

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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CHERYL ROBB

A dedicated and experienced real estate advisor

When you are buying or selling a home, having a realtor you can trust who can guide you through the entire process will make your experience less stressful and provide peace of mind knowing you have someone who can advise you through the entire transaction.

Cheryl Robb, sales representative with Royal LePage RCR Realty in Bolton, is a trusted realtor who has over thirty years of experience in the real estate industry.

In a business where word-of-mouth and a solid reputation for professionalism mean repeat clients, Cheryl is now helping second and sometimes third-generation of clients who seek her advice and knowledge based on successful relationships with their parents and grandparents.

While she is a sales rep, Cheryl says her real job is to be an advisor to those looking for a home. Her goal is to use her experience and knowledge of the real estate industry to help her clients achieve their goals and better their lives and the lives of their families.

"I really don't call myself a sales rep," Cheryl said. "I call myself an advisor. I don't feel like I'm in sales because I'm not going to sell you on anything - you know what you want. I'm here to assist and advise during this emotional rollercoaster."

With a working knowledge of the real estate market overall and an ability to listen to needs and wants but also realizing what can be accomplished when working within the parameters of the industry and the financial situation of an individual client.

Cheryl got her start in the industry working in the family business who had their own real estate business when she was still in high school. She learned the business from the ground up. She achieved her real estate license while also working on her university degree.

After deciding to give it a try, she realized she was a natural at dealing with people and enjoyed helping them achieve their goals.

"You can learn some things from the books, but they don't teach you how to treat people," Cheryl said. "It's not necessarily about what you do but rather about how you make people feel...whether it be having an empathetic ear or the tough love reality of a situation this really is a people business"

...Everything from curb appeal to staging the inside of a home is necessary to make a good presentation...

As a lifelong Caledon resident, Cheryl has an intimate knowledge of the Town and the surrounding region. She knows the schools, the stores and shops, the amenities that are available, the parks, and the social clubs and recreation activities that are available.

When working with a client, this knowledge helps her to guide clients to a neighbourhood that meets their needs.

In a region that is largely rural, Cheryl is also knowledgeable of the nuances of country living, and what a potential owner must be aware of before purchasing a country property. This includes things like septic systems and wells, and property maintenance.

If you are selling your property, making a first impression is very important. Everything from curb appeal to staging the inside of a home is necessary to make a good presentation.

Cheryl can help guide you to making sure your home is ready and is presented in the best light for visitors.

Pursuing her career with a passion, Cheryl is noted for her success as a realtor and has earned many awards which places her in the top two per cent of Real Estate Professionals in Canada.

As an active member of the community, Cheryl believes in giving back and has been involved in many local charities and supports the Royal LePage Shelter Foundation.

Cheryl can be contacted through her website at: www.cherylrobb.com, via e-mail at cherylrobb@royallepage.ca, or by telephone at 416-805-1316.

— Written by Brian Lockhart

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Is buying a home on your mind?

4 things to think about

(NC) Becoming a homeowner can be exciting, but is it the best decision for your circumstances? Here are four steps to help you decide if homeownership is right for you:

1 CONSIDER WHAT YOU CAN AFFORD

According to the Canada Mortgage and Housing Corporation, your monthly housing costs should not be more than 39 per cent or so of your gross monthly income. These costs include your mortgage payments, property taxes and utility costs such as heating and cooling. Review your budget to assess whether you can realistically take on these extra costs.

2 GET PREAPPROVED FOR A MORTGAGE

Getting preapproved for a mortgage with your bank will tell you what amount you qualify for. It provides a benchmark you can compare with your budget. Keep in mind that the amount you are approved for doesn't necessarily fit in your budget.

Once you've done that, you can start looking for homes that are right for you and your finances. You can also use the Financial Consumer Agency of Canada's free mortgage qualifier tool to see if you can qualify for a mortgage to buy a home based on your income and expenses.

3 REMEMBER ALL THE OTHER COSTS

When you buy a home, you must pay for upfront costs in addition to your mortgage. Referred to as closing costs, these are one-time fees you pay to complete the sale. Examples include home inspection fees, legal fees, property tax adjustments and title insurance.

Be prepared to spend between one and a half and four per cent of the home's purchase price on these costs at the time you close on the home. And don't forget ongoing expenses such as maintenance costs and insurance.

4 EXPLORE GOVERNMENT PROGRAMS AND INCENTIVES

The Canadian government has home-buying programs and incentives. If you're eligible, these can help you purchase your home:

- **HOME BUYERS' PLAN:** You may withdraw up to \$35,000 from your registered retirement savings plan tax-free to buy your first home.
- **FIRST-TIME HOME BUYER INCENTIVE:** You may receive five or 10 per cent of your home's purchase price for a down payment.
- **HOME BUYERS' AMOUNT:** You may be eligible to receive a non-refundable tax credit of up to \$1,500.
- **GST/HST NEW HOUSING REBATES:** You may be eligible for a rebate for some of the tax you pay when buying your home.

Find more information to help you decide if buying a home is right for you at canada.ca/money.

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A GUIDE FOR FIRST-TIME OWNERS: Navigating property assessments and taxes

(NC) First-time home ownership is a significant milestone, and with it comes unique experiences, like navigating property assessment and taxes for the first time.

If you're unsure how your property assessment is determined and how it relates to your taxes, here is what you need to know:

Over 5.6 million properties across Ontario are assessed and classified by The Municipal Property Assessment Corporation, an independent, not-for-profit organization.

There are five key elements that affect your property's value:

1 LOCATION: The neighborhood where your home is situated significantly influences its market value. The desirability of the area often plays a crucial role in determining how much a buyer is willing to pay.

2 LOT SIZE: The area of your lot is calculated by multiplying the frontage by the depth. A larger lot size can positively impact your property's value.

3 TOTAL SQUARE FOOTAGE OF LIVING AREA: The exterior of your home is measured to determine the total area of the building. It's important to note that this measurement excludes areas like the basement, deck, porch or garage.

4 BUILDING AGE: Property value is adjusted to reflect renovations or additions, considering the actual condition of the house rather than its original construction year.

5 CONSTRUCTION QUALITY: The type of building materials used, and the quality of finishes also play a role in determining your property's assessed value.

Property data is collected through on-site inspections, digital imagery and information provided by property owners, including via questionnaires. This data helps inform property assessments which are used by municipalities to help calculate property taxes.

Understanding your property assessment will help you become better equipped to navigate the financial responsibilities of homeownership. Find out more at mpac.ca/valuematters.

www.newscanada.com





How to improve the value of your home for the long-term

(NC) For most of us, our home is by-far our biggest investment. So, if we're going to spend more money on it for renovations, we want to make sure they're wise expenses for the long-term. Here are four things to consider when planning your next reno.

UPGRADE THE KITCHEN

In most surveys of the best renovation projects for return on investment (ROI), kitchen renos usually top the list. It makes sense given how much time we spend in there cooking, eating and socializing. If it's in your budget, opening-up walls and adding a kitchen island are trendy options. But a fresh coat

of paint and some new handles on the drawers and cabinets are a low-cost way to refresh the most popular room in the house.

REFRESH THE BATHROOMS

Next on the list of best renos for ROI are bathrooms. Turning a dingy old bathroom with inefficient fixtures into a home-based spa will do wonders for your day-to-day life, and the home's resale value. Some investments, such as low-flow showerheads and faucets, and water-conserving toilets are both environmentally friendly and will help lower your utility bills. Others, such as adding heated floors will have your feet thanking you for as long as you live there.

PREPARE TO AGE IN PLACE

As we start to get older and think about retirement living, most of us are planning to stay in our current homes – or, age in place. If you are planning on renovating some or all of the rooms in your house, there are some simple steps you can take to make it easier for you to stay there well into your golden years.

This includes adding extra lighting, widening doorways so a walker or wheelchair can fit through and having a barrier-free shower or bathtub.

TEST FOR RADON

Your home should be your sanctuary, but some homes can house some real hazards, including radon, a cancer-causing radioactive gas. Radon is a naturally occurring gas that comes from the breakdown of uranium in the ground. In many homes, the gas can seep in and accumulate to dangerous levels. Long-term exposure to radon is the leading cause of lung cancer for non-smokers, so reducing your risk is important for your health. The first step is to test the radon level using a simple DIY kit. Then, if the level is high, you can lower it with the help of a certified professional, making your home healthier for you and increasing its value long term.

Learn more about radon, how to test for it and fix problematic levels at takeactiononradon.ca.

www.newscanada.com

3 reasons your home value matters

(NC) For many Ontarians, the place they call home is more than just a dwelling. It's an investment, a cornerstone of financial stability and often their single largest asset. It is also where they make memories with family and friends and connect with their community.

Whether you're buying a house soon, selling your current property, refinancing or renovating, it's important to understand the value of your home.

Here are three reasons why the assessed value of your home matters:

- 1 Navigating the housing market can be complicated but having access to accurate and reliable data can help you make informed decisions whether you're buying or selling a home, renewing a mortgage, renovating or even planning for retirement.
- 2 It can help you anticipate and budget for tax obligations since your property taxes are calculated based on assessed home values, at a tax rate based on what your municipality determines is needed to build and run a thriving community there.
- 3 It can provide insights into your local real estate market. These insights can impact potential decisions around buying, selling or investing in real estate.

The Municipal Property Assessment Corporation is responsible for assessing the value of every property in Ontario – that's more than 5.6 million properties across the province.

"Homeowners in Ontario want to know their home's assessed value and how it compares to others in their neighbourhood," says Carmelo Lipsi, the organization's vice president and chief operating officer. "We are committed to providing fair and transparent assessments so Ontarians can be empowered with accurate insights to make informed decisions and understand their local property market."

Find more information about property assessments at mpac.ca/valuematters.

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Real Estate tips for seniors

Real estate agents cater to a diverse range of age groups within their clientele.

From young families embarking on their homeownership journey to established families seeking a change in scenery, the real estate market encompasses a wide spectrum of buyers and sellers. Seniors, too, play a significant role in this landscape, whether they're downsizing to a smaller residence or transitioning to supportive living arrangements. However, seniors approaching the real estate process may require a different approach compared to those who are newer to the market. Here are some valuable **Real Estate Tips For Seniors** tailored to support them in their real estate endeavours:

1 DEVELOP A COMPREHENSIVE PLAN:

Crafting a well-thought-out plan helps to alleviate uncertainties and provides a clear roadmap for achieving objectives. This plan should outline a realistic timeline and outline the necessary steps toward reaching desired outcomes. Flexibility is key, as timelines can be adjusted to accommodate individual circumstances.

2 VIEWING PROPERTY AS AN INVESTMENT:

Selling a long-term residence can evoke emotional attachments, making the decision challenging. By viewing the sale from an investment perspective, seniors may find it easier to navigate. Emphasize the importance of selling the property for the optimal price within a reasonable timeframe, minimizing inconvenience.

3 ENGAGE A SENIOR REAL ESTATE SPECIALIST PROFESSIONAL:

Not all real estate agents possess the expertise needed to assist senior clients effectively. Seek out a sales representative with the Senior Real Estate Specialist SRES designation. They specialize in working with elderly sellers, as they can anticipate and address potential issues specific to this demographic. This specialized support can streamline the selling process and minimize disruptions.

4 STRATEGIC PRICING:

For seniors seeking a swift turnaround, listing the property at a competitive price is paramount. Balancing the desire for maximum returns with the need for a quick sale requires careful pricing strategies. Partnering with a knowledgeable real estate professional can aid in determining the optimal listing price.

5 DECLUTTERING:

Before showcasing the property to potential buyers, thorough decluttering and cleaning are essential. Enlist the help of family members to remove excess furniture and personal belongings. There are companies that can help with this task as well. Consider redistributing or selling items, as an accumulation of belongings can detract from the property's appeal.

6 PRIORITIZE REPAIRS:

Addressing any necessary repairs upfront can prevent delays during negotiations and enhance the property's value. Conducting a preliminary home inspection can identify areas requiring attention, ensuring a smoother selling process.

7 ARRANGING MOVING ASSISTANCE:

As the sale progresses towards completion, make arrangements for packing and moving. Whether relying on support from family and friends or hiring a reputable moving company, ensure that adequate assistance is in place for a seamless transition.

Navigating the complexities of real estate, particularly for seniors, can be daunting but implementing the 7 Real Estate Tips for Seniors may make the process more manageable. By leveraging the expertise of qualified professionals and implementing strategic planning, the process becomes more manageable, ultimately leading to successful outcomes. Please feel free to reach out to our team's **Senior Real Estate Specialist** to help *Get You On The Move!*

– Written by Sheila Mullins



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5 tips for easy and complete spring cleaning

(NC) Spring cleaning can feel like your big chance to get your living space under control and this can be a source of stress for many of us. Here are some tips for a quick, complete clean.

PLAN YOUR APPROACH

It's not going to get done if you don't make time for it, simple as that. Think about what you need to tackle, and when you'll do each thing. Whether you go room by room or start with one task in every room, set a date (or a series of dates) to get it done.

DO AN INVENTORY

Once you've set aside the time, don't be sidetracked by a lack of cleaning supplies or tools. Include a moment in your schedule to check your stash of rags, stock up on cleaning products and make sure your vacuum is in good shape. Knowing you're prepared can be motivating too.

MAKE IT A PARTY

Whatever keeps you entertained while doing boring tasks, embrace it – maybe throw on some tunes, or set friendly competitions with family members about who can do the most. Plan a reward for once you're done – think takeout, your favourite TV show or something else you enjoy.

PLAY IT SMART

It's about time to toss loose paper like junk mail and ancient receipts, right? Just be sure to shred anything with personal information like your name, social insurance number or address before you throw it in the recycling. Tossing intact pages gives thieves an easy way to amass the details they need to steal your identity. A shredding machine makes things more convenient, but you can always use scissors or rip it up if you don't have one.

DON'T FORGET DEVICES

Your digital life deserves as much of a clean as your physical space. Not only do you spend a lot of time on devices like your phone, tablet and laptop, but you also leave yourself open to identity theft and hacking if you neglect good security hygiene for them.

Offload unnecessary files or apps that sit unused, install anti-virus and anti-malware software and make sure your devices will automatically update. Also check on and strengthen your social media security and privacy settings.

Find more information about cleaning and securing your devices from BMO's Financial Crimes Unit at bmo.com/security.

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How to recognize when it's time to replace your windows

Windows are a major component of a home. Window installation professionals will tell homeowners that the average life span of residential windows is between 15 and 30 years. Most well-maintained products can last 20 years, so homeowners who have windows approaching that age may want to schedule a window assessment and possible replacement.

Replacing windows is a job that requires advanced skill, and this is not a do-it-yourself project. There are many qualified professional window installation companies that will work with homeowners to measure, order and install windows that will fit with the style of a home and local weather, all while providing features the homeowner desires.

For those wondering when to replace windows, Pella and Renewal by Andersen, two of the premiere window manufacturers, offer these guidelines.



DIFFICULTY OPENING AND CLOSING WINDOWS.

A window that does not operate as it should can aggravate homeowners. If windows are sticking shut or cannot be securely closed, it's probably time for something new.

THERE'S APPARENT WINDOW DAMAGE.

Accidents happen, and if a rock is kicked up from a lawnmower and cracks a window or if spring baseball practice has gone awry with an errant throw, windows may require replacement.

DRAFTS IN THE WINDOW ARE COMMON.

If heating and cooling systems are working overtime, drafty, poorly-insulated windows could be to blame. Various agencies can perform energy efficiency tests in a home. Windows that are determined to be the weak spots should be replaced.

DATED WINDOWS ARE PRESENT IN THE HOME.

Older windows may pose safety hazards, especially

those in older homes. A larger window may be needed to comply with fire safety codes allowing for window egress. Dated windows also may simply look "old" and compromise the aesthetics of a home.

OUTDOOR NOISES ARE NOTICED QUITE READILY.

Newer windows can help reduce noise transmission. So those leaf blowers, airplanes, barking dogs, and kids playing basketball up the street won't disturb homeowners as they try to enjoy some peace and quiet indoors.

FADING INDOORS IS NOTED.

Windows that do not feature low-emissivity (Low-E) glass coatings will not block UV rays. Those rays can cause fading to wood floors and furniture or pretty much anything the sunlight touches. Replacing existing windows with Low-E coating alternatives can safeguard belongings and improve window efficiency.

Window replacement may be necessary when existing windows are showing signs of aging or damage.



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2024 MORTGAGE RATES AND REAL ESTATE OUTLOOK

The year 2024 has been a whirlwind of fluctuating fixed mortgage rates, keeping both buyers and lenders on their toes.

The initial months saw a dip in bond yields in Canada, leading to reduced longer-term rates. Some products and select mortgage lenders even offered rates as low as 4.99% for a five-year term. However, this trend has taken a turn, with banks now making slight increases in response to rising yields. The roller coaster ride of mortgage rates is expected to continue throughout the year, although recent yield surges have provided some relief.

Inflation reports in Canada have been a mixed bag, but January brought positive numbers. If the Bank of Canada sticks to its strategy, there may be a potential drop in variable rates if the BOC decides to lower prime rates in the upcoming

months. The most optimistic scenario could see rates decreasing by early summer, benefiting those with variable-rate mortgages.

2024 is anticipated to show an improvement in real estate sales figures compared to 2023. The housing market still holds a strong demand, with an increase in listings and Canadians adapting well to the current mortgage rates, leading to a warming market. Although housing starts have declined, this trend is expected to reverse by the end of the year.

In conclusion, investing in real estate remains a sound decision regardless of the market fluctuations. Real estate investment continues to be one of the most reliable ways to build wealth and secure a retirement portfolio. Remember, your home is your greatest asset - seize the opportunities that the real estate market presents.

– Provided by Dwight Trafford





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SOLD

IN THE HILLS OF MONO

Beautiful rolling 10 acre property, just 6 km from town and fronting on paved road. Secluded from road for privacy, is this solid 3+1 bedroom, 2 bathroom raised bungalow style home with attached garage and brick exterior. Enjoy spacious living/dining area, an updated kitchen with walkout to rear deck, main floor laundry. The finished basement features recreation room with propane fireplace, cold cellar, 4 bedroom/office, convenient mudroom and walkout to yard. Plus detached workshop/barn with hydro/water, spring fed pond, open meadows and mature forest.

\$599,900




SPLIT WITH PERSONALITY

Attention first time Buyers and anyone ready to move into a well presented, semi-detached home in the heart of Shelburne. This home features a modernized interior including refinished hardwood floors, updated kitchen with walkout to side yard, 3 spacious bedrooms and full bathroom. Lower level has a bright & spacious recreation room and dedicated laundry/utility room plus lots of storage space. Enjoy time outside with a 30' x 119' with garden shed and short walk to downtown shops.

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

Let us help you decide what works best for your buying & selling needs – Call us today



Design ideas that can create a peaceful feel

Homes are often characterized as sanctuaries for their residents. A calm place to come home to after a busy day at work or school is often just what people need to unwind.

Certain design components can help individuals turn their homes into relaxing respites from the daily grind. With that goal in mind, individuals can consider these ideas to create a peaceful feel inside their homes.

PAINT WITH NEUTRAL COLOURS

Wall colours can define the mood in a given room, and neutral colours have long been linked to a calming effect. Subtle shades like beige, taupe and light gray are known to create a relaxed vibe in a room, so these colours can be a go-to choice. Some people consider neutral colours a tad boring, so individuals concerned by that impression can limit neutral colours to rooms designated as sanctuaries, like a reading room, a spa bathroom or a bedroom.

EMPLOY NATURAL LIGHT

Natural light also can help to establish a serene setting at home. Large windows that let daylight in can improve anyone's mood. A 2022 study from researchers at the University of Chile in Santiago found that the more natural light that entered a home, the happier people said they felt. Study authors even noted that the largest uptick in well-being was found among participants who lived in homes in which windows covered

at least 40 percent of the dwelling's wall space. Opening blinds or curtains and, if possible, installing larger windows in a home can help to establish the relaxing, happy vibe individuals are aiming for.

UTILIZE PLANTS TO SET A PEACEFUL TONE

The United Kingdom-based Royal Horticultural Society notes that research has found that indoor plants can benefit psychological well-being. The RHS notes that improved mood and reduced stress levels are two benefits that indoor plants can provide. A good mood and less stress can help individuals establish the peaceful feel they're aiming for at home.

KEEP DEVICES OUT OF BEDROOMS

Watching television while lying in bed, scanning a smartphone before turning off a nightstand light and retiring for the night, or reading an e-reader instead of a print book at night can transform a bedroom from a serene setting into one that's overrun with stimuli. According to the Sleep Foundation, technology stimulates the mind, which can make it harder to fall asleep. In addition, blue light emitted by devices disrupts the natural production of melatonin, a hormone that makes it easier to fall asleep. That can negate any efforts individuals have undertaken to make their bedrooms as peaceful as possible. Designate bedrooms in the house as technology-free zones to ensure the peaceful vibe continues uninterrupted until everyone goes to bed.

A peaceful home makes for the perfect respite at the end of a busy day. Various design choices can help individuals establish a serene vibe throughout their homes.

MARKET UPDATE

Orangeville Statistics - January

	January 2024	January 2023	% Change
# of Active Listings	51	42	21.43%
# of Homes Listed	48	36	33.33%
# of Sales	28	21	33.33%
List Price vs. Sale Price Ratio	97%	96%	1.04%
Average Days on Market	45	39	15.38%
Average Sale Price	\$764,821	\$830,577	-7.92%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	51
Divided by Sales per Month	28
Months of Inventory	1.8

There are 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.

January 2024 vs. January 2023

The number of active listings in Orangeville increased by 21.43% in January 2024 vs. January 2023. 12 more listing came on the Toronto Regional Real Estate Board in January 2024 vs. January 2023, "which is an increase of 33.33%. The number of homes sold increased by 7 homes or 33.33%. The average days on the market increased from 39 days to 45 days. Average sale prices were down by 7.92%.

Peel - Caledon Statistics - January

	January 2024	January 2023	% Change
# of Active Listings	180	201	-10.45%
# of Homes Listed	124	135	-8.15%
# of Sales	58	28	107.14%
List Price vs. Sale Price Ratio	98%	96%	2.08%
Average Days on Market	30	31	-3.23%
Average Sale Price	\$1,159,912	\$1,581,571	-26.66%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	180
Divided by Sales per Month	58
Months of Inventory	3.1

There is currently 3.1 months of inventory on the Market in Caledon.

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

January 2024 vs. January 2023

The number of active listings in Caledon decreased by 10.45% in January 2024 over the same month in 2023. The number of listings that came on the Toronto Regional Real Estate Board in January 2024 vs. January 2023 decreased by 11 homes or 8.15%. The number of homes sold increased by 30 homes or 107.14%. The average days on the market decreased from 31 days to 30 days. Average sale prices were down by 26.66%.

Simcoe - New Tecumseth Statistics - January

	January 2024	January 2023	% Change
# of Active Listings	89	105	-15.24%
# of Homes Listed	67	77	-12.99%
# of Sales	45	35	28.57%
List Price vs. Sale Price Ratio	97%	97%	0.00%
Average Days on Market	57	29	96.55%
Average Sale Price	\$795,693	\$800,668	-0.62%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	89
Divided by Sales per Month	45
Months of Inventory	2.0

There is currently 2 months of inventory on the Market in New Tecumseth. In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2024 vs. January 2023

The number of active listings in New Tecumseth decreased from 105 to 89 homes or 15.24% in January 2023 over the same month in 2023. The number of listings that came on the Toronto Regional Real Estate Board decreased from 77 to 67 or 12.99% in January 2024 vs. January 2023. The number of homes sold increased by 10 homes or 28.57%. The average days on the market increased from 29 to 57 days or 96.55%. Average sale prices were down by 0.62%.

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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.



It's not too early to buy

As the spring market approaches, many potential home buyers have a tendency to wait until the weather changes before getting serious about looking for a home.

Because of this speculation, many potential home buyers are waiting to see what happens over the coming months, especially heading into summer.

However, waiting and hoping the rate will drop will present other challenges.

It is not guaranteed that rates will drop. Currently, that is only speculation.

If a potential buyer does wait for the rates to drop before getting serious about buying there is an inherent problem that goes along with this. That is, many other potential buyers will be doing the same.

This means more competition when looking for a home.

As more people try to take advantage of the lower rate, there will be more people looking at the house you are interested in.

This could translate into another situation where more than one buyer is bidding on a house, and you could end up paying more than if you had decided to buy earlier when there was less competition.

Housing prices have dropped over that past year to a more realistic level than they were during the pandemic days. This means there are some homes on the market within reach of many potential buyers who have done their homework and have their finances in order.

It may be possible to buy a home at the current interest rate with a better price and lower mortgage rate than if you wait for rates to go down and prices to increase once the summer arrives.

In the current market the old adage about being the 'early bird' just might be the right move for some potential buyers who take advantage of current housing prices at the current interest rate.

There's never really a bad time to invest in real estate, and sometimes it is better to take advantage of a current opportunity rather than wait for something else to happen.

While warmer weather may start getting people outdoors, it doesn't necessarily mean better opportunities when it comes to finding the right home at the right price.

Currently, the market in Orangeville and Dufferin County is seeing robust activity with good inventory levels. Sales are up 27 per cent compared to this time last year.

The market is returning to a 'more normal' market as seen previous to the buying and selling frenzy that took place during the pandemic.

Housing prices have dropped in the region making for a more attractive market for many potential buyers.

Current interest rates are the result of several increases in the rate over the past year. This increase caused many people to reconsider getting into the market while causing concern among some homeowners who borrowed heavily at a lower rate and have mortgage renewals coming up within the next couple of years.

While interest rates are a concern to anyone borrowing money, that shouldn't stop you from borrowing if the timing is right and it can work in your favour.

Experts are predicting that the Bank of Canada may lower the rates this year. It is not known for sure when, or if this will happen, but a lower rate is generally considered a likely scenario now that inflation rates have begun to stabilize.

Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - January

	January 2024	January 2023	% Change
# of Active Listings	157	147	6.80%
# of Sales	19	11	72.73%
Average Sale Price	\$994,205	\$1,062,455	-6.42%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	157
Divided by Sales per Month	19
Months of Inventory	8.3

There is currently 8.3 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 2024 vs. January 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 6.80% in January 2024 over the same month in 2023. The number of homes sold increased by 8 homes or 72.73% in January 2024. Average sale prices decreased by 6.42%.



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.

The Board fosters understanding and co-operation amongst the members resulting in enhanced professional services to the public.



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What to know about replacing gutters

Certain home renovation projects are more glamorous than others. A remodelled kitchen is sure to garner its share of "oohs and aahs," while a newly paved driveway is much less likely to dazzle guests.

A gutter replacement is another job that might not have the wow factor. However, fully functioning gutters are a must and can help to prevent potentially expensive roof damage. Gutters rarely draw attention, but homeowners can keep an eye out for signs that indicate gutters need to be replaced.

SIGNS GUTTERS SHOULD BE REPLACED

Various signs indicate it's time to replace existing gutters. Homeowners should act promptly if any of the following signs arise, as poorly functioning gutters can make it hard for water to get into the downspouts, ultimately pushing it backward and likely underneath roof shingles, where the result can be costly water damage.

- Peeling paint
- Cracks
- Pooling water in the gutter
- Mildew in the gutter, which can sometimes be seen even from the ground
- Water damage: Water damage on the gutter can be limited to certain spots and will be noticeable on the underside of the gutter
- Soffit damage
- Sagging gutters
- Detached gutters, which can be detached from other pieces or the house
- Rust

WHO SHOULD REPLACE GUTTERS?

Many home improvements can be completed successfully by skilled do-it-yourselfers, but a gutter replacement is best left to the professionals. Homeowners who live in single-story homes may be able to replace gutters on their own, but the issues that can arise when gutters are not functioning at optimal capacity make this a job best suited to professionals, even in residences without high roofs.

Some gutters may be under a manufacturer's warranty, so homeowners can check to see if their gutters qualify for a free upgrade. Experience is one of the best reasons to work with a professional gutter installation team. Experienced professionals can identify which gutters are the best fit based on a host of factors, including the pitch of the roof, local conditions and the size of the house. In addition, gutter installation requires the use of various tools that many DIYers may not have on hand, which can cut into the cost savings of doing the project yourself.

Homeowners also should not underestimate the challenges of working on ladders that are high up off the ground. Professionals are accustomed to such challenges, while DIYers may not be comfortable or used to climbing ladders with materials and tools in hand.

A gutter replacement is a worthwhile investment that can ensure rainwater efficiently and effectively runs through gutters and away from the roof. Leaving this task to the professionals can ensure the job is done right.



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873043 5th LINE, MONO \$1,988,000



LET YOUR IMAGINATION CREATE YOUR DREAM HOME

Privacy & views of countryside on 1.5 acres. Bungalow with addition in the 80's: vaulted ceiling, fireplace & walkout. Inside is ready for someone to rejuvenate the entire package. Trees line property perimeter. 300 ft of frontage on a quiet road. Toronto only 45 mins away.

16437 KENNEDY ROAD, CALEDON \$1,199,000



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Across the road from an exclusive golf course, The Devils Pulpit. Tucked away in the hills of Caledon but close to amenities. Hike nearby Bruce Trail, ski at The Caledon Ski Club. It is the perfect spot for your country retreat within this spectacular setting.

3246 ESCARPMENT SIDEROAD, CALEDON \$995,000



21 ACRES WITH CUSTOM HOME & CUSTOM KITCHEN

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



TRANQUIL HOME WITH PLENTY OF ROOM FOR A GROWING FAMILY

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. 1.4 acres, 3.5 car garage & concrete driveway.

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



33 EXTREMELY PRIVATE ACRE COUNTRY HIDEAWAY WITH VIEWS

2 storey board & batten home with 5 bedrooms (main floor primary), 3 bathrooms, sunroom & great room with vaulted ceiling. Inground pool, hot tub, cabana, water features & det 3 car garage with studio above. Geothermal heat & generator.

713516 FIRST LINE, MONO \$2,795,000



THE BEST LOCATION IN EXCLUSIVE LEGACY PINES DEVELOPMENT

Bungalow, 2+1 bedrooms, 4 bathroom, open concept living/kitchen, primary has large walk-in closet & updated 4 pc. ensuite with heated floors. Finished basement has bath, rec room & bedroom. 2 car garage, located on the 1st hole.

5-14 ZIMMERMAN DR., CALEDON \$1,529,000



RENOVATED FROM TOP TO BOTTOM WITH AMAZING KITCHEN

2 bedrooms, 2 bathrooms, spacious eat-in kitchen with white cabinets, quartz counters & s/s appliances. Finished lower level has large rec. room, 3 pc. bath & laundry room. Updated bathrooms, 1 car garage + 1 parking spot. Move in ready!

90 LAWRENCE AVE. #103, ORANGEVILLE \$579,999



TURNKEY PROPERTY WITH 200 FEET OF RIVER

This home features 5 bedrooms (1 on the main floor), 4 bathrooms, updated kitchen, 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



A LITTLE PIECE OF HEAVEN THAT HAS SOMETHING FOR EVERYONE

2 storey, 3 bedroom, 3 bathroom, amazing updated kitchen with so many details including s/s appliances, pot filler, coffee station, quartz tops. Primary bedroom with 3 pc. ensuite, walk-in closet & sitting room. Bonus family room has fireplace, built-ins, wainscoting & walk-out to deck. 3 car garage, multi-tiered deck, shop, swimming pond, gazebo & loads of parking.

6921 4th Line, New Tecumseth \$1,499,000