

ORANGEVILLE/CALEDON HEATHER ERWIN **VOLUME 2, ISSUE 6** dvertising Sales Representat ERIN LUCKETT Royal LePage RCR Realty - Committed to giving back to the community 2 erin@lpcmedia.ca sing Sales Repre VICKI MEISNER vicki@lpcmedia.ca sing Sales Represe HEATHER LAWR Ask a Realtor......7 lawr@sympatico.ca ing Sales Repres RICK SARGENT 5 ways to create and capture holiday memories..... rick@lpcmedia.ca 2021: The Year of Zoom Art Director SARAH DIDYCZ Market Update..... Published By: 4 tips to simplify holiday entertaining ΓP Century 21 supports families in need through the holidays









Local Realtors give back to the community during the

HOUMA SEASON/

It is the season for family, friends, giving, and renewing old acquaintances that you haven't seen for a while.

During the Christmas season, they have started an initiative called 'Show You Care With Underwear." After touring Choices Youth Shelter, team lead, Sheila Mullin realized that many people arrive at shelters with just the clothes on their back.

By providing necessities like underwear, a transition period in a person's life can be made a lot easier through the generosity of those who take a few minutes to pick

Century 21 Millennium has been a community supporter for 25 years and raises funds every holiday season to help local families in need.

This year they raised \$4,000 that will be distributed through two local schools. Due to the COVID-19 pandemic, the needs have changed this year.

As a result, Century 21 Millennium has donated \$2,000 of that money in Walmart gift cards which can

It is the Salvation Army's only fundraising program, and they used the money to support a variety of valuable programs throughout the year.

In Shelburne, Marg McCarthy Professional Real Estate Services have partnered with the Rotary Club's Hamper Program that will supply food and gift cards to needy families in the area.

This is an annual program that provides families

During this holiday season, the spirit of giving extends beyond that of just buying a gift for a loved one.

As the holidays approach, your local realtors are thanking the community that supports them by contributing to local causes that benefit those in need during the Christmas season.

While many real estate offices contribute to worthy causes year-round, it is the holiday season that really inspires both realtors and their clients to put out an extra effort to help those less fortunate or who are in need of some assistance during this time of year.

Local realtors give back to the community through a variety of initiatives and programs.

The Mullin Group Team at Royal LePage Real Estate in Orangeville supports several charities throughout the year.



up these extras when out shopping.

Underwear is something most people take for granted when they search for a pair in the dresser drawer, but it's a big deal when you're suddenly on your own and your resources are limited.

The Jerry Gould Team at the RE/MAX Centre is going into the Christmas season with optimism for a new year filled with promise and prosperity.

As community members, they are reaching out to help others during this season.

The Gould Team is taking part in the Stockings for Seniors initiative. This initiative provides gifts for seniors at retirement homes, long-term care facilities, and those living alone during the holidays.

The initiative encourages people to buy items for seniors who may have difficulty getting out into the community to purchase personal items.

Walkinshaw Partners / eXp Realty gives back to the community both here at home and abroad.

Walkinshaw Partners is participating in the Toys for Tots program, which makes sure every kid will receive a present under the tree on Christmas morning. They ask clients to contribute gifts during their annual Christmas client appreciation party, and most are very generous when it comes to donating.

This year they managed to collect over 150 toys that will be distributed to children in the region.

In addition, they support 'New Story,' an organization that builds a house for homeless people.

Walkinshaw Partners has donated enough money to fund the building of two complete homes in Mexico to help families who were homeless after a devastating earthquake in 2017.

The organization also employs local contractors and organizations to build the homes which in turn supports the local economy.

be used to purchase food.

Each family receiving funds will be allocated between \$300 to \$400 per child for necessities or Christmas presents and another few hundred dollars for food.

The Chris Richie Group at RE/MAX in the Hills Inc. Brokerage has a long history of contributing to local charities.

They have supported several local groups over the past few years.

This holiday season the team has focused on contributing to the Headwaters Health Care Centre Foundation. For every dollar they donate, the Foundation's Matching Gift Campaign will match that number thanks to donations from other donors.

The Foundation then uses the funds to purchase needed equipment at the hospital or contributes to current needed projects to ensure the hospital is up to date.

The Chris Richie Group believes that giving back to the community that supports them is an important part of doing business in the region.

Royal LePage RCR Realty in Orangeville has a two-fold approach to giving this season.

They have partnered with the Toys for Tots campaign and have been accepting toy donations at their First Street office in Orangeville. They let the public know that their office will receive donations.

The toys are distributed to youths in the region who may not otherwise receive a gift on Christmas morning.

Members of the real estate office have also volunteered to help the Salvation Army by spending time in stores with one of the Christmas Kettles that collect money for various programs throughout the year.

with some extras that will make their Christmas special. Rotarian volunteers deliver the hampers just before Christmas.

Marg McCarthy is also accepting donations for the Senior's Santa Christmas Stockings Program. This program provides gifts to almost 800 seniors in retirement homes, long-term care facilities, and those living alone.

Many seniors find it difficult to get out and purchase the items they need. This program helps them get much-needed personal items.

By accepting donations for this cause, many seniors will appreciate a little Christmas cheer and be happy to receive the gifts when they are delivered on Christmas day.

iPro Realty with offices in Orangeville and Shelburne contributes to youth sports throughout the year.

During this Christmas season, they are running their annual iProvide to Our Community Food Drive.

They are accepting non-perishable food items and clothing donations which will be given to the Orangeville Food Bank.

The Food Bank supports many local people who have come to rely on them for one of the basic necessities of life.

This iPro initiative comes after a successful fundraiser they held for the Food Bank leading up to the Thanksgiving Holiday.

As local residents who live, work and play in the region, local realtors have a connection to other residents, clients, and businesses in the area. They know that everyone is connected in some way.

Your local realtors give back to the community through many initiatives and wish you and their clients a Merry Christmas and a successful New Year. - Written by Brian Lockhart

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Royal LePage RCR Realty Committed to giving back to the community

As the Christmas season approaches, we look forward to seeing family and friends and renewing old acquaintances.

While many of us have had a prosperous and successful year, many others have found themselves in a time of need

As the COVID-19 pandemic continues to disrupt our daily lives, the added stress of the current situation has created even more need among many in our community.

The holidays have traditionally become a time when people reach out to help others who are experiencing difficulty.

At Royal LePage RCR Realty, Broker of Record, Andrew Wildeboer and his team are taking part in initiatives to give back to the community who have supported them through the past year.

The Toys for Tots program is a yearly program that collects toys and gift cards that will be distributed to children who may not otherwise find something under the tree on Christmas morning.

The toys are collected by the Salvation Army in partnership with the Dufferin OPP and distributed just before Christmas to make some homes a little brighter on Christmas morning.

While the younger ones will receive a toy, older kids who are a little harder to buy for can receive a gift card - so they can make their own purchase.

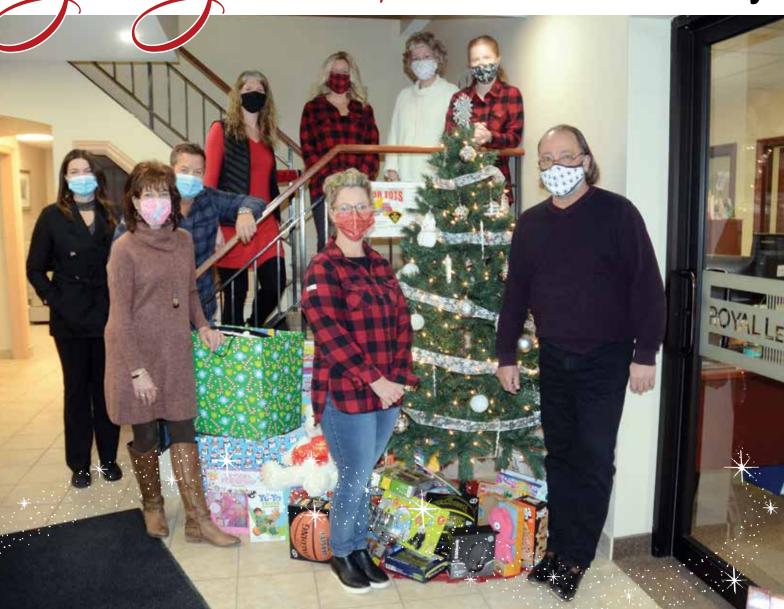
"We've been a drop-off location for Toys for Tots since 2014," explained Royal LePage RCR Realty Operations Manager, Brenda Vanwoudenberg. "The salespeople and staff advertise out to their clients that they can drop off donations here. We also advertise it on social media, and we get a good response. We collect gift cards as well, and that's handy for teens and older kids."

The Christmas tree in the office is surrounded by the many gifts that have been dropped off and donated.

The staff at Royal LePage RCR Realty also volunteer their time to help out with the Salvation Army kettle campaign.

Most likely you have seen Salvation Army volunteers at locations around town. They accept donations that will go towards funding many of the Salvation Army's valuable programs in the community throughout the year.

"With the Salvation Army, they give us a list of dates that they need coverage," Ms. Vanwoudenberg said.



"We pick a date and give a call-out to our salespeople and staff. We do have salespeople who volunteer their time-slots that are outside of our day, but also have a dedicated day where we commit to filling all of the timeslots in a day. This year we were at the Zehrs store here in town. Our salespeople are very active in the community. Aside from things we are doing at the brokerage, they are doing many things as individuals through their volunteer channels. It's something we promote through the brokerage to give back as much as we can to the community."

The volunteers take care of the kettles and greet people who would like to make a donation.

This year, new technology has allowed people to make a donation by simply tapping their bank or credit card at a kettle location. This has boosted the donations that will go on to support many programs throughout the year.

Each year, Royal LePage RCR asks its salespeople to make a donation to the Royal LePage Shelter Foundation. Locally, the funds go to help Family Transition Place.

"Royal LePage corporately has picked women's shelters

Matt Baker*

Colleen Chapman

Jacaueline Guaaliardi*

Suzanne Lawrence*

as their cause," Mr. Wildeboer explained. "We support it as a brokerage all throughout the year. Our offices are spread out through other locations, so where ever there is a shelter in that community we are supporting it."

The Christmas season may be a time of joy for many of us, but for some, it can be a time of loneliness and despair.

The staff at Royal LePage RCR Realty are giving back to the community that supports them in hopes of making everyone's Christmas dreams a little brighter. - Written by Brian Lockhart



from our Orangeville & Shelburne Offices

David Baker*

Ximena Butko*

Margorie Grime**

Taunya Bailey**

Lynda Buffett*

Dave Grime*



Dave Besley



Lana Besley





Alvsha Black³







Kati Atkinson*

Brvan Graham*

Wayne Baguley³

Tanya Bottomley*

Karen Graham*

Alita Bailey*

Scott Bouwers*

Sharon Grant*

Joe Goudreault*



Ross Hughes**

Shawna McFadven*

Basia Regan*



Don Hume*

Alice Millen-Reese

Josh Reso*





Jeff Miller

Alicia Robinson*

.lennifer.lewell*



Neil Moutrev

Ralph Rutledge**



Mike Mullin³ Shane Mullin³





Rrenda Kolev**



Kristin Scott*



Chris Murray*

















Eric Tervit* Andrea Thomas* Angela Tupper*

Jane Van Eik**

Debbie Van Wyck* Rebecca Vanderbeek* Laura Wannamaker* Ter ri Wannamaker*



To all our clients, friends and associates, we extend our sincere best wishes and gratitude this holiday season. It's always a pleasure doing business with you and we look forward to serving you in the future.

Sales Representative * | Broker ** | Broker of Record ▲ | Broker/ Manager ***





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Shelli Harrison*

Heather Little'





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Carrie Ann Tambasco*









Brian Rooney*

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Tammy Woods* Halyna Zelionka*



















Christine Murray* Lauren Murray

Matt Lindsay





Elaine Stone*









WALKINSHAW PARTNERS (eXp Realty) CONTRACTOR OF STATES (eXp Realty) e of giving and sharing wing old friendships.

It is a time of giving and sharing and renewing old friendships. The Christmas season tends to bring out the best in people as we all try a little harder to be extra nice and reach out to old friends and relatives and maybe do something extra special when it comes to helping the less fortunate in our society.

The holiday season means different things to different people. For some, it's all about gathering the family together at home and exchanging gifts after a traditional Christmas meal.

For others, the time off from work provides a welcome respite from a daily grind and allows a few days of personal time to share with friends and family and maybe enjoy some fun leisure activities.

No matter how you spend the holiday season, it is certainly a unique time of year.

As members of the local community, the team at Walkinshaw Partners / eXp Realty think it is important to give back to the community that has supported them over the previous year.

They also extend their generosity beyond international borders and reach out to deserving people in other parts of the world.

The team at Walkinshaw Partners has been donating to the Toys for Tots campaign for many years. Toys for Tots is a program that collects new, unwrapped toys, and delivers them to needy families.

The program takes the toys and sorts them for appropriate ages, and distributes them to families with children who might otherwise wake up on Christmas morning with nothing under the tree.

The program also accepts gift cards that are appropriate for older kids who are hard to buy for.

Each year, Walkinshaw Partners host a Christmas Client Appreciation party. They ask their clients to bring a toy donation to the event when they attend.

The response has always been good, and this year, eXp Realty was able to donate over 150 toys to the Toys for Tots campaign to ensure some children will have a present under the tree on Christmas morning. The team at Walkinshaw Partners has reached out beyond national borders to help where help is needed. They have partnered with 'New Story' to help build homes for homeless families in Mexico.

New Story is an organization that pioneers solutions to end global homelessness.

In 2021, Walkinshaw Partners has have donated enough money to have two complete homes built for families that were affected by an earthquake in 2017.

New Story works with local contractors and building organizations to support the local economy while building the new homes.

The families are empowered through the process as they can choose details about the home that will best suit their family's needs. One family they helped now runs a business out of the home that supports the family.

"What better way for us as realtors to support people than to build homes for those in need," said Walkinshaw Partners / eXp Realty Broker, John Walkinshaw. "We are thankful to our many clients that give us the opportunity to use a portion of all our commissions to support these causes. We are committed to continue giving to this cause for many years into the future to help more families renew their lives in their new homes in many countries around the world."

John continues his good work in the community as a Vice-Chair at Highlands Youth for Christ – something he's done for over 20 years (and where Carley has also volunteered on various committees for many years). He has also been on the committee at the Mayor's Prayer Breakfast committee for several years.

The real estate industry is closely linked to the community through its residents, clients, and local businesses.

Giving back to the community that supports them creates a cyclical effect that promotes goodwill, better business, and a better community.

The team at Walkinshaw Partners believes in being part of the process that helps those that need it while improving the lives of others in our society both at home and abroad.

- Written by Brian Lockhart



Merry Christmas from our family to yours.

May the holidays bring you rest and time to reflect on the reason for the season.

Joy to the world. The Lord is come Let earth receive her King! Let every heart prepare him room And heaven and nature sing He rules the world with truth and grace And makes the nations prove The glories of His righteousness And wonders of His love

Blessings to you this Christmas from John, Susan, Laura, Carley, TJ & our puppy Joey







BACK: Marg McCarthy, Broker of Record, Anita Bentley, Office Admin., Louise Watts, Listing Coordinator, Megan Schaefer, Sales Representative FRONT: Rafia Tanveer, Inside Sales Associate, Katie Prince, Sales Representative



Marg McCarthy Real Estate Helping give back to the community that supports them

As the holiday season approaches, it is a time to reflect on the past year and remember friends and family you haven't seen for a while.

Everyone has their own Christmas traditions, and they are fun to share with others and create new ones each passing year.

It is also the time of year when people have a tendency to be reminded that not everyone is going to have a joyful Christmas.

Not everyone has a family to share the season with and some people simply cannot afford to spend the extra money on gifts or an expensive Christmas dinner.

As members of the community, the team at Marg McCarthy Professional Real Estate Services in Shelburne, believe in giving back to the town and region that supports them through the year.

During this Christmas season, they are taking part in initiatives that will benefit families in the area as well as senior citizens who may be alone or experience difficulties through the year getting the things that they need.

The Rotary Club of Shelburne's Hamper Program is a yearly initiative that collects food and toys for families in need. This year, due to the COVID-19 pandemic, the need is even greater this season as more and more families are struggling.

Marg McCarthy and her team are accepting donations for the Hamper Program at their Centennial Road location Shelburne.

The Hamper Program accepts non-perishable food items, grocery gift cards, and gift cards for toys. This is a local initiative, and everything donated is

given to people and families in the Shelburne area. The Rotary Club's volunteers will distribute every-

thing to local families in need in time for Christmas. Christmas can be a lonely season for some senior citizens who may not have family or may not have the ability to get out of their home to visit others.

The Senior's Santa Christmas Stockings Program has begun collecting donation items for their annual initiative that provides stockings stuffed with gifts to local seniors living in long-term care homes, retirement facilities or within the community.

The office at Marg McCarthy Real Estate is accepting donations for the Senior's Santa program.

For seniors, the list of needed items is different than required by families and kids.

For the Senior program, the list of needed items is more along a personal line. In addition to things like cookies and treats, items can include hand sanitizer, soaps, body lotions, lip balm, toothpaste and toothbrushes, and nail polish. For men, it could include things like shaving cream and a fter-shave lotion.

The organizing body asks that metal nail clippers/ files and alcohol not be included in the donations.

The initiative will deliver to almost 800 seniors living in the community.

Many seniors have difficulty getting out to get these much-needed items, and they really appreciate this special delivery during the holiday season.

Volunteers distribute the stockings on Christmas day to long-term care homes and retirement facilities including, Dufferin Oaks, Shelburne Long Term Care Home and Retirement Community, Avalon, Bethsaida, and the Lord Dufferin Centre.

The Marg McCarthy Professional Real Estate Services office is open to receive donations for these two valuable initiatives, Monday through Friday, from 9:00 a.m. to 5:00 p.m.

As local residents who work and live in the area, the team at Marg McCarthy Real Estate knows the importance of community and giving back to those less fortunate.

You can be a part of these initiatives by taking the time to donate food or gift cards or buying the items to stuff a stocking for a senior this holiday season and dropping them off at the real estate office in time to make someone's Christmas a little brighter.

- Written by Brian Lockhart

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' Liam Robertson Sales Representative, Anita Bentley Office Admin. Louise Watts Listing Coordinator, Marg McCarthy Broker of Record Katie Prince Sales Representative, Megan Schaefer Sales Representative

110 Centennial Road, Shelburne, ON L9V 2Z4 Not intended to solicit buyers or sellers currently under contract with another real estate brokerag

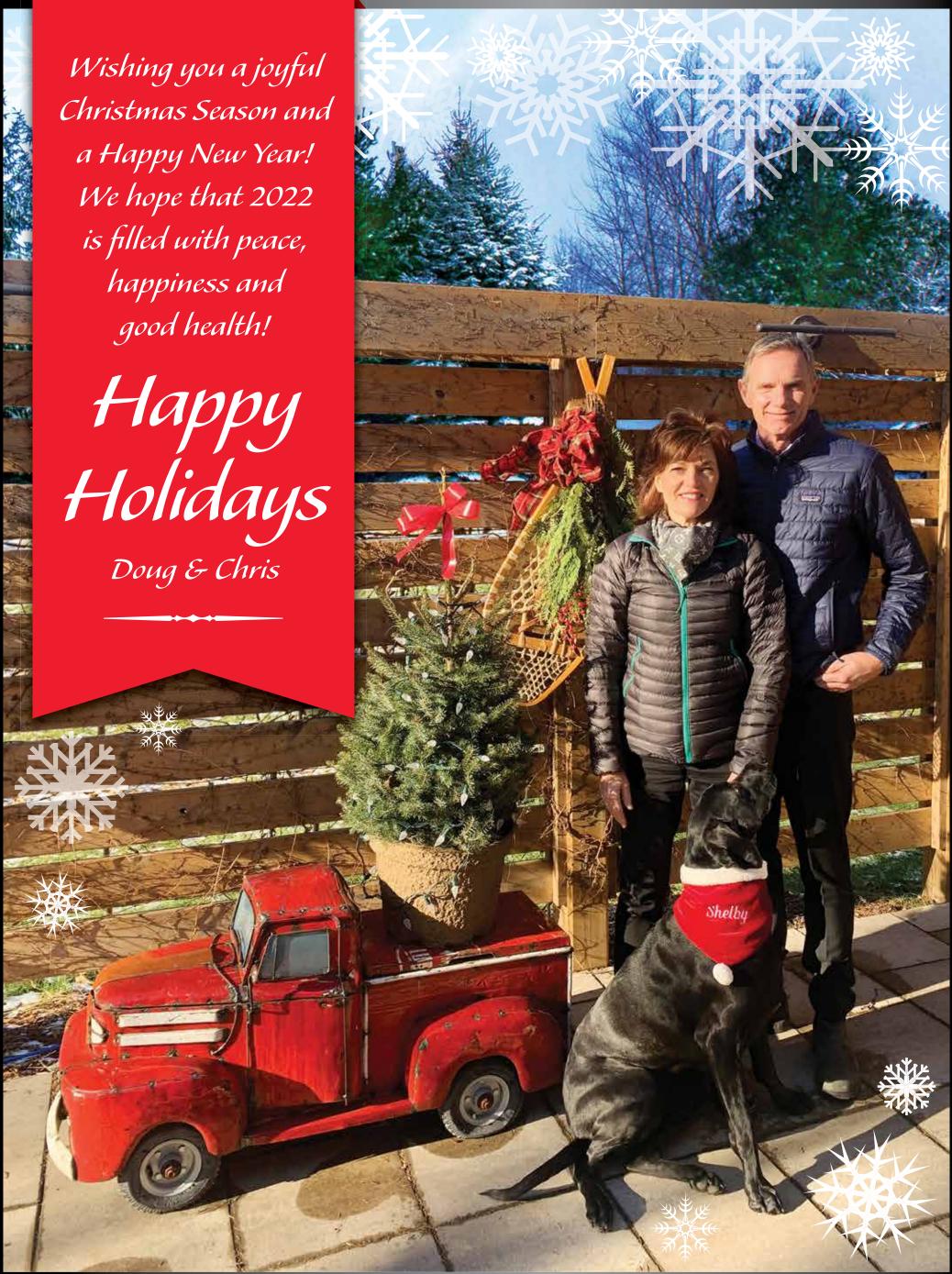


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VISIT OUR TEAM AT WWW.THEREALESTATEMARKET.COM 6 RESALE HOMES COLLECTIONS DECEMBER 2021 ORANGEVILLE/CALEDON

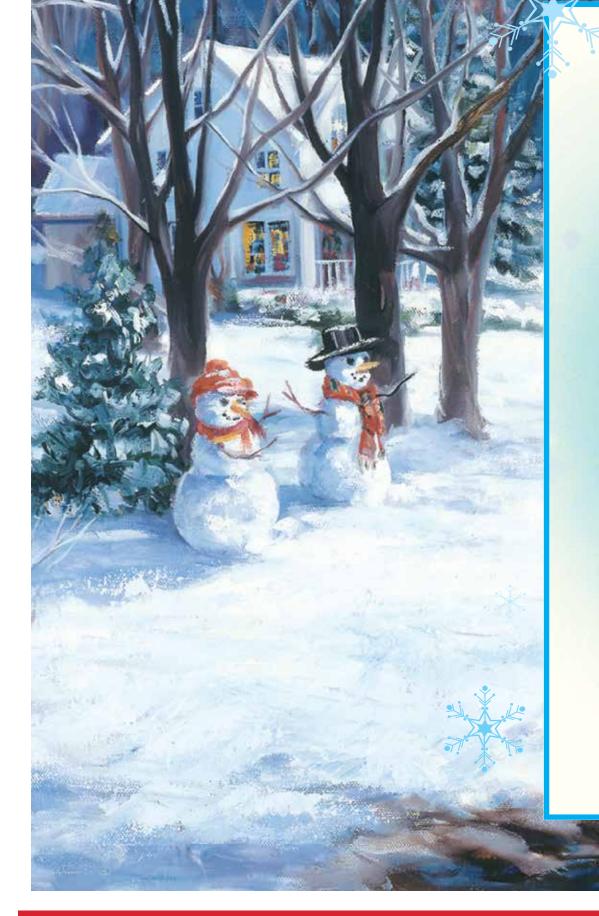


The Gould Team, Jerry, Laurie, Dina, Kim and Guylaine, would like to thank all of our clients and their families for allowing us to serve them with their real estate needs.

We know you have options, and we are so grateful you chose us.

To our partners in real estate, Wesley Jackson Professional Corporation, Michelle Farrugia, Cognitive Capital Inc., Green Monkey Creative, the ReMax Real Estate Centre Inc., and the many partners that make up a real estate transaction, we thank you!

We wish you all good health, happiness and many blessings for the new year.



Shine Christmas

Christmas shines forth His Truth; That God came down to man. Christmas shines forth His hope; **Redemption for all man.** Christmas shines forth His peace; A peace that shines within. Christmas shines forth His love; And forgiveness of sin. Christmas shines forth His Light; And Jesus is that Light. The light that leads the Way; That gives the blinded sight. Shine Christmas, shine so bright; Touch the broken and contrite. Shine Christmas, shine the light; Shine on. shine on tonight. Shine on, through the snow storms; Shine on and on through winds. Shine on through the battles; Shine on through foe or friend. Shine on , Christmas, shine on ; A celebration day. For Jesus Christ our Lord; A beau--ti-ful birthday. Shine Christmas, shine so bright; Honor Christ, oh holy night. Shine Christmas, shine the light; Shine on. shine on tonight.

> : Susan Y Nikitenko (December 13th, 2010) \(Christmas Song)

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



In the world of real estate, nothing is certain, however, In 2020, the shock of the pandemic situation caused a minor two-week lull in the market as uncertainty caused many people to take a step back and see how things would

If trends do continue, it is thought that there will be an increase in sales of around ten percent in the coming year. Along with an increase in sales, houses The Jerry Gould Team is going into the Christmas season with optimism for a new year filled with promise and prosperity.

trends that emerge can quite often indicate the direction the market will take over the coming months or even the year.

INDUSTRY analysts take a look at figures, trends, and locations to try to determine what will happen in a market in the coming months. Most often, those indicators can provide a fairly accurate scenario of what is likely to happen.

The past few years have been quite robust in Dufferin County – even during the pandemic – and all indications are that the healthy market will continue through the year. It has been a seller's market in the region for the past two years with more buyers than houses available.

In 2019, before the start of the pandemic, there were 1,103 houses sold in Dufferin County over the course of that year. That was considered a substantial number of properties sold at that time.

pan out before re-starting their search for property.

Once investors realized the situation was under control and buying real estate was viable, the market took an upswing as buyers lined up to bid on properties that became available in the region.

The result was a 17 percent increase in sales that year, as 1,292 houses were sold in the County in 2020.

Real Estate agents adapted to the changing times and made adjustments in the way they showed properties that made both buyers and sellers comfortable.

Despite a low inventory in properties over the past year, the market has continued to surge ahead with homes being sold almost as fast as the 'for sale' sign is placed on the front lawn.

To date, there have been 1,417 homes sold in Dufferin County in 2021. That's up 225 from the previous year, and the market is still going strong heading into the holiday season.

With the current trend, industry analysts are predicting that 2022 will feature another brisk market as more and more people are selling, and there is still a lot of interest from buyers looking to move to Dufferin County. prices are expected to continue to rise as the demand for housing in the region is still very strong.

It will most likely continue to be a seller's market through 2022.

While prices did plateau somewhat in the past year, with the current demand, it is expected that there will be another surge in selling prices over the next few months.

Many buyers are adapting new strategies when it comes to getting into the market.

Some people are joining with family or even friends and pooling their money to buy property as a way to just being able to get into the market and build some equity.

There is also a trend for younger people to find properties that have a separate apartment attached that they can rent out as a way of getting help when paying for a mortgage.

While the spring market is generally considered prime time for sellers, there is really no bad time of year to sell your home. Even in the dead of winter, there will be interested buyers in the region.

With the current seller's market, a real estate listing will attract a lot of attention no matter the time of year.

As community members, they are reaching out to help others during this season.

The Gould Team is taking part in the Stockings for Seniors initiative. This initiative provides gifts for seniors at retirement homes, long-term care facilities, and those living alone during the holidays.

The initiative encourages people to buy items for seniors who may have difficulty getting out into the community to purchase personal items.

This year, the Stockings for Seniors initiative will deliver stockings to almost 800 seniors living in Dufferin County.

Jerry Gould and the Gould Team can Be reached at their RE/MAX Real Estate Centre office at 115 First Street in Orangeville.

- 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! www.kissrealty.ca



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



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.

Low inventory and seller's market dominates the local real estate

It is a trend that has continued for almost two years and is unprecedented in the local real estate market in terms of longevity. **IT IS STILL A SELLER'S MARKET** in Orangeville and Dufferin County, and it is the longest seller's market in recent memory, and possibly ever.

In previous years, the real estate market would typically evolve and change over the course of months trending from a lower inventory available to markets where buyers would have the upper hand.

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - November			
	November, 2021	November, 2020	% Change
# of Active Listings	57	75	-24.00%
# of Sales	58	53	9.43%
Average Sale Price	\$1,295,410	\$997,835	29.82%

Dufferin Statistics (excluding Orangeville) - Year to Date

	Jan - November, 2021	Jan - November, 2020	% Change
# of Sales	688	638	7.84%
Average Sale Price	\$1,127,099	\$843,071	33.69%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	57
Divided by Sales per Month	58
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.

November 2021 vs. November 2020

The number of active listings in Dufferin (excluding Orangeville) decreased by 24% in November 2021 over the same month in 2020. The number of homes sold increased by 5 homes or 9.43% in November 2021. Average sale prices increased by 29.82%.

Year to Date 2020 vs. Year to Date 2019

The number of homes sold increased by 50 homes in November 2021 over the same month in 2020. Average sale prices were up by 33.69%.



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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LOOKING TO GET TOP DOLLAR

Since the start of the COVID-19 pandemic, the region has experienced a strong and steady situation where the buyers outnumber sellers by a large margin.

As of December 13, the number of homes listed for sale in Orangeville had dropped to six.

In all of Dufferin County, there were only 52 homes listed on the same day.

Prior to the pandemic, the local market would routinely have around 150 homes listed at any one time.

The median price for a home in Orangeville in November of 2021, was \$850,000. That doesn't mean you won't be able to find something that costs less, but the higher-end homes bring the median value up.

In outlying areas like Shelburne and Grand Valley, the median price of a home drops to \$750,000.

For someone looking to buy in the area, this means they should do their homework and research the local market before making a serious attempt.

This includes researching new planned developments in the region. Many developments are sold out before real construction even begins.

With the current level of inventory at an all-time low, buyers will again find themselves in a battle when competing to place an offer on a home.

This results in some buyers placing bids over and above what they really can afford. As a result, financing becomes an issue.



Just because a buyer is willing to place an offer on a home that is above the asking price - just to beat the competition - doesn't mean the lender will be willing to finance the loan. All properties are subject to an appraisal and lenders won't hand out the full amount to pay for a house when the appraised value is less than the loan request.

This means a buyer must be able to come up with the extra cash to seal the deal – and it must be cash -- not a second mortgage, to qualify.

As a result, many real estate deals in the area never close when a buyer realizes they simply do not have the needed financing to purchase the home they want.

The resulting fallout of the high home prices is that those who chose to rent rather than buy, are also seeing skyrocketing prices. Even a small one-bedroom apartment in the area can cost you \$1,500 per month.

Finding a place to live is becoming increasingly difficult as the pressure continues from people migrating from larger centres to small towns in the region.

For new buyers, the solution may be to re-think exactly what kind of home you really need.

Just because you want a four-bedroom home with three bathrooms and a big yard, doesn't mean you can afford it as a first-time buyer.

Many new buyers will simply have to realign their strategy with a more realistic approach to getting into the market.

This means buying a home with fewer 'wish list' amenities than maybe they wanted. The good side of this means that you have entered the market and are building equity in your home.

Currently, all indications are that there will continue to be a seller's market in the region for the foreseeable future.

While the market in Orangeville and the surrounding region is still robust, buyers must be aware of the market and plan their strategy when considering making what will most likely be the biggest investment of their life.

Written by Brian Lockhart



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5 WAYS TO CREATE AND CAPTURE MCMOYLOS

(NC) The hustle and bustle of this time of year can often mean we spend more time stressing about the festive season than actually enjoying it. Here are some tips for being present, having fun and documenting those special memories. **FIND LOCAL ACTIVITIES.** After many events got cancelled last year, municipalities and businesses are stepping up to offer socially distanced outdoor experiences this season. From mulled wine tastings for the grownups to magical drive-thru light shows for the kids, there's something for everyone. Check your local paper for listings.

2 PHOTOGRAPH THE SEASON. We tend to reserve all our photo-taking for Christmas Day, but holiday spirit shines throughout late November and most of December. Whether it's picking out the perfect evergreen at the tree farm, decorating your home or wrapping presents, be sure to capture all those treasured moments.

3 TRANSFORM YOUR TO-DO LIST. There are plenty of tasks you must do, so why not take the ones you're dreading most and turn them into something fun? For instance, if you have no idea what to buy grandma, try having a friendly competition in the family — whoever has the best suggestion wins a small treat or is relieved from an evening of dish duty. Or, hate baking dessert? Use it as an excuse to sample local bakeries to find a tasty, ready-made pie or cake.

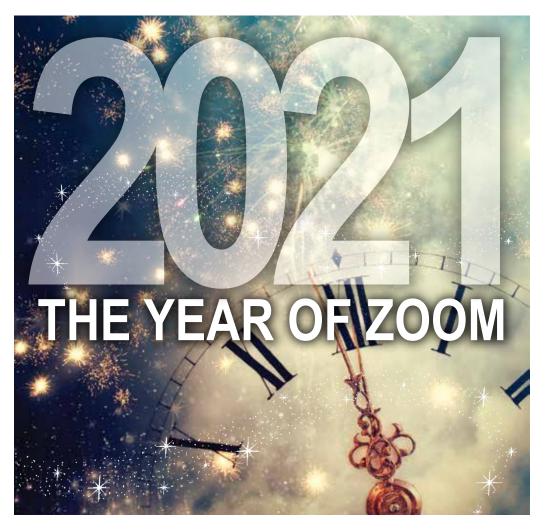
4 GO ON A NATURE WALK. Take a breather from your obligations and re-energize by connecting with nature. Visit your neighbourhood park after a fresh snowfall for a dose of calm. This is also a perfect time to pick up some pinecones and greenery for your décor and take a few pictures that portray the beauty of winter.

5 EMBRACE CANDID MOMENTS.Stiff, posed portraits are so outdated. Instead of failing to get everyone together for the perfect group photo, casually snap a few pictures throughout a party to capture what the event was really like. This is especially a good idea for kids, who can rarely sit still when they're excited.

Whether you're shooting people or nature, you'll capture better detail take better photos with the right camera, like a top-rated one from Sony. The brand has a range of high-quality mirrorless cameras, from enthusiast to pro. Look for retailers that price match like Henry's, which will beat the advertised price from another retailer by 10 per cent of the difference.

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Changes in the mortgage and banking industry really began long before Covid.

inance Canada, CMHC, and lenders, in general, began tightening guidelines after the mortgage fiasco south of the border. The most recent change was the addition of the stress test. So much publicity about this and a lot of misinformation as to who it affects and how much. The reality is the stress test affects home buyers with small down payments the most. They qualify for a little less. It does not

impact renewals.

I do hear from my client base concerns about rising interest rates, a possible collapse of real estate prices, and tougher mortgage rules coming. After 33 years in this business, I can honestly say, that whatever happens, Canadians find a way. They make their payments, they buy their dream home, and they live their lives. Culture, income levels, employment type, all these may impact how they get by, but they get by. We live in the greatest country in the world, and Canadians

are unique and the best people in the world.

Along comes Covid 19 early 2020. Any expectations of a real estate or mortgage slow down, quickly disappear. Even though homes could not be viewed in person, open houses were not an option, appraisers would not enter properties, clients could not visit real estate or mortgage broker offices, and bank appointments took weeks, people began to buy and sell homes in record numbers. House prices went through the roof as interest rates dropped through the floor. I was in shock. Surely 2021 would be the beginning of normalcy. But it wasn't. Multiple offers and crazy prices continue. Mortgage rates stay low, and lenders are still tight. This is a new reality.

Zoom is now an acceptable way of meeting clients and doing business. It would never have been

accepted in normal circumstances. I always believed that only through in-person meetings could I develop a relationship with you, the client. Only in-person could I maintain the relationships I have with the other agents working in my office. I was wrong. My laptop and cell phone are now my best friends, as I use them daily to stay in touch. This is now a virtual world. Virtual contests, virtual team meetings. Virtual signings. Virtual lawyer meetings... so impersonal, but no one seems to mind.

2022 is probably not going to see any significant changes, house prices will stabilize, rates may sneak

up a bit, but all good. To all of my clients and future clients, have a Very Merry Christmas, and of course a prosperous, and hopefully not virtual, New Year.



MARKET UPDATE

	November, 2021	November, 2020	% Change
# of Active Listings	11	18	-38.89%
# of Homes Listed	44	30	46.67%
# of Sales	51	40	27.50%
List Price vs. Sale Price Ratio	106%	101%	4.95%
Average Days on Market	9	13	-30.77%
Average Sale Price	\$862,575	\$628,080	37.34%

Orangeville Statistics - Year to Date

	Jan - November, 2021	Jan - November, 2020	% Change
# of Homes Listed	812	716	13.41%
# of Sales	693	600	15.50%
List Price vs. Sale Price Ratio	106%	101%	4.95%
Average Days on Market	10	15	-33.33%
Average Sale Price	\$796,980	\$636,678	25.18%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	11
Divided by Sales per Month	51
Months of Inventory	0.2

There is currently .2 months of inventory on the Market in Orangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

November 2021 vs. November 2020

The number of active listings in Orangeville decreased by 38.89% in November 2021 vs. November 2020, 14 more listings came on the Toronto Regional Real Estate Board in November 2021 vs. November 2020, which is an increase of 46.67%. The number of homes sold increased by 11 homes or 27.50%. The average days on the market decreased from 13 to 9 days. Average sale prices were up by 37.34%.

Year to Date 2021 vs. Year to Date 2020

The number of homes listed in Orangeville, year-to-date increased from 716 to 812, which is an increase of 13.41%. The number of homes sold increased by 93 homes. The average days on the market decreased from 15 to 10 days. Average sale prices were up year over year by 25.18%.

	November, 2021	November, 2020	% Change
# of Active Listings	92	127	-27.56%
# of Homes Listed	101	127	-20.47%
# of Sales	84	127	-33.86%
List Price vs. Sale Price Ratio	103%	100%	3.00%
Average Days on Market	14	21	-33.33%
Average Sale Price	\$1,581,506	\$1,102,194	43.49%

Peel - Caledon Statistics - Year to Date

	Jan - November, 2021	Jan - November, 2020	% Change
# of Homes Listed	1,876	1,880	-0.21%
# of Sales	1278	1182	8.12%
List Price vs. Sale Price Ratio	103%	99%	4.04%
Average Days on Market	12	21	-42.86%
Average Sale Price	\$1,449,989	\$1,106,581	31.03%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	92
Divided by Sales per Month	84
Months of Inventory	1

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

November 2021 vs. November 2020

The number of active listings in Caledon decreased by 27.56% in November 2021 over the same month in 2020. The number of listings that came on the Toronto Regional Real Estate Board in November 2021 vs. November 2020 decreased by 26 homes or 20.47%. The number of homes sold decreased by 43 homes or 33.86%. The average days on the market decreased from 21 days to 14 days. Average sale prices were up by 43.49%.





4 TIPS TO SIMPLIFY HOLIDAY ENTERTAINING

(NC) The holidays can be stressful as we prepare to host family and friends, but they don't have to be. There are plenty of shortcuts you can take to simplify entertaining while still providing your quests with a night to remember.

SET THE TABLE.

Whether you're planning a sit-down meal or buffet, a Pinterest-worthy tablescape is likely in the works. Rather than purchasing linens for every holiday, a crisp white tablecloth is always timeless. Bring the holidays to your table by using poinsettias of varying sizes. Poinsettias come in so many beautiful shades including classic reds, burgundy, pink and white and make a great parting gift for friends and family to enjoy at home for weeks to come.

2 CUT CORNERS WHERE YOU CAN.

When planning a party, appetizers are generally a go-to and the easiest thing to check off your list. The frozen section of your local Loblaws has everything you need to ensure your guests leave satisfied, from puff pastry hors d'oeuvres to plant-based options. At the deli, you can also order ready-made charcuterie boards

with a selection of meats, cheeses, fruits, crackers and accompaniments.

3 SERVE A SIGNATURE COCKTAIL.

Simplify the bar selection to a few options, offering a signature cocktail to ensure you can enjoy the evening and aren't bartending all night. Try your hand at making this spiced pineapple and cherry rum cocktail to bring some tropical flavour to your celebration:

Fill cocktail shaker halfway with ice. Add a 1/4 cup pineapple juice, 1 ounce spiced rum and 2 teaspoons of cherry syrup. Pour over ice into stemless wine glass or cocktail glass. Top with one can of PC ginger beer. Garnish with cherries and pineapple wedge. Tip: Make the mixture ahead and serve in a pitcher and let guests top their own cocktail and garnish it.

4 MAKE GIFT-GIVING EASY.

Whether you need a gift for your guests or are looking for a hostess gift to take to a holiday party, pre-assembled gift baskets are a great option for the food lovers in your life. Options include classic holiday chocolates and cookie tins or everything to satisfy a much-needed caffeine fix. Best of all, they come gift wrapped so you just need to add a card.

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The number of homes listed in Caledon, year-to-date decreased from 1880 to 1876, which is an decrease of 0.21%. The number of homes sold increased by 96 homes or 13.46%. The average days on market decreased from 21 days to 12 days. Average sale prices were up by 31.03%.







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CENTURY 21 SUPPORTS families in need through the holidays



It's an important time of the year to think about and help those who are less fortunate.

BUSINESSES AND ORGANIZATIONS alike often look to their community to see how they can help individuals who are struggling financially around the holidays.

Century 21 Millennium is one of those businesses, with their recent donation of \$4,000 spread across several families at St. Peters Elementary School and Parkinson Centennial Public School in Orangeville. The business has offices in Brampton, Wasaga Beach, Collingwood, Thornbury and Orangeville, with over 220 agents.

All of the agents across Century 21 Millennium's five offices put money into a pool for the holiday fundraiser, and then the brokerage matches the pooled funds to double the community impact.

The 42 agents working out of the Orangeville office are mostly to thank for the local donation of \$4,000, Manager/Owner Trevor Evans noted.

"Although Margaret and I deliver the cheques – it's not us, it's the agents who make it possible. We just

Last year, over \$8,200 was raised by Century 21 Millennium for the organization, through its Annual Celebrity Hockey Classic Series fundraiser.

The business has been involved in the fundraiser for over 20 years, which entails holding friendly hockey matches with former NHL superstars.

Last year, due to the pandemic, the fundraiser was held over Zoom, but still managed to surpass Century 21 Millennium's fundraising goal of \$7,000 by over \$1,200.

A hockey event fundraiser was recently planned in Collingwood, but the brokerage had to cancel due to Evans and Byrne said they would like to thank all of their agents for their generosity with the recent holiday donation and support for other initiatives at the office throughout the year.

Anyone who would like to learn more about Century 21 Millennium can visit their website: millennium.c21.ca or call the Orangeville office at 519-940-2100.

They can also be reached through email at millennium3409@century21.ca or via their Facebook Page, titled "Century 21 Millennium Orangeville".

The donation is part of an annual fundraiser, held since Century 21 Millennium was created nearly 25 years ago, where agents receive wish lists from families in need and buy all of their requested items, oftentimes toys and other gifts.

However, this year things are happening a little differently due to families being in greater need of basic necessities, largely because of the pandemic.

"Due to COVID, we've been advised by the school that it's not so much they're worried about toys and presents, they're worried about food for some of these families. So, we're giving them \$2,000 worth of Walmart gift cards," explained Margaret Byrne, broker at Century 21 Millennium.

"The guidance counsellors in each school who know the families, and are interacting with them, decide about the placement of who gets what."

Each family receiving the funds gets an allocation of \$300 to \$400 per child for necessities or Christmas presents and another few hundred dollars for food.

This year, as a whole, Century 21 Millennium raised just over \$30,000 across its five offices for the annual holiday fundraiser, supporting well over 100 families.

helped kind of coordinate it, that's all," said Evans.

He added that as real estate professionals, it's important for agents to support the community they live and work in.

"When you're working in a community, you need to be part of that community by giving back," Evans said. "It's that community who gives to you, so you got to give back to them."

The agents at Century 21 Millennium also try to provide assistance in situations where they learn people in the community are in need.

"When doing this fundraiser in the past, we learned that one of the kids didn't have a bed or there's no car seat, and all it would take was a simple page out to all the agents to say, 'does anybody have an extra bed? Does anybody have an extra car seat?' And then sometimes things get donated after the fact," explained Byrne.

Apart from the holiday donation, Century 21 Millennium runs another annual fundraiser, which supports the children at Easter Seals Ontario.

Easter Seals supports children with lifelong physical disabilities, as well as their families. Families of children with physical limitations face tremendous financial and emotional strain and turn to Easter Seals for support. rising COVID-19 cases

- Written by Sam Odrowski





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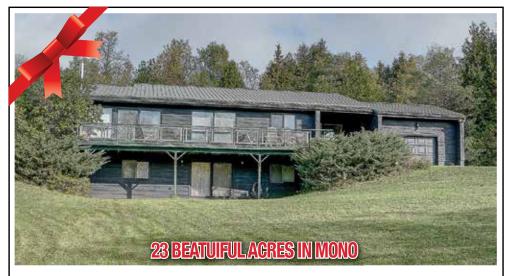


Happy Holidays! Wishing you all the Best in the New

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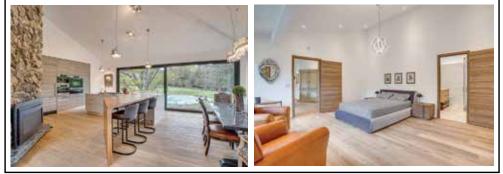
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9.59 AGRES OF VACANT LAND

Mature trees dot the front lot line but quickly opens up to a perfect mix of flat workable area & then gently rising to mixed forest. Trails lead to the back fence line where a small stream crosses the property. Stands of birch trees give way to a canopy of cedars -a nature lover's recipe to enjoy the diverse wildlife & flora that reside. The lot does not have a drive way entrance, but the road is paved & just by the 5th Sdrd. of Adjala which has natural gas & high speed internet. Close to but far enough away from Hwy 9 for peace & quiet. Great commuting access to the city, Tottenham, Bolton & Orangeville! Build your country escape & enjoy the life you have dreamed about! ADJALA \$1.109.000



2021, A year that we won't forget

It goes without saying that many of us wish that we would be able to forget all that we have been through! But one thing that won't be forgotten is the wild ride that has been the Real Estate Market. The spring saw an explosion of multiple offers on the continuing trend of low listing inventory. Prices escalated at a head shaking pace. Buyers were racing to see the one or two new homes in their range, only to then line up at the scheduled offer presentation time and hope that their offer was the winner out of 10, 20 sometimes 30 plus competing bids.

When summer hit, we had our first glimpse of maybe some kind of normal life! Patios opened and some events came back! In turn, the real estate market was not quite as fiery; it just seemed to take a little break to gather its breath for the fall. The fall picked up where spring left, multiple offers, bully offers and record prices, oh my!

So, here we are, with the market still active going into the Christmas season!

It's not always convenient, but there is something to be said about a house all decked out in Christmas decorations, the warm and cosy feeling inside when the snow is cascading down outside, it really can make a postcard impression!!! So if you're looking for a new home from Santa, you might want to put the For Sale sign up!

As for us at the Chris Richie Group, we have grown again! David Waters joined us in the New Year, bringing 15 years of experience and tons of positive energy along with him! We also added Karen Caulfield, who has been a local resident for over 20 years and she is an amazing addition to our team! Our administration team grew too with Shondra De Medeiros, who has quickly made a great impact on helping to provide our clients with the best service possible!

With the year behind us and a new year ahead full of promise on the horizons and hopes of some potential normalcy in 2022 we would like to offer you good cheer

May the Spirit of the Season shine upon you and those you hold dear.

May the coming year provide you with blessings of good health, cherished friends and family plus abounding prosperity.

Merry Christmas and a Happy and Joyous 2022!

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