RESALE COLLECTIONS

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Building a new home can be a stressful project for many people. There is a lot to consider when you first come up with the concept for a new design.

aving a trusted, reliable, and knowledgeable builder will make the entire project a lot easier and you have the peace of mind knowing that the job will be completed to your satisfaction.

Chad and Billy Ferguson, owners of Ferguson Fine Homes, have 30 years of experience building new homes, completing interior and exterior renovations, building home additions, and completing landscaping.

They have completed over 500 building projects and are known as a premier customer builder and renovation specialist in the region.

"We've been in business 30 years now," Billy explained. "We build custom homes, and we also do a lot of renovations. We do kitchens, bathrooms, and additions to homes, and we do landscaping. Jobs are completed from start to finish."

They complement their services with expert cabinetry designed and made at their Highway 10 location. Craftsmen create custom cabinets for kitchens, dens, or any room, that will turn a space into a unique custom-designed area for a spectacular finish.

"We build all our cabinetry in-house," Billy explained. "In our showroom, we sell retail products. We have products that people can't get locally. We want people to be able to come here, so they don't have to go to the city."

They carry products that you won't find in a typical

When you decide to build a new home, Chad and Billy can guide you through the entire process.

"Clients meet with us and we explain the process," Billy said. "We make sure you have the right budget for a project. We'll provide concepts and adjust things until we get where the client wants to be. We like to be involved from the beginning so we can guide them through it all."

Building a new home can be a daunting experience for those who are doing it for the first time.

Ferguson Fine Homes can help you through everything from demolishing an existing home to obtaining the necessary permits for a new build.

"We have a budget laid out to start with," explained Ferguson Fine Homes Designer, Vanessa Claridge, of how a client is made aware of what is possible when building a new home. "As it progresses, we can advise a client that something is in their budget. We work with clients from start to end, so we know when the budget is tipping. We guide clients through this."

The beauty of building a custom home is your opportunity to not only design the layout and features, you can select those special custom fixtures and materials that will create a one-of-a-kind dwelling that reflects your taste and lifestyle.

Ferguson Fine Homes provides quality-built, customdesigned homes, that are all unique and one of a kind. They are experts in the industry and have a solid and trusted reputation with many satisfied clients who are enjoying their new home, renovation, or addition.

To view some of Ferguson Fine Homes completed projects, or to contact Billy or Chad for a consultation, visit the website at: www.fergusonfinehomes.ca.

Ferguson Fine Homes is located at 633387 Highway 10, in Mono.

They can be reached by e-mail at info@fergusonfinehomes.ca or by telephone at 519-938-0464.

- Written by Brian Lockhart



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(NC) With spring and the warmer weather just around the corner, we tend to start thinking about the season's to-do list.

FOR SOME, that means considering home renovations or adding a new feature like a pool or shed. For others, it's the ideal time to buy or sell a home.

How do these home improvement projects impact the value of your home, and how do you know it's right?

Over the past 20 years, the Municipal Property Assessment Corporation, which assesses and classifies all properties in Ontario, has worked to increase transparency around the assessment process and how values are determined.

Every property owner in Ontario has access to AboutMyProperty, a free online tool where they can view detailed information about their property, learn more about how their property was assessed and compare their property's assessed value to others in their neighbourhood. If they disagree with their assessment, they can file a request for reconsideration, free of charge.

Through the tool, owners can also find several documents to help understand their property assessment including:

- Copies of any Property Assessment Notices issued
- Their property profile which lists details on file for your property
- Methodology guides which are detailed documents that explain exactly how property assessments are carried out
- Market valuation reports that explain how relevant methodology was applied to a specific group of properties

There are also proactive steps a property owner can take at any time to make sure the information on file about their property is accurate. For example, since assessments are based in part on information that is on record, you can go online and make sure your details on file are up to date. The assessors consider up to 200 different factors when assessing a residential property, including input from property owners.

Property assessments can be complex but understanding them empowers homeowners to make informed decisions about their property. If you're interested in learning more, visit mpac.ca/valuematters.

www.newscanada.com

RISING MORTGAGE RATES?

3 strategies that could help

(NC) Rising interest rates and higher prices are leaving many Canadians wondering how to keep up with expenses, particularly a mortgage.

In fact, 62 per cent of Canadians believe that housing affordability will worsen in 2024, and 46 per cent thinthat mortgage rates will increase in the next year according to IG Wealth Management's 2023 Financial Confidence Index, which tracks and reports on Canadians' overall financial confidence.

"Mortgages are often one of Canadians' largest debts," says Alana Riley, head of mortgage, insurance and banking at IG Wealth Management. "With increased interest rates, many homeowners are likely feeling pinched. However, there are strategies to be considered to help lower stress and make things more manageable."

Here are three strategies to help manage your mortgage

CONSIDER EXTENDING YOUR AMORTIZATION PERIOD

By extending the amortization period of your mortgage, which is the length of time it takes to pay off your mortgage in full, there's the opportunity to make your regular

payments more manageable. Taking more time may allow for lower payments and more budget flexibility.

TAKE ADVANTAGE OF CONTRACT RENEWALS

When your mortgage comes up for renewal, use this to your advantage by considering making a lump-sum payment and weighing the pros and cons of a fixed- or variable-rate mortgage. Meeting with your financial advisor at least three months prior to your scheduled renewal date can help set expectations and give you time to understand your options.

INCLUDE YOUR MORTGAGE IN YOUR FULL FINANCIAL PICTURE

Many view their mortgage payments as a "siloed" expense and don't incorporate this cost into their broader financial plan. But since it's often their single largest expense, it's important that mortgage payments are always included in the full view of your finances. Working with a financial advisor who is familiar with your

entire financial situation, not just your mortgage will help balance your obligations.

With current renewal rates generally higher for most Canadian mortgage holders, and all mortgages varying with different terms and conditions, the need to seek advice to ensure all your financial needs are taken into consideration is more important than ever. It'll go a long way toward building your financial confidence and

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PRESIDENT'S ELITE CLUB



Is a reverse mortgage the right option for you? Are you prepared for retirement?

According to a recent Deloitte study, three million Canadian households are expected to enter retirement in the next decade, making it crucial to address their financial readiness.

New research uncovers concerning figures. To maintain a desired retirement lifestyle until the average Canadian life expectancy of 82, near-retiree households should ideally have saved at least \$340,000, including pension savings. However, a survey in the study indicates varying levels of retirement readiness among Canadians:

- 14% will maintain a lifestyle comparable to their current level of comfort.
- 18% of retirees may need to adjust their lifestyle to ensure a secure retirement.
- 37% risk exhausting their retirement savings unless significant lifestyle changes are made.
- 31% will rely on public income streams for support.

Surprisingly, only 18% of near-retiree households plan

on leveraging their home equity to supplement retirement income despite its potential benefits.

This is where A Reverse Mortgage comes in. This product is a financial solution that offers a tax-efficient way for Canadians aged 55 and above to unlock up to 55% of their home equity in tax-free cash without the burden of monthly mortgage payments. The Reverse Mortgage can provide retirees with consistent cash flow during retirement, offering them monthly or quarterly installments to sustain their standard of living throughout their golden years.

By working with a reverse mortgage specialist, you can take positive steps to secure your financial future.

Frequently asked questions:

Will I lose all my equity?

The data shows that over time your equity position should not be negatively impacted.

Will I have to move at any time?

As long as at least one applicant remains in the home, you will not need to move.

Can I make payments if I choose to?

Yes, but payments are optional.

How much money can I access?

Typically 25% to 55% of the property value can be available, depending on age and location.

A reverse mortgage, like any mortgage product, may not suit everyone. A senior with limited income, someone who is real estate rich, but cash-poor, a senior with debt or a mortgage that is unmanageable but does not want to sell and move, can benefit from this product.

- Provided by Dwight Trafford

Renovations that help sell homes

The adage "there's a lid for every pot" suggests that, even in relation to the real estate market, there's bound to be a buyer for every home on the market.

Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favour of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

A FRESH COAT OF PAINT: Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it's not a task relished by many. Painting is messy, takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral colour and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a "safe" colour that has been trending in recent years.

MINOR BATHROOM REMODEL: Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there's more room in the budget, replacing a tub, tile surround, floor, toilet,

sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You'll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

REDONE KITCHEN: The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it's a great place to focus your remodelling attention. The National Association of the Remodelling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.

UPDATED HEATING AND COOLING SYSTEM: Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don't want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

FRESH LANDSCAPING: A home's exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they're more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home's chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.





Did you know?

Certain areas of a home are more likely to draw the interest of prospective buyers when a house goes on the market. When that day comes, many realtors and homeowners rely on staging to make a home as attractive as possible during an open house or appointment viewing. According to a 2019 report from the National Association of Realtors, staging the living room is most important for buyers, with 47 percent of buyers indicating a well-staged living room had an effect on their view of the home. The owner's suite (42 percent) and the kitchen (35 percent) were found to be the next most important rooms to stage.

Though the report is generally concerned with selling a home, the conclusions in the report are something renovation-minded homeowners can keep in mind. If prospective buyers are most impressed by well-staged living rooms, owner's' suites and kitchens, it stands to reason that those same rooms, when well-designed and recently renovated, will elicit a similarly positive reaction if homeowners ultimately decide to sell their homes in the future.

















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Beauty is in the eye of the beholder, and that notion is as true when renovating a home as it is when studying a piece of art.

Therefore, when homeowners are looking for the best building materials for their home remodels — including backyard decks — their own personal preferences may ultimately dictate the direction they go.

Deck boards and railings can be made from a diverse array of materials, including traditional hardwood, plastic and composite materials. Here's a deep look into some of the more popular decking materials so homeowners can make informed decisions when contracting with a decking professional for the build.

HARDWOOD, SOFTWOOD OR PRESSURE-TREATED WOOD

In the not-so-distant past, decks were primarily built using some type of wood. Wood is widely available and fairly cost-effective. However, as anyone with a wood deck knows, wood requires frequent upkeep and it can be susceptible to rotting or insect damage. Wood decks also may splinter and deteriorate when exposed to the elements or pool water. Pressure-treated boards are infused with chemicals to help them endure, but that does not make them impervious to wear. Still, the traditional look of a wood deck remains appealing to many homeowners.

Composite decking materials are made from a blend of recycled plastic and wood fibres. Since there is so much recycled content, composite decks attract those who are concerned about the environment and sustainability. Composite decking comes in uncapped and capped varieties. The capped version has an extra layer of protective capping made from high-

performance polymers, says TimberTech, a decking and outdoor furniture provider. While composite decks may have similar up-front costs to wood, they will require less maintenance over the years, but they must be scrubbed to avoid mildew growth.

PLASTIC

Decks made of polyvinyl chloride, polypropylene or high-density polyethylene (HDPE) are collectively referred to as PVC decks. They are made entirely from environmentally safe plastic with no wood in the mix at all. PVC decks are more durable than composite and can last a lifetime. All PVC decks need occasional cleaning. A potential disadvantage to PVC is it doesn't always look, sound or feel like wood. Also, complex fastening systems can make the boards move as the temperature changes, resulting in squeaking as people walk on the deck. Generally, PVC is more expensive than wood or composite, but that investment may be worth it for those who never want to worry about deck repair or replacement.

This Old House says there is another plastic decking material made from polystyrene. It is stiff, strong and light, and with the brand Eon, the nonslip surface becomes less slippery when wet so it may be great around pools.

Aluminum may not be as popular as other decking materials, but it is lighter and stronger than wood, composite, and plastic. Aluminum also is resistant to mold, weather and insects, and it can be recycled. An aluminum deck will last for years, which is why it is one of the more costly decking materials.

Homeowners have many choices when picking materials for their decks. If they want a traditional look and moderate cost, wood may be the way to go. Those concerned about looks and durability may like composite. People who want very durable and long-lasting may want to give strong consideration to plastic or aluminum materials.

Signs it's time to repair or replace your deck

SPRING IS A SEASON of rejuvenation that compels millions across the globe to quit hibernating and get back to enjoying the great outdoors. Spring also marks a great time to assess a home's exterior, namely those areas like a deck where people will spend a lot of time in the warmer months to come.

Assessing a deck after winter can be eyeopening. Harsh winter weather can take its toll on a deck, and the following are some telltale signs that a deck could be in need of repair or replacement.

WOBBLY UNDERFOOT AND IN HAND: Wobbly planks and railings are one sign of a deteriorating deck homeowners won't recognize as they hide from winter weather indoors. But these tend to reveal themselves rather quickly when examining a deck after winter. Wobbly planks in the middle of the deck can be inconvenient, but wobbly steps and railings can be dangerous. According to the home improvement resource Angi, wobbly railings can be a byproduct of rot. A local decking professional can assess the extent of the rot in railings and elsewhere and determine the best course of action. If the rot is isolated to an area or two, a simple repair may be all that's necessary. Extensive rot may require a full replacement of the existing deck.

FADED PAINT: Many homeowners paint their wood decks, and that paint will not last forever. Faded paint can turn an otherwise lovely deck into an eyesore, and paint can fade over the winter. Thankfully, a local painter can address a faded deck and may recommend some additional strategies to safeguard the deck against fading next winter and beyond.

HOLES IN THE WOOD: Many homeowners have encountered curious-looking holes in their deck. This could be a sign of insect infestation. Termites, carpenter ants and carpenter bees are among the various types of insects that can bore holes through wood. Homeowners who notice holes throughout their deck are urged to call a deck professional and/or pest control firm to assess the holes and offer a solution. Though small issues may be addressed with repairs, a deck littered with holes caused by insects may need a full replacement.

RUST: Wood decks may be made of wood, but they can still exhibit signs of rust, namely in the nails and metal connectors that hold the deck together. If screws have rusted to the point where they are no longer holding the deck together, a full-scale replacement could be in the cards, as the deck could have substantial structural damage. Like other issues that can reveal themselves during a springtime inspection of the deck, rust necessitates a thorough examination by an experienced decking professional.

Many people do not use their decks during winter, which only underscores the significance of a full deck inspection in spring.





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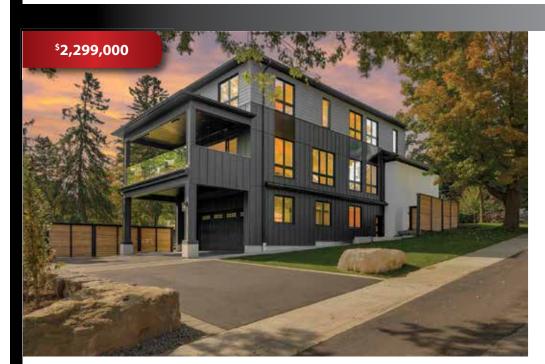




BEAUTIFUL DUPLEX

Excellent opportunity for an all-brick bungalow set up as a duplex – lots of possibilities as income property or utilize one of the levels to help pay the mortgage?!

Main floor has 3 bedrooms, 2 full bathrooms, open concept, ensuite laundry, access to single car garage and storage room. Separate entrance to the bright, walkout basement finished as 1 bedroom apartment with spacious living/dining room, eat-in kitchen, large above grade windows, separate laundry/utility/storage room and 3 piece bath. Double wide driveway and fenced rear yard ...





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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, 30' x 119' lot 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





Orangeville Statistics - February			
	February 2024	February 2023	% Change
# of Active Listings	50	48	4.17%
# of Homes Listed	59	48	22.92%
# of Sales	34	26	30.77%
List Price vs. Sale Price Ratio	99%	99%	0.00%
Average Days on Market	20	23	-13.04%
Average Sale Price	\$776,509	\$812,808	-4.47%

Orangeville	Statistics	- Year	to Da	ite

	Jan - February 2024	Jan - February 2023	% Change
# of Homes Listed	107	84	27.38%
# of Sales	62	47	31.91%
List Price vs. Sale Price Ratio	98%	97%	1.03%
Average Days on Market	31	30	3.33%
Average Sale Price	\$771,231	\$820,747	-6.03%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	50
Divided by Sales per Month	34
Months of Inventory	1.5

There is currently 1.5 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - February			
	February 2024	February 2023	% Change
# of Active Listings	189	186	1.61%
# of Homes Listed	172	113	52.21%
# of Sales	75	67	11.94%
List Price vs. Sale Price Ratio	98%	96%	2.08%
Average Days on Market	27	31	-12.90%
Average Sale Price	\$1,318,013	\$1,184,146	11.30%

Peel - Caledon Sta-

tistics - Year to Date			
	Jan - February 2024	Jan - February 2023	% Change
# of Homes Listed	296	248	19.35%
# of Sales	133	95	40.00%
List Price vs. Sale Price Ratio	98%	96%	2.08%
Average Days on Market	28	31	-9.68%
Average Sale Price	\$1.249.067	\$1.301.282	-4.01%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	18
Divided by Sales per Month	75
Months of Inventory	2.5

There is currently 2.5 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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Garage storage solutions

Who doesn't have a space at home that serves as a catch-all for items that seemingly have no other home?

FOR MANY, this storage wasteland where items go to be forgotten tends to be the garage. Before long, clutter can overwhelm the space and create an eyesore. Garage clutter also makes the space less functional by making it harder to park a vehicle or store equipment. Organizing a garage takes work, but the end result can improve the appearance, free up space, make work more efficient, and make it easier to find and use tools more readily. Here are some ways to get started on organizing your garage.

START WITH CLEANING AND CULLING

One of the first steps when organizing a garage is to thoroughly analyze what is needed and what can be removed from the garage. If items belong elsewhere, such as in a shed or the basement, move these items first. Discard damaged or broken items. Next, move on to tools or gear that haven't been used in some time. Will you use it again? If the item has been collecting dust for years, you likely already know the answer to that question.

Pile all items in the driveway so you have a clean slate with which to start. Measure the room to figure out the dimensions so you'll know how much wall space is available for storage.

FREE UP FLOOR SPACE

The ultimate goal of a garage storage renovation is to make floor space available, according to Stacey Schweiger of Sunshine Organizing. Lifting items off the floor makes access easier, and protects items should there be a flood or leaks. A combination of wall shelves, overhead shelves, cabinets, and wall hooks can help homeowners create more floor area. Organization becomes easier when everything has a designated space where it can be easily returned.

CONSIDER WEIGHT

When investing in shelving and racks, remember that many of the items stored in garages tend to be heavy. It's important to ensure that shelves and hooks are heavy-duty and able to withstand the weight of pressure put on them. Verify the maximum weight so that racks will not buckle or tip over and cause issues.

UTILIZE OVERHEAD SPACE

Overhead storage can be reserved for items that aren't used frequently, such as seasonal decorations or luggage.

OUT OF SIGHT

Some items should be stored out of sight and beyond the reach of children and pets. Cabinets and containers can be used and locked to secure materials, such as fertilizers, paints, solvents, and other chemicals.

ADDITIONAL IDEAS

Magnets, pegboards, organization bins and systems, and similar products can be used to corral small or errant items like hand tools, fasteners and more.

Garage organization will take some planning and time, but the end result can be well worth the effort.





Brampton's premium location, one owner family home backs to a green belt with oversized yard!
Custom millwork throughout, from the beautiful cabinets to the custom hardwood floors, staircases, hand rails & trim. This home will appeal to the discriminating Buyer, who appreciates fine carpentry.
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Dufferin Statistics (excluding Orangeville) - February			
February 2024	February 2023	% Change	
162	143	13.29%	
40	31	29.03%	
\$1,000,008	\$1,098,720	-8.98%	
	February 2024 162 40	February 2024 February 2023 162 143 40 31	

Dufferin Statistics (excluding Orangeville) - Year to Date Jan - February 2024 Jan - February 2023 % Change # of Sales 59 42 40.48% Average Sale Price \$773,265 \$1,089,221 -29.01%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale 162
Divided by Sales per Month 40
Months of Inventory 4.1

There is currently 4.1 months of inventory on the Market in Dufferin (excluding Orangeville).

February 2024 vs. February 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 13.29% in February 2024 over the same month in 2023. The number of homes sold increased by 9 homes or 29.03% in February 2024. Average sale prices decreased by 8.98%.

A good credit score will help you when buying real estate

When you are thinking about buying a home, there are a lot of things to take into consideration.

Of course, you must decide on what type of home you will be looking for, the location, your wants and needs, and find a home within your price range.

Most potential home buyers assess their financial situation prior to getting serious and make sure they are on track to make an affordable purchase. This includes having a proper down payment, and figuring out what your monthly mortgage payments

will be, along with monthly bills and property taxes.

It is better to prepare thoroughly in advance rather than to just plunge into the market unpre-

However, one thing that is commonly over-looked is your credit score.

A credit score can determine which lenders will

pared and find you are way over your head.

take a chance on you and the interest rate they offer.

Currently, the age group with the worst credit scores are those aged between 18 and 35. This is an age group that probably has the most first-time buyers.

These low credit scores could be due to people who have a bad credit history, or someone who simply has not had the opportunity to build their credit history.

Keeping your credit score healthy, is as simple as making sure you make all your credit card, and similar payments on time every month.

One of the easiest ways to harm your credit score is by being late on your cell phone bill. Some people have been known to secure several different credit cards, run up the bills, and then have

problems paying the minimum monthly payment. This is a surefire way to damage your credit score.

Making sure you pay your bills on time is an important way of establishing credit and proving that you are a good risk to a lender.

Of course, it is better not to go into debt at all, however, that is very difficult for many people to

A low credit score can negatively affect your ability to buy a car, secure a mortgage, or rent an apartment.

You can review your own credit rating online through various sources and see where you stand. If you are still forging ahead and going to buy a house, you have a couple of options. You can meet

with a lender, or meet with a mortgage broker.

Visiting a bank may be a problem for someone with a lower credit score. A bank is less likely to take a chance on a person with a low credit score, and you are limited to the products they have when

it comes to mortgages.

When you visit a mortgage broker, you have many more options. A mortgage broker has the ability to deal with many different lenders and can

shop around for you.

They can work with banks, credit unions, trust companies, and even private lenders.

A mortgage broker has the experience and knowledge to guide you to find a suitable lender based on your financial situation, and what you can afford, and provide valuable information that will help you make a sound financial decision.

Getting your finances in order before deciding to purchase a home is the smart way of planning for the future and that includes maintaining a good credit rating.

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.

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





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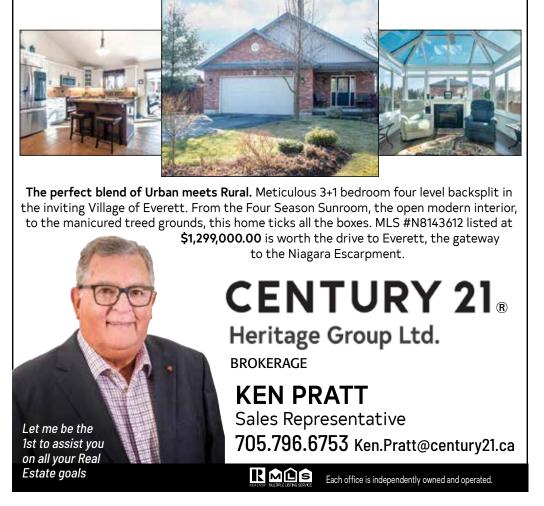


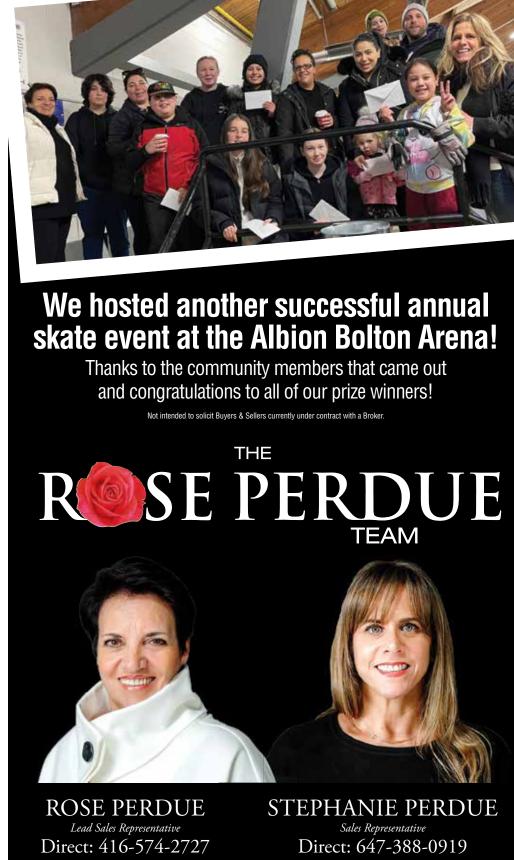
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10 PRIVATE ACRES WITH STUDIO ABOVE DETACHED 3 CAR GARAGE
2 storey home features 3 bedrooms, 3 bathrooms, family room with vaulted ceiling & walkout basement. Amazing garage features a studio above like no other with bathroom, kitchenette & living/dining space. Gated entry & Geothermal heat.

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



CUSTOM HOME ON 21 ACRES WITH LARGE WORKSHOP

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 & privacy.

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



ENJOY OUTSTANDING VIEWS ON PRIVATE 33 ACRES

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



PLENTY OF ROOM FOR A GROWING FAMILY WITH THE FINISHED BASEMENT

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



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 \$569,999



EXCLUSIVE LEGACY PINES DEVELOPMENT WITH CUSTOM UPGRADES

Bungaloft, 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 \$1,499,800



10 BEAUTIFUL ACRES JUST NORTH OF HIGHWAY 9

Bungalow, 2+1 bedrooms, 3 bathrooms, master suite with 3 pc. ensuite, open concept living/dining/kitchen with centre fireplace, soaring ceilings & walk-outs to gorgeous grounds. Finished walk-out basement, 2 car garage, 22x32 ft. shop.

793040 3RD LINE, MONO \$1,499,000



ATTENTION TO DETAIL IN THE WOODWORK IS INCREDIBLE IN THIS HOME

2 storey home, 3 bedrooms, 3 bathrooms, updated dining/kitchen combo with quartz tops, pot filler & coffee centre, primary features 3 pc ensuite, sitting room & w-in closet. 3 car garage, swimming pond, multi tier deck, shed & workshop.

6921 4th LINE, NEW TECUMSETH \$1,499,000



CORNER DOUBLE LOT WITH TOWN AMENITIES & INGROUND POOL

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

53 CALEDON ST., ALTON \$1,399,000



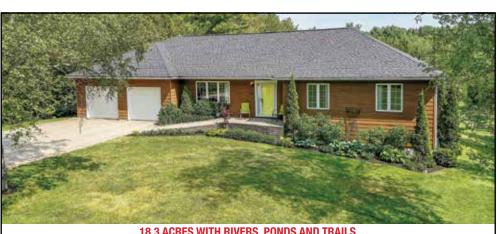
3+2 bedrooms, 2 bathrooms, open concept kitchen/dining/living & finished walkout basement with 2 bedrooms, bathroom & family room. Manicured lawns, pool with wrap around deck, outdoor pavilion for parties, steel roof, 2 car garage & no neighbours. 20538 HORSESHOE HILL RD., CALEDON \$1,499,000



SPACIOUS AND ELEGANT HOME IN SOUGHT AFTER AREA OF ORANGEVILLE

Bungaloft, 2+1 bedrooms, 4 bathroom, finished from top to bottom. Main floor primary with 4 pc ensuite, his/her closets & fireplace. Living room has vaulted ceiling, fireplace & walkout to deck. Basement with bedroom, bath & rec. room.

10 JAMES ARNOTT CRES., ORANGEVILLE \$799,999



18.3 ACRES WITH RIVERS, PONDS AND TRAILS
Bungalow, 3 bedrooms, 2 baths, main floor laundry, open concept living/dining/kitchen.
Primary bedroom with hardwood & w/i closet. Corner lot, 2 car garage, 2 entryways, New A/C 2022, Roof 2015
569 HIGHPOINT SDRD., CALEDON \$1,799,000