

RESALE HOMES COLLECTIONS

FEATURES

ORANGEVILLE/CALEDON
VOLUME 1, ISSUE 8

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TAV SCHEMBRI The #1 Realtor in Caledon

A well rounded local resident who is actively involved in his community, Tav Schembri, Broker of Record at RE/MAX Specialist TavSells, in Caledon, has worked hard to achieve the rankings of the top-selling agent in the region for the past 6 years and has also been ranked number 13th nationwide as well as the list for top 100 worldwide agents with RE/MAX.

Not a bad achievement for a small-town local resident.

He is the top seller in Caledon – by a considerable margin.

Tav services a wide area including Caledon, Brampton, Orangeville, Erin, and the surrounding area and is a specialist in both rural properties and farmland as well as residential homes. Tav also has built a solid commercial real estate background with regular development projects.

He has his client's best interest at heart and uses his expertise to advise them on how to proceed and achieve the best price when a home is on the market.

Continued on page 4

Stephanie SIMONE
SALES REPRESENTATIVE
416-827-3071

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7 Ocean Pond Cr.



8 Huntsmill Dr.



11 Pridham Place



16 Ingleview Dr.



16 Meek Ave.



16 Skelton St.



17 Beechgrove Sdrd



19 Buckstown Trail



24 Buckstown Trail



28 Barleyfield Rd.



32 Estateview Circle



35 Diamondwood Dr.



44 Livingston Dr.



54 Junetown Circle



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“This is why we are successful,” Tav said. “We go over everything from A to Z when we go into a house. We’ll make sure we have the home prepared so it looks as best as possible. We are full service. From the get-go, we’ve always had a strong marketing campaign.”

Tav credits his aggressive marketing strategies for bringing in suitable buyers when a home is on the market and this results in quick sales.

“We do a lot of marketing and generate qualified prospects.”

As a realtor, he knows the area, the amenities, the neighbourhoods, and the current market values of properties in the region. On many occasions, other Agents and Appraisers reach out to Tav and ask for help with property valuations in the area.

This intimate knowledge of the region provides Tav with the ability to guide buyers to a property that will not only meet their individual needs as homeowners but also meets the needs of their lifestyle.

In Caledon, many areas are environmentally protected through several different agencies. Tav understands how this could affect property buyers and what they need to know when moving to a rural or country property.

“Many agents, especially new ones, have a lot of difficulties navigating through all that. Caledon is such a nice area, and they want to keep it green,” Tav explained of knowing the community and what is involved when purchasing land or property in the region. “You really have to know the area, and this has been my home for the last 35 years. For me, it goes two ways. If I’m selling a property for a client, then a lot of times I will also be looking for a new property for them. If clients are looking for a house, I try to find out exactly what they are looking for and that they qualify and they have a good idea of values in a specific area where they want to relocate. We pre-qualify clients and make sure they have a good idea of the value of a property. Once we have all

the information, we’ll search for them. We are there to protect our buyers and want to make sure they get the best value possible. We have the largest market of anyone in Caledon, so we always have a lot of listings. When selling a property, I’ll look at comparable properties, what has sold in the area and what new developments are happening. We will look at renovations that have been done in the home and offer advice. We also have our own staging crew that will come in and make a home look its best.”

Tav likes to give back and supports many local as well as international charities that include: Bethel House, Child With Foundation, Operation Smile, and World Vision.

He is also a strong believer in ‘support local’ especially, with the current difficulty for many retailers and restaurants throughout the area during the pandemic.

It is this attention to detail and expertise in the real estate market that makes Tav’s clients trust him.

Many clients refer friends and family to Tav when it is their time to sell or are thinking of relocating to the area.

Tav’s office, RE/MAX Specialists TavSells is located at 14980 Hurontario St., in Caledon.

He can be reached by telephone at 416-206-8164.

Please search on google by phone or web, TAV SCHEMBRI PODCAST to listen to a recent Podcast interview of Tav by RE/MAX Integra that has entered the Top 10 Global Ranking list.

– Written by Brian Lockhart



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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.



Local realtors look forward to a robust spring market

IT IS DEFINITELY A SELLER'S MARKET in Orangeville and the surrounding region, as current low inventory and high demand are pushing home prices to record highs in the area.

This is obviously good news for those wanting to put their home on the market as they will no doubt be able to sell quickly and at a premium price.

As of February 17, there were only 17 homes listed in the Orangeville market. That's far lower than the usual amount of listings recorded in previous years.

The current pandemic has resulted in many homeowners choosing to stay in their current location as they wait to see how the situation plays out over the next few months. There is cautious optimism for people who are considering selling, however many are erring on the side of caution as they watch the market before taking the plunge and putting a 'for sale' sign on their front yard.

There has been a steady influx of potential buyers from larger centres south of town who have been looking to move north and are interested in finding properties with larger lots. They are also attracted to what is considered a more idyllic setting with a slower pace of life.

Many of those potential buyers are people who have started working from home because of the pandemic and no longer feel the need to live close to their jobs in bigger cities.

Working from home and avoiding a daily commute has allowed people the freedom to move to a new area where they will enjoy the local amenities away from the hustle and bustle of larger centres.

All these factors have put a lot of pressure on the Orangeville market.

When a home does come up for sale, there are now routinely multiple offers on the same house.

Sellers have little difficulty selling, and they have the option to take the top offer while discarding offers that come with conditions.

...a steady influx of potential buyers from larger centres south of town who have been looking to move north and are interested in finding properties with larger lots...

The downside for local residents during the current situation is the lack of homes for first-time buyers.

Many people who want to get into the market and buy their first home are being squeezed out either by lack of inventory or prices that are making a purchase unrealistic at this time.

Adding to the difficulty is the fact that homes are selling for a price above that which is the appraised value. Leading to problems with lending institutions who lend on the appraised value – not the selling price.

Even if a person buys a house at a set price, the lender may determine the actual appraised value is lower. The buyer will be on the hook for the additional money to cover the cost of the home purchase.

January and February are traditionally the slowest time for real estate transactions.

Despite the current slow period, realtors in the region are looking forward to the spring market.

There is optimism in the industry that the market will rebound when the warm weather returns, and people are more likely to consider making a move.

However, it is too early to speculate whether the market will continue to go up or experience more stability over the coming year.

Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - January

	January 2021	January 2020	% Change
# of Active Listings	48	118	-59.32%
# of Sales	33	37	-10.81%
Average Sale Price	\$863,564	\$674,186	28.09%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	48
Divided by Sales per Month	33
Months of Inventory	1

There is currently 1 month of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2021 vs. January 2020

The number of active listings in Dufferin (excluding Orangeville) decreased by 59.32% in January 2021 over the same month in 2020. The number of homes sold decreased by 4 homes or 10.81% in January 2021. Average sale prices increased by 28.09%.



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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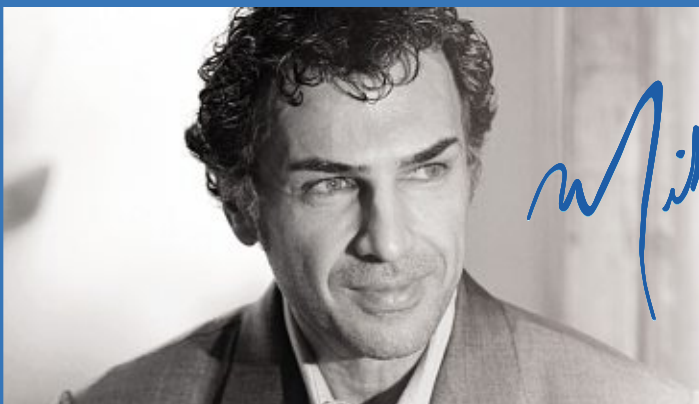


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MEET THE TEAM

Dina Amaral, Sales Representative

Dina's love for home renovations is what got her into real estate. Dina worked in the Peel region for over 6 years and after doing business in Orangeville for many years, decided that it was a great town to raise her family and maybe a few chickens. The family of five plus 2 dogs are enjoying the outdoors, activities and trails. Buying, selling and renovating homes is her passion and with her experience, clients will have all the information necessary to make the right decision when they are ready to buy or sell. Professional and reliable, Dina is very happy to be part of the Gould team and looking forward to giving back to the community in any way possible.

FAITH, COMMUNITY, EXPERIENCE... IT'S WHO WE ARE!

What are the consequences of a 'white-hot' real estate market?

There is currently a very hot real estate market in Orangeville and the surrounding region.

Homes are going for record prices, and bidding wars for properties are now commonplace.

As more and more people from the GTA are deciding to move north from the larger urban centres, the pressure is on the local market.

Orangeville is currently experiencing a shortage of available homes for sale.

Recent Sales in the region have produced some record numbers when it comes to selling prices.

While this may be good for homeowners looking to sell, there may be some repercussions down the road that could spell trouble in several different areas of the market.

The last time the market had a serious upsurge in prices was for a brief period in 2017. At the time, it was determined that the market was becoming out of reach for many people and was not sustainable.

This prompted government action. The rules about qualifying to borrow were changed so peo-

ple could not borrow huge amounts of money that would plunge them into a debt they simply could not handle.

The result was when some homes were ready to close, they couldn't close because the bank withdrew its mortgage commitment.

With the super high prices now being commanded for many homes, financing is becoming a major concern. Even if a prospective buyer can come up with a 20 percent down payment, that may not be enough to finance a deal.

The problem exists when housing prices rise rapidly, and buyers are willing to pay more for a house just to get in the market.

If a house on a typical street is suddenly on the market for a price that has increased dramatically over the previous year, a bank may not be willing to lend the full amount needed to purchase.

Banks typically send out an appraiser to view a home that a client wants to buy. An appraiser will

look at home prices, hopefully in the same neighbourhood and preferably on the same street, and what they have sold for. If the home in question, is suddenly selling for considerably more than other homes did in the previous year, this a problem.

A bank will offer to lend based on the typical price and appraised value – not the selling price. For example, if the selling price is \$600,000, but the appraised value is \$499,000, there is a difference of \$101,000.

This means a potential buyer will now have to come up with the extra money to meet the agreed-on purchase price. Quite often, this will cause the deal to fall through, as few people will have the leverage to come up with the additional needed funds.

Since mortgage lenders have the first lien on a property and will have the only mortgage loan, buyers cannot try to borrow the extra cash to fill in for the missing amount.

Further to this, with such a demand for houses, most sellers will not accept any kind of conditions with an offer – they simply accept the solid unconditional offer over anything else.

Realtors are now keeping a very close eye on the whole situation. They are working with clients to help guide them through the whole process of financing with a realistic outcome.

Jerry Gould and the Gould Team can help you through any home buying or selling process with knowledge and expertise in the local market and best industry practices.

– Written by Brian Lockhart

Information provided by Jerry Gould and the Gould Team ReMax Real Estate Centre office at 115 First Street, Orangeville. Faith, Community, Experience... It's Who We Are!
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FOR SALE

4 REDFERN STREET, ORANGEVILLE

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MARKET UPDATE



Orangeville Statistics - January

	January 2021	January 2020	% Change
# of Active Listings	17	35	-51.43%
# of Homes Listed	41	40	2.50%
# of Sales	33	26	26.92%
List Price vs. Sale Price Ratio	107%	99%	8.08%
Average Days on Market	19	24	-20.83%
Average Sale Price	\$751,291	\$599,585	25.30%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	17
Divided by Sales per Month	33
Months of Inventory	0.5

There are currently .5 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2021 vs. January 2020

The number of active listings in Orangeville decreased by 51.43% in January 2021 vs. January 2020. 1 more listing came on the Toronto Board in January 2021 vs. January 2020, which is an increase of 2.50%. The number of homes sold increased by 7 homes or 26.92%. The average days on the market went down from 24 to 19 days. Average sale prices were up by 25.30%.

Peel - Caledon Statistics - January

	January 2021	January 2020	% Change
# of Active Listings	63	142	-55.63%
# of Homes Listed	97	121	-19.83%
# of Sales	69	53	30.19%
List Price vs. Sale Price Ratio	101%	97%	4.12%
Average Days on Market	16	29	-44.83%
Average Sale Price	\$1,314,986	\$989,163	32.94%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	63
Divided by Sales per Month	69
Months of Inventory	1

There is currently 1 month of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

January 2021 vs. January 2020

The number of active listings in Caledon decreased by 52.94% in December 2020 over the same month in 2019. The number of listings that came on the Toronto Board in December 2020 vs. December 2019 increased by 6 homes or 13.04%. The number of homes sold increased by 32 homes or 69.57%. The average days on the market decreased from 39 days to 20 days. Average sale prices were up by 33.01%.

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Early pioneer town Whitfield slowly faded into history

With Ontario being a fairly new place in terms of world history, its past is well documented in local historical societies and museums.

WHEN YOU TAKE A DRIVE along the rural roads and past fields of corn, wheat, and soybeans, you can pass through an area without realizing you just visited a ghost town without even stopping the car to take a look.

Ontario is filled with crossroads and dots on the map where thriving settlements once existed but now are lost in time and remembered only by a small sign and most likely a cemetery where the remains of early settlers repose for eternity.



A small cairn is the only reminder that the town of Whittington was at this spot. The once-thriving small town was relegated to the history books when the railway passed it by. All of the remaining buildings were eventually torn down.



Whitfield was a thriving small town that faded into history. The last standing building other than private homes is Christ Church Anglican which is now boarded up. The tombstones were taken from the cemetery in the 1970s and placed neatly side by side behind the church.

The village of Whitfield in Mulmur was once a thriving but small community that was first settled around 1832. It was located around the area of what is now Centre Rd. and the 10 Sideroad.

It was during the early decades of the 19th century when people started moving into the region and surrounding area in central Ontario to build farms.

Towns and villages in Ontario were usually settled for one of two reasons. Running water was the main factor in deciding to start building.

Running water meant a source of power to run a mill. Once a mill was established, supporting business would spring up around it.

The second consideration when setting up shop was a crossroads. A crossroads meant traffic from both local people and passersby.

It was the place you could open a general store or hotel.

Whitfield went through a few different name changes. For a while, it was called Beechnut Corners.

They finally settled on Whitfield when the post office opened in 1854 and they had to have a permanent name in order to receive mail. Whitfield grew into a thriving but small community with a population of around 125 souls.

It was a real 'Little House on the Prairie' venture with town folks who tended shops and businesses and surrounding successful farms that worked the land.

During the height of activity, the town had three stores, two sawmills, a blacksmith shop, a lime kiln, a school, a wagon maker, a cabinet maker, and a post office.

There were two taverns – that's a lot for a population of only 125 – and three churches so the locals could wash away the sins of Saturday night drinking on Sunday morning.

By the early 1900s, Whitfield started to decline as people moved on to seek out new opportunities.

Over time, the buildings started to disappear.

The Methodist church was closed in 1925 and eventually demolished, however, the cemetery remains and was given a facelift in recent years after decades of neglect.

The town schoolhouse is still standing but is now a private home.

The Anglican church, Christ Church, was built in 1874 and still stands on the corner at Centre Rd. However, it is not active and currently, windows and doors are boarded up, and there is no access.

In 1970, all the tombstones were moved from



the cemetery beside the church and placed side by side in an area behind the building where they remain today.

Whitfield as a town eventually faded into history, however, there are still descendants of the original settlers in the area.

– Written by Brian Lockhart

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Sales Representative



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DULUX PAINT *Colouring* our community

Dulux has been making paint since the 1930s and as recently as 2017, has moved into Orangeville to serve the local area.

If you're looking to touch up your walls or renovate the house, Dulux has a colour for every project.

Kelly Medeiros-Cwabral has been the store manager of the Orangeville location since 2019, moving from one of three Brampton locations.

The best part of her job is the diversity of each day. The clientele constantly changes because of the nature of this industry. One day, she could be helping a contractor complete one of their homes and the next day, she could be helping a local family achieve their home renovation visions. Different projects definitely keep the job interesting.

Orangeville is such a great place to work because there are "super sweet people coming in with a major issue, and they have no idea where to start or what they're doing, and we can help...get that problem fixed for them," Medeiros-Cabral explains.

Being the only Dulux store in the community allows Kelly and her employees to form connections and friendships with people who continually return for help with different home projects.

Dulux's website supplies customers with a 'tips and tricks' tab which offers painting and colour tips, answers common questions concerning painting, and addresses common problems to look out for when tackling your next paint project. If you have any additional questions or concerns that aren't answered on the website, you can reach out directly to the team at the Orangeville location for professional assistance.

Being an essential service, Dulux has not closed since COVID-19 first hit last March. They opened up their website for online orders where clients can get all the information about specific paints, choose what they would like, and pick it up curbside. Even with stores reopening, Dulux will

continue to offer curbside pickup and online ordering to allow for a variety of venues for customers to choose from.

Dulux helps keep our community bright and colourful. Visit them in Orangeville at 276A Broadway or contact them at 519-942-9175. Kelly and her team are available to answer any questions or concerns and help you achieve your home renovation goals.

– Written by: Jessica Laurenza



276A BROADWAY AVENUE
ORANGEVILLE, ON L9W 1L1

519-942-9175

www.dulux.ca

STORE HOURS

Monday	7:00 am – 6:00 pm
Tuesday	7:00 am – 6:00 pm
Wednesday	7:00 am – 6:00 pm
Thursday	7:00 am – 6:00 pm
Friday	7:00 am – 6:00 pm
Saturday	8:00 am – 4:00 pm
Sunday	11:00 am – 3:00 pm



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Limit one entry per person. One winner will randomly be drawn on Monday, March 15, 2021. The winner will have their name shown in the March issue of Resale Homes Collections. Must be 18 years of age to enter. Employees and relatives of London Publishing Corp. employees and contest sponsor are not eligible to win.

ORANGEVILLE CITIZEN

CaledonCitizen

Interest rates are down Should you break your mortgage?

(NC) The pandemic is causing many of us to re-evaluate our finances. If you are thinking of renegotiating your mortgage to take advantage of a lower interest rate, be aware that this could mean having to break your mortgage contract.

If you break your mortgage contract you may have to pay a fee, called a prepayment penalty.

Before breaking your mortgage, make sure the benefits outweigh the costs. Far too many homeowners who have broken their mortgage contracts have been shocked by penalties amounting to tens of thousands of dollars, or other fees required to complete the transaction.

KNOW THE COSTS

Every mortgage contract contains different terms and conditions. Federally regulated financial institutions must provide you with key information in a box at the beginning of the mortgage agreement, including information about any penalties and fees that will apply if you break your mortgage contract.



As a consumer, you have the responsibility to read your mortgage agreement and understand the penalties and fees associated with breaking your mortgage contract. Call your financial institution to speak to a knowledgeable person for detailed information on prepayment penalties or check out the prepayment penalty calculator available on their website.

CONSIDER OTHER OPTIONS

Some mortgage lenders may allow you to extend the length of your mortgage before the end of its term to take advantage of a lower interest rate. With this option, you don't have to pay a prepayment penalty. Lenders call this option the blend-and-extend, because your old interest rate and the new term's

interest rate are blended. Keep in mind that you may need to pay administrative fees.

Depending on the cost to break your mortgage, it may be best to wait until the end of its term and shop around for a new contract that provides a lower interest rate or more flexibility.

The Financial Consumer Agency of Canada provides unbiased and fact-based information on mortgages you can count on. You can learn more about the costs of breaking your mortgage at canada.ca/money.

www.newscanada.com

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98 ACRE ESTATE FARM W/MOST CAPTIVATING VIEWS!

2 road frontages in the middle of the hills of Mono! Gated entry leads past riding arena & multiple agri-buildings that were once home to veterinary clinic. Great flat pasture for paddocks. Trails through forest to the lower lying lands. Board & Batten bungalow features post & beam interior w/soaring ceilings, open flow, warm fireplace, fin w/o bsmt w/heated flrs & views from there too! Very versatile property like this with buildings, land & views doesn't come along very often! **Mono \$2,799,000**



HANDSOME HOME ON MATURE TREED LOT IN CALEDON VILLAGE.

This family home was 4 bedrooms now with large dressing room in master, could easily convert back. 3 pc ensuite could be extended into adjoining closet if desired. Hardwood floors just installed recently. Kit open to large breakfast area/living rm combo. Separate drive, private family rm with fireplace & walk-out to massive recent deck. Basement mostly unspoiled. Generator, FAG 2005, roof 7 yr w/30yr shingle. 3 car gar, one used as workshop. What a great place to call home. **Caledon Village \$1,275,000**



34 ACRES ON FRINGE OF CALEDON VILLAGE

Open concept energy efficient bungalow offers easy commute. Rehabilitated gravel pit is now your private space for rural recreation w/ endless possibilities for the future. Home built to R-2000 standards & features geothermal heating/cooling system, coupled w/tracker solar system. Natural elements offer total privacy, great for overnight guests w/upper loft, fin basement /rec room & more bedrooms. Above ground swim spa w/hot tub. Close to everything but like you're in your own beautiful world! **Caledon**



LUXURIOUS LIVING IN PATHWAYS OF CALEDON EAST

5 bdms & 5 baths w/over 4000 sq ft of custom features & elegant upgrades on premium lot! Modern kit w/quartz counters, high-end built in appliances, gas grill top, more counter space in servery area as well as walk-in pantry! Most sought after floor plan w/main floor office & 2 master suite options. Superior light fixtures, high-end baseboards, crown moulding & designer window coverings. Sep side door entry to bsmt via spacious main level laundry! **To date this home has the highest resale price on MLS in Pathways of Caledon East ever!!!**

COMING SOON

Looking for an investment or maybe a live work opportunity!
High Exposure Village Commercial Building with Retail at the front and existing massage therapy tenant at the back, 2 separate large residential units on the second level! Great central location, parking, with loads of charm!

MEET A MEMBER OF OUR TEAM



Raised on a hobby farm in Caledon East from the age of 4, Carmela attended elementary school at Herb Campbell Public School and high school at Mayfield Secondary School (it became the School of the Arts when she was in grade 10).

Her background in the community is a very interesting one. In 1995 while attending York University her family opened Mayfield Garden Centre on Mayfield Road which they ran until 2014. After working at the garden centre until 2003 Carmela decided it was time to venture out on her own and practice her entrepreneur skills that she learned from her family. She opened up a flower shop in Caledon East on Airport Road happily named Hummingbird Flowers and Gifts.

After getting married to a local Palgrave boy in 1999, whose family has run Scoles Septic in Caledon since 1970, they had 3 wonderful children (John, Joseph and Micaela). In 2015 Carmela decided it was time to hang up her florist apron and move on to something new, that is when real estate came knocking at her door in the form of Chris P. Richie. He had heard that she was looking for something new and he offered her a job at Re/Max In The Hills Inc. She happily accepted the part-time offer because she had always been interested in real estate as her parents had purchased many properties over the years and she herself dabbled in real estate investing. In 2017 she became a full-time employee and in September 2020, she completed her Real Estate Program and is now a registered Sales Representative at Re/Max In The Hills Inc.

Carmela is a people person who can have a conversation with anyone while making them feel completely comfortable around her. Since people are her passion, she decided to focus on a real estate career which enables her to interact constantly with local people, friends and her former flower shop customers. She is thrilled to be working for The Richie Group—RE/MAX In The Hills Inc. She is especially thrilled to be working in the area she has always called her home town!

MARKET IS HOT!

Why wait until spring? **CALL NOW**