

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Account Sales Manager
HEATHER ERWIN
heather@caledoncitizen.com
Advertising Sales Representative
ERIN LUCKETT
erin@pcmedia.ca
Advertising Sales Representative
VICKI MEISNER
vicki@pcmedia.ca
Advertising Sales Representative
HEATHER LAWR
lawr@sympatico.ca
Art Director
SARAH DIDYCYZ

Published By:



The confusing world of Mortgage terminology 2
Interest Rates: What it means for the typical home buyer 4
Market Update 4

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Doug and Chris Schild EXPERIENCE COUNTS

When you are buying or selling a property, having a knowledgeable and experienced realtor to help guide you through the entire process will make your entire experience much less stressful, and you will benefit from their ability to advise you through a transaction that can be a daunting situation for many people.

THIS IS ESPECIALLY TRUE for first-time buyers and those that are hoping to make a transition to rural living.

Doug and Chris Schild, of Royal LePage RCR Realty in Orangeville – have 31 years of successful experience in the real estate industry, helping both first-time buyers – as well as clients who are experienced in buying many properties.

As licensed real estate agents, Doug and Chris are professionals who have their client's best interests at heart when they are helping people find a new home or property. They are dedicated and strive to ensure every real estate transaction is fair and equitable.

With a background in construction, Doug entered real estate with some inside knowledge of how buildings are constructed – and he uses that knowledge when evaluating properties.

Real estate in the region provides a wide variety of possibilities for just about everyone looking for property.

“In the Headwaters region there is a variety of properties,” Chris explained. “There are custom-built homes, homes in town that are both historic and new and many rural properties and farms. There is something for everyone, even those starting new businesses. There are industrial parks and things like that which make for a very diverse market.”

One of the things that makes Doug and Chris’ perspective unique in the real estate market, is their experience over three decades of participating in a market that fluctuates.

While the market has seen a wild ride over the past few years, it is currently much more stable. For buyers who have been looking for a home over the past two or three years, or even realtors with limited experience, this may create a false image of how real estate works.

“That’s the thing about having lots of experience in the industry,” Chris explained. “Over 31 years we have seen a lot of this up and down type of market. For people buying their first home or even real estate agents who haven’t been in the business for more than a few years, it seems very volatile. But having been involved as long as we have, this seems to us like more of a normal market where things take weeks or sometimes months to sell.”

Doug and Chris service all of Dufferin County as well as the surrounding municipalities with an

intimate knowledge of the towns, neighbourhoods, and amenities in each area. They can guide you to a neighbourhood that has the services you require including schools, restaurants, sports clubs, recreation and sports facilities, and seniors centres, as well as advise against a neighbourhood that probably won’t best suit your lifestyle.

...Over 31 years we have seen a lot of this up and down type of market..

While they enjoy working with clients looking for property in town, both Doug and Chris are knowledgeable of rural properties and can advise you on what you should expect if you are planning a move to the country. This includes both country homes as well as farm properties.

It is especially important to work with a local realtor who can advise you on the challenges of rural living if you are planning on making a move to the country.

Doug and Chris Schild of Royal LePage RCR Realty have the experience and a proven track record over three decades of successfully helping their clients realize their dream of home ownership.

– Written by Brian Lockhart

How to grow the perfect garden this spring

(NC) Few things say spring like a fresh garden. Getting your plot ready for the season can spark joy after months of the winter blues.

Whether you grow your own fresh produce to use in the kitchen or just want bountiful blooms, here are four tips on how to grow the perfect garden this spring:

KNOW WHAT TO GROW

Your environment will determine the success of your plants, so it’s important that you consider things like temperature, rain patterns and the amount of sunlight in your outdoor space. Research if the environment will allow seeds to thrive or if your garden is better suited for young plants. It’s always best to grow native plants wherever possible to help nurture your natural environment.

PICK YOUR PLOT

Not everyone has room for an in-ground garden, so building a garden box may be the perfect choice. Any fearless DIYer can fashion themselves a garden box with easy-to-use hand tools such as the ones from Benchmark. You can find plenty of design plans online to get started, but the best part about building your own DIY garden box is that you can customize it to whatever size and aesthetic fits your space.

START SIMPLE

Consider how much time you can dedicate to your garden each week and don’t overplant. Perennial flowers and produce such as carrots and cucumbers are a great place to start. You’ll learn the dos and don’ts of growing very quickly.

MAKE SURE YOU’RE WELL EQUIPPED

Having the right tools and supplies for your garden goes a long way. You’ll need items including a watering can, proper gloves, hand shovels and mulch – all of which you can get at stores like your local Home Hardware. Expert advice paired with quality equipment will put your green thumb to work.

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**RESALE
HOMES
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The confusing world of Mortgage terminology

When buying or selling, renewing, or taking out equity, there are a few basic terms and details that can confuse the average consumer infrequently involved in the process. I hope I can clarify things a little.

DEPOSIT VS DOWN PAYMENT

When purchasing, an offer to purchase is created by the realtor or lawyer. In order to make the offer binding, money needs to change hands. This money is called the deposit with offer.

This amount is typically between \$1,000 to \$20,000.00 depending on the requirements of the seller. The bigger the deposit, the stronger the offer. The down payment, however, is the money going toward the purchase to cover whatever the new mortgage does not cover. A purchase of \$500,000.00 with a down payment of \$200,000.00 would leave a mortgage requirement of \$300,000.00.

The deposit is part of the down payment, but payable at the time of offer.

BRIDGE LOAN

Often, a purchaser prefers to move into their new home before they close the sale of their existing home. In the event the down payment is coming from their sale, and is not available on the date of the purchase, the purchaser will require a loan for the down payment until the sale of their current home is completed. This is a bridge loan, typically provided by the bank providing the new mortgage.

A bridge loan is only possible when there is a firm purchase and a firm sale. It cannot be arranged unless the current home is sold with no conditions. There is a cost for this, often a fee and interest calculated daily.

LENDERS VARY IN REGARD TO COST

In the event the current home is not sold – and a purchase is moving forward, the purchaser may need to arrange a larger mortgage on their current home to secure the down payment or arrange a loan from another source.

CLOSING COSTS

Whether buying, selling, or taking out additional funds, the mortgage has to be registered by either a lawyer or a closing service. There is a cost for this which include the lawyer fee, the searches required, the registrations required, and title insurance which today is required by all lenders. This would typically range from \$1,000.00 to \$2,000.00 depending on the individual file and lender requirements. If it is a purchase, additional costs would include additional legal fees, Land transfer tax, appraisal, lender fees in some

cases, and broker fees in some cases. Any and all fees have to be disclosed at the beginning of the transaction, by all parties involved. Some purchasers will also request a home inspection which is payable at the time of inspection.

CONVENTIONAL MORTGAGE

Today, if the purchase price is under one million dollars, a purchaser can purchase with less than 20% down. That is considered a high-ratio mortgage, and there is a cost for this option. The cost is added to the mortgage, but that fee is subject to HST, which is added to the closing costs. This "high ratio" fee can be as much as 4% of the loan amount. When the purchaser has a 20% or more down payment, it is considered a conventional mortgage, and generally, no premium is added or payable.

APPRAISAL VS HOME INSPECTION

An appraisal may be requested by the lender and is exclusively the property of the lender to establish property condition, location, zoning and value. A home inspection is for the buyer to determine conditions and issues that are current or may arise.

Both have a cost. Some lenders will absorb the appraisal cost, the home inspection is the expense of the purchaser. An appraisal may also be required for a mortgage increase.

RENEWAL VS REFINANCE

Every mortgage has a term limit ranging from 6 months to 10 years. This is the amount of time the interest rate is fixed. In the case of a variable, the discount from the prime is fixed for the term, but the actual rate could fluctuate. When the term expires the mortgage has to be renewed or refinanced. Most lenders will offer a renewal, some at a cost, some at no cost. The rate can be negotiated. It is always the option of the lender whether or not to offer a renewal.

Canadian banks, mortgage companies, credit unions, Trust companies, etc., will offer a renewal provided all mortgage payments have been made on a timely basis. They do not ask you to reapply or provide documentation as to employment Appraisal, etc. Private lenders often will not offer a renewal or may charge fees for the renewal.

A refinance is different than a renewal. A refinance is a situation where extra funds are required, and the existing mortgage needs to be increased. If it is done at the end of a term, there should be no penalty to pay out the existing mortgage.

If mid-term, the options could include a penalty, a blended rate, a penalty and a blended rate, a second mortgage, or a secured line of credit. All of these options will require a lawyer or closing service.

A good mortgage broker or bank mortgage specialist can provide more information and can answer any questions related to the above.

– Provided by Dwight Trafford



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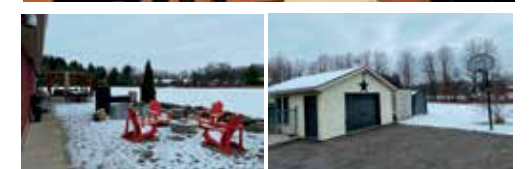
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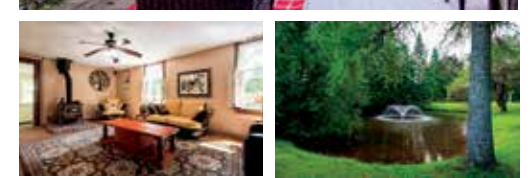


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AREAS WE SERVE

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.



INTEREST RATES

What it means for the typical home buyer

Much of the economy is affected by current interest rates that determine the cost of borrowing money.

– although that was several years ago, and successfully completing the terms of the mortgage until they owned their home free and clear.

The recent rise in housing prices across the country over the past few years has created a new situation where interest rates may have a huge impact on some homeowners.

As prices continued to rise, some investors borrowed huge amounts to buy a house in an inflated market. The cost of paying a mortgage may have been feasible at the lower rate, however, when increased by a few percentage points, the increase in payments has created a strain for some people whose paycheques are not keeping up with inflation.

To avoid this – there is now a 'stress test' used to determine if someone will be able to buy a house and keep up with payments if rates increase. Generally, this means a lender will determine if you qualify at a higher rate in case a change means you will have to pay more at a later date.

Finding a lender can be a challenge. When you are seeking a mortgage, a lender will look at your financial situation and things like your credit rating and debt ratio load, to determine if you qualify. They want to make sure you will be able to afford your monthly payments if there is a change in the situation and you find your payments are increasing.

When buying a home, there are many things you should consider when it comes to financing. Choosing a house that is affordable for you and your situation and considering future variables, and planning for them will ensure you have a successful experience.

If you are planning on buying a home, or your mortgage is coming up for renewal, your local realtor has the knowledge and experience to help guide you and refer you to the institutions that can make your home-buying plans a reality.

IN THE BUSINESS WORLD, companies must adjust their operations to accommodate the changes in rates that affect everything from supply chains to the cost of production. This all translates to the final cost of goods for the consumer.

Just about everyone will be affected in some way by changing interest rates. The rates will determine everything from the amount of money your savings account earns at the bank to how much you will pay for a car loan.

For most consumers, the biggest impact interest rates will have on your life will be when you are hoping to buy a house and trying to secure financing or when your mortgage is up for renewal.

Since the funds most people borrow to buy a home are usually a considerable amount, the interest rate that comes with your mortgage and will determine your monthly payment will play an important role when it comes to affordability.

Rates increased seven times during 2022. If you have a variable mortgage, this means monthly payments have gone up. For those that planned ahead and considered the fact that it may happen, this may not be a big deal.

However, for property owners who took the plunge and financed a home with very little leeway for financial strain, the new rates could spell disaster.

Interest rates were floating at around 1.6 and 1.7 percent during 2020. They are now around 5 percent.

That in itself is not a huge increase – and many homeowners remember paying a slightly higher rate

Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - March 2023			
	March 2023	March 2022	% Change
# of Active Listings	167	85	96.47%
# of Sales	28	64	-56.25%
Average Sale Price	\$920,653	\$1,136,834	-19.02%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - March 2023	Jan - March 2022	% Change
# of Sales	70	166	-57.83%
Average Sale Price	\$1,021,794	\$1,271,395	-19.63%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	167
Divided by Sales per Month	28
Months of Inventory	6.0

There is currently 6.0 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

March 2023 vs. March 2022

The number of active listings in Dufferin (excluding Orangeville) increased by 96.47% in March 2023 over the same month in 2022. The number of homes sold decreased by 36 homes or 56.25% in March 2023. Average sale prices decreased by 19.02%.

Year to Date 2023 vs. Year to Date 2022

The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 166 to 70, which is a decrease of 57.83%. Average sale prices were down by 19.63%.



Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

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RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - March 2023			
	March 2023	March 2022	% Change
# of Active Listings	63	56	12.50%
# of Homes Listed	65	139	-53.24%
# of Sales	30	74	-59.46%
List Price vs. Sale Price Ratio	98%	112%	-12.50%
Average Days on Market	17	6	183.33%
Average Sale Price	\$776,417	\$1,016,006	-23.58%

Orangeville Statistics - Year to Date			
	Jan - March 2023	Jan - March 2022	% Change
# of Homes Listed	149	260	-42.69%
# of Sales	77	168	-54.17%
List Price vs. Sale Price Ratio	98%	115%	-14.78%
Average Days on Market	25	6	316.67%
Average Sale Price	\$803,475	\$1,028,701	-21.89%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	63
Divided by Sales per Month	30
Months of Inventory	2.1

There is currently 2.1 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 - March 2023			
	March 2023	March 2022	% Change
# of Active Listings	169	155	9.03%
# of Homes Listed	157	239	-34.31%
# of Sales	89	120	-25.83%
List Price vs. Sale Price Ratio	97%	108%	-10.19%
Average Days on Market	28	9	211.11%
Average Sale Price	\$1,324,050	\$1,714,092	-22.76%

Peel - Caledon Statistics - Year to Date			
	Jan - March 2023	Jan - March 2022	% Change
# of Homes Listed	405	485	-16.49%
# of Sales	184	269	-31.60%
List Price vs. Sale Price Ratio	97%	108%	-10.19%
Average Days on Market	30	10	200.00%
Average Sale Price	\$1,312,300	\$1,778,306	-26.21%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	169
Divided by Sales per Month	89
Months of Inventory	1.9

There are currently 1.9 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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\$1,289,900





HOW DOES 8.4 ACRES SOUND?

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\$849,900





HOME SWEET HOME

Check out this classic century home, a red brick beauty with double car garage, large yard - 66' x 166' with mature trees & gardens. Convenient access from garage leads to a mudroom/laundry room & main floor 3 piece bath. Spacious & bright, the kitchen offers lots of storage cabinets, granite counters & built-in desk, plus separate dining room. Completing the main floor is the living room with built-in cabinetry & a separate office/play room. Upstairs find 4 bedrooms and the main 4-piece bathroom. Located within a short walk to downtown Orangeville & easy access to Highway 10 for commuting.

\$1,499,999





COUNTRY OASIS

Everything you want for your next move – 5 private & wooded acres; a location just minutes west of Orangeville; beautiful & rustic “True North” log home, 3+1 bedrooms, 2 bathrooms; detached garage/workshop 20' x 30'; & backyard paradise with heated inground pool, flagstone patio, cabaña, treehouse & firepit area. Wrap-around porch with multiple walkouts welcomes you to this charming home featuring open concept Great Room with wood burning fireplace & kitchen with breakfast bar, perfect for family & entertaining. Private loft area has office with built-in bookcases and spacious Primary bedroom with corner whirlpool tub. Finished basement has large rec room with wet-bar, gas fireplace, 3 piece bathroom, the list goes on..

Having trouble keeping pace with the ever changing real estate market?

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Our Award Winning agents have over 80 years of combined experience at your service! Caledon, Mono, Adjala and surrounding areas.



41 Pine Ridge Rd.

- Bungalow with 3+2 bedrooms, 4 bathrooms & main floor laundry on 1.4 acres
- Finished basement has 2nd kitchen, 2 bedrooms, bathroom, rec room & office
- Updated eat-in kitchen with heated porcelain floor, centre island, granite tops
- Primary bedroom features hardwood floors, walk-in closet & 7 pc. ensuite bath
- 3 fireplaces (2 wood burning, 1 gas), 4 season hot tub room with views of nature
- Winding concrete driveway, 3.5 car garage to store all your equipment & cars

Erin \$2,299,000



834017 4th Line

- Bungalow with 3+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 \$1,249,000



247496 5 Sdrd.

- 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



487394 30th Sdrd.

- 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 40 x 60 foot barn with 4 stalls, hay storage, tack area & shop

Mono \$1,549,000



308414 Hockley Rd.

- 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



1532 Queen St.

- 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



17559 Innis Lake Rd.

- Bungalow with 3+3 bedrooms, 3 bathrooms, 2 car garage, all on 10+ acres
- Finished bright walkout basement has 3 more bedrooms, bath & large rec room
- Open concept kitchen/family room with skylight & amazing views all around
- 2 fireplaces, 1 up & 1 down, oversized picture windows, vaulted ceilings
- Attached to the house & garage is a workshop, tree lined driveway, privacy abounds
- Low traffic road, minutes to Caledon East for shopping, school & recreation

Caledon East \$1,649,000



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