

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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KEVIN FLAHERTY

Navigating the challenges of a slowing real estate market

Since entering the world of real estate over 30+ years ago, Kevin Flaherty has gained a reputation of being a trusted, reliable, and knowledgeable Broker.

Kevin was the overall #1 top producing agent in the company he was previously with, based on gross sales, over 1,800 agents for 10 straight years.

Kevin is a two-time ICON Agent – eXp Realty’s Highest Production Award, has six years of international coaching experience helping agents, teams and brokerages grow, and has over ten years of experience as a broker / manager/ team leader.

Kevin emphasizes the importance of recognizing the distinct differences between REALTORS® in terms of

the services they offer and the results they achieve. “One of the biggest mistakes sellers make is assuming that all REALTORS® are the same,” he notes. He explains that a REALTOR®’s role is to highlight a home’s key features and benefits effectively. Failure to do so may result in buyers perceiving the home as overpriced and dismissing it from consideration.

Kevin adds, “People lead busy lives, and not all buyers are local.” This is where his team’s expertise comes into play.

The Flaherty.ca Team utilizes cutting-edge marketing tools, including a “Video Narrated VR Animated Online Showings,” VR floor plans, traditional floor plans with square footage, professional photography, and aerial videos with property lines. These assets are incorporated into a custom, search engine-optimized webpage for each property, syndicated to over 57 platforms for maximum exposure. Additionally, they offer professionally designed feature booklets, database marketing, customized buyer outreach

calls, and more. Kevin invites sellers to explore his marketing plan at www.SeeTheBest.ca, highlighting that “Marketing matters, and there’s a reason many agents don’t publish their marketing plans anywhere.”

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While Kevin built a successful career as a top-performing agent, he became disillusioned with the traditional real estate model and its business practices. His outlook changed when he discovered eXp Realty.

“eXp Realty represents a completely new approach to real estate,” Kevin explains. “It’s a single, multi-billion dollar, publicly traded company, whereas traditional franchises are independently owned and operated. At eXp, we operate as one entity with over 90,000 agents across 24 countries. This unified structure, along with a virtual brokerage model, offers significant advantages to both REALTORS® and sellers. REALTORS® receive high-quality services and training more efficiently, and sellers benefit from greater exposure for their listings.” Our agents are all highly connected through a cutting edge metaverse environment improving collaboration, training, services and more.

eXp Realty has grown rapidly, becoming the fastest-growing real estate brokerage in history, thanks to its innovative model. Unlike traditional franchises, where agents compete against each other, eXp agents are company owners. They receive stock and participate in revenue sharing, which fosters a culture of collaboration and mutual support.

Continued on page 3

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9 MOST COMMON MORTGAGE QUESTIONS

1) WHAT'S THE BEST RATE I CAN GET?

Your credit score plays a big part in the interest rate for which you will qualify, as the riskier you appear as a borrower, the higher your rate will be. Rate is definitely not the most important aspect of a mortgage, however, as many rock-bottom rates often come from no frills mortgage products. In other words, even if you qualify for the lowest rate, you often have to give up other things such as prepayments and porting privileges when opting for the lowest-rate product.

2) WHAT'S THE MAXIMUM MORTGAGE AMOUNT FOR WHICH I CAN QUALIFY?

To determine the amount for which you will qualify, there are two calculations you'll need to complete. The first is your Gross Debt Service (GDS) ratio. GDS looks at your proposed new housing costs (mortgage payments, taxes, heating costs and 50% of strata/condo fees, if applicable). Generally speaking, this amount should be no more than 32% of your gross monthly income. For example, if your gross monthly income is \$4,000, you should not be spending more than \$1,280 in monthly housing expenses. Second, you will need to calculate your Total Debt Service (TDS) ratio. The TDS ratio measures your total debt obligations (including housing costs, loans, car payments and credit card bills). Generally speaking, your TDS ratio should be no more than 40% of your gross monthly income. Keep in mind that these numbers are prescribed maximums and that you should strive for lower ratios for a more affordable lifestyle. Before falling in love with a potential new home, you may want to obtain a pre-approved mortgage. This will help you stay within your price range and spend your time looking at homes you can reasonably afford.

3) HOW MUCH MONEY DO I NEED FOR A DOWN PAYMENT?

The minimum down payment required is 5% of the purchase price of the home. And in order to avoid

paying mortgage default insurance, you need to have at least a 20% down payment.

4) WHAT HAPPENS IF I DON'T HAVE THE FULL DOWN PAYMENT AMOUNT?

There are programs available that enable you to use other forms of down payment, such as from your RRSPs, a cash-back product, or a gift.

5) WHAT WILL A LENDER LOOK AT WHEN QUALIFYING ME FOR A MORTGAGE?

Most lenders look at five factors when determining whether you qualify for a mortgage:

- 1) Income;
- 2) Debts;
- 3) Employment History;
- 4) Credit history; and
- 5) Value of the Property you wish to purchase.

One of the first things a lender will consider is how much of your total income you'll be spending on housing. This helps the lender decide whether you can comfortably afford a house. A lender will then look at your debts, which generally include monthly house payments as well as payments on all loans, credit cards, child support, etc. A history of steady employment, usually within the same job for several years, helps you qualify. But a short history in your current job shouldn't prevent you from getting a mortgage, as long as there have been no gaps in income over the past two years. Good credit is also very important in qualifying for a mortgage. The lender will also want to know that the house is worth the price you plan to pay.

6) WHAT CREDIT SCORE DO I NEED TO QUALIFY?

Generally speaking, you're a prime candidate for a mortgage if your credit score is 680 and above. The higher you can get above 700 the better, as you will

qualify for the lowest rates. These days almost anyone can obtain a mortgage, but the key for those with lower credit scores is the size of the down payment. If you have a sufficient down payment, you can reduce the risk to the lender providing you with the mortgage. Statistics show that default rates on mortgages decline as the down payment increases.

7) WHAT HAPPENS IF MY CREDIT SCORE ISN'T GREAT?

There are several things you can do to boost your credit fairly quickly. Following are five steps you can use to help attain a speedy credit score boost:

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 is 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.

8) HOW MUCH WILL I HAVE TO PAY FOR CLOSING COSTS?

As a general rule of thumb, it's recommended that you put aside at least 1.5% of the purchase price (in addition to the down payment) strictly to cover closing costs. There are several items you should budget for when it comes to closing costs. Property Transfer Tax is charged whenever a property is purchased. The tax will vary from jurisdiction to jurisdiction, but I can help with the calculation. GST/HST is only charged on new homes, and does not affect homes priced at less than \$400,000. Even homes that exceed the price threshold are only taxed on the portion that exceeds \$400,000. Certain conditions may apply. Please contact your lawyer/notary for more detailed information. Your lawyer/notary will charge you a fee for drawing up the mortgage and conveyance of title. The amount of the fee will depend on the individual that you use. The typical cost is \$900. If you're purchasing a single-family home, you'll need to give your lender a survey certificate showing where the property sits within the property lines. Some exceptions are made, however, on low loan-to-value deals and acreage properties.

9) HOW MUCH WILL MY MORTGAGE PAYMENTS BE?

Monthly mortgage payments vary based on several factors, including: the size of your mortgage; whether you're paying mortgage default insurance; your mortgage amortization; your interest rate; and your frequency of making mortgage payments. You can view some useful calculators to find out your specific mortgage payments: <http://www.mortgagecentre.com/useful-tools>

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Liability insurance: 7 questions and answers

There are many situations where you may be liable for damage caused to others. Liability insurance provides coverage against such situations. Here are some answers to your most frequently asked questions.

1. What is liability?

If you're involved in a loss or collision, a victim or victims may hold you accountable for the damage caused and ask for compensation. In the case of events causing major damage or bodily injury, the amount claimed may be extremely high. For example, if a fire breaks out in your home and spreads to your neighbours', their insurer may demand that you refund the amount they paid out in compensation.

Liability insurance protects you from financial consequences for which you may be held responsible. If you're found liable, it generally covers your defence expenses and, if necessary, compensation for the person suing you.

2. Is liability insurance mandatory?

In Canada, the law requires all owners of a motor vehicle to have liability insurance that's valid in Canada and the United States.

The law doesn't require owners and renters of residential buildings to have liability insurance.

3. What does liability insurance included with auto insurance cover?

Damage to other people's property is also covered, for example, if you lost control on a slippery road and damaged someone's fence. It also covers injuries to other people who aren't already covered by a public insurance plan.

4. What does liability insurance included with home insurance cover?

It protects your home, your belongings and the members of your family against unexpected events. For example, strong winds causing your garden furniture to blow away and break a window on a neighbouring property, or your pet biting a delivery person.

5. How much liability insurance do I need?

The minimum amount of coverage offered with home insurance is usually \$1 million. But it may vary, and you could need more, depending on your situation.

6. Does liability insurance provide coverage outside Canada?

Liability insurance included with home insurance follows you wherever you go. So, if you rent a vacation home in Mexico and cause water damage because you forgot to turn off the tap, your insurer will cover the claim.

The coverage included with auto insurance is only valid in Canada and the United States.

7. What's NOT covered by liability insurance?

Some types of damage aren't covered, like any damage caused intentionally or resulting from criminal activity on the part of the insured person.

Interested in learning more about liability insurance? Give me a call – and, for more helpful prevention tips, visit desjardinsagents.com/customer-care/blog.



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RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - August

	August, 2024	August, 2023	% Change
# of Active Listings	130	75	73.33%
# of Homes Listed	76	73	4.11%
# of Sales	26	30	-13.33%
List Price vs. Sale Price Ratio	99%	98%	1.02%
Average Days on Market	34	27	25.93%
Average Sale Price	\$836,896	\$843,559	-0.79%

Orangeville Statistics - Year to Date

	Jan - Aug, 2024	Jan - Aug, 2023	% Change
# of Homes Listed	648	496	30.65%
# of Sales	304	303	0.33%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	27	19	42.11%
Average Sale Price	\$824,364	\$834,069	-1.16%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	130
Divided by Sales per Month	26
Months of Inventory	5.0

There is currently 5.0 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 - August

	August, 2024	August, 2023	% Change
# of Active Listings	398	292	36.30%
# of Homes Listed	177	178	-0.56%
# of Sales	58	44	31.82%
List Price vs. Sale Price Ratio	96%	96%	0.00%
Average Days on Market	29	25	16.00%
Average Sale Price	\$1,221,819	\$1,337,670	-8.66%

Peel - Caledon Statistics - Year to Date

	Jan - Aug, 2024	Jan - Aug, 2023	% Change
# of Homes Listed	1,653	1,399	18.16%
# of Sales	569	577	-1.39%
List Price vs. Sale Price Ratio	95%	97%	-2.06%
Average Days on Market	28	24	16.67%
Average Sale Price	\$1,332,759	\$1,394,087	-4.40%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	398
Divided by Sales per Month	58
Months of Inventory	6.9

There is currently 6.9 months of inventory on the Market in Caledon.
In a Buyers Market, there is normally more than 6 months worth of inventory.

PROVIDED BY



Continued from cover

"At eXp Realty, agents are incentivized to assist each other," Kevin says. "As company owners, their success is tied to the success of their colleagues." Agents who join eXp Realty do so under a sponsor, and selecting the right sponsor is crucial. Kevin, a member of the Honey Badgers Metaverse group within eXp, provides agents with tools, training, and even sets up their marketing and systems at no cost. Honey Badgers is one of the strongest groups within eXp, boasting over 13,000 agents, including some of North America's top producers.

Kevin believes that success in real estate is about "getting in the room with the highest producing agents in an environment where they are willing to share." Since joining eXp three years ago, Kevin has personally sponsored 158 agents into the company. REALTORS® interested in learning more can visit www.HoneyBadgerAgents.ca.

The collaborative culture at eXp Realty not only benefits agents but also enhances the experience for clients. As agents grow in their careers, they build ownership and share in the company's revenue. "eXp's model is so popular and growing so fast that it's one of the few real estate companies showing a profit during the current economic downturn," Kevin explains.

Reflecting on his career, Kevin shares that his greatest joy is working alongside his son, Adam Flaherty, now a full broker.

Kevin Flaherty can be reached directly at 226-270-6433 or online at www.Flaherty.ca to learn more.

- Written by Brian Lockhart



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Tips for renewing your mortgage

(NC) Is your current mortgage term coming to an end?

If you still owe money on the mortgage, you will need to renew it. The process is easier when you know the steps to follow.

1 REVIEW YOUR MORTGAGE RENEWAL STATEMENT

A federally regulated lender like a bank must provide you with a mortgage renewal statement at least 21 days before the term ends. The statement must contain the following information:

- the balance or remaining principal at the renewal date
- the interest rate
- the payment frequency
- the term
- any charges or fees that apply

The renewal statement must also specify that the interest rate will not increase until your renewal date. Beware that the renewal of your mortgage term may be automatic. If your lender plans on automatically renewing your mortgage, it must say so in the renewal statement.

2 REVIEW YOUR MORTGAGE NEEDS

Make sure you have the right mortgage product. For example, some mortgages allow flexible payments, which can help you pay off your mortgage sooner. Look for features like being able to:

- increase payments
- change payment frequency
- make additional payments

3 SHOP AROUND

You do not have to accept the interest rate in your renewal letter. And, you don't have to renew your mortgage with the same lender. Start shopping around before your mortgage term ends. Contact various lenders and mortgage brokers to see what interest rates and mortgage options they can offer. Tell your lender about the offers from other lenders.

4 SWITCHING TO ANOTHER LENDER

If you decide to switch your mortgage to another lender, the new lender will need to approve your mortgage application. There may also be costs associated with switching lenders, such as setup and appraisal fees. Ask if your new lender is willing to pay for some or all your costs to switch.

Learn more about renewing your mortgage at canada.ca/money.

www.newscanada.com



What are the differences between fixed and variable-rate mortgages?

(NC) For many people, buying a home is the single biggest purchase they will ever make.

While the excitement of finding your dream home can be exhilarating, those feelings can sometimes give way to stress and confusion when it comes time to apply for a mortgage.

Whether you're a first-time homebuyer or are looking for a new place to call home, it's important to understand the terms of a mortgage agreement and how the mortgage process works.

To help you get started, here's a breakdown of some of the key terms you should know.

What are the differences between fixed and variable interest rates?

A key step towards homeownership is deciding what type of interest rate works best for you and your family. You'll need to decide between a fixed-rate or a variable-rate mortgage. As part of this process, you may want to speak to your lender to help you decide which option works for your specific needs and how comfortable you are with the possibility that your interest rate could change during the term of your mortgage.

FIXED RATE

For fixed-interest-rate mortgages the rate will not change over the course of a term, regardless of prime rate fluctuations. As your interest rate is locked in, fixed-rate mortgages offer the security of knowing your payments will not change over the term of your mortgage. However, you may see the impact of changes to rates when you renew.

VARIABLE RATE

The interest on a variable-interest-rate mortgage can fluctuate with changes to the lender's prime rate. However, the amount of each payment generally stays the same.

If the prime rate rises, then typically more of each payment will go towards paying the interest, and a

smaller portion will go towards paying the outstanding balance. This means your payments may increase if you change your payment schedule during the term or at the time of renewal to get you back to your original repayment schedule (i.e., your amortization period).

While you're not required to make changes when your interest rate increases, you do have options, which may include making a lump-sum payment, increasing your payment amount or converting to a fixed-rate mortgage. Connecting with a mortgage specialist may help you to figure out what may work best for your unique needs.

When interest rates increase and the payment doesn't change, the payment amount may no longer cover the interest charged on a variable-interest-rate mortgage. This means you have passed the trigger rate.

After you pass the trigger rate on a variable interest rate mortgage, unpaid interest will start to increase the amount owing. At a certain point, you may reach what's called the trigger point, and you will then be required to adjust your payments, make a prepayment or convert to a fixed-rate mortgage.

Learn more about the different types of mortgages and options you have at td.com.

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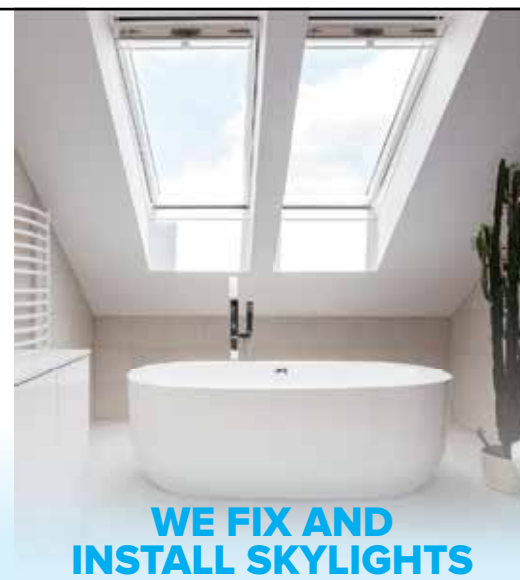


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AREAS WE SERVE

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.

The other things you should think of when buying a house

When looking for a new place to live, most potential home buyers typically focus on certain features of a house that they are considering.

They will likely ask about the age of the roof and if it has been replaced in recent years. Modern kitchens and bathrooms are also a bonus for many potential buyers.

The age of the furnace and hot water heater are also taken into consideration as a buyer will be thinking ahead about future replacement.

While all these concerns are valid, there are many other things you should consider when looking for a new house.

Do you have more than one automobile? If so, parking can be a real issue.

A home with a sidewalk out front, will limit your ability to park more than one car on your driveway.

At the same time, a street with limited parking quite often results in more people parking on the street. This can sometimes be a headache when you are trying to navigate through traffic when trying to get out of your subdivision.

This also occurs if you happen to purchase a home in a school zone. Both in the morning and mid afternoon, you may find your street filled to capacity with cars dropping off or picking up students.



The amount of traffic on the street should also be noted. Some roadways generate a lot of traffic which can be bothersome for some people.

More than one home owner has been frustrated to find the rural property they have moved to is also a favourite summer route for motorcycles – and a lot of them.

The direction your house faces, may have an impact on the enjoyment of your home. A north facing house may mean you are still scraping off the ice on the windshield because your car is in the shade, while the sun has already melted the ice on your neighbour's car because their house across the street faces the south.

For more rural properties, this will also mean the difference between a sunset view or just darkness on the horizon.

When it comes to rural properties, there is a lot to consider.

You may find a nice property with acreage, nice gardens and plenty of trees, that looks like an idyllic place to live. However, all that property needs to be maintained or you will quickly have an overgrown mess.

An in-ground pool may be a nice asset, but it is also something that requires daily maintenance. If you have a lot of trees, be prepared to spend time cleaning leaves out of your pool.

You must consider if you are willing to spend the time and effort needed to maintain a property of that size.

Rural living also could mean the road to your new home isn't paved. For some people this can be a real issue. If you are the type of person who likes a clean car, or you have that special vintage showcase

automobile, a gravel road may provide more dust and dirt than you want.

Buying a new house in the country next to a nicely flowing creek or river sounds like a pastoral setting. However, creeks and rivers can flood. Be careful of buying a property that does not have the needed elevation so you don't have to worry about a flooded basement in the future.

If you are moving from one house to another, most likely you will be bringing your furniture with you.

But will your furniture fit in the new house? You may have a bedroom big enough for a king size bed, but your new home may not be suitable for a bed that size. The same thing goes for things like a pool table.

In this case, you have to make a decision. If the house is right for you, you may consider purchasing new furniture to fit the new house.

Quite often, if someone is buying your home, and the furniture is right for the house, they will consider buying it as part of the deal.

Finally, take note of the overall cleanliness of a home. Pride of ownership speaks volumes about how well a home has been maintained by its current owner.

A home owner who takes care of the small things and maintains a property, is more likely to have maintained the home over-all and kept things in good shape over the years.

When you are considering purchasing a home, try to look beyond the usual things people look for and consider the bigger picture.

These other things may help with your decision to purchase.

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - August			
	August, 2024	August, 2023	% Change
# of Active Listings	258	224	15.18%
# of Sales	39	42	-7.14%
Average Sale Price	\$985,041	\$1,112,514	-11.46%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - Aug, 2024	Jan - Aug, 2023	% Change
# of Sales	300	297	1.01%
Average Sale Price	\$1,047,375	\$1,076,698	-2.72%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	258
Divided by Sales per Month	42
Months of Inventory	6.1

There is currently 6.1 months of inventory on the market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

August 2024 vs. August 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 15.18% in August 2024 over the same month in 2023. The number of homes sold decreased by 3 homes or 7.14% in August 2024. Average sale prices decreased by 11.46%.

Year to Date 2024 vs. Year to Date 2023

The number of homes sold in Dufferin (excluding Orangeville), year-to-date increased from 297 to 300, which is an increase of 1.01%. Average sale prices were down by 2.72%.



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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REAL ESTATE TEAM

FEATURE PROPERTY OF THE MONTH!

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. Live off the grid with geothermal heating, private well and sewers. **\$2,289,000**

IMPROVED PRICE!

49 NORTON BLVD., CALEDON

Stunning! Less than 2 year old new build. One of a kind Custom home on Bolton's South Hill in an exclusive enclave situated on 1/3 acre. **\$2,289,000**

IMPROVED PRICE!

713094 FIRST LINE, MONO

NEW LISTING! Junior executive home on an acre with separate 3 car garage plus a main level nanny suite on the outskirts of Orangeville! **\$1,899,000**

58 KING ST. W., BOLTON

Great investment opportunity in heart of Bolton's historical district! Home has been converted to office space and is a rare find! **\$720,000**

WHEN THE WEATHER STARTS TO COOL DOWN THE REAL ESTATE MARKET HEATS UP! THINKING OF MAKING A MOVE? READY WHEN YOU ARE!

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CUSTOM HOME ON 21 ACRES WITH A BARN & TRAILS

Bungalow with 3 bedrooms (primary has walk-in closet & ensuite), 3 baths, beautiful kitchen features Carrara marble, open concept family/living area, large formal dining room & part finished walkout basement. Covered deck, paved driveway, 2 car garage & a shop/barn for the horses or toys.

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



OUTSTANDING BACKYARD OASIS ON A CORNER LOT

Bungalow, 3 bedrooms, 2 reno'd baths & walkout basement with rough in kitchen. Exterior has armour stone, steel roof, updated doors & windows, 2 car garage, 135x244 ft double lot, inground pool, cement surround, deck & gazebo. Oversized driveway for plenty of parking, natural gas & municipal water.

53 CALEDON ST., ALTON \$1,349,000



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 \$499,000



2 HOMES, LARGE BARN, PONDS, BEACH & TRAILS

2 storey main house, 4+1 bedrooms, 4 baths, finished walkout basement. 2nd home is the recently updated original 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. 52 acres with million dollar views in a fabulous location, minutes to Bolton.

15316 MOUNT WOLFE ROAD, CALEDON \$4,999,000



BUILD YOUR DREAM HOME ON 25 ACRES OF BEAUTIFUL LAND

Midway between The Devils Pulpit & The Paintbrush-Canada's exclusive golf clubs. 30 mins to the Airport-Explore the Mars-like Badlands as you cruise to local craft breweries! Private lot with trails & meadows etched out of the forest. Hike Bruce Trail, Caledon Rail Trail, ski at Caledon Ski Club, Caledon East is nearby for shopping & rec centre, public school minutes away & in the boundaries of Mayfield Secondary School for the Arts.

LOT 11 ESCARPMENT SIDEROAD, CALEDON \$2,895,000



MOVE IN READY, UPDATED & FINISHED FROM TOP TO BOTTOM

3+2 bedrooms, 2 bathrooms, open concept kitchen/dining/living & 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 of complete privacy with no neighbours.

20538 HORSESHOE HILL RD., CALEDON \$1,429,000



BEAUTIFULLY FINISHED & RENO'D FROM TOP TO BOTTOM

3 level sidesplit, 3 bedrooms, 3 bathrooms, ground level bonus family room with fireplace, finished lower level features a rec room, office area & exercise zone. Beautifully updated, including the exterior with fully fenced yard, deck, pattern concrete patio, play house, & gardens.

43 PARKVIEW PLACE, BRAMPTON \$1,299,000



FINISHED FROM TOP TO BOTTOM 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