

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Anthony Caputo

A trusted Realtor who is involved with the community

When you are ready to buy a home, you need someone you can trust to help guide you through the entire transaction, from the search through to signing the final deal.

Anthony Caputo, Manager and Team Leader of the Caputo Group with RE/MAX EXPERTS, is a Realtor who takes both his job and his involvement in the community seriously. He strives to combine those passions to provide excellent service to clients while benefiting his home town as a local resident.

Since 2015, Anthony has been involved in real estate in Caledon, Vaughan, Bolton, Orangeville, Nobleton, King, New Tecumseth, and Kleinburg, where he has earned a reputation as a trusted professional who has a genuine concern for ensuring his clients achieve their goals.

Not content to rest on his laurels, Anthony con-

tinues to seek self-improvement and is still learning after all these years as a real estate representative.

He has designations as an Accredited Luxury Home Specialist, Certified Luxury Home Marketing Specialist, Certified Real Estate Specialist, Certified Residential Specialist, and is an expert in Short Sales and Foreclose Resource.

The fact that he is a long time local resident means Anthony has his finger on the pulse of the community.

When you are searching for a new home, there are many things to consider before making your final decision.

Anthony knows the communities he works in and can guide you to a property or neighbourhood that will meet your needs.

He knows the neighbourhoods and the amenities that surround them that will help a client make an informed decision.

Anthony knows the schools, recreation facilities, clubs, social groups, restaurants, pharmacies, shopping areas, and community groups that form a community and will help a client find the right location.

Being a local resident, Anthony strives to make the community a better place for everyone who lives there and takes an active role in community events.

He is the organizer of the Caledon Ribfest that

will be taking place at the Caledon East Community Complex on July 5 - 7.

Anthony stepped up when former organizers were unable to continue the tradition.

"Ribfest has been a staple in the community for many years," Anthony explained. "It stopped during COVID. I've done multiple events in the past, like movie nights in the park. I thought we should bring Ribfest back. We got a team together, because it is a big endeavour. We'll have three ribbers there and we are raising money for Bethel Hospice as well as Meaghan's Music Room - they teach music to challenged children. In addition to the ribbers, we'll have around 20 food trucks and a lot of entertainment over the three days. This year the Town of Caledon stepped up and gave me a huge help. They said we can have it in Caledon East on Town property and offered to help set up. This will be our permanent location from now on."

The Ribfest attracts people from all over the region who arrive for the ribs and the party atmosphere of the event. Around 10,000 people are expected to visit Ribfest over the three days.

Anthony has been on the Board of Directors for Meaghan's Music Room - a charity that provides music and dance classes for individuals within the commu-

nity that have physical and neurological challenges.

"Anything I can do in the community, I try and do," Anthony explained. "I was involved with the Italian festival. My partner and I also decided to open an ice cream shop in downtown Bolton. I'm also hoping to do another movie night."

It is this dedication to his community that has earned Anthony a special place in both the areas he serves and the clients who trust him with their real estate transactions.

Whether you are on the hunt for a new home or looking to sell your current property, Anthony has the enthusiasm and commitment required to deliver exceptional results.

Along with his team of trusted and professional realtors, the Caputo Team achieves the results you want while making sure your entire experience is satisfying and stress free.

To view current properties that are on the market, or to learn more about Anthony Caputo and the Caputo Team, visit on-line at www.thecaputogroup.ca. By telephone, Anthony can be reached at: 416-938-7771.

- Written by Brian Lockhart

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5 questions all first-time home buyers should ask

(NC) Buying your first home can be both exciting and overwhelming, but doing your research and asking the right questions can help you reduce stress and make your purchase with confidence.

Here are five questions every first-time homebuyer should ask themselves, according to Royal Bank of Canada.

WHAT SHAPE ARE YOUR FINANCES IN?

Your finances need to be in good shape to qualify for a mortgage and a good interest rate. Lenders will look at your credit report to determine your credit risk. If

your credit history isn't the best, now is the time to work on your credit score.

HOW MUCH WILL A HOME COST?

Most first-time buyers are surprised at the hidden costs that go into buying a home. Beyond the mortgage, down payment and closing costs, there are insurance fees if your down payment is less than 20 per cent of the value of the home. Other expenses include setting up utilities, legal fees, insurance, maintenance costs and property tax. Collectively, they can add a lot more to what you originally expected to pay.

HOW WILL YOU SAVE FOR YOUR DOWN PAYMENT?

Saving for a down payment can be one of the most challenging steps for first-time home buyers, but there are savings tools that can help. For example, the First-Home Savings Account is a registered

account that can help you save for your first home, without paying tax on the money you earn or take out. You can contribute up to \$8,000 a year tax-free to this account, up to a lifetime limit of \$40,000.

WHAT ARE YOUR NON-NEGOTIABLES AND TRADE-OFFS?

It's important to think about whether you have any "deal-breakers" you aren't willing to compromise on and if there are any trade-offs you are open to making when buying a home. Would you be willing to embrace a smaller living space or a different location to buy a home sooner? Are you willing to wait for a home that checks more boxes, or do you want to get into home ownership as soon as the price is right? Your answers to these questions are likely to influence when and what you buy.

HOW WILL YOU DEAL WITH BUMPS IN THE ROAD?

The surest way to learn if you can afford a home is to test-drive your monthly payments. Start by estimating your monthly mortgage and home-maintenance costs. Then, look at your current monthly costs, including rent and what you are putting into savings. Would you have enough to cover the cost of owning a home or would you need to find a way to cover any financial gaps?

Knowing how well you handle the payments before you buy can help determine the size of the mortgage that you are most comfortable with.

More advice on buying your first home is available at rbc.com/mymoneymatters.

www.newscanada.com



Hunting for a new home? 4 things to consider

(NC) Whether you're a first-time buyer or a seasoned reseller, the process of buying a home is equal parts excitement and exhaustion. If you're in the market this spring, here are four factors to consider.

CHECK AND UPDATE ESSENTIAL EQUIPMENT

Congratulations, you found your dream home. While you'll already have a long to-do list for moving day, you should add testing the smoke and carbon monoxide detectors to your list. Replace the backup batteries and make sure none of the units have passed their expiry date.

If the home has an old-style thermostat, consider swapping it for a smart thermostat that allows you to adjust your home temperature from anywhere and set different temperature schedules for various times of the day.firstalert.ca

SHARED CONDO COSTS

If you're budgeting for a condo, remember that shared elements, from pools to parking garages, need ongoing investments to ensure the safety, comfort and resale value of your property. While major updates can raise fees, risk assessment professionals typically say these updates are important to avoid larger problems. They suggest prospective owners engage with the board and learn about managing the unique shared risks associated with condos. Find more information through the Canadian Institute of Actuaries.cia-ica.ca

REFRESH THE YARD

Have you found the home of your dreams, but feel the yard is a little lacking? Don't worry, it doesn't have to be a dealbreaker. Landscaping and projects like adding a new deck are relatively affordable ways to spruce up any outdoor space, particularly if you do some or all of the work yourself. Free digital tools, like the AR Visualizer offered by composite decking manufacturer Trex, can help you explore design possibilities by offering a virtual view of how the yard would look post-reno.trex.com

MAP OUT YOUR HOME-BUYING JOURNEY

Before you go house-hunting, make sure you know your full financial picture. Talk to an advisor from your financial institution to map out your pathway to home ownership. If the numbers don't quite work, put a pause on buying and see which steps you can take to get you closer to that future move-in day. If you haven't already, consider opening a registered First Home Savings Account. You can make tax-deductible contributions of up to \$8,000 a year (up to a lifetime total of \$40,000) and withdraw the money tax-free when you're ready to buy a qualifying home.rbc.com/mymoneymatters

By Allan Britnell, Editor-in-Chief, News Canada
www.newscanada.com

BEWARE OF MORTGAGE OR TITLE FRAUD

In a time where identity theft and Ponzi schemes are plastered across the daily news, the last thing you want to worry about is yet another way to lose your hard-earned money.

But as a homeowner, you need to be aware of crimes on the rise known as mortgage fraud and real estate title fraud.

MORTGAGE FRAUD

The most common type of mortgage fraud involves a criminal obtaining a property, then increasing its value through a series of sales and resales involving the fraudster and someone working in cooperation with them. A mortgage is then secured for the property based on the inflated price.

Following are some red flags for mortgage fraud:

- Someone offers you money to use your name and credit information to obtain a mortgage
- You are encouraged to include false information on a mortgage application
- You are 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
- The seller or developer rebates you money on closing, and you don't disclose this to your lending institution

"STRAW BUYER" SCHEME

Because of the recession, more people are desperate

and eager to find a way to hang onto their homes. A couple was recently arrested in Canada after duping 100 families looking for help to avoid foreclosure in the US.

Another term for mortgage fraud is the "straw" or "dummy" homebuyer scheme. For instance, a renter does not have a good credit rating or is self-employed and cannot get a mortgage, or doesn't have a sufficient down payment, so he or she cannot purchase a home. He/she or an associate approaches someone else with solid credit. This person is offered a sum of money (can be as much as \$10,000) to go through the motions of buying a property on the other person's behalf – acting as a straw buyer. The person with good credit lends their name and credit rating to the person who cannot be approved for a mortgage for his or her purchase of a home.

Other types of criminal activity often dovetail with mortgage fraud or title fraud. For example, people who run "grow ops" or meth labs may use these forms of fraud to "purchase" their properties.

THE FALLOUT FOR LENDERS

Fortunately (for you, at least), mortgage fraud typically hurts the lender the most.

Canadian precedents have been set in which banks are held responsible for mortgage fraud. The BC Court of Appeals recently ruled that "the lender – not the rightful property owner – is the one out of luck in a fraudulent mortgage scheme" and that lenders "must ensure their mortgages are valid by taking steps to ensure that the registered owner obtained title to the property legally." The same conclusion was made by the Ontario Courts a couple of years ago.

Banks, as you can imagine, aren't too thrilled about this trend. Royal Bank of Canada recently sued a former bank employee over an alleged mortgage fraud scheme.

TITLE FRAUD

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 are the one hurt by title fraud, rather than the lender, as is 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.

Here's what happens with title fraud: A criminal – using false identification to pose as you – registers forged documents transferring your property to his/her name, then registers a forced discharge of your existing mortgage and gets a new mortgage against your property. Then the fraudster makes off with the new home loan money without making mortgage payments. The bank thinks you are the one defaulting – and your economic downfall begins.

Following are ways you can protect yourself from title fraud:

- Always view the property you are 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

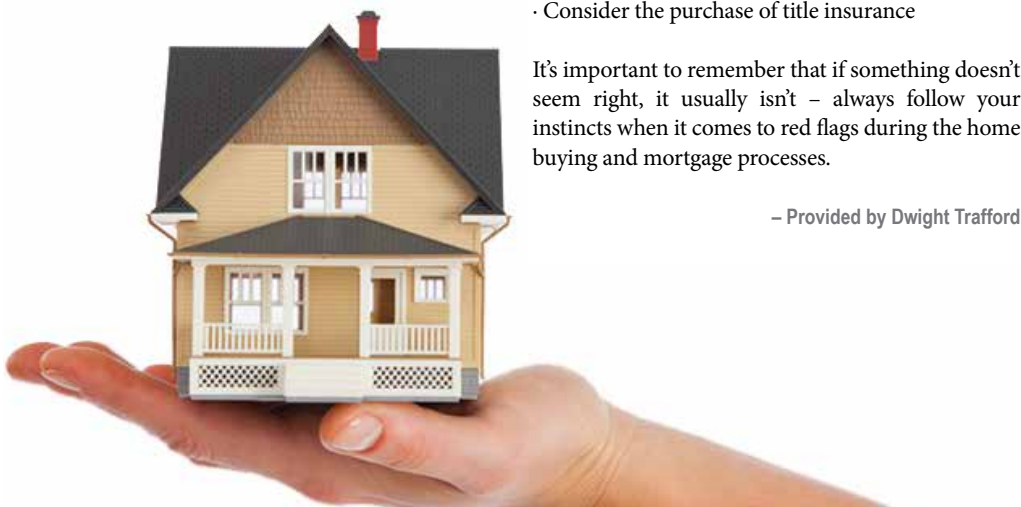
- Ask to see receipts for recent renovations

- When you make a deposit, ensure your money is protected by being held "in trust"

- Consider the purchase of title insurance

It's important to remember that if something doesn't seem right, it usually isn't – always follow your instincts when it comes to red flags during the home buying and mortgage processes.

– Provided by Dwight Trafford



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FOR SALE



332 DINGLE COURT - A hidden gem nestled at the end of a serene and private court in the heart of Bolton. This property is situated on a mature lot, offering ample privacy and a picturesque setting. The highlight of this home is the inviting inground pool, perfect for summer relaxation and entertaining. Inside, this property is truly a renovator's dream. With endless potential to customize and transform, you can create your ideal living space from the ground up. Whether you're an experienced renovator or a homeowner looking for a project, this is a perfect canvas for your vision. **\$1,377,000**

FOR SALE



64 QUEEN STREET SOUTH - Welcome to this exquisite condo located at 64 Queen Street, Unit 405, in the charming town of Tottenham. This luxurious unit offers a blend of elegance and comfort, perfect for those seeking a serene yet sophisticated lifestyle. Step into a spacious, airy living area with soaring high ceilings that enhance the sense of openness and grandeur. Enjoy the convenience and security of two dedicated underground parking spaces, providing ample room for your vehicles and extra storage. Savor breathtaking views from your private balcony, offering a perfect spot to unwind and enjoy the scenic surroundings. **\$739,900**

FOR SALE



201 BELL AIR DRIVE - This beautiful four-bedroom home located in the heart of Bolton. This charming detached home boasts plenty of privacy and natural light as it is situated on a corner lot. Elegant upgraded house boasting upgraded amenities for enhanced functionality. Features Include: New Windows 2021/ 2022, New Doors, New Furnace 2023, Guardian by Generac 14km Air Cool Gas Generator, New Hydro Smart Meter, Renovated Main Floor 2015, Sprinkler System, Wolf Dual Fuel Range, Rebuilt Chimney 2022, New Roof Vents, Natural Wood Burning Fireplace in Basement. **\$1,599,900**



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Advice to help you pay off your mortgage faster

(NC) Looking for ways to pay off your mortgage faster? Even small steps over time can make a big difference in how long it takes you to become mortgage-free.

You'll typically have opportunities to make changes to your mortgage that can help. Some of them you can make at any point during your term, while others you can only make when you renew.

WHAT YOU CAN DO DURING YOUR TERM

Speed up your regular payments: Depending on the terms of your mortgage, if you're currently making monthly payments, you might be able to switch to a more accelerated payment schedule. For instance, you could pay semi-monthly, biweekly or weekly instead. Making more frequent payments may help you pay off your principal sooner, which could potentially save you thousands of dollars in interest over the length of your mortgage.

Make a lump sum payment: Outside of regular payments, a lump sum payment is a one-time payment you make toward your mortgage principal. Depending on the terms of your mortgage, you may be able to take extra cash – such as from a tax refund, a bonus at work or an inheritance – and put that towards your mortgage principal. Speaking to a mortgage advisor can help you make the decision that best suits your needs.

Increase your regular payment amount: Another option is to increase your mortgage payment amounts, so you're paying off your principal faster.

WHAT YOU CAN DO WHEN YOU RENEW

Consider your timing: At some financial institutions, including TD, if you're close to your mortgage maturity date (the end of your term), you can renew your closed mortgage up to 120 days before your maturity date without prepayment charges, and notably, you cannot renew into an open term mortgage if you currently have a closed mortgage.

It's important to understand the terms of your mortgage agreement before making any changes to your payments. Connect with a mortgage advisor to walk you through how to take advantage of flexible payment features and help you find ways to achieve your financial goals.

Find more tips on how to pay off your mortgage faster here.

www.newscanada.com



Renewing your mortgage?

SHOP AROUND

(NC) Is the term on your mortgage ending?

If you still have a balance to pay, it is time to renew.

YOUR BANK will remind you by sending a mortgage renewal statement. They are required to do so at least 21 days before your term ends. This statement includes all the important details about your mortgage, including its new interest rate. The rate will probably be higher than it used to be. Here are some tips to minimize the impact of this hike in your costs:

EXPLORE YOUR OPTIONS

You don't have to stick with the same lender. Do your research and compare rates with different ones. There may be better deals out there, but keep in mind that there could be charges or you may need

to pay off other debts when switching lenders if, for instance, you have a home equity line of credit tied to the mortgage. Also be aware of potential new insurance premiums when switching lenders.

USE YOUR KNOWLEDGE TO YOUR ADVANTAGE

Use the insights you gained by shopping around to negotiate with your current lender for a potentially lower interest rate. By talking to your lender, you may learn that you qualify for a lower rate. In any case, you will want to take some action because doing nothing leads to an automatic renewal as outlined in the renewal statement.

TAKE STOCK OF WHERE YOU ARE

The time before a mortgage renewal is a good occasion to assess your financial situation and mortgage requirements. Does your budget allow for increased payments? Can you increase the payment frequency? This will allow you to pay your mortgage off sooner.

If you find yourself in a difficult situation, know that you are not alone and that there are some mortgage relief options available to you. Talk to your bank and consider these options before you turn to an alternative lender who may not be federally regulated and may charge higher interest rates.

Learn more about mortgage renewal at canada.ca/housing.

www.newscanada.com

MARKET UPDATE

Orangeville Statistics - May

	May, 2024	May, 2023	% Change
# of Active Listings	127	42	202.38%
# of Homes Listed	98	59	66.10%
# of Sales	44	52	-15.38%
List Price vs. Sale Price Ratio	99%	100%	-1.00%
Average Days on Market	23	16	43.75%
Average Sale Price	\$813,021	\$834,189	-2.54%

Orangeville Statistics - Year to Date

	Jan - May, 2024	Jan - May, 2023	% Change
# of Homes Listed	391	267	46.44%
# of Sales	191	186	2.69%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	24	19	26.32%
Average Sale Price	\$827,053	\$826,249	0.10%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	127
Divided by Sales per Month	44
Months of Inventory	2.9

There is currently 2.9 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 - May

	May, 2024	May, 2023	% Change
# of Active Listings	371	245	51.43%
# of Homes Listed	258	244	5.74%
# of Sales	78	109	-28.44%
List Price vs. Sale Price Ratio	98%	100%	-2.00%
Average Days on Market	25	17	47.06%
Average Sale Price	\$1,298,078	\$1,366,290	-4.99%

Peel - Caledon Statistics - Year to Date

	Jan - May, 2024	Jan - May, 2023	% Change
# of Homes Listed	994	805	23.48%
# of Sales	368	369	-0.27%
List Price vs. Sale Price Ratio	97%	98%	-1.02%
Average Days on Market	28	25	12.00%
Average Sale Price	\$1,323,361	\$1,357,008	-2.48%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	371
Divided by Sales per Month	78
Months of Inventory	4.8

There is currently 4.8 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

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\$899,900

DESIGNED FOR YOUR LIFE

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, 2 garden sheds, mature landscaping & gardens. Note recent repaved driveway with room for 6-8 vehicles and trailer parking area.



\$1,399,900

YOU WON'T WANT TO LEAVE HOME!

Beautiful, wooded 5 acre property just minutes west of Orangeville. Featuring a classic 'True North' log home with 3+1 bedrooms, 3 bathrooms, open concept kitchen/dining & living room with woodstove. Private loft hosts primary bedroom with ensuite bath, walkin closet and sitting area. The finished basement features recreation room with propane fireplace, & wet bar. Beautiful heated inground pool, custom waterfall, stone patio, outdoor kitchen and mature landscaping. Plus detached garage 30'x36'.

\$699,900

LIFESTYLE SOLUTIONS

Looking for a home with 2 private living spaces?? This home is a great investment property or a solution to living with adult kids or extended family. The main floor area has 2 bedrooms, full bathroom and bright kitchen & living rooms, as well as ensuite laundry. Via the garage, there is a separate entrance to a 2 bedroom finished basement, including gas fireplace, full bathroom, kitchen & ensuite laundry. Rear yard has also been separated to give each level a private outdoor space.



\$599,000

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.

\$799,900

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

WEATHERING THE STORM: Get your home ready for the summer

(NC) As the warm weather rolls in, so does the potential for extreme weather events. These can bring strong winds, heavy rainfall and even hail, posing significant risks to homes and properties. Don't let the wet weather put a damper on your spirit this summer. Consider trying out these tips so you can navigate storm season like a pro this year.

Taking the time to secure or bring any outdoor furniture, decorations or objects inside can prevent them from becoming damage-causing projectiles in high winds. Items such as patio umbrellas, lawn chairs, garden decorations and small potted plants are just some of the items that you should bring in.

Overhanging branches and untrimmed trees can be hazardous during extreme weather, potentially causing damage to your home or neighbouring properties if they fall. Trimming back branches that are close to your home or power lines can reduce the risk. Check with your municipality before cutting any tree significantly as that may require a permit. Regular tree-maintenance can help prevent damage year-round. During storms, windows and doors are vulnerable points of entry for wind and rain. Sealing gaps around them can prevent water intrusion and minimize potential water damage. You may also consider installing storm shutters or impact-resistant windows to protect against flying debris and high winds. By reinforcing garage doors, you can help prevent them from collapsing under high wind pressure.

It is also important to have an emergency kit on hand in case the storm lasts longer than expected or does more damage than anticipated. It is suggested that you fill a storage bin or duffel bag with supplies and store it in an area of your home that's easy to get to, like a hall closet. You can include things like nonperishable food, a can opener, water, solar-powered chargers and or power banks, battery-powered or hand-cranked radios and flashlights, a first-aid kit, medications, extra glasses or contact lenses, copies of your emergency plan, important documents such as insurance papers and identification, cash in small bills as well as seasonal clothing, sturdy footwear and emergency blankets.

If you are impacted by storm damage this summer and you believe that filing a claim with your insurance is necessary, you can start a claim almost instantly either online or via your insurance provider's app.

Find more information on how to keep your home safe at belairdirect.com.

www.newscanada.com



3 questions to ask yourself when designing an outdoor space

(NC) With so many options and factors to consider, planning a dream deck may seem daunting. To make the process more manageable, here are three important questions to help you design the perfect deck for your lifestyle and needs:

HOW DO I PLAN TO USE MY OUTDOOR SPACE?

How you anticipate using your space will help determine the best deck design. Do you want a peaceful, outdoor oasis where you can relax and connect

with nature? Do you want a deck that feels like an extension of your living room? Are you an entertainer looking for an al fresco dining area with a custom outdoor kitchen? Asking yourself these questions will help you determine the size, shape and layout that work best for your home and vision.

WHAT'S MY STYLE?

When designing your deck, you'll want to infuse it with your own personal style. Are you modern or traditional? Is your vibe coastal or contemporary? A great place to assess your design tastes is in your closet. What you choose to wear is a great indicator of what makes you feel comfortable and confident. Take note of the colours, materials and styles in your wardrobe and bring those to your deck planning process. Consider using online tools to explore various decking and railing options to get a sense for what fits your style.

WHAT MATERIALS ARE BEST FOR MY NEEDS?

Building a deck is a major investment, so it's important to think long-term when selecting materials. Today's homeowners are increasingly choosing composite decking due to its durability and low-maintenance benefits. Trex decking, for instance, never needs to be sanded, stained or painted. It also resists fading, staining and scratching, and won't rot, crack or splinter over the years, so you can spend more time enjoying your outdoor space rather than maintaining it.

Find more deck design tips and tools at trex.com.

www.newscanada.com



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THE GREAT FRAME-UP: Tips for choosing the right deck railing

(NC) Railings are having a moment in backyards across the country. In addition to providing safety and support, the right railing can also enhance a deck's visual appeal. Here are some tips from the decking experts at Trex for selecting the right railing for your outdoor oasis:

CONSIDER VIEWS AND PRIVACY

If you are lucky enough to have a view you want to optimize, look for railings that you can easily see through such as cable or glass. Railing with thin balusters in black are also a good choice as they blend into the environment putting more visual emphasis on the natural surroundings. Conversely, if you have a view you'd rather mask or neighbours who live close enough to see onto your deck, consider railings with thicker posts or more tightly spaced balusters to enhance privacy.

RESEARCH MATERIALS

Railings come in a wide array of materials, including wood, aluminum, composite, iron, glass and more. Although a classic option, wood requires frequent sanding, staining and sealing and is prone to rot and decay. Aluminum and composite railing options are more durable and easy to maintain.

DECIDE ON COLOUR AND STYLE

This is the fun part, but it can also be overwhelming considering the variety of railing options available. To simplify things, use one of the following approaches to achieve a surefire decking and railing pairing:

Coordinate – You can never go wrong by selecting railing material in the same shade as your decking. This creates a well-coordinated look.

Contrast – If you have trouble finding a perfect match for the decking, consider a contrasting railing colour. Classic white looks crisp against deep brown deck boards. Alternately, a contrast for lighter decking can be achieved by selecting darker railing.

Change it up – For a truly distinctive look, don't be afraid to mix colours and materials, such as combining dark aluminum railing with white composite posts.

LIGHT IT UP

To extend the amount of time you're able to spend enjoying your outdoor space, integrate deck lighting into your railing. Look for energy-efficient, easy-to-install LED lighting options that are specifically designed for use on railing post caps and post rails. There are even solar-powered caps that harness energy from the sun to deliver enhanced ambiance without any electrical wiring.

Find more information on railing options at trex.com.

www.newscanada.com

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Too many updates to list, but a chef's kitchen is a good start! Open concept design with space for the entire family! A completely finished basement with bar, gym, rec room & entertainment centre for your cozier times! Walk to trails and enjoy the beautiful almost acre lot complete with custom patio & screened in gazebo, fire pit and walk to a small lake! Call Diane for your private viewing!



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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.



As a nation, Canada is currently seeing, and will continue to see the greatest transfer of wealth in its history as a generation passes away and leaves real estate and other assets to the next generation.

Quite often, remaining family members will decide to sell the property and share the proceeds. If this is the case, there are more decisions to be made.

One person's treasures, may have little or no value to someone else. When a person dies, someone has to decide what to do with the contents of a home. Some valuable items may be kept or sold, but most likely, many other things will be unwanted. You can donate these to various charities.

If you decide to sell the home, you should consult with anyone else that will receive proceeds from the sale. You should agree on a reasonable selling price.

A local realtor can help you determine a selling price for the home that is fair and equitable. Getting two appraisals on a property will help you find a selling price that everyone can agree on.

If you are a potential buyer, and come across a home that is being sold by family after a person dies, you need to do due diligence before making an offer.

As the people selling the home have most likely not actually lived there in recent years, they may not be aware of problems with the home.

A leaky basement or faulty furnace may be a problem, but the seller of an estate home may not be aware of this. You should arrange for a home inspection to determine if there are problems with the home before you make an offer.

Having a will with well documented instructions is an important part of leaving an estate behind when you die.

Many families have found themselves in turmoil when a will only stipulates that assets be divided equally. Perhaps you have that Picasso painting that has been hanging in the library for 50 years. More than one family has found themselves at odds over who will take possession of valuable objects if it is not specified in the will.

In your will, you should specify who will receive valuable things you leave behind.

Planning ahead and making sure your final will is in order, will save a lot of headaches for those left behind.

Selling a home left behind by a deceased person can be an easy and stress-free experience if you consult with the knowledgeable professionals to help you make good decisions.

Written by Brian Lockhart

Many people bought homes in the 60's and 70's, or even earlier, to raise their family.

While some people moved on, many stayed in the family home. Those homes have increased significantly in value over the years.

When a person dies, everything they own, suddenly is thrust into a type of limbo that must be resolved.

This includes not only assets, but debts the person, and now estate, still owes.

Upon a death, the person's estate goes into probate. This is when the courts make a decision on the person's estate and what will happen to it. They must also determine the person is actually deceased and the final will is legitimate.

An estate may include real estate, vehicles, bank accounts, and contents of a house. It may also include unpaid credit cards, mortgages, or any other unpaid debts such as utility bills. This is especially important to note after a sudden or unexpected death.

Everyone should have a legal will that stipulates what should be done with your assets when you die.

If you are the executor of a will, you should contact an estate lawyer who can help guide you through the entire process.

In many cases, the final will stipulates that a home is left to the children or other close relatives.

If a house is left to more than one person, a decision must be made on what to do with the house.

Sometimes, one person will want to take possession of the home. In that case, an arrangement must be made for the person to pay off the other parties who have a share in the home.

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - May			
	May, 2024	May, 2023	% Change
# of Active Listings	246	215	14.42%
# of Sales	41	55	-25.45%
Average Sale Price	\$914,020	\$1,147,949	-20.38%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - May, 2024	Jan - May, 2023	% Change
# of Sales	177	161	9.94%
Average Sale Price	\$1,048,688	\$1,076,491	-2.55%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	246
Divided by Sales per Month	41
Months of Inventory	6.0

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

May 2024 vs. May 2023
The number of active listings in Dufferin (excluding Orangeville) increased by 14.42% in May 2024 over the same month in 2023. The number of homes sold decreased by 14 homes or 25.45% in May 2024. Average sale prices decreased by 20.38%.

Year to Date 2024 vs. Year to Date 2023
The number of homes sold in Dufferin (excluding Orangeville), year-to-date increased from 161 to 177, which is an increase of 9.94%. Average sale prices were down by 2.58%.



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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FEATURE PROPERTY OF THE WEEK!

832 BOSTON MILLS RD., CALEDON

Step into this magical forest 10 acres of forest, nature trails and complete privacy. Abutting the Bruce Trail and enjoy the benefit of a property tax credit with the Credit Valley Conservation. Lovely 5 bedroom home with many renovations and updates and a unique set up to have a completely separate quarters for in-law, nanny, in home business. Amazing flex space. Self sufficient with private well and sewer and geothermal heating system. **Offering price \$2,499,000**

HAPPY CANADA DAY FROM YOUR LOCAL REAL ESTATE TEAM!

We're thrilled to join you in celebrating our wonderful nation's birthday. May your day be filled with joy, pride, and cherished moments with loved ones. Together, let's honor the beauty and diversity of Canada.

If you're considering a move this summer, don't hesitate to reach out for a free home evaluation. We're here to help you find the perfect place to call home.

ENJOY THE FESTIVITIES AND HAVE A FANTASTIC CANADA DAY!

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CONTEMPORARY LOG HOME ON 6.6 ACRES OF LAND WITH POND & TRAILS
Bungalow, 3+1 bedrooms, 3 baths, upgraded kitchen with gas stove, granite tops & custom cabinets. Great room with cathedral beamed ceiling & fireplace. Finished basement has rec room, bedroom & bath. Screened deck & gazebo. Generator, 2.5 car garage, sheds, sauna & dog run.
16477 WINSTON CHURCHILL BLVD., CALEDON \$2,299,000



EXCLUSIVE SUBDIVISION WITH ABUNDANCE OF PRIVACY ON 1.4 ACRES
Bungalow, 3+2 bedrooms, 4 baths, beautiful updated eat-in kitchen, open concept dining/living, main floor laundry, hot tub room & finished basement with 2 bedrooms, bath, kitchen & games area. 3.5 car garage, large deck, mature trees & concrete driveway.
41 PINE RIDGE ROAD, ERIN \$2,099,000



52 ACRES, 2 HOMES, BARN, PONDS AND SO MUCH MORE
2 storey main house, 4+1 bedrooms, 4 baths, finished walkout basement. 2nd home is original recently updated farm house with 4 bedrooms (great rental income). Relax by the inground pool or enjoy the beach shack with sand beach which becomes a skate pond in the winter. Million dollar views.
15316 MOUNT WOLFE ROAD, CALEDON \$4,999,000



UPDATED BUNGALOW ON 4.7 ACRES WITH FINISHED WALKOUT BASEMENT
3+2 bedrooms, 2 baths, reno'd open concept kitchen/dining/living & basement with 2 bedrooms, bath & family room. Enjoy the pool with wrap around deck, outdoor pavilion for parties, steel roof, 2 car garage. 4.7 acres & only minutes to amenities.
20538 HORSESHOE HILL RD., CALEDON \$1,499,000



ENJOY SUMMER AROUND THE AMAZING POOL WITH OUTSTANDING VIEWS
2 storey board & batten with 5 bedrooms (main floor primary with 6 pc. ensuite), 3 baths, sunroom, great room, dining room & main floor office. Hot tub, cabana, water features & 3 car garage with space above. Geothermal heat, generator & 33 acres of extreme privacy.
713516 FIRST LINE, MONO \$2,694,000



A CHANCE TO BUILD YOUR DREAM HOME ON 1.37 ACRES
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 with in this spectacular setting. Let your imagination guide you.
3246 ESCARPMENT SIDEROAD, CALEDON \$990,000



CLASSIC 4+1 BEDROOM BRICK HOME ON 66X165 FT. LOT
2 storey, 3 bathrooms, 16x30 ft. addition with basement, modern kitchen, hardwood floors on main level & main floor laundry. Recent upgrades: electrical system, steel roof & furnace. Outdoors: double paved driveway & 3 tier deck. Great location to commute to work.
141 ELGIN STREET SOUTH, WEST GREY \$549,000



INVEST IN THE FUTURE WITH 87.37 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



RECENTLY RENOVATED IN HIGHLY DESIRED AREA OF CALEDON
Raised bungalow, 4+1 bedrooms, 3 baths, living room with vaulted ceilings & fireplace, modern kitchen with quartz tops & island, finished walkout basement with bedroom, bath, rec room & mud room. Carport, barn, long paved driveway & 10 acres of land.
16738 CALEDON-KING TOWNLIN, CALEDON \$2,299,000



POST & BEAM BUNGALOW ON A PRIVATE SLICE OF LAND
This country getaway features 3+1 bedrooms (2 main floor), 3 bathrooms, open concept living area with vaulted ceiling & gas fireplace & a finished basement. Multiple outbuildings including insulated, heated, detached workshop on 10 beautiful acres.
627450 15TH SIDEROAD, MULMUR \$1,649,999



OUTSTANDING PROPERTY WITH TRAILS, SHOP & LARGE HOME
Bungalow with 3 bedrooms (primary has walk-in closet & ensuite), 3 baths, amazing kitchen with Carrara marble, open concept family/living area, formal dining room & part finished walkout basement. Covered deck, paved driveway, 2 car garage, 21.6 acres & a shop/barn for the horses or toys.
247515 5th SIDEROAD, MONO \$2,499,000



10 ACRE WORKING FARM WITH MULTIPLE OUTBUILDINGS
Large farmhouse has been outfitted into 2 family units, main section with 3 bedrooms & 3 baths, 2nd section with 1 bedroom & 2 baths. Farm has paddocks, sand ring, 2 run-ins, chicken coops & massive shop/barn/garage. 2 mobile homes also on the property.
7327 5TH LINE, WELLINGTON NORTH \$1,999,999