their investment is being taken care of. Unfortunately, the fraudster is now gathering information on the owner as the next step is for the imposter to become YOU. With the creation of new identification and legal documents that include "their" signature, as well as now having full access to the home, the con artist has all they need to pull off the sale."

Some of these criminals are so good at what they do – they fool real estate professionals, lawyers and bank officials, and by the time the fraud is realized, the deal is done and they have absconded with the money.

...First and foremost, title insurance is so important...

Even though the odds of this happening to you is very small, you should still protect yourself and your property. There are various ways you can take precautions to try and ward off this type of fraud.

"First and foremost, title insurance is so important," Sean explained. "It's typically suggested by lawyers now for most real estate transactions as part of the closing documents. When you buy a property, they usually suggest you get title insurance with that – it's a one-time fee – and one of its benefits is that it covers for title-fraud. But like anything, there are different types of title insurance policies and you may want to see what other options are out there. In addition, you should put effort into protecting your identity: you should check your credit card statements

regularly; do a self-credit check from time to time; be aware of your mailing address attributed to all your personal documents. If you have a secondary property that is not used for long periods of time, check on it! If you have an investment property, you want to scrutinize your applications for new tenants and do your due diligence. If they provide references and they look great on paper, you must still do your homework and call those references."

You should also protect your identity online, blindly agreeing to all sorts of information gathering on apps and websites is a surefire way to increase your odds of identity theft. And please, please don't use the same password for everything!

In fact, you should routinely change your passwords. The mistake is that you think that a "fun" site is not dangerous and seemingly trivial, but how safe is the security on that site?

Sometimes the hacker just needs to get into one, and then they get into everything (especially your one password fits all people!!!). Don't make it easy!!!

The chances of someone fraudulently selling your home while you are on vacation are slim, however, you should still take precautions to make sure your property is secure. When the time comes for you to sell your home, remember that knowledge and experience will make you feel more secure with that journey. The Chris Richie Group has been helping families buy and sell homes in the area by referral and reputation for over 30 years.

You can learn more about The Chris Richie Group, RE/MAX In The Hills by visiting online at www.remaxinthehills.com.

– Written by Brian Lockhart

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Things to note this March 2023



While traditionally the variable rate has been a money saver, the switch to fixed is definitely on. Since March 2022 fixed rates have risen only 1.7%, while the Bank of Canada has hiked the variable rate option by 4.25%.

Fixed rates generally follow the Government of Canada 5 year bond yields which have been very low as of late. When the economy starts firing on all cylinders, and employment rates go down, this trend could change.

Canada has survived a few major recessions in the past decades, and it is apparent we heading to another. Economists do believe that it will be a small one that should hit us late in 2023.

"We can see that the interest rate hikes we've undertaken to date are already working. Higher rates are slowing household spending, and inflation is coming down". This quote is from Tiff Macklem, Governor Bank of Canada. He also stated that this is a conditional pause. However, high employment and surging food prices could impact these declines.

It's worth noting that inflation has slowed slightly – so far in 2023, dipping to 5.9% in January. This is reason to be hopeful. "The fact that inflation has come from above 8% to now below 6% is a promising sign. It means that those interest rate increases in 2022 are having a desired effect," says Moshe Lander, Senior Economics Lecturer at Concordia University. "And hopefully, it's indicative that the full impact of those interest rate increases – when they're ultimately felt – will bring inflation back to where it should be, where it has been for the last 30 years."

From CBC News: Ontario has 1.25 million new homes in the pipeline, but builders are hesitant to put their shovels

in the ground, waiting for buyers to show the capacity to buy them.

Phil Soper, the CEO of brokerage Royal LePage, tells Global News that while the actual volume of sales and prices might be lower than in recent years, Canada's housing market could be seeing the return of seasonal patterns after a slower December and January gave way to an uptick in activity last month. The Bank Of Canada's rate hold affirms this return to seasonality, he argues, with the path now clear to the traditionally busy spring market. Buyers and sellers should have more confidence that prices will be steadier without additional rate hikes to depress home values, he says. "In other words, we've reached the bottom of the cycle, and it's uphill from here," Soper says.

And Just in;

By Matthew Sellers
Mar 13, 2023

In the aftermath of the Silicon Valley Bank failure and bailout, bond markets have undergone a significant reassessment of future rate moves by central banks, including that of the Bank of Canada. According to swaps-based implied probabilities, there are now decent odds (40%) of a quarter-point cut at the Bank of Canada's next meeting on April 12, with markets also pricing in at least 50 basis points of interest rate cuts by this summer.

Before news of the Silicon Valley Bank collapse emerged on Friday, money markets had been pricing in a quarter-point hike by mid-year, but after the news, they were priced for a strong likelihood that the Bank of Canada would be on hold for the rest of this year. However, this morning, the market's assessment of future Bank of Canada moves has shifted dramatically, with a big dive in bond yields, particularly in shorter-term issues.

– Provided by Dwight Trafford



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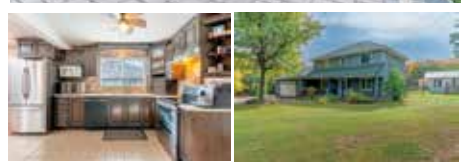


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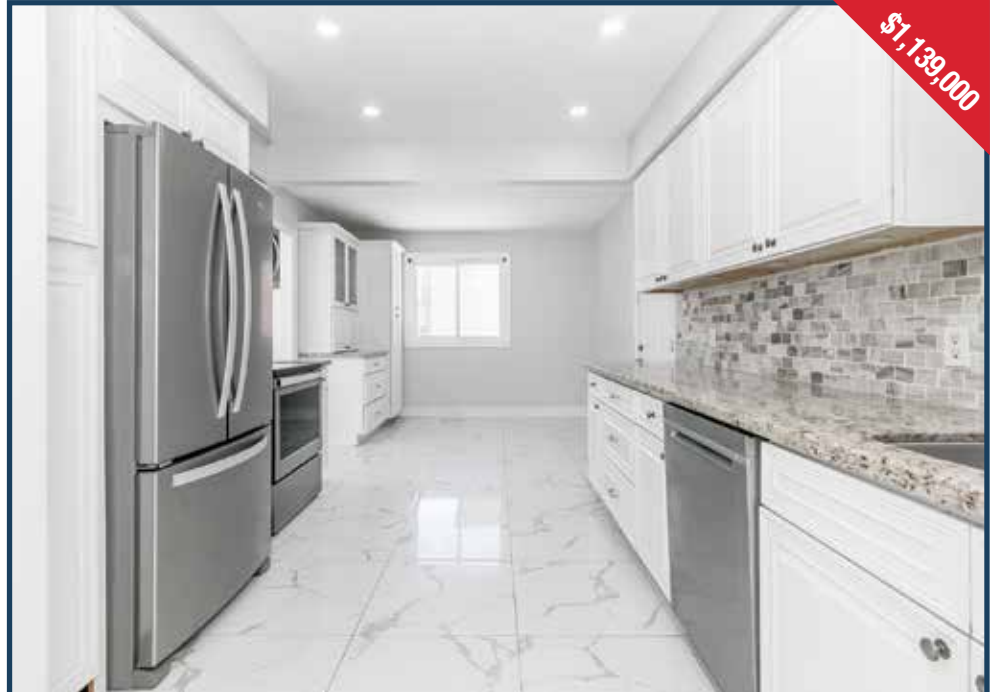
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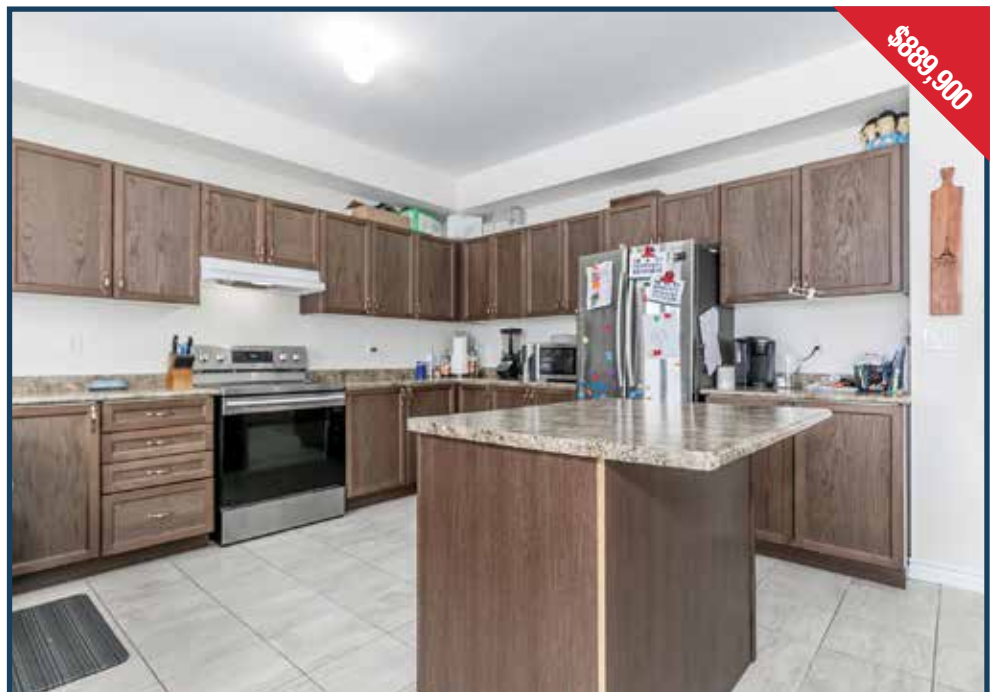
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RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - February			
	February 2023	February 2022	% Change
# of Active Listings	48	24	100.00%
# of Homes Listed	48	76	-36.84%
# of Sales	26	55	-52.73%
List Price vs. Sale Price Ratio	99%	121%	-18.18%
Average Days on Market	23	5	360.00%
Average Sale Price	\$812,808	\$1,049,670	-22.57%

Orangeville Statistics - Year to Date			
	Jan - February 2023	Jan - February 2022	% Change
# of Homes Listed	84	121	-30.58%
# of Sales	47	94	-50.00%
List Price vs. Sale Price Ratio	97%	118%	-17.80%
Average Days on Market	30	10	200.00%
Average Sale Price	\$820,747	\$1,038,695	-20.98%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	48
Divided by Sales per Month	26
Months of Inventory	1.8

There is currently 1.8 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 - February			
	February 2023	February 2022	% Change
# of Active Listings	186	99	87.88%
# of Homes Listed	113	182	-37.91%
# of Sales	67	102	-34.31%
List Price vs. Sale Price Ratio	96%	110%	-12.73%
Average Days on Market	31	9	244.44%
Average Sale Price	\$1,184,146	\$1,824,495	-35.10%

Peel - Caledon Statistics - Year to Date			
	Jan - February 2023	Jan - February 2022	% Change
# of Homes Listed	248	257	-3.50%
# of Sales	95	149	-36.24%
List Price vs. Sale Price Ratio	96%	109%	-11.93%
Average Days on Market	31	12	158.33%
Average Sale Price	\$1,301,282	\$1,830,022	-28.89%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	186
Divided by Sales per Month	67
Months of Inventory	2.8

There is currently 2.8 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

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Most common property insurance claims - and how to prevent them

By: Desjardins Agent John Brown

Did you know that even though certain types of claims are beyond your control, there are some that can be prevented? Here are some common causes of home insurance claims and some tips to help prevent them.

Bathroom leaks

Water damage claims can be extremely costly. Never let the bath run unattended, repair small leaks immediately and, if your bathroom is in the basement, make sure your appliances are protected by anti-backflow valves.

Leaking dishwasher or washing machine hoses

Hoses and pipes can leak due to corrosion, a damaged fitting, or just wear and tear. Check the condition of the hoses and pipes regularly and consider replacing them with metal-reinforced hoses. Avoid using these appliances if you aren't home during their operation.

Kitchen fires

Cooking fires are the number one cause of home fires - with the leading cause of fires in the kitchen being unattended cooking. When cooking, never leave the stove unattended and when cooking with oil, use a CSA or ULC-certified deep fryer with a thermostat as it's much safer.

Barbeques

If not used properly, barbeques can pose a safety and fire hazard. Only use your BBQ in a well-ventilated area, away from flammable materials, making sure to lift the lid before opening the valve of the tank. When finished using, make sure the pipes and hoses are empty by first closing the tank's valve and then shutting off the burners. Ensure you clean the burner pipes every year using a brush. Always check for leaks after opening the valve using a brush full of soapy water over all moving parts - if there's a leak, bubbles will appear.

Cigarette butts

Did you know that it can take four to five hours from the time the butt is extinguished to the time a flame starts? If you're a smoker, never smoke lying on a bed or sofa. Make sure to always wet the cigarette butts before throwing them in the trash, and never extinguish them in flowerpots or planters outside. Peat, moss or wood chips are combustible materials and can pose a fire hazard. They may also contain chemical fertilizers which could ignite.

Electrical fires

Temporary electrical installations or overloaded connections are significant fire hazards. Ensure that high-energy appliances do not operate at the same time on the same circuit. Use an extension cord with enough capacity for the appliance and never slide the cord under a carpet. You may need to add more electrical outlets instead.

Candles

Accidental fires are the second most common type of insurance claim after water-related claims. When burning a candle, never leave it unattended and use candlesticks that are not made of wood or plastic. Keep your candles in a non-passing area at least 30 cm from draperies or woodwork.

Theft

To prevent theft, invest in an alarm system, lock all your windows and doors, and do not leave a key outside. If you're going away for more than a few days, inform a trusted neighbour.

Natural disasters

Hailstorms, violent winds, and other natural disasters can severely damage your property. If a storm is coming, minimize the potential damage by storing patio furniture and BBQ (without the tank) inside. Make sure you have enough supplies for the first 72 hours of an emergency.

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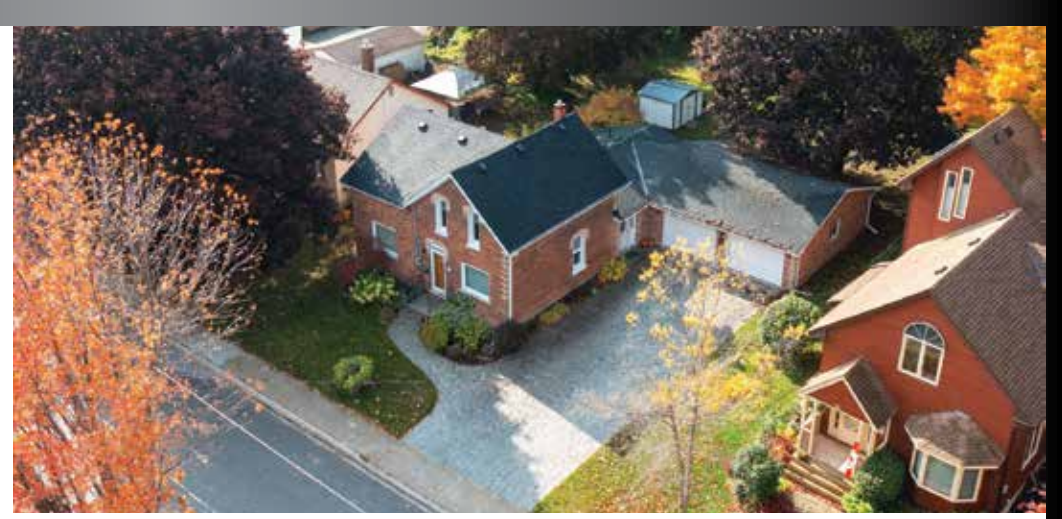


INVITING CHARM

The birds are chirping and the trees are budding. Come & sit on the sunny patio of this delightful home "circa 1890" on a tree lined street in Shelburne. Cute as a button complete with sunroom at the front, creating a large foyer/mudroom. Inside enjoy a spacious kitchen with oak cabinets & convenient tucked away stacked laundry. The kitchen opens to the living room featuring hardwood floors. The dining room walks out to driveway & overlooks huge yard & patio. Upstairs find 2 bedrooms with laminate floors and ample closet space. We invite you to come see for yourself.



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SPRING INTO ACTION

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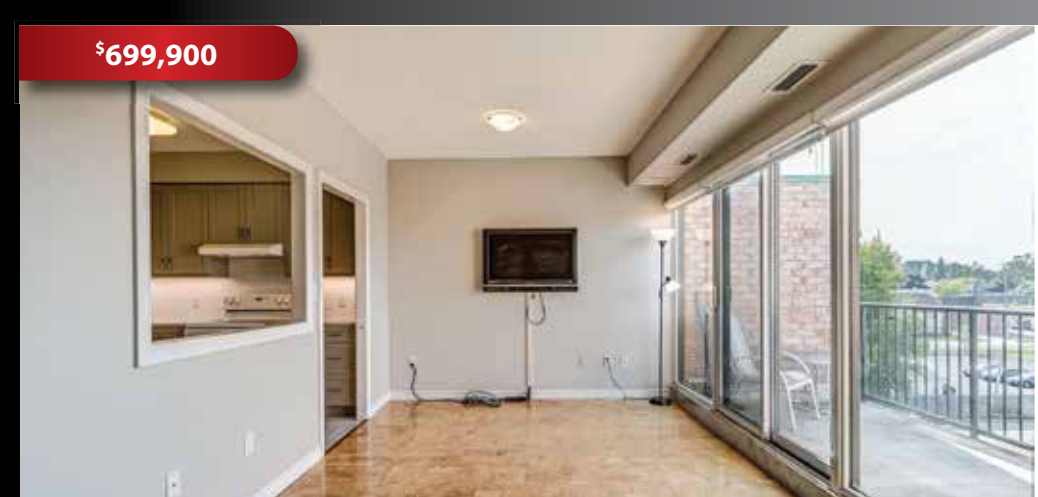


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\$699,900



SHINE ON

The sun is shining in this 2-level condo in the heart of downtown Orangeville. Bright floor to ceiling north facing windows on the main level light up the living room and kitchen. Open the balcony door and breathe in the fresh spring air. Enjoy lots of main floor living space, including a laundry room, large front hall closet, 3-piece bathroom and separate family room. Take the beautiful oak staircase to the upper level where you will find 2 bedrooms both with ensuite bathrooms. Within walking distance to shops, cafes & restaurants, and easily walk to the farmers market & parks.

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1532 Queen St., Alton

- Commercially zoned as Institutional, essentially a vacant lot
- Situated on main streets of Alton with high visibility & exposure
- Beautiful setting, listen to the sound of the Credit Creek behind
- Former Church on property was extensively damaged in a fire
- Close to great local establishments like bistros, festivals & Alton Mill
- Fabulous Millcroft Inn & TPC Toronto at Osprey Valley Golf Course close by
- Allowable uses inc: sports arena, wellness centre, place of worship, school, daycare
- There are a lot of things happening in the area, why not be part of the excitement

Alton \$599,000



487394 30th Sdrd., Mono

- Bungalow with 3+1 bedroom, 3 bathrooms & main floor laundry/mud room
- Very large eat-in kitchen with island & walk-out to sunroom, updated bathrooms
- 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

OPEN HOUSE SUNDAY, APRIL 2ND 1-4 PM



834017 4th Line, Mono

- Bungalow with 2+2 bedrooms, 3 bathrooms, main floor office was 3rd bedroom
- 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, UV light 2023, Roof 2011
- 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, main floor laundry
- Eat-in kitchen with abundance of cabinets, centre island, quartz, recessed lights
- Bedroom & bathroom on each end of the home, dining/living room combo
- High on a hill with the most amazing green space country views from the sunroom

New Tecumseth \$559,000



308414 Hockley Rd., Mono

- 6 acres with 792 feet of road frontage in the heart of Hockley Valley
- Create your dream country getaway on this 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



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 yard
- 1.5 car garage, carport, storage shed, circular driveway which can park 7 cars

Brampton \$1,289,000



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 cabana
- Custom front door, wood burning fireplace, fenced yard, security system
- 2 car garage, roof 2018, pool area 2019, furnace 2015, flooring 2016

Adjala \$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



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