## RESALE HOMES COLLECTIONS

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ORANGEVILLE/CALEDON

**VOLUME 6, ISSUE 1** 

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The place where tradition meets modern design and provides a lifestyle where you can enjoy all the amenities and convenience of downtown living.

**60 ON BROADWAY** invites you to experience a condominium lifestyle that offers beautifully appointed living spaces in a building designed to be a welcoming and relaxing environment.

The five-story building is located in the heart of thriving downtown Orangeville.

There are 56 units with 22 suite designs ranging from 895 to 1345 square feet. Each suite has a minimum of two bedrooms with an ensuite bathroom, full main bathroom and laundry facilities.

Some suite designs include 3 bedrooms or 2 bedrooms plus a den.

The professionally designed kitchens are modern and aesthetically pleasing.

On the 5th floor, 11 elegant penthouse suites offer serenity with a view of the town and surrounding area.

The entire building is architecturally designed with a real brick finish to match the historical designs of the downtown core. Cornices and crowns adorn the windows and surround the exterior finish to compliment the masonry. Interior finishes to have a luxurious feel with high quality fixtures, textures, and interior décor.

Purchasers will have the ability to meet the 60 on Broadway sales team to review finishes and choose upgrades to the new units as construction gets underway.

"We are offering choices of standards and upgrade packages ranging from a variety of floor finishes, tile finishes, stone tops, kitchen upgrades, closet organizers. The list goes on," explained 60 on Broadway Managing Partner, Teddy Lovisotto. "Each resident can customize each unit if desired. We are some what of a custom home builder in the sky. We are giving all the purchasers the opportunity to make changes and choose upgrades. All the suites are professionally designed to fit the appeal of our residents. We are providing a very luxurious feel to all the suites. The outdoor amenity area will give you a resort style feel. The landscape architect designed private exterior dining areas with barbecues and prep style kitchenettes." Step outside and relax in a private and cozy space under the sun and enjoy a barbecue.

"Our condo living provides the best of both worlds for someone who has decided they no longer need a

detached home but still appreciate some of the amenities that come with urban living."

A beautifully planned outdoor green space is featured steps from the 5th floor. This area features real grass and trees on the roof top amenity area.

For special occasions and holidays, a well-appointed restaurant style party room featuring a bar and prep kitchen will allow residents to invite guests for a get-together and enjoy a special evening.

Residents that are still working or operating a home-based business, 60 on Broadway offers a unique solution for making sure you are working in privacy and convenience. The main floor co- working area is a shared accommodation workspace. Residents can meet in the private boardroom or use the many executive offices. A resident can welcome a client in a beautiful and professional office space to conduct business.

Many people enjoy having pets and consider them to be members of the family. 60 on Broadway is a pet friendly residence that offers a main floor pet washing and grooming room.

A Modern fitness area with a workout and yoga room is available for those that like to stay active. Work out on our treadmills while enjoying the view of the outdoor amenity area.

Convenient living with smart technology is one of the main features of 60 on Broadway. Innovative parcel delivery lockers provide safe and secure parcel delivery so you don't have to worry about parcels just being dropped and left at a doorstep.

When you enter the main lobby at 60 on Broadway, you are welcomed to an inviting and modern space with a fireplace and conversation area that is elegant and refined.

Each suite comes with one parking space in the underground parking lot meaning you will avoid bad weather and simply walk from your car to the elevator.

"Our ideal residents are people that love Orangeville, want to downsize or just want to live in the downtown core and be close to the shops, restaurants, and the vibrant downtown area," Mr. Lovisotto said.

60 on Broadway provides elegant and convenient living close to all amenities in a vibrant and thriving community. For more information on 60 on Broadway, you can visit online at: 60onbroadway.com, inquire by email at: info@60onbroadway.com, or call 416-633-4917.

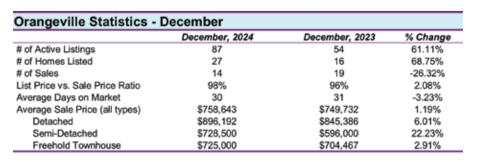
Sales office hours are Saturday and Sunday, by appointment only.

Written by Brian Lockhart

ORANGEVILLE CITIZEN • www.citizen.on.ca • www.caledoncitizen.com







Orangeville Statistics - Year to Date			
	Jan - December, 2024	Jan - December, 2023	% Change
# of Homes Listed	916	748	22.46%
# of Sales	419	408	2.70%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	28	20	40.00%
Average Sale Price	\$807,503	\$823,540	-1.95%

#### Buyers Market vs. Sellers Market

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

There is currently 6.2 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

	December, 2024	December, 2023	% Change
# of Active Listings	256	198	29.29%
# of Homes Listed	69	72	-4.17%
# of Sales	42	39	7.69%
List Price vs. Sale Price Ratio	97%	95%	2.11%
Average Days on Market	32	36	-11.11%
Average Sale Price	\$1,232,940	\$1,771,733	-30.41%

Peel - Caledon Statistics - Year to Date			
	Jan - December, 2024	Jan - December, 2023	% Change
# of Homes Listed	2,237	2,082	7.44%
# of Sales	834	759	9.88%
List Price vs. Sale Price Ratio	95%	97%	-2.06%
Average Days on Market	30	25	20.00%
Average Sale Price	\$1,340,090	\$1,415,883	-5.35%

#### Buyers Market vs. Sellers Market

Current Number of Homes for Sale 256 Divided by Sales per Month 42 Months of Inventory

There is currently 6.1 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

PROVIDED BY





# What to expect when doing a kitchen renovation

itchens are often described as the most popular room in a home, and that's not mere conjecture. A 2022 survey from House Digest asked participants to identify the room they consider most important in their homes, and roughly 41 percent chose the kitchen.

Residents tend to congregate in kitchens in the morning and then again in the evening when meals are prepared and, in homes without formal dining rooms, eaten. With so much time spent in the kitchen, it's no wonder that the 2022 U.S. Houzz & Home Study: Renovation Trends found kitchens to be the most popular interior room to upgrade. With so many people interested in kitchen renovations, the following are four things homeowners should know about these popular improvement projects.

#### **EXPECT TO SPEND SOME MONEY**

Most home improvement projects require a significant financial investment, but kitchen renovations are among the more expensive undertakings. The overall cost of a project will depend on a host of variables unique to each home, including homeowners' preferences, but HomeAdvisor estimated the average kitchen remodel in 2023 cost between \$14,611 and \$41,432. Homeowners considering an upscale kitchen remodel may receive six figure estimates for such projects.

#### **EXPECT A GOOD RETURN ON INVESTMENT**

If sticker shock settles in when receiving an initial kitchen remodel estimate, perhaps it can help homeowners to know that such a project may provide a strong return on investment (ROI). According to Remodeling magazine's "2024 Cost vs. Value Report," a minor kitchen remodel provides a 96 percent ROI. A major kitchen remodel mid-range (49 percent) and a major kitchen remodel upscale (38 percent) did not provide as notable a ROI.

#### **EXPECT THE PROJECT TO TAKE SOME TIME**

Kitchens are large rooms with a lot of components, so renovating these spaces can take some time. Estimates vary depending on the size of the room, the scale of the remodel and the materials chosen, but Angi reports a kitchen remodel for most homes takes six weeks to four months. That's a sizeable window, and it reflects the likelihood that unforeseen issues like supply chain interruptions or the discovery of mold will arise at some point during the renovation. Though it's impossible to determine precisely how long a project will take before it begins, homeowners renovating their kitchens may want to plan for the project to take two months if not longer.

#### **EXPECT TO USE YOUR KITCHEN DURING THE RENOVATION**

If the timeline of a renovation is scary, homeowners should know they will likely be able to use their kitchen even after the project begins. Though the room might not remain a popular gathering space once the work starts, Angi notes kitchens are typically out of commission for around six weeks during a renovation. That still requires some pre-planning in relation to meals, but it also suggests homeowners won't be without a kitchen for months on end.

Homeowners who know what to expect before such projects commence can make it through a renovation

## Resolutions for your home and finances

As the new year is upon you, it's a natural time to reflect on your personal goals and set resolutions for the months ahead. Your home and finances are key areas where small, intentional changes can lead to big improvements in security, stability, and quality of life. Here are some resolutions to get you started!

#### **CREATE A REALISTIC HOME BUDGET**

A well-planned budget is essential for financial peace of mind. Whether you're new to budgeting or want to refine your approach, creating a realistic budget helps prioritize spending, track bills, and put money toward meaningful goals.

- Identify Fixed and Variable Expenses: List out fixed costs, like mortgage payments, utilities, and insurance, as well as variable ones, such as groceries and entertainment.
- Set Savings Goals: Include savings as a "non-negotiable" in your budget, earmarking funds for home repairs, investments, or emergencies.
- Track and Adjust: Track spending throughout the month and adjust where necessary. Financial apps like Mint or You Need a Budget (YNAB) make it easier to stay on course.

#### **SET GOALS TO BUILD HOME EQUITY**

Building home equity is a key path to increasing net worth. Whether you're planning to sell or stay in your home long-term, building equity can offer financial flexibility and security.

- Make Extra Mortgage Payments: Even a small additional payment toward your mortgage principal each month can shorten your loan term and reduce interest costs. A biweekly payment plan is another effective method to pay down the principal faster.
- Consider Strategic Home Improvements: Invest in upgrades that boost home value, like kitchen and

bathroom remodels, or energy-efficient upgrades like new windows or solar panels. Prioritize improvements that add the most value to your property.

#### **DEVELOP A PLAN TO PAY DOWN DEBT**

Paying down debt (especially after the holidays!) can help free up cash flow. It is key to focus on high-interest debts first, such as credit cards, to maximize your payments.

- Use the Debt Avalanche or Snowball Method: The avalanche method involves paying off high-interest debts first, while the snowball method focuses on smaller debts first. Choose the one that best fits your motivation style.
- Consider Refinancing or Consolidation: If you have a high-interest mortgage or multiple debts, refinancing or consolidating might reduce interest rates, making debt repayment more manageable.
- Celebrate Milestones: Paying off debt can feel challenging, so celebrate progress. Every milestone achieved brings you closer to financial freedom.

#### REVIEW YOUR INSURANCE POLICIES AND COVERAGE

Insurance is a key element of financial security, but it's easy to forget about it until something goes wrong. As you head into the new year, this is a great time to make sure you're fully covered!

 Assess Homeowners and Mortgage Insurance: Review coverage limits and ensure your policy covers potential risks, including natural disasters if you live in high-risk areas.



• Shop for Better Rates: Contact your provider for discounts or shop around for new rates. Bundling policies, like home and auto insurance, can often yield savings.

• Update Beneficiaries and Coverage: Life circumstansces change, and your insurance should reflect that. Update your beneficiaries, adjust coverage, and ensure policies align with your financial goals.

Setting resolutions for your home and finances doesn't have to be daunting! Start with small, actionable goals to help transform your finances and your mindset - for 2025!

- Provided by Dwight Trafford

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(NC) The high cost of living is having an impact on a lot of people's finances. If you're struggling to pay your mortgage, know that you're not alone and that there are ways to help reduce some of the stress.

t's important that you talk to your bank as soon as possible if you're having a hard time making your mortgage payments so you can discuss your options together.

#### RENEGOTIATING YOUR MORTGAGE

You may be able to renegotiate your mortgage agreement. You could, for example, convert your variable interest rate to a fixed interest rate. This option could high. Also, knowing what your payments are every month could help reduce some stress and help you better manage your money.

#### **SKIPPING A PAYMENT**

Your bank could offer you a "skip a payment" option. Certain banks also call this option "payment pause," "miss a payment," and "take a break." Your bank allows you to miss a maximum number of mortgage payments each year. If you have made any prepayments toward your mortgage, your bank could apply these amounts to cover your skipped payments. If not, they would defer your payments so it would take longer for you to pay off your mortgage entirely.

#### **GETTING A MORTGAGE PAYMENT DEFERRAL**

agreement with your bank. This agreement allows you to delay your mortgage payments for a specific period, usually up to four months. After the deferral period ends, you continue making your mortgage payments. Just like the "skipping a payment" option, you'll need to pay the amount you deferred down the road, so the time it takes to pay off your mortgage will be longer.

With a mortgage payment deferral, you enter into an

#### **EXTENSION OF AMORTIZATION**

Extending your amortization period lowers your mortgage payments. Keep in mind that the longer you take to pay off your mortgage, the more you'll pay in interest. Think twice before extending your amortization to lower your payments. The interest costs that you'll need to pay will be higher. This may add up to thousands or tens of thousands of dollars over time.

There are many more options that could be available to you. What's important is to consider how these options will affect your financial situation. You may end up paying more to pay off your mortgage and it may take you longer to do that. Your bank is required to provide options that are appropriate for your situation. If none of the options seem right, you may consider selling your home and buying a cheaper one or opt to rent instead.

Learn more about mortgage relief options at canada.

www.newscanada.com

### 6 easy hacks to save energy at home

(NC) Saving energy doesn't need to be complicated or expensive. With a few simple upgrades and changes in daily habits, you can make your home more energy efficient and help lower utility bills.

#### **1** EMBRACE NATURAL LIGHT

Take advantage of natural light during the day. Open curtains and blinds to let the sunshine in. You won't need to turn on as many lights, plus it will make your home brighter and more inviting. Keep in mind, this can heat up your home on hot days, but the extra heat is a good thing as the weather cools down.

#### LIGHT THE WAY WITH LEDS

When you do need to turn on lights, choose energyefficient LEDs. They use less energy and last significantly longer than traditional incandescent light bulbs. By switching to LEDs, you can reduce both your energy use and the number of bulbs that end up in landfills.

#### ADJUST YOUR THERMOSTAT

Save energy without sacrificing comfort. During cooler months, lower your thermostat by a degree or two and put on an extra layer of clothing. In summer, raise the temperature a bit and use fans for added cooling. Also consider a smart thermostat to automatically adjust temperatures based on your schedule.

#### 4 UNPLUG AND POWER DOWN

Many electronics and appliances use standby power — also known as phantom power — even when they're turned off. It's a good idea to unplug them when not in use to reduce energy waste. Also think about using power bars with switches to easily turn off multiple devices at one time.

#### **(5)** SEAL ENERGY LEAKS

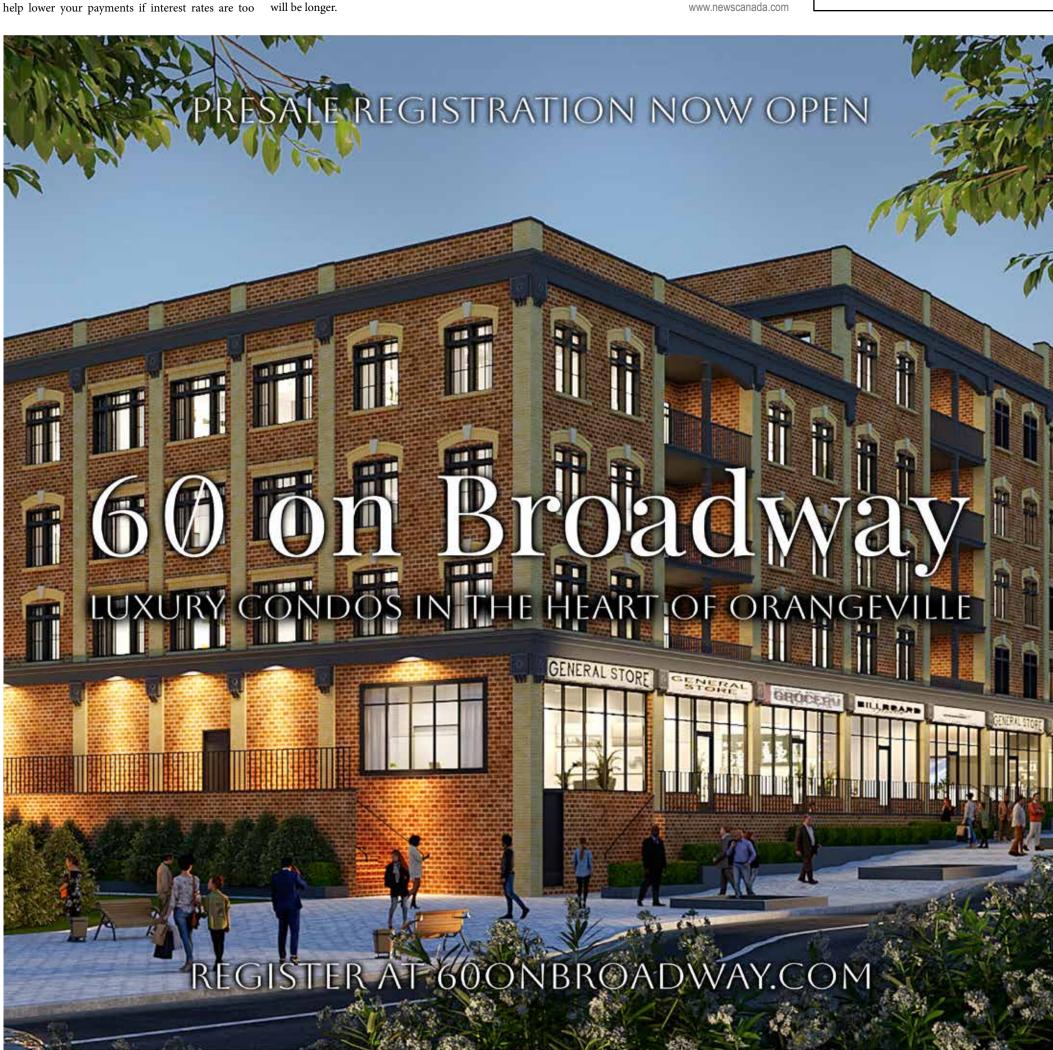
Are your windows or doors drafty? Use inexpensive weatherstripping and caulking to seal up gaps. This simple step can keep your home better insulated and temperatures more stable. That way, your heating and cooling systems don't have to work as hard to keep your home comfy.

#### **(6)** TAP INTO LOCAL PROGRAMS

Check out programs that help homeowners reduce energy use, such as Home Efficiency Rebate Plus. A partnership between Enbridge Gas and the federal government, it offers rebates for energy-efficient home upgrades, such as insulation, windows, doors and more.

Find more information at enbridgegas.com/herplus.

www.newscanada.com



## Tips to make a home less vulnerable to criminals

roperty crimes are perhaps more common than people may realize. Homeowners recognize the importance of protecting themselves, their loved ones and their valuables. Locking doors at night is one measure of protection anyone can employ, but there's a host of additional steps individuals can take to make their homes less vulnerable to criminals.

#### **EMBRACE SOME SIMPLE SOLUTIONS**

The Insurance Information Institute recommends utilizing simple security devices such as padlocks, door and window locks, grates, bars, and bolts. These devices may not prevent burglars from entering a home, but they can increase the amount of time it takes criminals to gain access. That can be enough to discourage criminals and also provide extra time for homeowners and neighbours to see and report suspicious individuals lurking around homes.

#### **PERIODICALLY ASSESS EXISTING SECURITY DEVICES**

Locks, security cameras and additional devices are effective deterrents, but only if they're working properly. It's easy to overlook security devices, but routine inspections can ensure they continue to serve as a security blanket between residents and criminals.

#### **INSTALL A BURGLAR ALARM**

Burglar alarms can be effective deterrents and even help homeowners save money on their insurance policies. The Electronic Security Association estimates that home alarm systems can save homeowners as much as 20 percent on their insurance policies. Such savings can offset the cost to purchase and install burglar alarms. Homeowners who doubt the efficacy of burglar alarms as a crime deterrent should know that a study from researchers at the University of North Carolina, Charlotte examining the habits of burglars

found that 60 percent decided against burglarizing properties they learned had burglar alarms.

#### TRIM PRIVACY TREES AND SHRUBS AROUND THE PERIMETER OF YOUR HOME

Privacy trees and shrubs can make it harder for passersby to see into a home from a nearby street or sidewalk. However, such features also can provide hiding space for criminals looking to gain access to a property. Routinely trim trees and shrubs near doors and windows so they are not inadvertently providing cover for criminals.

#### LIGHT UP THE OUTSIDE

 $Exterior\ lighting\ is\ wildly\ popular\ among\ homeowners$ for its aesthetic appeal. But lights around walkways and throughout a landscape also illuminate the exterior of a home, making it harder for criminals to get around without being seen. Spotlights and motion-detection

lights can alert homeowners if someone is outside, and such lighting also can make it easier to spot criminals on exterior cameras, which can deter burglars.

There's no shortage of ways for homeowners to make their properties less vulnerable to criminals.





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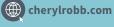
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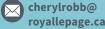




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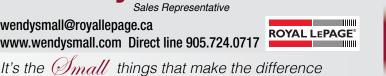


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<u>Bill Scott</u>



#### 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.



Dufferin Statistics (excluding Orangeville) - December			
	December, 2024	December, 2023	% Change
# of Active Listings	175	157	11.46%
# of Sales	33	21	57.14%
Average Sale Price	\$1,009,021	\$1,092,021	-7.60%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - December, 2024	Jan - December 2023	% Change
# of Sales	428	402	6.47%
Average Sale Price	\$1,068,526	\$1,081,835	-1.23%

#### Buyers Market vs. Sellers Market

Current Number of Homes for Sale 175 Divided by Sales per Month 33 Months of Inventory

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There is currently 5.3 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

#### December 2024 vs. December 2023

The number of active listings in Dufferin (excluding Orangeville) increased by 11.46% in December 2024 over the same month in 2023. The number of homes sold increased by 12 homes or 57.14% in December 2024. Average sale prices decreased by 7.60%

#### Year to Date 2024 vs. Year to Date 2023

The number of homes sold in Dufferin (excluding Orangeville), year-to-date increased from 402 to 428, which is an increase of 6.47%. Average sale prices were down by 1.23%.

## Get ready for the spring market

The spring market is typically the busiest time of year for real estate in Canada as many home owners and potential buyers decide to make a move in the summer.

THERE ARE MANY REASONS for this season being so popular, including the warmer weather and the fact that the school year is over.

While spring is the time many for sale signs to start turning up on the front lawns around the province and country, the actual market starts in January and February when home owners must get prepared in advance to put a house the market.

There is a lot to do to get your house ready for sale. It's time to paint, de-clutter, and take a look around the house to see if there are any minor details that need to be taken care of.

This is the time to care of those things you have been putting off. If you don't like minor details in your home that aren't right, then you can be sure a potential buyer will notice them.

The current market in the region is back to what might be considered a 'normal market.' The days of bidding wars and fast turn-overs of the pandemic era are over. In the current situation, a home may be on the market for 60 days or longer before a sale is made.

However, the recent change in the variable interest rates mean a lot of people are now hoping to get into the market. There is plenty of inventory and there are plenty of potential buyers.

When you are getting ready to place your house on the market for the spring, you have a lot to consider.

Depending on your life situation, you will have to carefully consider how you will sell your home while finding a new place to live.

There are several options.

You can place your house up for sale, then start looking for a new place. This can put a lot of pressure on you as you have to start looking for a new home, and hope you find what you are looking for at the same time someone decides to buy your house.

Some people have the ability to stay with relatives or friends for a short time if they sell their home but haven't found a new place to live.

However, if that is not an option, you could find yourself temporarily in a situation where you don't have a place to live.

The alternative is to start looking for a new home, making an offer if you find the right place, then putting your home on the market and hope for a quick sale. Again, there is a lot of pressure as you hope this plan works out to your advantage.

Moving to a new home can be a stressful experience.

Your best bet is to plan in advance, do your research, and get prepared. By making sure you are pre-approved for a mortgage and having your finances in order, you will have the started the process in the best possible way.

Speak to a local realtor who knows the region and the local market and can offer you advice on the best way to look for that new home or sell your existing home in the spring market.

-Written by Brian Lockhart



Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

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

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## Can I reduce my property taxes?

The time of year is fast approaching in Ontario when most residents will get their updated tax assessment from their local municipal government.

An exciting time that I can imagine most of us have clearly labeled in our calendars with a big heart shape or perhaps a more expressive and off colour doodle. On that magical day, the notice of your tax assessment will show up in the mail and I'm sure we all from the year the house have different ways in which we react to its arrival: the toss and sigh; the rip open and curse; the deep breath, slow methodical scan and then a pursing of the lips. These are but a few examples.

However, this is your first opportunity to see if you may be able to somewhat reduce your tax burden. This is because your tax assessment could have mistakes that as they

say in Monopoly, "could be in your favour"! Everyone should go through their property's

MPAC Assessment with a fine tooth comb.

There is a lot of information on that form, was built, to the size of the home, to the size of the property. When assessing the value of

your home, MPAC uses the property information that is represented on this MPAC form as a basis to calculate their final value. So, the first question is: IS IT TRUE INFORMATION? Mistakes happen and things get missed. Perhaps

it states you have 4 bathrooms when you only have 3? It states you have a detached double car garage when you only have a single or maybe

it states you have 25 "Everyone should go acres when its truly through their property's only 19. All of these are examples of mis-MPAC Assessment takes that would have with a fine tooth comb." an impact on the final outcome of your

property value assessment. With that in mind, carefully examine your property assessment as you might discover an error that may have inflated your property value- which in turn has raised your property tax.

If you do find a discrepancy, the next step is to see if you have a basis to appeal your value with MPAC. Go back to the form that came in the mail as there are instructions on the steps you would need to take.

However, finding errors in your favour on your assessment is not the only way that you can appeal the value that MPAC has pegged for your property, stay tuned for the next part of this series - "Can I reduce my property taxes?" however if you just can't wait, please feel free to give us a call! We here at the Chris Richie Group have been serving the community for over 30 years, and we would be happy to help!

