

Interesting Times
5 Home renovations that will save you money
Market Update
How to decorate your front porch for all-season weather
6 ways to prepare your home for spring thaw
Determining if the time is right to downsize











The Vetere Team joins with The Chris Richie Group for the best customer experience

In a strategic initiative to elevate Real Estate services across Southern Ontario, The Vetere Team has officially started a joint venture with The Chris Richie Group at RE/MAX in the Hills Brokerage.

his alliance unites two esteemed Real Estate teams, enabling them to deliver enhanced services across a broader range of cities.

Mark and Jeff of The Vetere Team bring extensive expertise and an in-depth understanding of the local Real Estate market.

"We are thrilled to welcome The Vetere Team into our family," said Sean Anderson, Broker of Record at The Chris Richie Group. "Their unwavering commitment to client satisfaction and profound market insight aligns perfectly with our mission. By expanding our service area, we can now cater to clients who reside in one location while owning property in another-a clear advantage when backed by the right expertise."

The Chris Richie Group has long been committed to supporting clients with innovative marketing strategies, expert negotiation skills and a client-centric approach. This collaboration signifies a shared vision of expanding their reach while maintaining the highest standards of service.

Clients can look forward to expanded service areas for a wider range of cities and communities, and enhanced resources with a larger team of experienced real estate professionals dedicated to client success.

Renowned for personalized service and local market insights, The Vetere Team has built a reputation for guiding clients confidently through the complexities of buying and selling property. Early in their careers, both Mark and Jeff successfully assisted numerous clients relocating out of the GTA, an experience that has broadened their regional expertise.

"That's why we operate over a larger territory," Jeff explained. "Our extensive experience in facilitating relocations has driven our decision to join The Chris Richie Group. With our combined strengths, we

are now equipped to serve clients in more locations while maintaining the high standards of dedication and professionalism they expect."

With both brothers born and raised in Mississauga, but now residing in different towns, Mark and Jeff leverage their collective local insights to cover an even wider area. This partnership underscores a shared commitment to excellence and a growth strategy that prioritizes client needs above all.

...By expanding our service area, we can now cater to clients who reside in one location while owning property in another...

Mark's academic foundation has equipped him with a strategic business mindset. Before entering the real estate industry, Mark managed residential and commercial restoration projects for major construction groups serving the GTA.

His extensive knowledge of structural integrity and property value has been pivotal in helping clients make well-informed decisions. Renowned for his

unwavering integrity and authenticity, Mark's professionalism has earned him numerous awards and a loyal base of repeat clients.

Jeff's background in hospitality management has been instrumental in shaping his client-first approach in real estate. His thoughtful, patient demeanor and thorough understanding of investment strategies have garnered industry accolades and recognition over the years. Jeff's commitment to delivering exceptional service has solidified his reputation as a trusted advisor in real estate.

"Our primary focus remains within the GTA, where we have built a strong client base over the past decade and a half," Mark noted. "However, living in different towns allows us to tap into local opportunities and adapt to the evolving needs of our clients. We are dedicated to collaborating with new and past clients and exploring emerging opportunities."

Through this partnership, The Vetere Team and The Chris Richie Group are poised to provide a superior real estate experience for their clients - whether buying or selling - by combining the expertise and market knowledge of two trusted and respected teams.

Written by Brian Lockhart



Interesting Times.

I was waiting to write this article, hoping the dust would settle a little on our economy and leadership situation.

WE NOW HAVE a new Prime Minister, and a probable 5 year term Provincially. I think it is clear that tariffs will be put in place by both our government and the governments of other nations. The tariffs with our largest trading partner will impact us the most.

The Bank of Canada is expecting a rough ride and in spite of existing low inflation, they have moved to lower interest rates with the indication there will be more to follow. Higher inflation would normally trigger higher interest rates, but the Bank Of Canada also needs to protect our economy and our industries by supporting growth and spending within Canada. The removal of the carbon tax will help inflationary pressure , but higher prices on both consumer and commercial goods are coming soon.

This uncertainty has impacted consumer confidence. We know from the past that this translates very quickly to the

Dwight Trafford

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real estate market. Uncertainty surrounding employment, interest rates, and building supply is never good for Real Estate sales. We did see price escalations in the past 5 years that surprised us all. There may need to be corrections in some localities. We have already seen price drops of 5 to 10% in many areas of Ontario.

Lower interest rates and housing incentives may keep sales going in what has started out as a strong market. We now have longer amortizations, low fixed and variable rates, and the first time buyer incentives. I do believe both governments will continue to work on housing while they deal with the global issues. I also believe in the resilience of Ontario and Canada. These obstacles will make us stronger and more united. We can support our economy best by getting on with our lives and ignoring the noise.

- Provided by Dwight Trafford

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(NC) Home renovations can transform your space, making it more beautiful, functional and valuable. But did you know some upgrades can also save you money in the long run? Here are five smart renovations to consider:

SEAL AIR LEAKS

Air leaks around windows, doors, cracks and even ceiling light fixtures can let out warm or cool air, making your HVAC system work harder. Air sealing is an affordable and effective way to reduce energy costs, increase comfort and create a healthier indoor environment - making it a perfect first step in any renovation.

UPGRADE YOUR WINDOWS

Did you know that up to 30 percent of your home's heating energy can escape through the windows? Start small by re-caulking or weather-stripping to seal drafts and consider replacing your windows with more efficient models in the long run. These fixes can cut energy costs while keeping your home comfortable.

CONSERVE WATER WITH MODERN FIXTURES

Peel - Caledon Statistics - February

If your bathroom or kitchen fixtures are old or leaky, now's the time to make the switch. Modern low-flow showerheads, faucets and toilets are designed to conserve water without sacrificing performance. These upgrades can lower your utility bills and help the environment at the same time.

INVEST IN ENERGY-EFFICIENT APPLIANCES AND SYSTEMS

Energy-efficient appliances are a great way to reduce your utility bills while helping the environment. Think beyond the basics - like a new fridge or washer - and consider upgrading your heating system. Replacing a furnace or boiler with an electric heat pump, for example, can provide reliable heating and cooling year-round while saving you hundreds of dollars every month.

EMBRACE ECO-FRIENDLY LANDSCAPING

Eco-friendly landscaping offers more than just curb appeal; it can save you time and money, too. Native plants and shrubs require less maintenance and water, while strategically placed trees will eventually provide shade in summer to lower cooling costs. This approach is a win for both your wallet and the planet.

FUNDING YOUR NEXT HOME RENOVATION PROJECT

To make these eco-friendly renovations more affordable, explore available rebates and grants, like the Oil to Heat Pump Affordability program, which offers upfront payments to help low- to median-income households switch to cleaner heating sources. Additionally, the Canada Greener Homes Loan provides interest-free financing for energy-efficient upgrades. Some municipalities, provinces or territories may also have local incentive programs to consider.

Learn more about funding for eco-friendly home renovations at canada.ca/heatpumps.

February 2024

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% Change

MARKET UPDATE

Home

renovations

you money

that will save

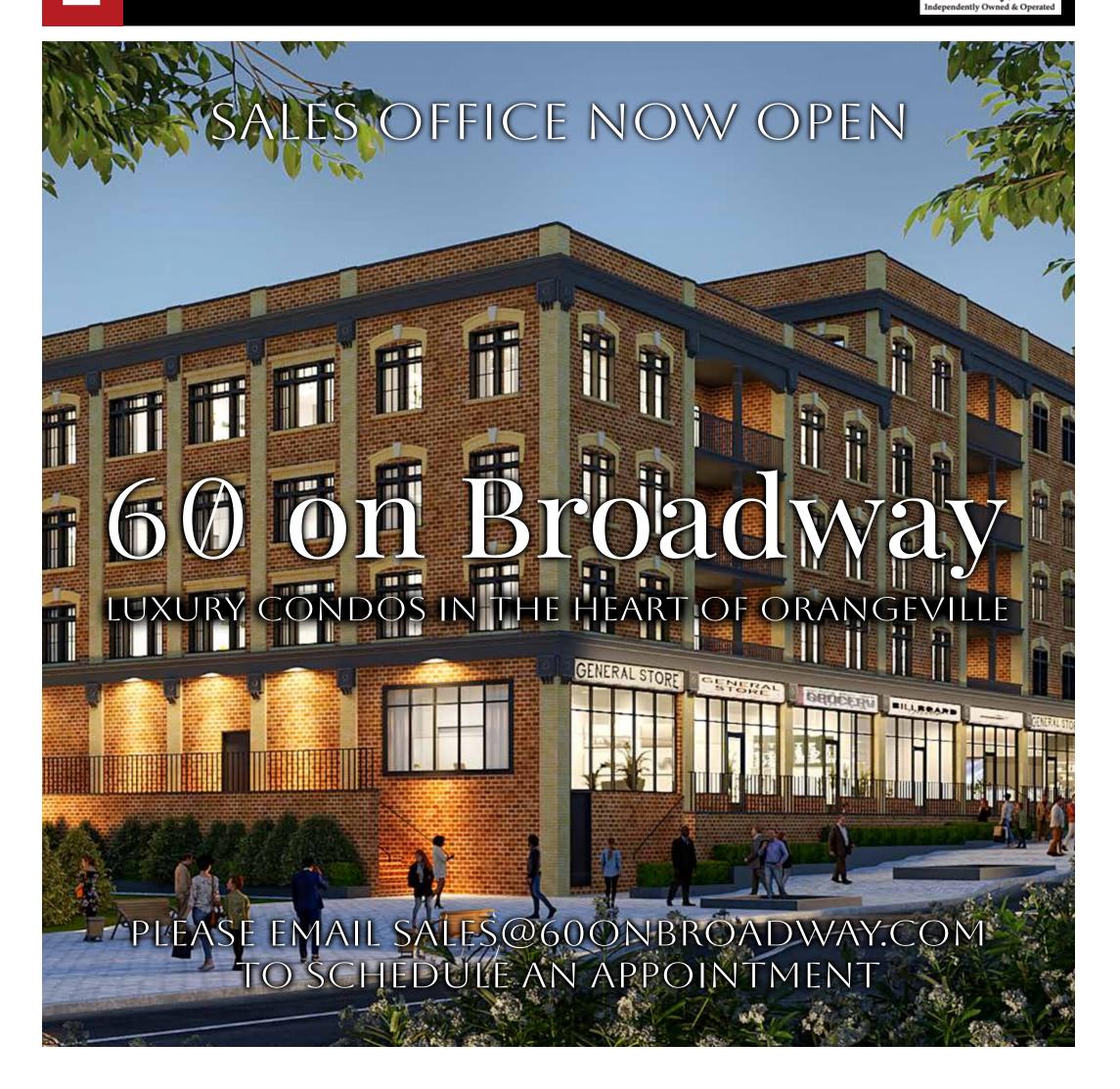
	February, 2025	February, 2024	% Change
# of Active Listings	92	50	84.00%
# of Homes Listed	44	59	-25.42%
# of Sales	18	34	-47.06%
List Price vs. Sale Price Ratio	99%	99%	0.00%
Average Days on Market	23	20	15.00%
Average Sale Price (all types)	\$820,278	\$776,509	5.64%
Detached	\$1,011,385	\$860,775	17.50%
Semi-Detached	\$583,333	\$736,000	-20.74%
Freehold Townhouse Orangeville Statistics -		\$750,800	-8.43%
Orangeville Statistics -	Year to Date Jan - February 2025	Jan - February 2024	% Change
Orangeville Statistics -	Year to Date Jan - February 2025 109	Jan - February 2024 107	% Change 1.87%
Orangeville Statistics - # of Homes Listed # of Sales	Year to Date Jan - February 2025	Jan - February 2024	% Change 1.87% -12.90%
Orangeville Statistics -	Year to Date Jan - February 2025 109 54 98%	Jan - February 2024 107 62 98%	% Change 1.87% -12.90% 0.00%
Orangeville Statistics - # of Homes Listed # of Sales List Price vs. Sale Price Ratio Average Days on Market	Year to Date Jan - February 2025 109 54 96% 37	Jan - February 2024 107 62 96% 31	% Change 1.87% -12.90% 0.00% 19.35%
Orangeville Statistics - # of Homes Listed # of Sales List Price vs. Sale Price Ratio Average Days on Market Average Sale Price	Year to Date Jan - February 2025 109 54 98%	Jan - February 2024 107 62 98%	% Change 1.87% -12.90% 0.00%
Orangeville Statistics - # of Homes Listed # of Sales List Price vs. Sale Price Ratio Average Days on Market	Year to Date Jan - February 2025 109 54 96% 37	Jan - February 2024 107 62 96% 31	% Change 1.87% -12.90% 0.00% 19.35%
Orangeville Statistics - # of Homes Listed # of Sales List Price vs. Sale Price Ratio Average Days on Market Average Sale Price	Year to Date Jan - February 2025 109 54 98% 37 \$879,941	Jan - February 2024 107 62 98% 31 \$771,231	% Change 1.87% -12.90% 0.00% 19.35% 14.10%

Current Number of Homes for Sale	92
Divided by Sales per Month	18
Months of Inventory	5.1

There is currently 5.1 months of inventory on the Market in Orange In a Buyers Market, there is normally more than 6 months worth of invent

			70 011011g 0
# of Active Listings	317	189	67.72%
# of Homes Listed	173	172	0.58%
# of Sales	50	75	-33.33%
List Price vs. Sale Price Ratio	95%	98%	-3.06%
Average Days on Market	27	27	0.00%
Average Sale Price	\$1,346,373	\$1,318,013	2.15%
Peel - Caledon Statistics - Year to Date			
	Jan - February 2025	Jan - February 2024	% Change
# of Homes Listed	354	296	19.59%
# of Sales	98	133	-26.32%
List Price vs. Sale Price Ratio	95%	98%	-3.06%
Average Days on Market	37	28	32.14%
Average Sale Price	\$1,324,641	\$1,249,067	6.05%
Buyers Market vs. Sellers Market Current Number of Homes for Sale Divided by Sales per Month Months of Inventory		317 50 6.3	
There is currently 6.3 months of inventory on the Mai In a Buyers Market, there is normally more than 6 mo		PROVIDED	BY
		ROYALLE	
		RCR Realty	V. Brokerage
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February 2025





How to decorate your front porch for all-season weather

(NC) A beautiful front porch welcomes you home, and coneflowers that thrive in Canadian climates. invites visitors in and can be a relaxing spot to spend time reading or people watching. But our unpredictable weather makes it hard to keep up a stylish look year-round. Here are some ideas you can try:

DURABLE FURNITURE

Start with good-quality furniture designed for the outdoors-opt for weather-resistant materials like teak or wrought iron, which can withstand both snow and rain. Add cozy touches with outdoor cushions and throws made from water-resistant fabrics. Even better, an outdoor storage bench is the perfect weatherproofing solution to protect upholstered cushions from the elements.

THE RIGHT PLANTS

In the summer, embrace the warmer temperatures and create a beautiful space with potted plants like hardy perennials, including hostas, peonies

Hanging baskets can also brighten up a front porch, and your roof will offer some protection from hail, rain damage and direct sunlight.

QUALITY LIGHTING

Add warmth to your porch with sustainable lighting, such as solar-powered lanterns or Edison bulb string lights. Consider spending a little more to purchase resilient, weatherproof lights that are built to withstand outdoor conditions.

If you're in the market for a new home this spring, a cozy front porch, like those featured in new community developments like Alpine Parkcan add curb appeal and make the place feel more like home, sooner. Learn more about the positive impacts of an attractive front porch at alpinepark.ca.

www.newscanada.com

6 ways to prepare your home for spring thaw

(NC) As the weather warms it's important to make sure that the change in seasons does not cause damage to our homes.

PROTECTING YOUR HOME, especially during spring runoff, requires a bit of foresight, planning and support.

Here are six tips presented by TD Insurance that will help you take preventative measures.

1 Check your eaves and downspouts. Ensure the downspouts extend away from your foundation to allow the water to drain away from your home and out toward the backyard, back lane or street.

2 Inspect the grounds. Check to see if driveways, sidewalks, decks, around your basement and patios have the appropriate grading to direct water away from your home. Check your basement for any foundation cracks and have those repaired to avoid ongoing seepage or a sudden entrance of water.

3 A functioning sump pump can prevent flooding in your home so be sure to check that it is in working order. Consider adding back-up battery power so that your sump pump continues to work in the event of an electricity outage. If you live in an area prone to flooding and you don't already have a sump pump installed it may be something to consider.

4 Consider installing a backflow valve. In the event of a main sewer backup, backflow valves will automatically close to prevent water and sewage

from entering your home. Backflow valves are to be installed on your basement sewer connections and are a good preventative measure.

(5) While home insurance policies cover an array of scenarios from system ruptures to different types of water escapes, you may need additional coverage based on where you live and your exposure to water. Extended Water Damage Coverage and Above Ground Water Coverage are additional insurance options meant to further protect homeowners from water entering the home from the exterior.

6 You can also take precautionary measures inside your home by not storing important documents and water-sensitive valuables like artwork, collectables or rugs in the basement in case there is a flood

Home insurance can cover you in case there is damage to your home during the spring thaw. Take some time to review your insurance policy or talk to an insurance advisor to make sure your coverage fits your needs. If you are a TD Insurance customer, you can review your coverage details directly from their app.

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Spacious layout with gleaming floors, custom two toned kitchen with quartz counters & S/S appls., Crown moulding, new hardwood/iron staircase, double ensuite baths, family room/ yoga studio, private patio. Tons of updates in this beauty! Fantastic location close to shopping, parks, trails, schools, City Centre, and the 410 for commuters! This one won't last at \$729,000!

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Determining if the time is right to downsize

The phrase "bigger is better" has endured for quite some time.

Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances, people may find that bigger is not better.

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that's a strategy millions of people have adopted over time, the decision is not always so simple. Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

• MONTHLY HOUSING EXPENSES:

Before downsizing their homes, individuals should determine just how much they're currently spending on housing. Individuals who have fixed-rate mortgages likely know the amount of their monthly mortgage payment, but what about maintenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months' expenditures can give homeowners an idea of just how much they're spending to maintain their properties. The number may be eye-opening, as Thumbtack's "Home Care Price Index" released in the third quarter of 2024 revealed that the average annual cost to maintain a single-family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their



retirement nest eggs, then it might be time to seek alternative housing.

• REAL ESTATE PRICES:

Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners' association (HOA). Such communities typically charge HOA fees, which can be minimal or considerable. In addition, the price of condominiums has risen in recent years, with the lender New American Funding reporting in early 2024 that the median sale price of a condo reached \$341,000. So, homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that it is worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

• EMOTIONAL ATTACHMENT:

Downsizing may be considered with cost savings in mind, but it's important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.

Downsizing is something many homeowners over 50 consider. Any decision regarding downsizing is best made after considering a range of variables.





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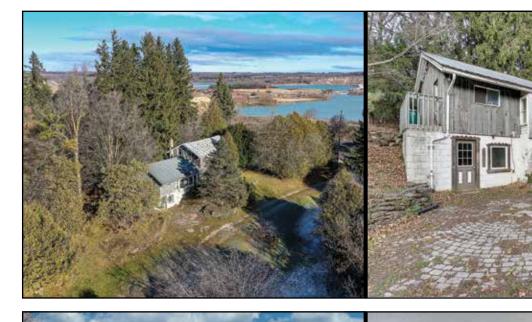


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- Great commuter's location

17632 HURONTARIO ST., CALEDON VILLAGE \$999,000





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- Sun-filled solarium
- Laundry with entry to garage
- Primary has 4 pc ensuite
- No neighbours in the back
- 2 car garage & steel roof

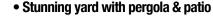
609 SIMON ST., SHELBURNE \$974,900

4 BEDROOM HOME WITH SECOND KITCHEN

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- Finished lower level with kitchen





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275 TRITON AVE., VAUGHAN \$1,649,000



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15357 MCLAUGHLIN RD., INGLEWOOD \$3,495,000

PART 2 Can I reduce my property taxes?

Even with the interest rate drop, this real estate market is still trying to find its legs and there are many great homes out there waiting to find a new owner! It's a frustrating situation when you are ready to get moving and the market is not making it the easiest transition. Every showing is like a first date that you thought went well, and then when you don't hear back you wonder what went wrong? Is it me? Did I have garlic breath? Was I not funny enough? Maybe I wore the wrong outfit? The same types of questions come from home owners-what is wrong with my house that no one seems to want to do an offer? Or if buyers feel my price is high, why doesn't someone

send a "low-ball" offer?

In a buyers market, with plenty of options on their plate, it is very easy for homes to be discounted by discerning buyers for any number of reasons. Priced too high-a buyer could think that you won't be reasonable to negotiate with at all. Rooms are too small. Don't like the carpet and on top of all that the very idea that a new property will come up soon makes it easy to bypass a home, if that home isn't everything the buyer wants and at a reasonable price.

As discussed previously, one variable that people take into account when buying is the property tax. When looking at rural prop-

erties, on many occasions there has been an alarming confusion for people when they see a 100 acre property with a giant home, a pool, big barns and 70 acres of corn field and the property tax is barely \$4,000 - less than what they are currently paying for their 2 storey home on a postage stamp sized lot! How can this BE???? In this particular instance, the zoning and usage of the property reflects a Farm Tax Rate, a significant portion of the property is being taxed at a much lower rate than what the typical residential tax rate would reflect, because it is being used agriculturally and has qualified for this tax bracket.

Sounds good right! But sorry, turning your back yard into rows of cabbage and letting chickens roam free does not qualify you-living in a subdivision-to be charged at a lower farm tax rate. It would be nice, but it's not that simple. Also, one should note, that if you were to buy a property that was being farmed and you as the new owner do not take the proper steps to continue that usage-your property tax amount is going to go up....A LOT!

However, there are even more ways that this property might have reduced their tax burden and it's possible you might be able to reduce your taxes too-especially if you live on a few acres in a rural setting ... stay tuned!

SUMMER IS UPON US AND THE SPRING MARKET IS NOT BRINGING WITH IT THE SAME FERVOR OF ACTIVITY THAT WE WOULD TYPICALLY ANTICIPATE.