

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Personal service still at the heart of JOHN BROWN DESJARDINS INSURANCE

As John Brown looks ahead to 15 years of serving Bolton, the goal that opened his Desjardins Insurance office in 2012 remains unchanged, putting people first.

In a business built on policies and premiums, Brown has spent more than a decade proving relationships matter more.

For almost 15 years, Desjardins has been located on Parr Blvd. in Bolton, specializing in providing auto insurance, business insurance, home and property insurance, life insurance, living benefits, mutual funds and vehicle loans to residents.

"I can't believe it's been 15 years already. It seems like just yesterday," says Brown.

Although it's been almost 15 years since he started his own company, Brown has been in the industry for over three decades.

While working towards his Business degree at Memorial University of Newfoundland,

Brown took a summer position working in a warehouse facility for State Farm Insurance.

A job that would soon turn into the full-time career he dedicates himself to today.

He moved from the lead hand, to supervisor, and these positions allowed him to jump into various management jobs at the head office level.

Following these numerous years in management, Brown knew the next step was to move to open his own business.

He opened his own agency under the State Farm umbrella in 2012, transitioning to Desjardins Insurance in 2015 after the Canadian-owned corporation completed its acquisition of State Farm.

Brown has turned his own company into a place the community can turn to for over a decade now, and they're still growing and adapting to what their clients need the most to this day.

Watching his team go from just two and a half to now eight team members, the team in Bolton brings over 175 years of experience to the table.

"We've definitely seen a lot, we've heard a lot, and there's a lot of advice we can give," says Brown. "We've been able to do a lot of things over the past years to help people."

And now, Brown has brought on even more experience to his business.

Joining the team is a dedicated commercial specialist to help the business become active in the commercial insurance market.

Brown says this change brings another set of eyes and ears for clients to talk to, ask for opinions on, and ask for a review of their policies.

Overall, getting local and honest advice.

"We are an honest agency. I won't try to earn somebody's business if I don't have the right premium or if I don't have the right coverages and tools," says Brown.

Adding that, they don't just tell their clients what they need, at Brown's Desjardins Insurance their team works to engage their clients in meaningful conversations to figure out what is most important to them, and what their goals are.

"From there, we recommend them a plan that meets their very particular needs," John said.

When it comes to commercial insurance, Brown says they hope to gain a foothold in that segment of the community to help local business owners place their trust in them.

Through their company, they're looking to dedicate themselves to small and medium-sized businesses, helping their local community and providing them with the one-on-one care they deserve.

Brown says that when it comes to this type of business, there is a lot of information that people need to digest when deciding on the best coverage for them.

"They trust us to provide them with the best possible advice that is tailored to their unique needs," says Brown. "I enjoy being involved in helping them choose exactly what is right for them."

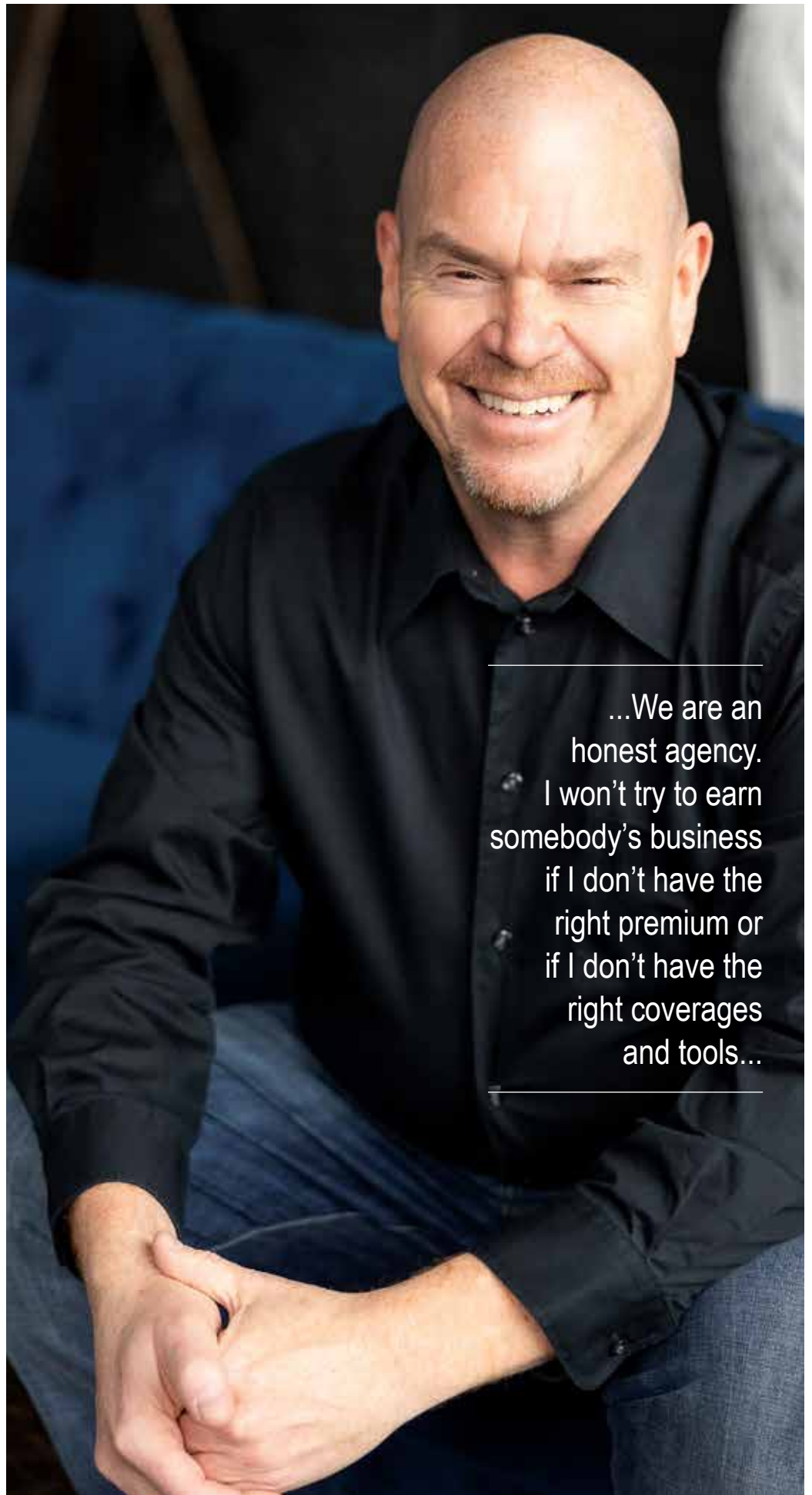
As one of the region's top insurance providers, Brown says it's taken a lot of hard work, dedication, and perseverance.

But on top of all of that, what sets them apart is the level of care they provide to every customer.

Community is always at the forefront of their minds, whether it's giving back to local organizations or supporting numerous local events and fundraising initiatives over the years.

Desjardins Insurance in Bolton offers services in three languages: English, Italian, and Greek.

They also offer a free reusable shopping bag and a Tim Hortons gift card to anyone who stops by for a quote.



...We are an honest agency. I won't try to earn somebody's business if I don't have the right premium or if I don't have the right coverages and tools...

It all goes back to that personal touch that Brown believes makes all the difference.

Brown and his team at Desjardins Insurance strive to meet the needs of all their clients whenever they are needed.

They encourage you, whether you are a client or not, to stop in and say hi.

"We would be happy to look over your current portfolio, and show you why doing business

locally is your best option. The personal touch we bring means our staff are always available and willing to help," says Brown.

Their office, located at 21 Parr Blvd., is open Monday to Friday, from 9 a.m. to 5 p.m.

For more information, visit www.insurancewithjohn.ca or call directly at 905-857-8018.

Written by Riley Murphy

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3 ways to get more use out of a garage

EVEN THOUGH NO TWO HOMES are the same, rooms have a tendency to take on similar characteristics regardless of which property they're a part of. Kitchens tend to be popular gathering spaces, while basements have become go-to spots for game rooms and watch parties.

Garages also tend to share certain characteristics between homes, and one notable attribute is the tendency to become difficult-to-navigate dumping grounds for a wide range of items, including lawn and garden tools, children's toys, sporting goods, and seasonal home decor. Though there's nothing wrong with utilizing a garage as a storage space, the following are three simple ways homeowners can get more out of these spaces.

1 UTILIZE THE WALL SPACE. The walls in a garage have lots of potential. Effective use of walls within a garage can ensure garden tools, small toys and other items do not accumulate on the floor. Such accumulations contribute much to the reputation of garages as dumping grounds for miscellaneous items. By clearing the floors of clutter, and utilizing wall spaces to store items, homeowners can open up the spaces to serve any number of functions, including home gyms, art studios or even parking spaces to protect vehicles from the elements. A storage organizer system with various hooks can be mounted on a garage wall to free up floor space, while shelving can be hung to store paint cans, power tool batteries and other items.

2 LOOK UPWARD. If garage ceilings extend several feet above the height of homeowners' vehicles, then the spaces above where cars might be parked can be converted into storage space for large recreational items, like canoes or kayaks, or seasonal decor that does not need to be accessed on a regular basis. A simple kayak hoist utilizing a pulley system clears floor space and allows kayaks to be stored overhead. Lifting storage racks work in similar fashion and make for great additions for anyone who needs to store containers full of seasonal decor but does not want to do so by stacking items on the floor. A hand crank system for a lifting storage rack makes for easy and safe access.

3 WITHOUT AMPLE LIGHTING, garages may not be conducive to recreational pursuits like painting, crafting or even exercising. A lighting upgrade is a relatively affordable renovation that can make a big difference, illuminating spaces not exactly known for brightness, especially if there's no windows. If you want to spend time in the garage during winter and stay warm, then some new lighting can make that possible.



FACTORS TO CONSIDER BEFORE renovating a driveway

Driveways are oft-overlooked components of home exteriors. But driveways provide functionality and points of egress to a home.

Industry experts estimate that a new driveway costs between \$5,000 and \$7,000, though the price will vary based on the materials homeowners choose and the square footage of the driveway.

When deciding whether or not to renovate their driveways, homeowners can review these considerations.

MATERIALS

Driveways can be made from a variety of materials, even grass or soil. The following are some driveway materials homeowners may choose from:

- Gravel
- Chip seal
- Concrete
- Asphalt
- Rubber
- Exposed aggregate
- Pavers
- Permeable pavers
- Heated

REPAIR OR REPLACE?

Nearly any size crack can be patched with concrete or cold-patch asphalt, or specialty materials, according to This Old House, an online home improvement resource. Repairing and resealing a driveway can help prolong its longevity. Plus, this is a more cost-effective option for homeowners on a budget who want to improve curb appeal and safety.

Large holes or unsightly damage may require a driveway replacement. This also will be the case if a homeowner hopes to expand the driveway. Replacing a driveway requires a time commitment. The existing driveway needs to be demolished and removed. The ground underneath typically is smoothed and tamped down. Substrate or wire mesh also may be installed. After the new material is laid, there may be a period of time for settling and curing, during which use of the driveway is prohibited.

DIY OR PROFESSIONAL?

While sealing and minor repairs generally can be handled by a homeowner who has researched the process, large repairs or driveway replacements should be left to professionals for the best results. Driveway slope needs to be considered for proper rain runoff, and the professional will understand the

thickness and preparatory steps necessary to ensure driveway durability. Installation of a heated driveway requires a specific skill set and this is a job best left to professional driveway contractors.

DRIVEWAY ENHANCEMENTS

The options do not end with the driveway material. There are other ways to boost aesthetics.

• **ILLUMINATION:** Homeowners can install recessed LED lights into the driveway to define the edges and add aesthetic appeal.

• **STAMPED TEXTURE:** Homeowners opting for the affordability of concrete can ask for a stamped design that mimics the look of stone or pavers.

• **GATES:** One doesn't have to live in an exclusive community to have their property enhanced by gates. Gates can give a home a distinguished look.

• **EDGING:** Driveways can be edged with another material to create definition between the driveway and lawn, or to provide the perfect spots to plant beds.

Driveway renovations can add curb appeal and improve the functionality of a home.

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Tips to make a bedroom a more *relaxing* space

Homes are often characterized as sanctuaries. A home's interior spaces can provide a respite from the hustle and bustle of daily life no matter what's going on in the outside world.

ors of everyday life are never too far away, so removing these devices from bedrooms can help to establish a more peaceful bedroom environment. In addition, the National Sleep Foundation reports that using devices in a bedroom tends to reduce sleep duration by delaying the time users go to sleep.

• RECONSIDER THE LIGHTING

Bedroom lighting is another variable that merits consideration when trying to transform the space into a more relaxing room. Ambient lighting can be utilized to create a soft and welcoming atmosphere in the room. Dimmable lights also allow residents to adjust the amount of light depending on the time of day. Lights can be bright when getting dressed in the morning, and then turned down when residents are going to bed and want to unwind before closing their eyes.

• CLEAR OUT CLUTTER

A cluttered bedroom is more than an eyesore. The Royal Australian College of General Practitioners notes that clutter can contribute to anxiety and adversely affect individuals' ability to sleep and focus. Examine bedrooms to see if there is any unnecessary or overly bulky furnishings that make the spaces feel cramped and cluttered. Remove those items when possible, or consider working with a contractor to expand the room if budget and space allows.

Bedrooms can be respites within the larger sanctuary that homes are meant to be. That's especially so when residents implement strategies to transform bedrooms into more relaxing spaces.

Perhaps no space inside a home should be more relaxing than a bedroom. But bedrooms are not impervious to the hectic pace of life unless homeowners make a concerted effort to transform these spaces into relaxing respites. By implementing a variety of strategies, homeowners can ensure bedrooms embody the notion that homes are sanctuaries for their residents.

• INSTALL NEW WINDOW TREATMENTS

Blinds, curtains, shades, and other window treatments come in a variety of styles and colors, ensuring there's at least one out there that can match an existing design scheme in a bedroom. Window treatments can be utilized to create a cozy vibe in a bedroom, blocking out lights from outside, including natural light from the sun and moon but also street lamps and decorative lights from neighboring properties. This can ensure bedrooms are a peaceful and welcoming respite when homeowners and residents return home each night.

• MAKE THE ROOM A DEVICE-FREE ZONE

If escapism is an end goal, then turning a bedroom into a device-free zone is a must. Televisions, tablets and smartphones ensure the distractions and stress-

MARKET UPDATE

Orangeville Statistics - January

	January, 2026	January, 2025	% Change
# of Active Listings	93	86	8.14%
# of Homes Listed	45	65	-30.77%
# of Sales	15	36	-58.33%
List Price vs. Sale Price Ratio	96%	97%	-1.03%
Average Days on Market	50	44	13.64%
Average Sale Price (all types)	\$815,300	\$909,772	-10.38%
Detached	\$928,611	\$1,001,521	-7.28%
Semi-Detached	\$659,000	\$776,667	-15.15%
Freehold Townhouse	\$662,500	\$693,200	-4.43%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	93
Divided by Sales per Month	15
Months of Inventory	6.2

There are 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.

January 2026 vs. January 2025

The number of active listings in Orangeville increased by 7 in January 2026 as January 2025. The number of new listings that came on the Toronto Regional Real Estate Board in January 2026 vs. January 2025 increased by 20 listings. The number of homes sold decreased by 58.33% in January 2026 vs. January 2025. The average days on the market increased from 44 days to 50 days. Average sale prices were down by 10.38%.

Peel - Caledon Statistics - January

	January 2026	January 2025	% Change
# of Active Listings	302	285	5.96%
# of Homes Listed	158	181	-12.71%
# of Sales	43	48	-10.42%
List Price vs. Sale Price Ratio	95%	94%	1.06%
Average Days on Market	57	47	21.28%
Average Sale Price	\$1,114,267	\$1,302,004	-14.42%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	302
Divided by Sales per Month	43
Months of Inventory	7.0

There is currently 7.0 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2026 vs. January 2025

The number of active listings in Caledon increased by 5.96% in January 2026 over the same month in 2025. The number of listings that came on the Toronto Regional Real Estate Board in January 2026 vs. January 2025 decreased by 23 homes or 12.71%. The number of homes sold decreased by 5 homes or 10.42%. The average days on the market increased from 47 days to 57 days. Average sale prices were down by 14.42%.

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Buying a home? Protect yourself with the right insurance coverage.



Adequately insuring your home and protecting your financing means peace of mind. Find out why it's important to have the right insurance coverage so you're prepared should anything unexpected happen to you as a homeowner.

Various insurance solutions can adequately cover your home and personal property. The first ones that usually come to mind are basic coverages like fire, theft or vandalism.

It's just as important to make sure you can meet your financial obligations. That's why there's coverage to protect your financing. It will help you make your mortgage payments and ensure your family is financially secure should anything unexpected happen.

Protect your future

To reduce financial worries, it's well worth your while to protect your assets and your ability to pay your mortgage.

An unexpected event like a claim, an accident, an illness or premature death can impact your ability to meet your financial obligations. That's why you'll benefit from knowing the coverage available to help you reduce the stress associated with such an event.

Home insurance and loan insurance* can help you rest easy and avoid a financial headache if something goes wrong.

Home insurance: a solid foundation

As a homeowner, you want to protect your investment with the right coverage for your needs. There are different types of coverage. The most well known covers your home and contents in the event of things like a fire or break-in. If either of these covered incidents were to occur, you could be compensated for the damages (less the applicable deductible), without having to borrow or dip into your savings.

You can also get coverage for water damage, sewer backup, seepage or flooding. Subject to certain conditions, your home insurance could also reimburse some of your living expenses, such as meals, accommodations and transportation, until you're back on your feet.

Another benefit of home insurance is liability coverage. This critical protection covers you for unintentional property damage or bodily injury caused to others. Some examples: A fire breaks out in your house and damages your neighbour's home, or your dog bites the mail carrier and causes serious injuries. In both cases, the damages caused might be covered under your home insurance liability coverage.

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*Loan Insurance is a product of Desjardins Financial Security Life Assurance Company.

The terms and conditions of the coverages described are set out in the home insurance contract and loan insurance contract, which always prevail. Certain conditions, limitations and exclusions may apply.

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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.

Choose a realistic price when selling your home

When placing a home up for sale, one of the most common mistakes people make is overpricing the home in the current market.

HOMEOWNERS should list their property based on current market trends, market value, and by comparing recent sales in their neighbourhood.

Many homeowners decide on a selling price based on emotion rather than a realistic expectation of what their property is currently worth.

While those upgrades you made to your home over the years are a valuable asset, they may not necessarily result in the huge payback you were hoping for.

Currently, Orangeville and surrounding towns have a property inventory of around 5.9 months. This means there are more people selling than buying.

It's a buyer's market, and most people who are looking for property access internet information so they are aware of current housing prices in the region. This means buyers will not even look at a property they think is overpriced.

The rapid increase in housing prices during the pandemic resulted in many people selling their homes for a huge profit.

The reality is, those days are over.

One of the biggest mistakes a person can make when deciding on a selling price is to look back at what homes were selling for several years ago.

The real estate market is a fluid entity that changes over time with typical prices rising and falling based on many different events.

Current inventory, interest rates, job opportunities, and mortgage approvals all combine to create current market prices.

By listing your home for a price that may have been realistic several years ago - but not now - you will price yourself right out of the market and potential buyers

won't be interested.

If you want to find a realistic price range for your home, you should be looking at other selling prices in your neighbourhood within just two or three months. This will give you a more accurate estimate of what you could get for your home.

Some homeowners deliberately over-price their home in an attempt to create a negotiation situation where a counter offer will bring the price down to what the homeowner is really hoping to receive.

However, this tactic will more likely lead to potential buyers not making an offer at all as they think the asking price is too high.

A good rule is to 'price for intention, not negotiation.'

By pricing for intention, you are listing your property for a realistic price based on current market trends with the intention to sell.

An educated potential buyer will know that the listing price accurately reflects current home prices in your region and neighbourhood. This will result in more buyers being seriously interested in your property.

In today's market, a typical seller can expect their property to be on the market for several months before someone buys it.

If you can sell your home in 30 days, you have priced your home correctly and attracted enough interest to make a reasonably quick sale.

Working with a local real estate agent will help you decide on a realistic price for your home.

A local full-time realtor studies the current market trends and can advise you on a reasonable selling price that will get you the results you want.

Deciding on a price when selling your property should reflect the current real estate trends to achieve a quick sale for a fair price.

-Written by Brian Lockhart



Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - January

	January 2026	January 2025	% Change
# of Active Listings	215	175	22.86%
# of Sales	20	27	-25.93%
Average Sale Price	\$1,059,775	\$1,041,711	1.73%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	215
Divided by Sales per Month	20
Months of Inventory	10.8

There is currently 10.8 months of inventory on the market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2026 vs. January 2025

The number of active listings in Dufferin (excluding Orangeville) increased by 22.86% in January 2026 over the same month in 2025. The number of homes sold decreased by 7 homes or 25.93% in January 2026. Average sale prices increased by 1.73%.



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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32 MICHAELIS ST., ALLISTON

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SCAN FOR MORE INFO



WHAT IS THE 3-5-7 RULE?

Home design trends come and go, but one that has inspired a legion of committed followers is the 3-5-7 rule. The 3-5-7 rule is a formula for interior decorating that encourages homeowners to group furnishings in odd numbers. The intention behind such groupings is to ensure homes feel balanced and intentional without sacrificing aesthetic appeal. Adherents to the 3-5-7 rule feel that odd-numbered groupings allow for an ideal blend of scale and height that creates a natural rhythm within interior spaces. Some even insist that odd groupings appear more curated. Size can come into play when pivoting to the 3-5-7 approach to interior design. Three large furnishings can be arranged (i.e., sofa, area rug and a large piece of wall art), five mid-sized items (chairs, coffee table, etc.) and seven small pieces (candles, framed photos, etc.).



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A HOME-BUYING guide for empty nesters

The day a child leaves home can be bittersweet for parents. Although a son or daughter being successful and mature enough to move on to new opportunities can be a source of pride, parents typically lament the quiet that comes from empty rooms and a change to the daily routine they'd grown accustomed to when the kids were around. After some time, some couples decide to downsize to a home more befitting the empty nester lifestyle.

Downscaling presents an option for homeowners whose kids have left the nest. New analysis from a survey of 2,500 empty nesters commissioned by Regency Living found that 30 percent of empty nesters choose to downsize and move from their original family homes. When retirement is just around the corner, many professionals shift focus to how they want to live and where. Moving to a new home presents plenty of opportunities for older adults, including a chance to choose a home based on what's right for them in this stage of life. There are questions homeowners can ask themselves as they ponder if downsizing is right for them.

1 HOW MUCH UPKEEP CAN I HANDLE?

A lifelong family home may be well-loved, but chances are it requires significant upkeep and repairs. Empty nesters may choose to move on to a

home that offers lifestyle benefits like less maintenance. Homes in lifestyle communities or those overseen by a homeowners' association tend to have certain maintenance built into a monthly fee.

2 IS THIS LAYOUT STILL A FIT?

Many empty nesters may not immediately feel the effects of aging, but before selecting a next home, individuals should think about aging in place and any unique needs they may have. Opting for a single-level home, or at least one with the owner's suite on the main level, can be advantageous.

3 CAN I MAKE DUE WITH LESS SQUARE FOOTAGE?

A cavernous home with many rooms often isn't desirable for empty nesters. All of that square footage requires heating, cooling and maintenance. Rattling around inside a big, empty house may precipitate the decision to downsize. Downsizing also can free up home equity, which can be used to fund retirement needs.

4 WHICH FEATURES DO YOU DESIRE?

Many empty nesters want the next home to focus on some luxury items they may have bypassed in the first home when priorities lay elsewhere. Upscale environments like gourmet kitchens, spa-like bathrooms and outdoor living spaces may be in the budget when moving into a home with a smaller footprint.

5 WILL MY HOME BE SECURE WHILE I TRAVEL?

Empty nesters might want to choose homes in gated communities or condominium complexes for safety reasons. Should they opt to spend a portion of time at a vacation rental or second home as snowbirds, secure communities enable residents to leave their primary residence with the peace of mind that those homes will be less vulnerable to thieves.

6 DOES THIS HOME HAVE ENOUGH LIGHT?

The American Optometric Association says many adults start to have problems seeing clearly beginning at age 40. Homes with more light from large windows and artificial lighting can reduce accident risk.

Moving to a smaller home is a consideration for many empty nesters. Various features offer benefits to adults who want to age in place.

Lighting for every room in the home

Lighting in a home is easily overlooked. But power outages serve as a stark reminder of the importance of lighting, which adds to the safety, functionality and aesthetic appeal of a space.

When homeowners go room to room, they can consider various types of lighting to add a unique feel to each space.

KITCHEN

Kitchens are heavily trafficked rooms in many homes. A combination of overhead lighting that will illuminate the entire space and focused task lighting, like under-cabinet lights for meal prep, can help in the kitchen. Separate task lighting for a bill-paying area or homework station also can be a useful touch.

BEDROOM

Bedrooms are cozy retreats where homeowners spend most of their time resting and relaxing. Harsh lighting may not be applicable here, so consider side lamps fitted with warm-hued bulbs placed beside a bed. Lighting can be more stark and targeted in closets to help homeowners see clothing and other belongings.

BATHROOM

Bathroom lighting amenities can include a combination of features to fully optimize this space. Most homeowners will want some sort of overhead lighting to shed light on most of the space. Task lighting by the mirror can offer more visibility while shaving or applying makeup. Lighting in a bathing area can keep such spaces safer by improving visibility in a generally slippery area. In bathrooms with spa-like settings, mood lighting paired with features like steam capabilities can enhance the space even further.

GARAGE AND BASEMENT

Utility areas like garages, basements and crawl spaces need high-wattage bright lighting for safety. Installation of bright LEDs in these areas can make work projects easier and safer. Well-lit areas also are generally less inviting to pests like insects and rodents, so bright lighting may deter these creatures in areas where they tend to enter a home.

LIVING ROOM/GREAT ROOM

Living areas can benefit from a combination of ambient lighting sources. Table lamps alongside sofas and chairs will provide enough light, but will not compete with televisions or home theater setups. Lighting that highlights artwork or home accents also can add a cozy appeal to the space.

ADDITIONAL LIGHTING

Homeowners may want to consider a few additional lighting scenarios to improve their spaces. Lighting in a foyer or above coat racks or shoe cubbies can keep the space functional but attractive. A combination of overhead lighting and accent lighting can make a laundry room less utilitarian. And dining spaces can be intimate or grandiose depending on the fixtures featured in the room.

Homeowners also can utilize smart devices and bulbs to easily control the lights while at home or away.

Lighting plays a key role in a home, affecting the safety, functionality and aesthetics of rooms.



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- Board-and-Batten siding with metal roof
- 954461 7th Line, Mono \$2,549,900



MODERN & UNIQUE HOME IN GREAT LOCATION

- Large 2 storey home w/ 5+1 bdrm & 5 baths
- Modern kitchen w/ pantry & massive centre island
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- Living room has vaulted ceiling, skylight & fireplace
- Finished lower level w/ kitchen, bdrm & 2 bathrms
- Outstanding primary with balcony overlooking forest has unique his/her 8 piece ensuite
- 4.09 acres, 4 car garage, 2nd driveway & landscaping
- Private outdoor deck, patio and screened porch
- 21 Bartley Dr., Caledon \$2,499,000



MULTIPLE OFFERS IN 2026?!!!

These days we now question everything that we see and read and wonder "is this AI"? Perhaps the title is click bait insofar as giving hope to all sellers of Real Estate that multiple offers are forecasted for the 2026 housing market. To be clear that is not the case, HOWEVER, over the past few months in Orangeville buyer clients in our office have encountered 8 instances of multiple offers. The property price range has been between \$650,000-\$850,000 and included towns, semis and detached homes. The question is what is driving this demand in what is otherwise still a very tough and lean Real Estate Market? Like most things in life there are many variables but for this exercise let's look at three variables - timing, interest rates and consumer confidence.

TIMING: As the market struggled last year, Months of Inventory (MOI) is a statistic that

measures how many months it would take for all homes in a particular area to sell) grew tremendously. This meant that there were A LOT of homes for sale and they were not all selling. As the fall approached it is quite common for sellers to take their homes off the market. A break for the winter with the adage "who buys homes in the winter?" But the effect is that MOI is now lower and buyers have less to choose from. That tends to carry on into the late spring. Thus the timing has played a role in these multiple offers. Later on in the market may certainly hold a different set of circumstances.

INTEREST RATES: As much as rates are nowhere near as amazing as the Pandemic, historically-they are very reasonable and for anyone that faced 18% in the old days, today's rates are downright drool-worthy! But more importantly rates seem to be set and unmov-

ing either up or down for the foreseeable future. Having stable interest rates removes the question: should I wait and see if rates will go down before I make a buying decision?

CONSUMER CONFIDENCE: This one presents a nuanced picture. For the most part, most people are very worried about the economy, political instability and their jobs. But that has been the case for over a year now. Buyers who have been waiting for clarity still see a muddled forecast, but how long can you wait before you feel like opportunities are passing by? First time buyers, especially in our area, don't have as many rental options as the rest of the GTA and this makes home ownership still a viable option. They have to live somewhere and with high rental rates and less choice for rentals - buying a starter home now is in many instances a risk worth taking!

In summary, first time buyers are facing the idea that rates aren't looking to get better for them, prices have come down and really good opportunities have popped up with not tons of other options-such that a little competition was worth the fight!

The Real estate Market overall - has been in a state of decline since February/March of 2022, and some sellers have been holding off with the idea of waiting for a better market. At some point, the idea of a drastic turnaround will be tempered by the idea of wherever they may buy next - it will be a lower value as well. It's a tough pill to swallow for many but hopefully, a stable market will emerge as everyone adjusts to the new normal. If you are trying to make a decision on your future, whether to buy or sell and struggling with the "when" please give us a call. With over 30 years of experience