

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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John Walkinshaw recognized as Top Volume eXp Real Estate agent in Ontario

Even though he is a veteran realtor with a lot of experience in the real estate industry and extensive knowledge of the areas he services, John Walkinshaw of Walkinshaw Partners in Dufferin County readily admits he is still eager to learn about the industry.

His constant quest for new information and learning new technology probably has a lot to do with the fact that he was recently honoured as eXp Realty's #1 Top Volume Solo Agent for 2023.

The award was presented at eXp Con Canada – a national conference for eXp Realty real estate professionals, held in Toronto from May 8 – 10. eXp realtors from all over Canada attended the event.

John was also asked to speak at the conference and offered sage advice about the industry which especially helped those realtors who are just beginning their careers.

"It is an award and recognition event as well as a time for training and collaboration," John explained of the purpose of the conference. "All the agents that were there are in different places in their career. They are learning new and different tools, like how to deal with artificial intelligence and other up-and-coming technology."

At eXp Realty, there is a culture of working together to achieve the best possible outcome for both real estate agents and clients.

"It's a shared experience," John said. "The nice thing about eXp Realty is we do have a collaboration-type mindset. In order to be recognized as a top agent in the industry, you can't just sell a lot of houses. You have to be part of the real estate community by helping with training new people. You may be a

mentor to new agents, and be part of training sessions and podcasts. We are all trying to help each other."

John was acknowledged for his personal achievements in the industry including the fact that he is the top volume real estate agent for eXp Realty in Ontario. He is consistently among the top performers in Canada for the company. The previous year he was the second top-selling agent and moved to the top spot this year.

While based in Orangeville, John services a wide area through Dufferin County and beyond and is well known in the region as a trusted and knowledgeable real estate agent. He works alongside his daughters, Carley, who is also a licensed real estate agent, and Laura, the Executive Director who handles the administrative side of things.

Currently, the local market is seeing a rise in inventory when it comes to properties in the region.

The best advice John offers to potential home buyers is, "never time the market."

While some people wait, to see what will happen with interest rates, they are probably missing opportunities.

"Long term over the past 50 years, real estate has gone up, on average, three per cent each year," John explained. "It always goes up over time. With that in mind, trying to time the market is not necessarily a good thing."

For example, people who waited to buy just a few years ago may have missed the opportunity as housing prices have increased dramatically over the past several years. Now, those potential buyers, who waited, may have difficulty buying into the current market.

John can help potential buyers make their dream of home ownership a reality by offering advice and using his experience to guide clients through a successful real estate transaction.

You can reach John by telephone at 519-942-7413, and Carley at 519-278-5149, or through the website at: www.johnwalkinshaw.com.

– Written by Brian Lockhart



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10 Questions Mortgage Borrowers should ask but often don't

1 If I have mortgage default insurance do I also need mortgage life insurance?

Yes. Mortgage life insurance is a life insurance policy on a homeowner, which will allow your family or dependents to pay off the mortgage on the home should something tragic happen to you. Mortgage default insurance is something lenders require you to purchase to cover their own assets if you have less than a 20% down payment. Mortgage life insurance is meant to protect the family of a homeowner and not the mortgage lender itself.

2 What steps can I take to maximize my mortgage payments and own my home sooner?

There are many ways to pay down your mortgage sooner that could save you thousands of dollars in interest payments throughout the term of your mortgage. Most mortgage products, for instance, include prepayment privileges that enable you to pay up to 20% of the principal (the true value of your mortgage minus the interest payments) per calendar year. This will also help reduce your amortization period (the length of your mortgage). Another way to reduce the time it takes to pay off your mortgage involves changing the way you make your payments by opting for accelerated bi-weekly mortgage payments. Not to be confused with semi-monthly mortgage payments (24 payments per year), accelerated bi-weekly mortgage payments (26 payments per year) will not only pay your mortgage off quicker, but it's guaranteed to save you a significant amount of money over the term of your mortgage. With accelerated bi-weekly mortgage payments, you're making one additional monthly payment per year. In addition to increased payment options, most lenders offer the opportunity to make lump-sum payments on your mortgage (as much as 20% of the original borrowed amount each

year). Please note, however, that some lenders will only let you make these lump-sum payments on the anniversary date of your mortgage while others will allow you to spread out the lump-sum payments to the maximum allowable yearly amount.

3 Can I make lump-sum or other prepayments on my mortgage, or will I be penalized?

Most lenders enable lump-sum payments and increased mortgage payments to a maximum amount per year. But, since each lender and product is different, it's important to check stipulations on prepayments prior to signing your mortgage papers. Most "no frills" mortgage products offering the lowest rates often do not allow for prepayments.

4 How do I ensure my credit score enables me to qualify for the best possible rate?

There are several things you can do to ensure your credit remains in good standing. Following are five steps you can follow: 1) Pay down credit cards. The number one way to increase your credit score is to pay down your credit cards so they're below 70% of your limits. Revolving credit like credit cards seems to have a more significant impact on credit scores than car loans, lines of credit, and so on. 2) Limit the use of credit cards. Racking up a large amount and then paying it off in monthly instalments can hurt your credit score. If there's a balance at the end of the month, this affects your score – credit formulas don't take into account the fact that you may have paid the balance off the next month. 3) Check credit limits. If your lender is slower at reporting monthly transactions, this can have a significant impact on how other lenders view your file. Ensure everything's up to date as old bills that have been paid can come back to haunt you. Some financial institutions don't even report your maximum limits. As such, the credit bureau



is left to only use the balance that's on hand. The problem is, if you consistently charge the same amount each month – say \$1,000 to \$1,500 – it may appear to the credit-scoring agencies that you're regularly maxing out your cards. The best bet is to pay your balances down or off before your statement periods close. 4) Keep old cards. Older credit is better credit. If you stop using older credit cards, the issuers may stop updating your accounts. As such, the cards can lose their weight in the credit formula and, therefore, may not be as valuable – even though you have had the cards for a long time. Use these cards periodically and then pay them off. 5) Don't let mistakes build up. Always dispute any mistakes or situations that may harm your score. If, for instance, a cell phone bill is incorrect and the company will not amend it, you can dispute this by making the credit bureau aware of the situation.

existing property and buy a new one, it's best to check with your mortgage broker for specific conditions. Some lenders allow you to port your mortgage, but your sale and purchase have to happen on the same day, while others offer extended periods.

8 If I want to move before my mortgage term is up, what are my options?

The answer to this question often depends on your specific lender and what type of mortgage you have. While fixed mortgages are often portable, variable are not. Some lenders allow you to port your mortgage, but your sale and purchase have to happen on the same day, while others offer extended periods. As long as there's not too much time between the sale of your existing home and the purchase of the new home, as a rule of thumb most lenders will allow you to port the mortgage. In other words, you keep your existing mortgage and add the extra funds you need to buy the new house on top. The interest rate is a blend between your existing mortgage rate and the current rate at the time you require the extra money.

9 What steps can I take to help ensure I don't become a victim of title or mortgage fraud?

The best way to prevent fraud is to be aware of how it's committed. Following are some red flags for mortgage fraud: someone offers you money to use your name and credit information to obtain a mortgage; you're encouraged to include false information on a mortgage application; you're asked to leave signature lines or other important areas of your mortgage application blank; the seller or investment advisor discourages you from seeing or inspecting the property you will be purchasing; or the seller or developer rebates you money on closing, and you don't disclose this to your lending institution. Sadly, the only red flag for title fraud occurs when your mortgage mysteriously goes into default and the lender begins foreclosure proceedings. Even worse, as the homeowner, you're the one hurt by title fraud, rather than the lender, as is often the case with mortgage fraud. Unlike with mortgage fraud, during title fraud, you haven't been approached or offered anything – this is a form of identity theft. Following are ways you can protect yourself from title fraud: always view the property you're purchasing in person; check listings in the community where the property is located – compare features, size and location to establish if the asking price seems reasonable; make sure your representative is a licensed real estate agent; beware of a real estate agent or mortgage broker who has a financial interest in the transaction; ask for a copy of the land title or go to a registry office and request a historical title search; in the offer to purchase, include the option to have the property appraised by a designated or accredited appraiser; insist on a home inspection to guard against buying a home that has been cosmetically renovated or formerly used as a grow house or meth lab; ask to see receipts for recent renovations; when you make a deposit, ensure your money is protected by being held "in trust"; and consider the purchase of title insurance.

10 How do I ensure I get the best mortgage product and rate upon renewal at the end of my term?

The best way to ensure you receive the best mortgage product and rate at renewal is to enlist your mortgage broker once again to get the lenders competing for your business just like they did when you negotiated your last mortgage. A lot can change over a single mortgage term, and you can miss out on a lot of savings and options if you simply sign a renewal with your existing lender without consulting your mortgage broker.

5 What amortization will work best for me?

While the lending industry's benchmark amortization period is 25 years, and this is the standard that is used by lenders when discussing mortgage offers, and usually the basis for mortgage calculators and payment tables, shorter or longer timeframes are available – to a maximum of 30 years. The main reason to opt for a shorter amortization period is that you'll become mortgage-free sooner. And since you're agreeing to pay off your mortgage in a shorter period of time, the interest you pay over the life of the mortgage is, therefore, greatly reduced. A shorter amortization also affords you the luxury of building up equity in your home sooner. Equity is the difference between any outstanding mortgage on your home and its market value. While it pays to opt for a shorter amortization period, other considerations must be made before selecting your amortization. Because you're reducing the actual number of mortgage payments you make to pay off your mortgage, your regular payments will be higher. So if your income is irregular because you're paid commission or if you're buying a home for the first time and will be carrying a large mortgage, a shorter amortization period that increases your regular payment amount and ties up your cash flow may not be the best option for you.

6 What mortgage term is best for me?

Selecting the mortgage term that's right for you can be a challenging proposition for even the savviest of homebuyers, as terms typically range from six months up to 10 years. The first consideration when comparing various mortgage terms is to understand that a longer term generally means a higher corresponding interest rate. And, a shorter term generally means a lower corresponding interest rate. While this generalization may lead you to believe that a shorter term is always the preferred option, this isn't always the case. Sometimes there are other factors – either in the financial markets or in your own life – that you'll also have to take into consideration when selecting the length of your mortgage term. If paying your mortgage each month places you close to the financial edge of your comfort zone, you may want to opt for a longer mortgage term, such as five or 10 years, so that you can ensure that you'll be able to afford your mortgage payments should interest rates increase. By the end of a five- or 10-year mortgage term, most buyers are in a better financial situation, have a lower outstanding principal balance and, should interest rates have risen throughout the course of your term, you'll be able to afford higher mortgage payments.

7 Is my mortgage portable?

Fixed-rate products usually have a portability option. Lenders often use a "blended" system where your current mortgage rate stays the same on the mortgage amount ported over to the new property and the new balance is calculated using the current rate. With variable-rate mortgages, however, porting is usually not available. This means that when breaking your existing mortgage, a three-month interest penalty will be charged. This charge may or may not be reimbursed with your new mortgage. While porting typically ensures no penalty will be charged when you sell your



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How to choose the perfect patio furniture

(NC) Whether you're enjoying a morning cup of coffee, dinner with family or entertaining guests, furniture adds functionality to your outdoor space. With the right pieces, you can greatly enhance the usability, comfort and overall appeal of your patio or deck.

CONSIDER YOUR WANTS AND NEEDS

Choose from a wide variety of materials, colours and styles that best suit your personality or the theme you've envisioned for your backyard oasis. If you only use your patio occasionally, a few basic items will suffice. But, if you entertain frequently or spend a considerable amount of time outdoors, shop for multipurpose items that can stand up to wear and tear.

THINK ABOUT THE MATERIAL

Look for patio cushions with polyester fibres that allow water to run off and air to filter through, keeping them fresh. Cushions that have patterns on both sides allow you to flip them periodically, helping them maintain their appearance and shape. If portability is important, choose lightweight frame materials for furniture, like plastic and aluminum. If you don't plan to move them often, or if they'll be exposed to wind, go with heavier materials like wood and wrought iron.

CHOOSE THE TYPE OF PATIO SETS YOUR BACKYARD OASIS FOR HOSTING OR RELAXING?

The answer to this question will determine what type of patio set you will want to choose. Outdoor dining sets allow you to host sit-down meals for up to ten people. Bistro sets are the perfect size for small patios or balconies. Conversation sets mimic the look of an indoor family room with a coffee table and various types of seating like loveseats, benches and chairs. Some models include gel-fuel fire pits built right into the table. Lastly, sectional sets would suit a more relaxing environment as they typically come in two or four combinations. Head to your local building supply store, such as The Home Depot, to check out the wide variety of patio collections available.

FURNITURE AS FINAL TOUCHES

Add an umbrella to shade seating areas and create a more comfortable environment. Choose mesh materials to filter sun while still allowing air to flow in and out. Move your cushions to a cool, dry location when they aren't in use for prolonged periods of time (always clean them first). If you have limited space, use outdoor storage bins or deck boxes. Enjoy your patio when the weather cools with accessories like patio heaters and portable fire pits. Keep your furniture in top form with covers that help prevent mildew and weather damage.

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DECK TECH:

Tools for designing your dream deck

(NC) Virtually everything in life can now be achieved with just a few clicks or swipes, including planning a new deck.

IF YOU'RE LOOKING to update your outdoor space, expert assistance is available at your fingertips via a computer or mobile device. Thanks to advancements in rendering technology and user-friendly interfaces, there are lots of great tools and resources online to help guide you through the deck design and planning process from inspiration to installation.

VISUALIZE THE POSSIBILITIES. Every great outdoor space starts with a vision. Apps such as the Trex AR Deck Visualiser allow homeowners to explore design possibilities by experimenting with decking shapes, colours and railing combinations against the backdrop of their own homes. Users can also order decking samples right from the app, which is available for free via the Apple Store and Google Play.

DESIGN FROM YOUR DESKTOP. Once you've envisioned your new deck, bring it to life using an online deck design tool – no engineering or architecture degree required. Desktop programs offer the ability to create multi-level decks and non-traditional layouts customized to your home's dimensions and populated with specific decking and railing products.

Some programs also automatically generate material lists along with cost estimates and printable renderings to share with your contractors.

CALCULATE COSTS. To ensure your deck dreams remain within reach, make use of online material and cost calculators. These tools provide valuable guidance in the early planning stages to help you manage expectations and make informed decisions. Rough cost estimates for materials can be determined based on deck size, substructure needs, and the decking and railing products being considered to give planners a solid starting point for budgeting.

Find more deck-planning tips and tools at trex.com.

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6 reasons why you should consider blinds or shades for your home

(NC) After months of trying to keep the house warm, we transition to keeping it cool.

While curtains are great at blocking sunlight, blinds or shading in your home are more durable and long-lasting options. They block unwanted sunlight from coming through your windows, keep cooling costs down, and are easier to clean and maintain. Here are six reasons to consider them this season.

COMFORT AND LIGHT FILTRATION

Light-control blinds are a stylish and functional solution that let you customize the amount of light you allow through, giving you improved energy efficiency and helping to protect furniture and carpets from UV rays.

PRIVACY CONTROL AND ROOM DARKENING

For complete privacy and added style, blackout cellular shades, roller shades or shutters can be installed. Vertical or horizontal blinds can be tilted for greater customization.

ENERGY SAVINGS

You can reduce energy costs and optimize the amount of solar heat entering your home with cellular shades or vertical slats to filter out harmful UV rays and improve

your comfort in winter or summer temperatures. Cordless cellular shade options work through their double-layered "honeycomb" construction to prevent heat loss in your home.

UV PROTECTION

Solar, cellular or zebra shades reduce the amount of UV rays that enter your home, which can help prevent fading of furniture and fabrics. Cellular shades are a perfect blend of soft style and easy functionality. With their striped, semi-transparent pattern, zebra blinds give a room a combination of soft light control and excellent privacy.

CONVENIENCE

Motorized blinds offer a convenient way to change how much light enters your home. Simply push a button and you can effortlessly open, close, raise or lower them to customize your lighting. If you're looking to do a custom design or fitting, many local building supply centres, including The Home Depot, offer free in-home consultations.

CLEANING AND MAINTENANCE

If you're a frequent host for your family and friends, you may want to consider premium faux wood blinds, vinyl blinds (PVC) and anti-static polyester fabric blinds or shades that require minimal maintenance.

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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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Buying a home? Protect yourself with the right insurance coverage.



Adequately insuring your home and protecting your financing means peace of mind. Find out why it's important to have the right insurance coverage so you're prepared should anything unexpected happen to you as a homeowner.

Various insurance solutions can adequately cover your home and personal property. The first ones that usually come to mind are basic coverages like fire, theft or vandalism.

It's just as important to make sure you can meet your financial obligations. That's why there's coverage to protect your financing. It will help you make your mortgage payments and ensure your family is financially secure should anything unexpected happen.

Protect your future

To reduce financial worries, it's well worth your while to protect your assets and your ability to pay your mortgage.

An unexpected event like a claim, an accident, an illness or premature death can impact your ability to meet your financial obligations. That's why you'll benefit from knowing the coverage available to help you reduce the stress associated with such an event.

Home insurance and loan insurance* can help you rest easy and avoid a financial headache if something goes wrong.

Home insurance: a solid foundation

As a homeowner, you want to protect your investment with the right coverage for your needs. There are different types of coverage. The most well known covers your home and contents in the event of things like a fire or break-in. If either of these covered incidents were to occur, you could be compensated for the damages (less the applicable deductible), without having to borrow or dip into your savings.

You can also get coverage for water damage, sewer backup, seepage or flooding. Subject to certain conditions, your home insurance could also reimburse some of your living expenses, such as meals, accommodations and transportation, until you're back on your feet.

Another benefit of home insurance is liability coverage. This critical protection covers you for unintentional property damage or bodily injury caused to others. Some examples: A fire breaks out in your house and damages your neighbour's home, or your dog bites the mail carrier and causes serious injuries. In both cases, the damages caused might be covered under your home insurance liability coverage.

Loan insurance means peace of mind

Is your home insured? Perfect. And in the event of a health concern that results in total disability and makes it impossible for you to work, would you be able to make your mortgage payments?

That's where Loan insurance comes in. It covers the insured balance in the event of death, and the mortgage payment in the event of total disability. It's a huge relief for you and your family at a difficult time.

Desjardins Loan Insurance is flexible: You can choose life insurance or life insurance and disability insurance, as well as the coverage percentage you want, from 10% to 100% of your loan balance.



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*Loan Insurance is a product of Desjardins Financial Security Life Assurance Company.

The terms and conditions of the coverages described are set out in the home insurance contract and loan insurance contract, which always prevail. Certain conditions, limitations and exclusions may apply.

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Beautiful 3 bedroom brick bungalow with open concept living/dining, gas fireplace, updated kitchen with large centre island, granite countertops, smoky grey plank flooring, and neutral décor. Primary bedroom walks out to private patio & huge lot 68'x 150'. Finished walkout basement features recreation room, wet bar, electric fireplace, 3 piece bathroom and lots of storage. Plus, detached garage with overhead heater, above ground pool and garden sheds.

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\$599,000

\$799,900

COMMERCIAL LOT IN MANSFIELD

Check out this 1.2 acre lot located just west of busy intersection of Airport Road & County Road 17 in Mulmur. The lot is open and level with 209 feet frontage x 252 feet depth. Great public visibility and good access to major highways and commuting.

THE BEST BUY ON EARTH

Surround yourself with nature at this 10 acre property located just 8 km from Orangeville. The land fronts on paved road with 220 feet frontage x 2015 feet depth. The lot is level landscape with mixed bush throughout.

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

RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - April

	April 2024	April 2023	% Change
# of Active Listings	109	46	136.96%
# of Homes Listed	99	59	67.80%
# of Sales	47	57	-17.54%
List Price vs. Sale Price Ratio	99%	99%	0.00%
Average Days on Market	21	14	50.00%
Average Sale Price	\$911,011	\$849,770	7.21%

Orangeville Statistics - Year to Date

	Jan - April 2024	Jan - April 2023	% Change
# of Homes Listed	293	208	40.87%
# of Sales	147	134	9.70%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	24	20	20.00%
Average Sale Price	\$831,253	\$823,168	0.98%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	109
Divided by Sales per Month	47
Months of Inventory	2.3

There is currently 2.3 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

Simcoe - New Tecumseth Statistics - April

	April 2024	April 2023	% Change
# of Active Listings	166	137	22.63%
# of Homes Listed	131	113	15.93%
# of Sales	69	66	4.55%
List Price vs. Sale Price Ratio	97%	98%	-1.02%
Average Days on Market	28	29	-3.45%
Average Sale Price	\$899,909	\$913,879	-1.53%

Simcoe - New Tecumseth Statistics - Year to Date

	Jan-April 2024	Jan-April 2023	% Change
# of Homes Listed	437	382	14.40%
# of Sales	240	209	14.83%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	36	25	44.00%
Average Sale Price	\$908,396	\$865,510	4.95%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	168
Divided by Sales per Month	69
Months of Inventory	2.4

There is currently 2.4 months of inventory on the Market in New Tecumseth. In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - April

	April 2024	April 2023	% Change
# of Active Listings	329	201	63.68%
# of Homes Listed	232	157	47.77%
# of Sales	89	78	14.10%
List Price vs. Sale Price Ratio	96%	97%	-1.03%
Average Days on Market	30	23	30.43%
Average Sale Price	\$1,429,358	\$1,435,851	-0.45%

Peel - Caledon Statistics - Year to Date

	Jan - April 2024	Jan - April 2023	% Change
# of Homes Listed	736	562	30.96%
# of Sales	292	262	11.45%
List Price vs. Sale Price Ratio	97%	97%	0.00%
Average Days on Market	29	28	3.57%
Average Sale Price	\$1,330,061	\$1,349,083	-1.41%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	329
Divided by Sales per Month	89
Months of Inventory	3.7

There is currently 3.7 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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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.

Realtors take advantage of AI technology



Nothing will replace the personal service provided by a knowledgeable and professional real estate representative, however, more and more realtors are turning to artificial intelligence to help them achieve their goals and those of their clients.

Not everyone is good at writing, and this new program can assist realtors who find it a struggle to describe a house. It is especially helpful for creating new ways of describing a property without re-hashing the usual bland descriptions and phrases.

With photos being a major part of marketing a home, AI and computer programs can assist in showcasing a home.

If a potential buyer is visiting a home for sale, and it is currently not inhabited, they see only bare rooms. This can be a little unsettling for some people as they can't imagine how the room will look once it is furnished.

Using software, computer-generated furniture, as well as window and wall coverings can be added to provide a glimpse of what is possible once a buyer moves in.

The programs can also change the paint colour if a potential buyer wants to see how a room will look when they paint to suit their tastes.

If a potential buyer is also an avid gardener, the program can create shrubs, trees, and flowers, so a person can imagine what currently bare property will look like once they start planting and landscaping.

Marketing a property is all about showcasing a property's potential for a prospective buyer who may be interested but may have some reservations.

After all, it's not easy to imagine how a home will look after you move in and add your own personal taste.

AI is helping realtors present a property in its best light and highlighting the features that will attract more buyers.

While AI can assist realtors and show clients many things about a home, it is no substitute for having an experienced, professional, and knowledgeable real estate agent to help guide you through the entire real estate buying and selling process.

With a marketing strategy being so important when it comes to listing a property, many realtors now use AI to help them market properties in a variety of ways.

If you occasionally look through real estate listings or are constantly following the market, you will be familiar with the usual property descriptions.

Typically there is an overall description of the home, with a mention of some of the more favourable features. That is followed by the details that list the number of bedrooms, bathrooms, finished basement, and any other features that make the house stand out.

The problem is there are only so many ways you can describe a typical three-bedroom house without being repetitive.

Thanks to AI, many realtors are now choosing to use a new word program that helps generate novel ways to describe a property in its best light.

A realtor can enter information about the property, and the program will provide a detailed and creative message that can be used as a marketing tool.

This serves to create a property description that stands out from the typical listing and may be more enjoyable to read for those looking at listings.

Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - April			
	April 2024	April 2023	% Change
# of Active Listings	222	175	26.86%
# of Sales	40	37	8.11%
Average Sale Price	\$1,190,470	\$1,110,442	7.21%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - April 2024	Jan - April 2023	% Change
# of Sales	136	107	27.10%
Average Sale Price	\$1,089,286	\$1,045,439	4.19%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	222
Divided by Sales per Month	40
Months of Inventory	5.6

There is currently 5.6 months of inventory on the market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

April 2024 vs. April 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 26.86% in April 2024 over the same month in 2023. The number of homes sold increased by 3 homes or 8.11% in April 2024. Average sale prices increased by 7.21%.

Year to Date 2024 vs. Year to Date 2023

The number of homes sold in Dufferin (excluding Orangeville), year-to-date increased from 107 to 136, which is an increase of 27.10%. Average sale prices were up by 4.19%.



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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60 ANN STREET, BOLTON

Downsize to this Exclusive Condo in Downtown Bolton. Experience the luxury of the River's Edge, sought after location within walking distance to vibrant Bolton Village. Meticulously maintained building w/ indoor pool, sauna, rec rm, exercise rm, outdoor bbq & patio area + a library. Enjoy surrounding nature & walking trails along the river. This 2 bed, 2 bath unit has lovely layout, only 4 in the building. Sunfilled south facing unit. Kitchen has lrg island w/barstools included. Primary bdrm w/ W/I closet w/ custom built in's. Walk-in over size updated shower. 2nd bdrm w/ murphy bed (included) gives versatility. Neutral chic decor just turn the key & move in! \$799,900

IS 2024 TIME TO MAKE A CHANGE?

Considering a downsize, but feel stuck by the memories and emotional ties to your home? Considering a fresh new chapter in your life, but are not quite sure where to live? Considering making a move, but not sure if it's the best time right now?

Making life changes - especially selling your home - is a difficult decision. That's why for over 33 years my clients have trusted me to help them navigate this emotional journey.

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CORNER DOUBLE LOT WITH INGROUND POOL & LOADS OF PARKING
Bungalow with 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 + amazing inground pool with concrete surround & large deck
53 CALEDON ST., ALTON \$1,399,000



MOVE IN READY, COMPLETED FROM TOP TO BOTTOM
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, 4.7 acres & no neighbours.
20538 HORSESHOE HILL RD., CALEDON \$1,499,000



STUNNING 10 ACRE HILLTOP RETREAT
Post & beam bungalow 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 SIDEROAD, MULMUR \$1,649,999



NESTLED IN ONE OF ORANGEVILLE'S MOST DESIRABLE NEIGHBOURHOODS
4 level sidesplit, 3 bedrooms, 3 bathrooms, finished from top to bottom, kitchen with granite tops & island & 2 of the bedroom feature ensuites. 3 car garage + parking for 6.99x111 ft. lot, stamped concrete patio & fenced yard.
25 MORROW CRES., ORANGEVILLE \$1,349,000



JUST 5 MINUTES TO ORANGEVILLE IN EXECUTIVE SUBDIVISION
4 level sidesplit, 4 bedrooms, 4 baths, updated eat-in kitchen has quartz tops, island, fridge/freezer combo & walkout to multi tier deck. Primary features 6 pc ensuite. Ground level with kitchenette, living room & bedroom with 3 pc ensuite. 1 acre & 2 car garage.
36 MADILL DR., MONO \$1,549,000



PLENTY OF ROOM FOR A GROWING FAMILY WITHIN 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



EXPERIENCE MODERN ELEGANCE ON MAGICAL 10 ACRES
Raised bungalow, 4+1 bedrooms, 3 bathrooms, living room with vaulted ceilings & fireplace, modern kitchen with quartz tops & island, finished walkout basement with bedroom, bath, rec room & mud room.
Carpport, barn & paved drive.
16738 CALEDON-KING TOWNLIN, CALEDON \$2,299,000



EXECUTIVE HOME ON 21 ACRES WITH LOVELY COUNTRY VIEWS
This estate bungalow has 3 bedrooms, 3 bathrooms, updated kitchen with Carrara marble top island, open concept family/living area & part finished walkout basement. Huge covered deck, paved driveway, 2 car garage, large shop or barn for the horses & privacy.
247515 5th SIDEROAD, MONO \$2,499,000



33 ACRES, DET GARAGE WITH STUDIO ABOVE, INGROUND POOL
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 & 3 car garage with space above.
Geothermal heat, generator & extreme privacy.
713516 FIRST LINE, MONO \$2,695,000



89.37 ACRES OF FLAT PREMIUM FARMLAND
Corner lot with 2 road frontages, directly across the street from Laurelwoods Elementary School & diagonally across from The Township of Amaranth Town Hall & Municipal Park.
Currently zoned agricultural. Just minutes north of Orangeville.
284342 DUFFERIN COUNTY ROAD 10, AMARANTH \$2,888,800



CHARMING CUSTOM BUNGALOW ON 1 ACRE
3+1 bedroom, 3 bathrooms, open concept kitchen/dining/living area, primary features an ensuite, walk-in closet plus double closet, finished walk-out basement with extra bedroom, bath & rec room.
Attached 2 car garage + workshop.
9352 COUNTY ROAD 1, HOCKLEY \$1,299,000



ONE OF THE MOST BEAUTIFUL PARCELS OF NATURE IN CALEDON
2 storey, 4+1 bedrooms, 4 bathrooms, finished basement. 2nd house on property is original farm house with 4 bedrooms, recently updated. 52 acres, barn, ponds & beach with beach shack.
Million dollar views from every window of the main house.
15316 MOUNT WOLFE ROAD, CALEDON \$4,999,000