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VOLUME 4, ISSUE 10

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This won't be your typical hike through the woods.

Margorie Grime and Dave Grime, from the Grime Team Real Estate Professionals, are planning to take part in an epic trek around Cotopaxi in the Andes Mountain range near Quito, Ecuador, to support an initiative by Royal LePage to raise money for women's shelters across Canada.

Cotopaxi is an active volcano and is one of the highest volcanoes in the world. Its peak reaches to 19,457 feet (5,897 M).

This hike will take five days through tough terrain at an elevation that will reach just over 4,500 metres.

The duo have been training for the hike on local trails while carrying backpacks filled with weights to build strength and endurance. While on the hike they will camp out in tents with no electricity, cell service, bathroom facilities or other regular comforts.

While this may seem like a daunting adventure, they are no strangers to adventure trekking.

This mother and son team has already completed the Annapurna Circuit in Nepal – a trek that starts near Katmandu and winds 120 km through the mountains and takes 15 days to complete, and it took them up to 5,400 metres in elevation.

Margorie celebrated her 60th birthday on that trip.

"Me and my brother got the mountain bug after that trip," Dave explained. "In 2009 me and my brother went back to Nepal and we summited a mountain called Mera Peak and that was 6,475 metres. We hiked in and we did a 12-day hike in nine days, and that's over five or six mountain passes. We went with topographical maps, then we had a guide and a porter. If you're going above 6,000 metres in Nepal, by law you have to have a high-altitude Sherpa that you sign on. You have to have someone with experience."

The Cotopaxi trek is organized by Royal LePage as a fundraiser for women's shelters.

"There are four groups of 20 to 25 people, and it's a fundraiser for women's shelters," Margorie explained. "So far we've raised over a million dollars.

...Eighty percent of the money we raise goes to a shelter of our choice and the remaining 20 percent goes to national programs....

Everyone has to raise a minimum of \$6,000. Eighty percent of the money we raise goes to a shelter of our choice and the remaining 20 percent goes to national programs."

Margorie and Dave have been preparing by doing a series of hikes on local trails. They don't walk flat open trails – they specifically choose trails that are hilly to provide a challenge to get in shape.

Equipment is very important for these types of excursions.

"I lost a sole on my boot the other day when I was hiking," Dave said. "Now I have to get new boots and break them in. I've got one month to break

them in because if you have foot problems on the trail and get blisters, you're pretty much done."

While there is potential danger on the hike, it is well organized to ensure safety and they even have a doctor who will be available if needed.

"For training, you are given a schedule of what you should be doing," Margorie explained a month prior to leaving for the excursion. "We're in serious training right now. This week we should be doing six-hour hikes, and in two weeks it will be two seven-hour hikes back to back. It's months of commitment getting ready for it."

This will be an epic excursion that will also raise money for a good cause. The hike will take place in November 2023.

To contact Margorie or Dave and help sponsor this event, visit online at: www.thegrimeteam.com.

- Written by Brian Lockhart

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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.



Dufferin Statistics (excluding Orangeville) - September			
-	September, 2023	September, 2022	% Change
# of Active Listings	247	227	8.81%
# of Sales	37	30	23.33%
Average Sale Price	\$1,012,527	\$957,163	5.78%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - September, 2023	3 Jan - September, 2022	% Change
# of Sales	334	345	-3.19%
Average Sale Price	\$1,069,589	\$1,192,369	-10.30%

Buyers Market vs. Sellers Market

247 Current Number of Homes for Sale Divided by Sales per Month 37 Months of Inventory

There is currently 6.7 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2023 vs. September 2022

The number of active listings in Dufferin (excluding Orangeville) increased by 8.81% in September 2023 over the same month in 2022. The number of homes sold increased by 7 homes or 23.33% in September 2023. Average sale prices increased by 5.78%.

Year to Date 2023 vs. Year to Date 2022

The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 345 to 334, which is a decrease of 3.19%. Average sale prices were down by 10.30%.

Real estate inventory on the rise in Dufferin County

After a period of relatively low inventory in the region, the real estate market in Dufferin County has seen a dramatic increase in the number of homes and properties up for sale.

All across the region, the number of homes and properties being listed has increased over the past couple of months meaning the market is now very active. However, that doesn't mean there is a buying frenzy.

The number of days a typical property stays on the market has also increased, meaning buyer are being more cautious and have more to choose from so they are taking their time before making an offer.

In total, for the week of October 15, there were a total of 408 properties listed in the region.

During that week, there were 91 properties listed in Orangeville, 92 in Shelburne, 42 in Melancthon, and 25 in Grand Valley.

At the same time, there were 46 properties listed in Amaranth, however, as a rural area, this included many parcels of vacant land rather than iust homes.

There are several reasons for this sudden increase in inventory.

Of course, there are always homeowners deciding to sell because of a new job, a change in marital status, or the desire to upsize or downsize. Sometimes people just decide to move across the country for a new start and that begins with a for sale sign on the front lawn.

However, there are other reasons why people decide to sell due to other circumstances.

In some of the areas like Shelburne, where there has been an increase in building and development, many of the properties were purchased by investors even before the homes were built. Investors then try to flip the home for a quick profit. This means in the year following the completion of a subdivision there is a marked increase in for sale signs around the neighbourhood.

The increase in interest rates over the past year has also had a major impact on the decision to sell. The current rate is 5.6 percent. That in itself, is not a bad rate at all. However, the cost of housing has gone up, while salaries have stagnated, meaning an increase in interest rates can have a negative impact on someone who is just getting by when it comes to affordability.

Right now, you can expect to pay \$600.00 per month, on every \$100,000 you borrow. For someone with a variable mortgage that is coming due, that increase in rates may push their financial situation to the limit and they will forced to sell.

Some homeowners can avoid this by speaking to their lender and taking advantage of a blended mortgage.

This increase in the cost of borrowing has had an impact on selling prices. Over the past year, one in four listings on the market had price adjustments after the property was initially listed.

Many homeowners assumed they could command the same price for their property that they could have achieved during the pandemic, only to find that the market has cooled and housing prices have dropped.

There are many reasons that there are a lot of properties available at the current time, but if you are in the market to buy, it is a good time to take the plunge.

Just make sure that you have your financial plan in place before you start your search for a new home.

Written by Brian Lockhart



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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- Perfect property for hosting friends and family!



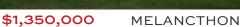
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- Large Windows With Country Views







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- Primary Bedroom Above a 1.5 Car Attached Garage
- Situated On A 5-Acre Parcel Of Land w/ 3 Acres Of Trees • Paddock And Large Yard With Room For A Large Garden
- · Hobby Farm Potential With A Barn And Fenced Yard Complete Modern Makeover With Quality Finishes

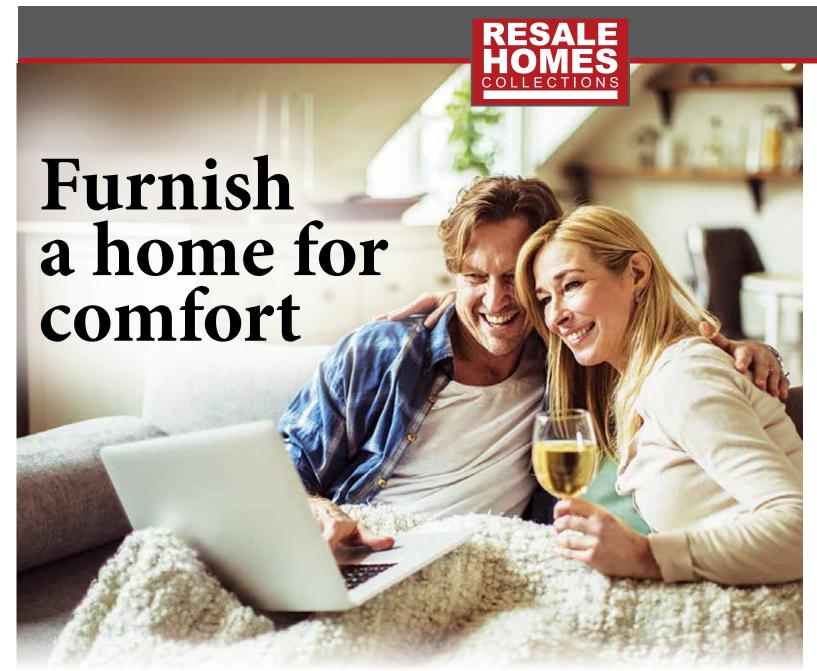




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The pandemic changed much about the way people live, including a propensity for spending more time at home.

In 2020, people spent far less waking time, roughly an hour and a half less on average, with people outside of their own households.

Though restrictions that limited social interactions have long since been lifted, spending time at home has remained popular. With all that extra time on their hands, respondents have been pouring their energy into fixing up their homes. Lawns, kitchens and living rooms are popular spaces to renovate.

As people continue to fix up their homes, they may be interested in ways to make them more comfortable. Certain furnishings can ensure living spaces are comfortable places to pass the time.

ENSURE AN ABUNDANCE OF LIGHT.

One stark overhead light will not create a cozy environment. Introduce groupings of illumination where you hope residents and guests will congregate to engage in conversation. Utilize different lighting sources, such as task lighting, table and floor lamps, recessed or ambient lighting, and even candles. Warm temperature light bulbs will add to that comfortable feeling.

ORDINATE DESIGNS FOR EACH SEASON.

Crisp cotton and breezy linens are great for the warm weather, but when the colder temperatures arrive, it's time to swap for flannel or jersey. Folded quilts or throws on the sofa also can be handy for chilly evenings. Make subtle changes to the home as the temperature changes to epitomize comfort in your spaces.

${\bf SPLURGE\ ON\ YOUR\ SOFA\ AND\ BED}.$

Much time will be spent lounging on the couch or sleeping in your bed. It's worthwhile to invest in pieces that are durable and, above all else, comfortable. While these items may be more expensive up front, the comfort they provide will be well worth it.

SOFTEN HARSH LINES.

Tricks like incorporating round area rugs or using oval or round pillows can break up the straight line of rooms and even modern furniture pieces. Opt for soft and inviting textiles as well. Textural elements, such as woven decor baskets, also can soften harsh lines.

INTRODUCE ORGANIC ELEMENTS.

Home entertaining expert Julie Blanner says plants, flowers, fruits, and vegetables bring life to a space. Choose easy-care plants if you do not have a green thumb, or swap out freshly cut blooms in vases as pops of colour and fresh elements are needed.

UTILIZE WARM PAINT COLOURS.

Cool-toned paints can make a space seem colder and more utilitarian or clinical. When looking at swatches, select paints that have warm undertones. Eggshell and satin sheens will be more inviting and evoke a cozy feel more effectively than flat or matte finishes.

These are just a few ways to build a cozy and comfortable home.

Warranty coverage on a resale home? Yes, it's possible

(NC) If you've got your eye on a resale house or condominium unit that is less than seven years old, you're in luck. Not only do you get to own a home that has the latest building innovations, but you also benefit from a builder's warranty on work and materials.

That's because the standard seven-year warranty on new homes in Ontario stays with every home even after it's sold by the original owner.

Knowing how much coverage you have and how the warranty works will ensure you don't miss out on any protection – and the sooner you find out, the better.

DETERMINING YOUR COVERAGE

The online Ontario Builder Directory, available on the Home Construction Regulatory Authority's website, makes it easy to confirm your home's warranty details. Simply enter the address and you'll see your home's warranty start and end dates. You'll also have access to the builder's information, which will come in handy if you need to report any issues.

UNDERSTANDING YOUR COVERAGE

Ontario's new-home warranty is broken down into one-, two- and seven-year coverages. The one-year warranty covers general defects in work and materials. The two-year warranty covers defects in your home's plumbing, electrical and heating systems, water penetration through the foundation or other parts of your home, defects related to exterior cladding and Ontario Building Code violations that affect health and safety. Finally, the seven-year warranty provides coverage against major structural defects.

USING THE REMAINING COVERAGE

Before you can take advantage of remaining warranty coverage, you'll need to provide Tarion, Ontario's new-home warranty administrator, with a copy of your purchase agreement. As soon as your name is on file as the current owner, you're good to go. You can even register online to submit claims and access your home's warranty history.

Find more warranty information at tarion.com.

www.newscanada.com



SPECTACULAR CUSTOM HOME ON 25 AC





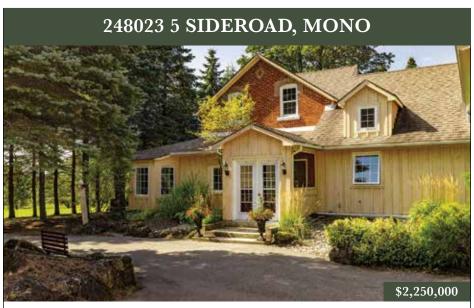
This 3 bdrm, 3 bath custom built bungalow sits pretty on a hill with stunning views over the pond & the 25 acre rolling treed property. Finished lower level has high ceilings & walk-outs to inground pool, outdoor kitchen & lovely gardens. Detached 2-car garage with loft space above. So many decks and terraces to chase the sun or shade if you prefer - enjoy a quiet drink & relax in a beautiful private retreat.

Very unique property. 2456 Conc Rd 3, Adjala - OFFERED AT \$2,100,000

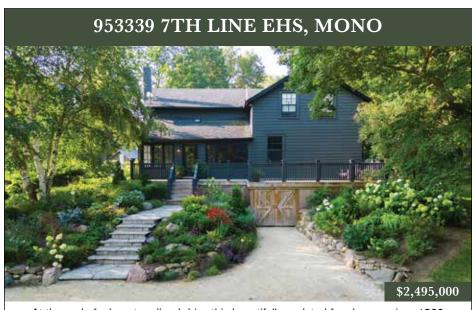








At the top of a driveway lined with 100+ year old towering trees sits a charming brick and board & batten farmhouse on 8+ acres. Built in 1911 and expanded over time, this light filled home has 5 beds (3 on main foor) and 3 baths, a great room with a floor-to-ceiling fieldstone woodburning fireplace, a sunroom, and a primary bedroom suite on the main floor. The grounds of this property are exceptionally peaceful and private, are made up of farm fields, mature woods, and manicured trails, and provide ample room for a pool and/or tennis court. A 3-car garage/workshop with cement floor, electricity, electric heat and one bay with an extra high door. 10 minutes to Orangeville.



At the end of a long tree lined drive this beautifully updated farmhouse, circa 1860, sits on 10 picturesque acres with a mixture of park-like grounds, natural meadows and mature woods. Experience the timeless charm of this 4 bed, 2 bath, light filled home framed by a wraparound porch and thoughtfully curated perennial gardens. Inside, a large family room is anchored around a cozy wood stove with wide plank pine floors. The country kitchen features a center island, top of the line appliances and a dining area perfectly sized for a large harvest table. You will love the bunkie/studio, barn and chicken coop. Located just north of Caledon and 20 minutes to Orangeville.



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An owner's suite is a sanctuary for homeowners. It's a place where adults can retreat, relax and unwind after

While the largest bedroom in the home typically is dubbed the "owner's suite," it cannot be classified as a suite unless there is an adjoining bathroom. An owner's suite also may have many more unique features that individuals may want to incorporate into a remodel. Here are some ideas to consider.

UPGRADED CLOSET

Those who will be overhauling the walls and layout of the bedroom can configure the space to make room for a serious closet overhaul. A spacious, walk-in closet that has built-in shelves, drawers and rods can improve the functionality of the bedroom. Draw dividers and other components also can optimize space.

SITTING AREA

In large suites, homeowners may have the potential to set up a sitting area in one portion of the room away from the bed. This area can have a sofa, chairs, chaise, or other furniture and make for an ideal spot to read and lounge. Some people also enjoy having a television adjacent to the sitting area so they can watch a show in the privacy of the bedroom.

Fireplaces add a unique ambiance to bedrooms and make for cozy spaces in which to cuddle up. While a traditional, roaring wood fire is one option, there is much less mess and fuss with a gas fireplace. Some gas fireplaces may not even have to be vented, and they can be turned on with the flip of a switch.

PRIVATE PATIO OR BALCONY

Owners who want to go the extra mile in owner's suite renovations can incorporate outdoor spaces into the plans. Many homes are now being built with owner's suites on the first floor, facilitating the possibility of aging in place at home. With this layout, the bedroom can be opened up to the outdoors by way of a sliding door or French doors. Decking or a patio can be outside of the room, or even a covered space similar to a Florida room. Those with second-floor suites may want to consider a small deck or balcony where bistro seating can be placed.

LUXURY BATH

Owners can turn the en suite bathroom into something out of a spa. A steam shower; heated floors; a separate area for the toilet, closed off from the rest of the bathroom; and dual vanities and sinks can make this a place that screams luxury and comfort. Do not forget dimmer switches for lighting and even the inclusion of some new aromatherapy technology to increase the potential for relaxation.



Homes require an investment of time, energy and money. The payoff of those investments is substantial, and the benefits of homeownership are more profound than even longtime homeowners may recognize.

Homes are undoubtedly a point of pride for millions of homeowners, and that sense of fulfillment is even greater when interiors are up-to-date and welcoming. Home trends come and go, and busy homeowners can be forgiven if they're not able to keep up with the latest interior design styles. That's the job of a skilled interior designer. Working with such professionals when redoing a home's interior can make all the difference and increase the already profound sense of pride many homeowners have in their homes.

INTERIOR DESIGNERS CAN HELP NARROW DOWN THE POSSIBILITIES.

A simple internet search before beginning a home renovation project will turn up millions of results. That can leave homeowners' heads spinning as they try to identify their own style and plan a project that coordinates with their preferences. Experienced interior designers can help homeowners identify their style and offer practical insight as they work with clients to choose elements to incorporate into spaces they aspire to renovate.

INTERIOR DESIGNERS CAN ENSURE A ROOM DOESN'T STICK OUT LIKE A SORE THUMB.

Just because a design looks good on the internet does not mean it will work well in every home, particularly if only one room is being renovated. Interior designers recognize that and can steer homeowners in the direction of designs that will fit the larger theme of the home while still offering a fresh look and feel.

INTERIOR DESIGNERS CAN SAVE HOMEOWNERS MONEY AND HEADACHES.

Renovation projects can be pricey, and that price tag only goes up when mistakes are made. Interior designers advise clients on furnishings and other design components, and that advice can save homeowners money in the long run. Furnishings may be returnable, but such returns typically come with sizable fees. By directing clients toward furnishings and other components that fit the overall design scheme, interior designers are saving homeowners the cost and headaches associated with fixable yet expensive mistakes.

INTERIOR DESIGNS ARE UP-TO-DATE ON THE LATEST TRENDS.

Real estate and design trends come and go, and dated designs can adversely affect what homeowners recoup at resale. Homeowners who want to update their home interiors with the ultimate goal of selling their homes can work with experienced interior designers who know which trends are in and which are out. That knowledge can make it easier and more lucrative to sell a home.

Homes are a significant investment, and investing in the services of an experienced interior designer can ensure homeowners maximize the value of their





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PRESIDENT'S **ELITE CLUB**



Mortgage renewals and transfers

A record number of mortgages were originated in Canada in 2020 and 2021.

The vast majority of these were at very attractive interest rates. The next 24 months will see these loans maturing and up for renewal. It is clear there will be some discomfort financially with the current rates being offered, and the increase in payment most borrowers will experience.

Thankfully the stress test that was implemented gave some breathing room in affordability for when the inevitable rate hikes occurred, but that does not lessen the reality of substantial payment increases.

I am not of the belief that Canadians, when seeing these increases will give up and sell, or default. They will make it work. They will look for options, and there are options.

First, the new interest rate your lender is offering may not be the lowest available, shop around other banks or lenders,

or engage a mortgage broker. In most cases, transferring to another lender for a lower interest rate is at no cost to

Second, request an extension of your amortization. This is not always possible but worth asking.

Third, if you are a senior, and have ample equity, a reverse mortgage may be an option.

Fourth, the banks are not in the business of buying or selling your home, they want you to stay in your home and most will work with you in the event you believe the payments are out of your reach.

It is not too early to start the process of investigating your options, knowing what is around the corner.

I am always available for advice on this or any other mortgage issues you may have.



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Chris Schild, Sales Representative*
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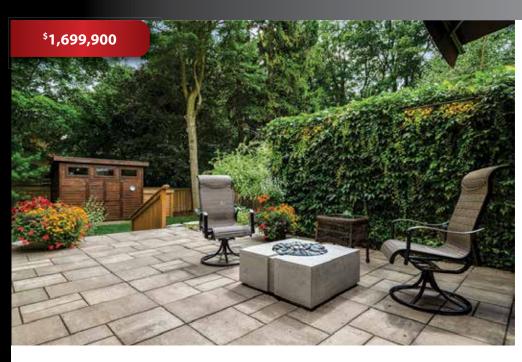
THE BUNGALOW YOU HAVE WAITED FOR \$994,900

Treat yourself to this beautiful home with everything you need on one level PLUS a fully finished basement for family or guests. Spacious Great Room features vaulted ceiling, gas fireplace, hardwood & tile floors and open concept space with the kitchen & dining areas. The kitchen has centre work island, lots of storage options and walkout to private covered patio and fenced yard. Large Primary bedroom offers walkin closet and upgraded ensuite with soaker tub and separate shower. Main floor laundry offers convenient access to garage. The finished basement showcases an impressive recreation room, 2 additional bedrooms, full bathroom and separate storage/utility room.



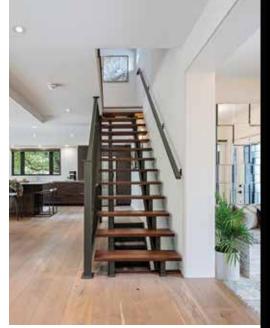
READY, SET, MOVE

Immaculate home located in central Shelburne, situated on a huge, mature lot 75' x 150'. Spacious 4-level sidesplit home, 3 bedrooms, 2 bathrooms, attached garage with front & rear roll up doors. Beautiful updated kitchen with stainless steel appliances and dining area with walkout to yard. Cozy family room has gas fireplace and built in cabinetry and walkup to rear yard. Enjoy heated floors in the entrance and bathrooms. Lots of additional space for storage or hobby area in the unfinished basement. Book your showing today.









SEPARATE SPACE FOR YOUR MOTHER-IN-LAW

Unique design, rare lot 120' x 120' in central Orangeville, featuring a spacious mid-century home that was custom renovated top-to-bottom in 2017, plus the creation of a separate, main floor 1 bedroom apartment with full kitchen, bath, laundry, heating & driveway. Main home features a gourmet kitchen & dining area, elegant living room with gas fireplace & vast picture window, separate m/f den with heated floor. Spacious primary bedroom with luxurious 4 piece ensuite bath & loads of storage. The hobbyist will appreciate oversized double garage with infloor heat . . . the list goes on



DO YOU WISH YOU HAD YOUR OWN WORKSHOP?

Take a closer look at this charming property located in central Shelburne, as it features a detached 30'x35' garage/workshop, insulated & heated with roll up door & 60 amp service. This 3 bedroom bungalow has been refreshed throughout in neutral décor and is available for immediate occupancy. It features a spacious eat-in kitchen & separate living room, wood floors in bedrooms, finished recreation room, lower office and extra 2 piece bathroom.



TECUMSETH PINES ADULT COMMUNITY

Great opportunity to enjoy your own home in a beautiful rural setting with water features & walking paths.

Tecumseth Pines offers the use of common areas & private recreation centre with indoor pool,
billiards room, library, bowling ... This beautiful 2+1 bedroom bungalow has spacious master bedroom with
3 piece ensuite bath with walkin shower & his/hers closets.Living room with 3-sided gas fireplace
& walkout to sundeck, plus finished basement. Call for more details.

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

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Beautiful bungaloft in sought after Old Paisley Estates in Caledon East! This home showcases a main floor primary bedroom with coffered ceilings, an ensuite and a walk-in closet. Luxury is abundant with oak flooring, crown molding, a main floor laundry, a separate dinning room, and a professionally finished kitchen. An oak staircase leads to a sizeable loft with its own bathroom. The living room spotlights a gas fireplace and a walk out to a professionally installed 3 season sun room, which overlooks a forest for added privacy! The finished basement has a spacious rec room, a gas fireplace, an office, a 3 piece large bathroom, and so much more! This home boasts pride of ownership with upgrades galore!

This beautiful home is a must see, call me today for a showing.

BRENDA MAGALLANES

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MARKET UPDATE

	September, 2023	September, 2022	% Change
# of Active Listings	93	75	24.00%
# of Homes Listed	86	58	48.28%
# of Sales	27	44	-38.64%
List Price vs. Sale Price Ratio	99%	97%	2.06%
Average Days on Market	15	34	-55.88%
Average Sale Price	\$816,626	\$805,770	1.35%

	Jan - September, 2023	Jan - September, 2022	% Change
# of Homes Listed	583	792	-26.39%
# of Sales	330	429	-23.08%
List Price vs. Sale Price Ratio	99%	106%	-6.60%
Average Days on Market	18	14	28.57%
Average Sale Price	\$832,642	\$933,676	-10.82%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	90
Divided by Sales per Month	27
Months of Inventory	3.

There is currently 3.4 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 - September			
	September, 2023	September, 2022	% Change
# of Active Listings	361	252	43.25%
# of Homes Listed	250	156	60.26%
# of Sales	45	65	-30.77%
List Price vs. Sale Price Ratio	96%	102%	-5.88%
Average Days on Market	27	29	-6.90%
Average Sale Price	\$1,363,853	\$1,357,725	0.45%

Peel - Caledon Statistics - Year to Date			
	Jan - September, 2023	Jan - September, 2022	% Change
# of Homes Listed	1,650	1,676	-1.55%
# of Sales	621	660	-5.91%
List Price vs. Sale Price Ratio	97%	102%	-4.90%
Average Days on Market	24	16	50.00%
Average Sale Price	\$1.388.481	\$1,638,609	-15.26%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale 361 Divided by Sales per Month 45 Months of Inventory 8.0

There is currently 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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ROSE PERDUE

Lead Sales Representative

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Direct: 647-388-0919 sperdueteam@gmail.com







Gorgeous custom renovation completed with the highest quality materials and craftsmanship! Open concept main floor design w/large kitchen island, custom floors, a beautiful pantry/ mud room with wall of cupboards, a 2nd basement staircase to the gym. 3 bedrooms up and 3 bedrooms down with complete walkout basement and spa bathrooms! Custom bar, wine cellar, tons of storage, patios, composite deck and oh the sunsets and the views! Dazzling. Turn-key home minutes to Mono Centre. Bring the family.



Serving happy clients in Caledon, Dufferin,

Peel and the entire GTA for 38 years!

Prime Brampton location for this detached home in mature area! Check out this "M" Section 3 bed, 3 bath home with fenced yard. Basement awaits your ideas! Spacious layout with living/dining combo w/walkout to fenced yard. Side door entry offers possibility of an inlaw suite, great basement layout! Primary has 2 pc ensuite & big closet w/organizer., laminate on main floor. Great price for detached w/3 bathrooms! Make this one your own for only \$799,000! Call Boyd Team for your private viewing!





Modern kitchen features to consider

It's well-documented that kitchens are the most popular rooms in many homes. Kitchens are where families tend to congregate during holiday celebrations, and many a child has tackled their homework as mom or dad prepares dinner just a few steps away.

Whether homeowners are planning a full-scale remodel or a few tweaks to update the room, the following are three popular features of modern kitchens.

1 KITCHEN ISLAND

A recent survey from interior design experts at Houzz found that kitchen islands are popular for a variety of reasons. Fifty-eight percent of respondents indicated they enjoy eating at kitchen islands, while 49 percent reported they like islands for entertaining. Forty-five percent of respondents like socializing around kitchen islands. Islands provide a versatile functionality that comes in handy when preparing meals on typical weeknights and when hosting friends and family on special occasions like holidays and birthdays. Islands come in a variety of shapes and sizes and can be customized to fit just about any space. Mobile islands can be utilized in small kitchens when homeowners want the extra prep space but think the kitchen would be too cramped if a permanent island were added.

2 DEEP SINK

The popularity of farmhouse-style sinks is proof that large and deep sinks are sought-after among today's homeowners. Farmhouse sinks may be best suited to a particular aesthetic, but a 2021 study from the National Association of Home Builders found that side-by-side double sinks and walk-in pantries were the most popular of 30 listed kitchen features. That study surveyed more than 3,200 recent and prospective home buyers. Deep sinks are especially useful for people who love to cook, making them a solid addition to any kitchen where home chefs ply their trade most nights of the week.

3 STORAGE

As the NAHB study indicated, kitchen storage space is sought after among modern homeowners. As home cooks expand their culinary horizons and cook more elaborate meals, they need extra places to store specialty pots and pans, ingredients and other materials. Homeowners looking to add more storage in the kitchen can consult with a local contractor about how to create such space. A walk-in pantry can do the trick, but homeowners with kitchens where space is more limited may need to get a little more creative. Sliding-door pantries and roll-out shelving in existing cabinets can add functional space in kitchens with close quarters.

Modern kitchens are visual marvels and highly functional spaces. A new island, a deep sink and some extra storage space can help homeowners transform their existing kitchens into spaces that cater to their every need.





Most standard homeowners' insurance policies don't cover the water and sewer lines under your land. If they get damaged, you could spend thousands of dollars out of your own pocket on excavation, repairs and landscaping.

The good news is that many insurance companies offer water service and sewer line insurance as optional coverage. Here's why you should consider adding it to your policy.

Is water service and sewer line insurance right for you?

Aging infrastructure and increases in severe weather events have made water damage one of the top reasons for home insurance claims. You might want to consider adding water service and sewer line breakage coverage to your policy if you:

Own a home or rental property

The day-to-day costs of maintaining a home add up, and surprise expenses can derail any household budget. For a few pennies a day you can give yourself the peace of mind that comes from knowing you'll be taken care of in the event of a water service or sewer line breakage.

Live in an older neighbourhood

If your home is in an older development, the water and sewer lines may be reaching the end of their lifespan. Have your neighbours had to replace their water service and sewer lines recently? Given that your homes were likely built around the same time, this is a sign that you might have to replace yours soon, too.

What could cause damage to water and sewer lines?

The lifespan of water service and sewer lines depends on several factors, including:

Tree Roots

Tree roots are attracted to the moisture and nutrients that may be slowly trickling from small cracks in your sewer line. Roots can find their way into the tiniest openings, from which they'll expand over time and eventually clog or break the pipe. Even if you don't have trees on yourproperty, a neighbour's tree could still wreak havoc on your water service and sewer lines.

Wear-and-tear

Older sewer lines are prone to corrosion and sediment build up that can cause leaks or broken pipes.

Ground shifting

Construction or landscaping work on your property can shift the ground and lead to cracked or displaced service lines.

What to look for in water service and sewer line coverage At a minimum, your water service and sewer line

insurance should cover these expenses:

- Repair or replacement of broken water service
- and sewer pipes located on your landExcavation costs and debris removal
- Repair or replacement of outdoor property, including landscaping.

Interested in learning more about protecting your home or wish to insure your property? Give me a call – and, for more helpful prevention tips, visit desjardins.com/en/tips.html



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LOG HOME WITH DETACHED 3 CAR GARAGE & STUDIO ABOVE
2 storey log home with 3 bedrooms, 3 bathrooms, family room with vaulted ceiling & walkout basement. Outstanding garage features a studio above with bathroom, kitchenette & living space. 10 acres, gated entry & Geothermal heat.



21 ACRES WITH INCREDIBLE VIEWS OVER HOCKLEY RIDGE

This estate bungalow features 3 bedrooms, 3 bathrooms, updated kitchen with marble top island, open concept family/
living area & part finished walkout basement. Huge covered deck, paved driveway, 2 car garage plus large workshop.

247515 5th SIDEROAD, MONO \$2,499,000



RENOVATED FROM TOP TO BOTTOM TOWNHOUSE CONDO

2 storey, 2 bedrooms, 2 updated bathrooms, updated eat-in kitchen which features new cabinets, quartz countertops, tile backsplash, new flooring, under mount lighting & stainless steel appliances. Finished basement, 1 car garage + driveway.

90 LAWRENCE AVE., UNIT 103, ORANGEVILLE \$615,000



EXCLUSIVE SUBDIVISION WITH PRIVACY ON 1.4 ACRES

Bungalow, 3+2 bedrooms, 4 bathrooms, updated kitchen, open concept dining/living, main floor laundry, 4 season hot tub room & finished basement with 2 bedrooms, bathroom, kitchen & games area. 3.5 car garage & concrete driveway.

41 PINE RIDGE ROAD, ERIN \$2,099,000



10 ACRE HILLTOP RETREAT WITH OUTBUILDINGS

Post & beam bungaloft features 3+1 bedrooms (2 main floor), 3 bathrooms, open concept living area with vaulted ceiling & gas fireplace & finished basement. Multiple outbuildings including insulated, heated, detached workshop.
627450 15TH SDRD., MULMUR \$1,679,000



CORNER DOUBLE LOT WITH TOWN AMENITIES

Bungalow featuring 3 bedrooms, 2 reno'd bathrooms, finished walkout basement with rough in kitchen & potential for more bedrooms. Modern exterior with armour stone, inground pool, large deck, steel roof, 2 car garage + parking for 10 cars.

53 CALEDON ST., ALTON \$1,449,000



CUSTOM HOME WITH AMAZING BACKYARD POOL

1.5 storey home, 3+1 bedrooms, 3 bathrooms, living room with soaring ceiling & fireplace, eat-in kitchen has granite tops, primary features walk-in closet & ensuite, finished basement. Inground pool with cabana, multi-tiered deck, gazebo & hot tub.

6 ROSEHILL CRT., CALEDON VILLAGE \$1,550,000



GREAT OPPORTUNITY TO MAKE THIS HOME YOUR ESCAPE

This home is presently unfinished, layout is 3 bedrooms (1 on the main floor), 3 bathrooms, open concept kitchen/dining/living. On the Nottawasaga River plus a stream runs through the property to the river: bring ideas & dreams.

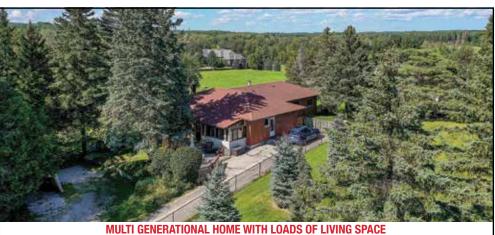
308045 HOCKLEY RD., MONO \$650,000



TURNKEY PROPERTY WITH 200 FEET OF RIVER

This home features 5 bedrooms (1 on the main floor), 4 bathrooms, updated kitchen, amazing sunroom, finished walkout basement with bar, rec room, bathroom & access to the 3 car garage. 2.5 acres, huge deck & potential to build above the garage.

308341 HOCKLEY RD., MONO \$1,499,000



Bungalow has 3+1 bedrooms, 3 bathrooms, master suite with fireplace, walk-in closet & 6 pc ensuite & finished walkout basement has a bedroom, rec room/family room & bath. Just under an acre, driveway can fit 10 cars, private side yard & shed.

15385 INNIS LAKE RD., CALEDON \$1,334,000



LOCATED IN THE HEART OF TOWN

Bungalow, 2+2 bedrooms, 2 bathrooms, fully finished basement that could offer potential rental income & 1 car garage with additional parking for 3. Upgrades include: kitchen, back deck, electrical panel, roof, windows, water heater & furnace.

41 OSPREY ST. N., DUNDALK \$549,000



BRIGHT CONDO IN SOUGHT AFTER BUILDING

2 bedrooms with double closets, 1 bathroom with walk-in shower/tub, combined dining/living area, enclosed solarium on the 2nd floor. Common meeting/party room & exercise room, 1 designated parking spot plus visitor parking.

250 ROBERT ST., SHELBURNE \$479,000