

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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LORI WEDGEWOOD

A lifetime local resident and trusted realtor

The fact that she grew up in Orangeville gives real estate broker, Lori Wedgewood, a definite advantage when it comes to knowing the market in the region.

Not only does Lori know a lot of local residents, she has an intimate knowledge of the Town and surrounding area and what makes it a great place to live.

Working out of the Royal LePage RCR office on First Street, Lori is a dedicated and experienced professional who enjoys working with people and helping them achieve their real estate goals.

Lori began her working career in marketing and advertising travelling around Southern Ontario where she gained valuable experience about what it takes to successfully sell a product. Because of this, her transition to the world of real estate came easily.

Lori has been working in the real estate industry for 18 years, She has spent her entire career at Royal LePage and appreciates the support she receives from both the company and other real estate agents.

"Royal LePage is a big contributor to how successful people are through marketing support and management support. I work in real estate actively and full time," Lori explained of her dedication to the job. "I've always had an interest in real estate, and always followed it and the market trends. Luckily, I knew a lot of people in town from growing up here, so I quickly gained a customer and data base. I get to work with people I know - that to me, is a big achievement. I like helping people get through what will most likely be their biggest lifetime investment."

Her knowledge of the Town of Orangeville and the surrounding area means she has the expertise to guide buyers to an area or neighbourhood that will meet their needs. She serves Dufferin County, Wellington County, and Caledon.

Lori also helps clients who are considering relocating to other provinces through her advanced network of connections around the country. She helps both clients who are hoping to buy and sell a home as well as those who are seeking properties for investment purposes.

This includes many clients who are considering downsizing after living in a larger home and raising a family or upsizing.

"I love educating people about the market," Lori said. "Everyone sells a home for a different reason and

motivation. I think it's important to sit down with people and listen to what people need. I always try to be very hands-on when it comes to dealing with clients." Lori keeps her clients informed of the market through a quarterly news letter that provides information about available tax credits, any grants that may be available, first time home buyer tax incentives, and other changes and trends in the market.

As a lifelong local resident and professional real estate agent, Lori has an intimate knowledge of the locations and neighbourhoods she routinely is involved with.

Most potential home buyers have specific needs and wants when looking for a place to live.

Lori can advise you on things like local schools, recreation activities, parks, local farm markets, social clubs, medical facilities, pharmacies, and shopping locations that are nearby. She is also knowledgeable of new developments and possible zoning actions that may help someone decide on where, or where not, to buy.

When it comes to rural properties, many people who have always lived in an urban setting may not realize the challenges that may come with country living.

As a person who has lived on a rural property, Lori has the experience and knowledge to help those seeking a country setting to understand the differences of living out of town.

Things like septic systems, wells, and home heating options, are an important part of rural living, and a potential property owner should be aware of what is required when it comes to maintaining a country home. For those who have never lived next to a farm, the difference between urban living and rural living can be startling.

Lori has the expertise to help clients make a good decision when looking to move out of town.

Lori Wedgewood has gained a reputation of being a respected and knowledgeable realtor who helps her clients achieve their real estate goals. Over the years, her hard work and dedication has rewarded her with the Royal LePage Diamond Award, the Royal LePage Award of Excellence, and the Royal LePage National Top 10% Award.

Lori admits, "having earned various awards / achievements in real estate but the most valuable one to me is the customer service award. This is a reflection of the trust and satisfaction of my clients. To me, there's nothing more rewarding than knowing I've made a positive impact on someone's real estate journey and built a relationship that goes beyond just business."

Lori can be reached at the Royal LePage RCR office at 14-75 First Street in Orangeville. Telephone: 519-941-5151.

Or call her directly at: 519-943-4601.

Written by Brian Lockhart

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**RESALE
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Examining No-Frills Mortgage Products

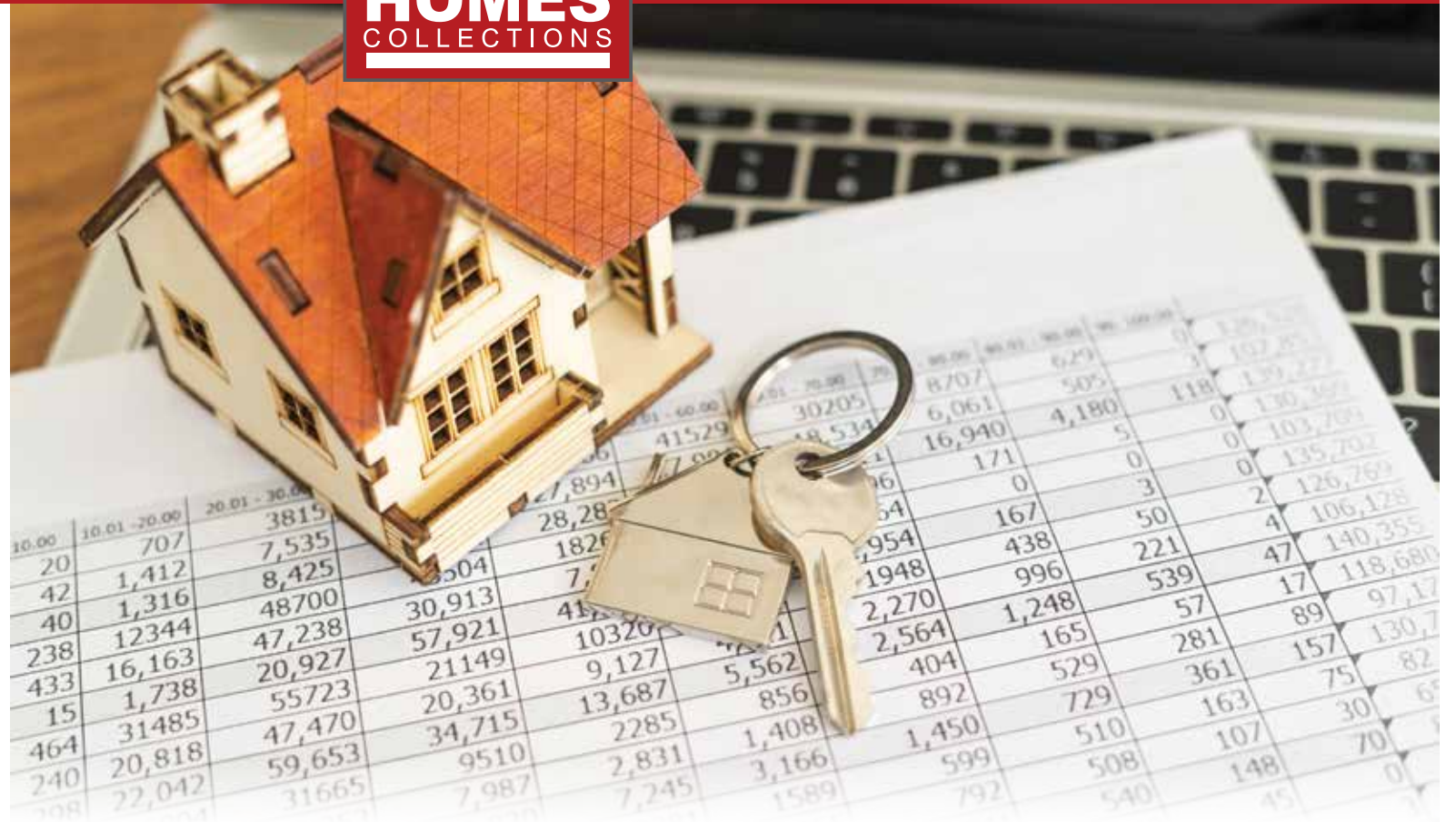
And rates that may be too low to be good for you

While No-Frills mortgage products typically offer a lower – or more discounted – interest rate when compared with many other available products, the lower rate is really their only perk.

This type of product will only seem ideal for you if you have no plans to take advantage of benefits that will help you pay off your mortgage faster – such as pre-payment privileges including lump-sum payments.

Essentially, this product is only ideal for: first-time homebuyers who want fixed payments and have limited opportunities to make lump-sum payments during the first five years of their mortgage; and property investors who need a low fixed rate and are not concerned with making lump-sum payments.

No-Frills products also won't let you take your mortgage with you if you purchase another property before



your mortgage term is up – ie, portability is not an option with this product. Portability is an important option that could save you money over the long term if the home of your dreams is within your reach before your mortgage term is up and rates have risen, which they have a tendency to do over a five-year period.

It's understanding why these products may seem appealing. After all, during tougher economic times who has the extra cash to put down a huge lump-sum payment? And who needs a portable mortgage if they're not planning on moving until the market picks up? But it's important to remember that a lot

can change over the course of five years – or whatever term you choose for your mortgage.

The thing is, you can still obtain great mortgage savings without giving up the perks of traditional mortgages. For starters, many lenders are willing to offer significant discounts if you opt for a 30-day "quick" close.

There are, however, other ways in which to earn your own discounts. For instance, by switching to weekly or bi-weekly mortgage payments, and by obtaining a variable-rate mortgage but increasing your payments to match those of the going five-year fixed rate, you'll

be ahead of the typical 0.1% discount of a No-Frills product within approximately three years.

No-Frills products represent a great example of why interest rates are not the only important factor to consider when deciding whether to opt for a particular mortgage product. Much like buying a car, you get what you pay for. If you don't want a car with air conditioning, a stereo, a cup holder, and so on, then you can get the cheapest car going... but you'll likely regret it later.

– Provided by Dwight Trafford

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Enjoy winter sports with the right insurance coverage

Whether you enjoy sledding, skating or walking in the forest, here's an overview of the coverages you could use for your next winter sports getaway.

The different types of insurance

Some insurance plans may already include coverage for incidents that could occur during your winter activities. However, other situations may require you to take out specific insurance, depending on your situation and the event requiring potential coverage.

Home insurance

Legal liability

Legal liability is included in home insurance policies, so even if you're not at home, your home insurance can protect you from potentially costly unforeseen events. It covers bodily injury or property damage you may involuntarily cause another person anywhere in the world.

Clothing and equipment

Home insurance generally covers your equipment if it's stolen or damaged during transportation, even if the event occurred when you were away from home.

Disability insurance

Disability insurance could help you meet your financial obligations if you were temporarily without income. You could then focus on your recovery with peace of mind. In the event of death, life insurance is the ultimate coverage. By contacting your agent, you can find out more about the coverages and potential exclusions.

Interested in learning more about your insurance options? Give me a call – and, for more helpful prevention tips, visit desjardins.com/en/tips.html.



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RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - September

	September, 2024	September, 2023	% Change
# of Active Listings	130	93	39.78%
# of Homes Listed	82	86	-4.65%
# of Sales	30	27	11.11%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	32	15	113.33%
Average Sale Price	\$768,448	\$816,626	-5.90%

Orangeville Statistics - Year to Date

	Jan - September, 2024	Jan - September, 2023	% Change
# of Homes Listed	730	583	25.21%
# of Sales	334	330	1.21%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	27	18	50.00%
Average Sale Price	\$819,342	\$832,642	-1.60%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	130
Divided by Sales per Month	30
Months of Inventory	4.3

There is currently 4.3 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 - September

	September, 2024	September, 2023	% Change
# of Active Listings	402	361	11.36%
# of Homes Listed	221	250	-11.60%
# of Sales	62	45	37.78%
List Price vs. Sale Price Ratio	98%	96%	2.08%
Average Days on Market	32	27	18.52%
Average Sale Price	\$1,273,708	\$1,363,853	-6.61%

Peel - Caledon Statistics - Year to Date

	Jan - September, 2024	Jan - September, 2023	% Change
# of Homes Listed	1,874	1,650	13.58%
# of Sales	629	621	1.29%
List Price vs. Sale Price Ratio	95%	97%	-2.06%
Average Days on Market	29	24	20.83%
Average Sale Price	\$1,326,367	\$1,388,481	-4.47%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	402
Divided by Sales per Month	62
Months of Inventory	6.5

There is currently 6.5 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

PROVIDED BY



Give your living room a new vibe

An “out with the old, in with the new” mentality can extend to people’s visions for their homes.

A home in need of repair or renovation can serve as a catalyst to take inventory of personal style and help make interior spaces reflect one’s unique vibe.

A living room can grow stale over time and often serves as a catch-call for clothing, blankets, gadgets, and other items. Upon recognizing a living room has seen better days, individuals may decide it’s time to give the space a new vibe. That transformation can start with these strategies.

ORGANIZE FIRST

Clutter frequently is the culprit behind a living room that may not give off the vibe individuals desire. As families grow and people add belongings, space may be at a premium. Less is more has never been a more important concept. Remove extraneous items before purchasing new furniture or transitioning to a new design. You may even want to remove everything and start from scratch before reintroducing desirable elements to the space.

SEEK THE ASSISTANCE OF PROFESSIONALS

Some people are adept at decorating and designing spaces. But just as you wouldn’t perform your own medical procedures, you should leave jobs like interior design and renovations to the professionals. Hiring a professional interior designer and contractors can really bring a living room together in ways

homeowners may have never imagined. These pros can build off of your ideas and truly create a space that may be worthy of a magazine spread.

PROMOTE WELLNESS

You may want to consider adding natural materials in the design to promote well-being. Eco-friendly furnishings, raw fibers and organic textures will create an environment from sustainable choices. Plenty of plants also can create a welcoming environment that helps you surround yourself with positive energy and the items you love.

LIGHT IT UP

One of the easiest ways to transform a room’s vibe is to utilize lighting. Change draperies to allow more natural light to shine in. Consider additional windows or skylights if yours is a particularly dark home. If you desire to create a more vivid or cozy ambiance, use a combination of accent, task and supplemental lighting in the space so there are no dim corners.

CREATE AN INDUSTRIAL OR URBAN VIBE

Industrial-chic design celebrates the bones of a building. It’s what makes city lofts so appealing, with their exposed beams and brick. Even those who live in suburbia or out in the country can give a living room this look with subtle nods to the style. Unadorned windows, clean lines on furniture, oversized, gallery-style art, and metal accents can add touches of this popular look to your home.

Revamping a living room doesn’t have to be difficult. With an idea in place and some professional touches, an entirely new vibe can be achieved.

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Thinking of making a move this fall? Autumn is the perfect season to buy or sell! Contact Lori for a Complimentary Market Evaluation!



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The meaning of the term “cozy” varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright and airy spaces enhanced by plenty of fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

MAKE USE OF A FIREPLACE

Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind. Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation. During warmer months when the fire isn't blazing, decorative candles can be lit to mimic the same feel.

ADD TEXTURE IN THE DESIGN

Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork.

A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.

ENJOY A SOFT RUG

Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming. Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.

LIGHT CANDLES

The warm, flickering light of candles adds cozy vibes in spades. According to The Spruce and Paula Boston, a visual merchandiser for Festive Lights, candles can be used throughout a home to create instant atmosphere. Exercise caution with candles and fully extinguish them before retiring for the evening.

UPDATE BEDDING FOR THE SEASON

Crisp and light cotton and linen are cozy materials when the weather is warm. But when the temperature starts to dip, flannel or jersey bedding makes a bed that much more inviting, says Real Simple.

INVEST IN LOTS OF PILLOWS

Pillows can instantly make a spot more cozy, whether it's the living room sofa or an outdoor lounging nook. Look for materials that are durable for the space in which they're being used.

THINK ABOUT WARM LIGHTING

The transition from incandescent light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more

stark, blue light that can seem clinical in home spaces. Look for bulbs where the “temperature” can be customized. The more the colour spectrum leans toward warm light, the more cozy a space will feel. This can be enhanced by putting some lights on dimmer switches, and toning down the brightness as needed.

INSTALL A BOOKSHELF

Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal.

Making a home more cozy doesn't have to be complicated. A few easy modifications can improve interior spaces.



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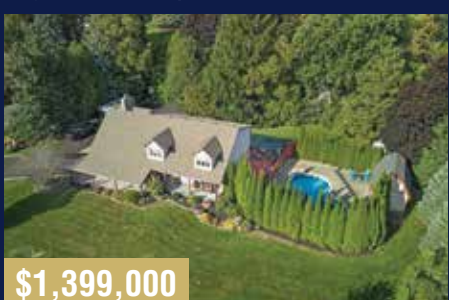
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The differences between TENANT AND HOMEOWNER INSURANCE

(NC) Choosing the right insurance coverage is crucial when protecting your home and personal belongings.

you are responsible for that damage. Your tenant policy will cover any costs owed to your landlord. Coverage is also provided for accidental fire, explosion, water damage and smoke damage.

ADDITIONAL LIVING EXPENSES:

If the rental property becomes uninhabitable due to a covered event, tenant insurance may cover the cost of temporary living arrangements, like staying in a hotel.

Homeowner's insurance, on the other hand, is designed to protect not just your personal belongings but also the home's structure. This type of insurance provides a more comprehensive level of coverage tailored to the needs of homeowners, which can cover:

PROPERTY DAMAGE:

Homeowner insurance covers repair or replacement costs for your home if it gets damaged by covered perils such as fire, windstorms or vandalism.

PERSONAL LIABILITY:

Like tenant insurance, homeowner insurance also includes liability coverage. This may protect you if someone is injured on your property or if you accidentally cause damage to someone else's property.

ADDITIONAL LIVING EXPENSES:

Should your home become uninhabitable due to a covered event, homeowner insurance can cover additional living expenses, such as hotel bills, until your home is repaired.

Take the time to review your insurance coverage and make any necessary adjustments to safeguard where you live as well as your peace of mind. Learn more at belairdirect.com.

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WHETHER YOU own a home or rent a property, having adequate insurance ensures you are covered for unexpected events. However, the type of insurance you need differs based on whether you are a homeowner or a tenant.

If you're renting a property, it's essential to understand that your landlord's insurance typically only covers the building and the landlords' assets, not your personal belongings. This means that if your items are stolen, damaged or destroyed due to an incident like a fire, you could be left without coverage. This is where tenant insurance comes in. It covers:

PERSONAL BELONGINGS:

Tenant insurance can protect your personal belongings, such as furniture, electronics and clothing, from risks like theft, fire or water damage.

LIABILITY COVERAGE:

It can provide liability coverage if someone gets injured while on the property you rent. For example, if a guest trips and falls in your apartment, your tenant insurance may help cover legal expenses and medical costs.

Additionally, it covers you that in the event that you accidentally cause damage to the unit in certain ways. For example, if a cooking fire damages the unit,



Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - September			
	September, 2024	September, 2023	% Change
# of Active Listings	292	247	18.22%
# of Sales	26	37	-29.73%
Average Sale Price	\$951,096	\$1,012,527	-6.07%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - September, 2024	Jan - September, 2023	% Change
# of Sales	326	334	-2.40%
Average Sale Price	\$1,039,696	\$1,069,589	-2.79%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	292
Divided by Sales per Month	26
Months of Inventory	11.2

There is currently 11.2 months of inventory on the market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2024 vs. September 2023
The number of active listings in Dufferin (excluding Orangeville) increased by 18.22% in September 2024 over the same month in 2023. The number of homes sold decreased by 11 homes or 29.73% in September 2024. Average sale prices decreased by 6.07%.

Year to Date 2024 vs. Year to Date 2023
The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 334 to 326, which is a decrease of 2.40%. Average sale prices were down by 2.79%.



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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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 \$4,499,000



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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 \$1,199,000



CUSTOM HOME WITH POOL/STUDIO/CABANA & SUNROOM

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284342 DUFFERIN COUNTY ROAD 10, AMARANTH \$2,668,000



4 BEDROOM HOME WITH AN ELEVATOR & 2ND KITCHEN

Primary features walk-in closet & 4 pc ensuite. 2nd bedroom has a 3 pc ensuite. Formal dining room, family room with fireplace & hardwood flooring, updated eat-in kitchen with granite tops. Finished lower level with rec room, wet bar, fireplace, cedar closet, 2 cantinas, bath & 2nd kitchen. Equipped with an elevator that stops at all levels, including the garage. 30x266 ft pie-shaped lot. Backyard includes a pergola, perennial & veg gardens, interlock patio & garden shed.

275 TRITON AVE., VAUGHAN \$1,799,000

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