

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Account Sales Manager
HEATHER ERWIN
heather@caledoncitizen.com
 Advertising Sales Representative
ERIN LUCKETT
erin@lpmedia.ca
 Advertising Sales Representative
VICKI MEISNER
vicki@lpmedia.ca
 Advertising Sales Representative
HEATHER LAWR
lawr@sympatico.ca
 Advertising Sales Representative
RICK SARGENT
rick@lpmedia.ca
 Art Director
SARAH DIDYCYZ
 Published By:




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Buying a home will most likely be the biggest investment you make in your lifetime.

THAT'S WHY working with a realtor who has your best interest at heart is so important to guide you through the entire process from finding the right house to closing the deal.

When choosing a realtor, it is important to find someone who has an intimate knowledge of the region and can help you find the right property based on your lifestyle and needs.

A local realtor knows the properties, the neighbourhoods, and the amenities that are most important to someone looking for a home.

John Walkinshaw, at Walkinshaw Partners/eXp Realty, is a local resident who grew up in Dufferin County and has a lifetime of experience in the region on both a personal and business level.

He has decades of business experience after working in the local automotive market for 30 years which provided him with both sales experience as well as on the corporate side of negotiating important contracts. It also gave John the opportunity to meet many local residents over the years.

Treating customers 'properly and fairly,' John said, means they will come back to do more business when they are ready.

As a member of the community, John takes an active role in community involvement and leadership.

He is the acting chair and board member of Youth Unlimited / YFC, which operates The Door Youth Centres in Shelburne, Alliston, and Orangeville. In addition, he is on the Mayor's Prayer Breakfast committee for Dufferin County.

Walkinshaw Partners supports other activities like the annual Compass Run.

Internationally, they support New Story - an organization that helps build new houses for displaced people who have lost their homes due to natural disasters or war. Last year, Walkinshaw Partners donated enough to build two new homes in Mexico.

When it comes to local real estate, John plays an active role at the Orangeville District Real Estate Board. His role takes on that of one who helps educate local realtors in regards to training and new legal issues or changes that are happening in the real estate industry.

As a realtor, John is dedicated and professional. Out of his office at Walkinshaw Partners, his sales were over \$51 million in 2021.

"At Walkinshaw partners, we do professional home staging and a property walk-through video that explains all the positive features," John explained. "This takes time and costs money but we want to market our properties to the best of our abilities every time. Because of COVID, one of the benefits we do is a 360-degree tour. That way people can literally walk, step by step, through a house and look at the floor and the ceiling without

physically even going to the home. They can really understand exactly what is there. We do that because we want people to be safe and we want to feature our properties in the best light and as honestly as we can."

They also utilize drone aerial photography to capture a property from above. This is especially helpful on rural properties with a fair parcel of land. It can provide a potential buyer with the opportunity to see the entire property and amenities that go along with it.

...We have multiple strategies that we use to help buyers and sellers...

In today's real estate market, there is a real challenge for those wanting to buy property. The local market is hitting a historic low when it comes to available inventory up for sale.

This also creates some challenges for sellers as well. When you place your home on the market, typically you will have to find a new place to live. With such a shortage of available properties, sellers may have difficulty finding a new place for them to live.

"We have multiple strategies that we use to help buyers and sellers in that scenario," John explained. "One of the things we do is a listing for a seller with a long closing date. This allows a seller a lot of time to find a suitable home. With such a low inventory, there are buyers willing to allow really long closing."

Sometimes it can be arranged for a long closing that can be moved up if the sellers find an appropriate property they would like to purchase.

Another strategy that can work well, is when a seller sells the property but remains in the home until they find a new place to live and rents the house while they are looking. This can benefit both parties as the seller still has a place to live, and the new owner has an immediate tenant.

This type of arrangement is especially favourable for someone who buys property as an investment.

"These are just a couple of suggestions of 'out of the box' thinking that can make this awkward market work for people," John explained. "We're deploying those strategies day in and day out based on every buyer and seller's needs. You have to look at everyone's individual circumstances and think creatively. We would never put someone at risk."

John is a dedicated, professional, and knowledgeable realtor who always works for the best interest of his clients.

He and the team at Walkinshaw Partners are the experts in real estate in Dufferin County and the surrounding region.

- Written by Brian Lockhart

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How to be confident that you have coverage as a homeowner

(NC) One of the largest financial commitments in life is buying a home. Most spend 20 to 25 years paying off their mortgage and creating plans to efficiently clear debt, but life is full of unknowns. What happens if you were to suddenly die or become critically ill?

Throughout the pandemic, Canadians spent a lot of time in their homes. We all know how valuable this space is, so why not continue to protect it?

TD Mortgage Protection is optional creditors group insurance that can help homeowners prepare for the unexpected. It's designed to help you or your loved ones by paying down the outstanding balance of your mortgage in the event of an unexpected death, covered terminal illness or accidental dismemberment. You may have the option to also apply for critical illness insurance, which provides coverage if you are diagnosed with life-threatening cancer, acute heart attack or stroke.

"Being a homeowner can feel daunting, that's why we have specialists ready to chat about mortgage protection insurance to help you feel prepared for the unexpected," explains Shirley Malloy, vice president at TD Insurance. "A lot of our customers tell us that they're looking for ways to feel confident that at the end of the day their outstanding mortgage could be paid or reduced in case of a covered health event."

Find more information at td.com.

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Simple solutions to revamp your kitchen and bathroom

(NC) Home makeovers often start in the rooms where we spend the most time. As the heart of the home, the kitchen is often at the top of the list. Meanwhile, the bathroom is a popular space for renovating because it gives us a chance to refresh and escape. Transform these two rooms by following these tips:

FOCUS ON FIXTURES.

Trying to stick to a budget? Replacing faucets and fixtures is a relatively inexpensive project that can have a major impact on the overall look and feel of the space. Whether it's shiny chrome, stainless steel or architectural black, swapping out the fixtures in your sink and bathtub is an easy way to completely change the personality of your bathroom or kitchen.

ENHANCE YOUR CABINETS.

You open and close your cabinets and drawers multiple times a day, so investing in quality makes sense. But custom cabinetry can be very expensive.

A great compromise is choosing affordable models from IKEA and upgrading them. Try revamping them with Kitch, a company that specializes in making cabinet doors and components for popular IKEA

cabinets and vanities. The result lets you enjoy the beauty and functionality of premium cabinetry at a fraction of the cost.

SPLURGE STRATEGICALLY.

While there are many improvements you can DIY or skimp on, a few smart splurges can turn a nice room into a beautiful one and elevate the finished look. In the kitchen, the backsplash tiles are a good item to spend on, as they only need to cover a small section of wall but can add eye-popping colour and style. In the bathroom, good lighting is essential so splurge on a modern vanity light, sconce or pendant lamp.

Find more design inspiration at mykitch.ca

www.newscanada.com



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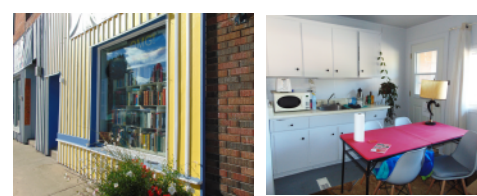
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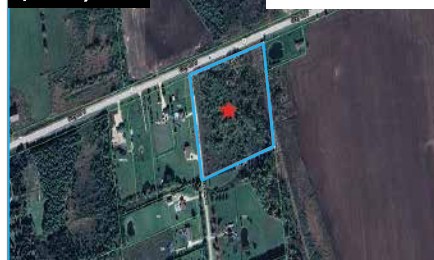


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SOUTHGATE



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Sales Representative
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KIM GILES
Team Manager/
Sales Representative
519-217-6729

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MEET THE TEAM

Jerry Gould-Broker-Listing & Purchasing Partner

Jerry Gould, leader of the GOULD TEAM, is known in the community as the “Lip Guy.” He has been voted one of Orangeville’s favourite Realtors since 2011. In 2013, he achieved the RE/MAX HALL OF FAME award. To date, he has also received the Life Time Achievement, the Diamond Club Awards and most recently The Re/Max Circle Of Legends award which recognizes a decade of sales and service excellence! His unique marketing strategies paired with humorous and inspirational quotes get his listings plenty of attention. He is a proud community supporter, from the Lions Club, Headwaters Health Care and a host of minor sports leagues in town. Jerry and his wife, Guylaine, are the proud parents of two beautiful children; Belle and Brady. The Power Couple have been a part of this community since 1987.

Jerry is proud to introduce The GOULD TEAM!!



Laurie Drury-Sales Representative-Listing & Purchasing Partner

Dufferin County has always been Laurie’s home, and she is proud to have raised her family in such an active, giving, and caring community. Laurie has worked in the real estate industry for over 15 years, and has an extensive background in Marketing and Sales. Her attention to detail and organizational skills are an asset to all of her clients. Laurie loves meeting new people and helping them find the perfect place to call home. Laurie appreciates how much the Gould Team takes part in the community and is excited to give back as well. Laurie would be happy to help you make your next move, or help you kiss your landlord goodbye.



Dina Amaral-Sales Representative-Listing & Purchasing Partner

Dina’s love for home renovations is what got her into real estate. The love for nature and trails made her move to Dufferin county, raise her family, her two dogs, and a couple of chickens! Dina takes care of her clients, her business is built on communication, dedication, and transparency. 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.



Kim Giles – Team Manager / Sales Representative-Listing & Purchasing Partner

After a successful career in the travel industry, traveling and working around the world, Kim settled down with her locally raised husband Dave, and has been raising their 2 wonderful children, Jessica and Carter. Not only does Kim have great admin abilities, but she is also a licensed Realtor. With her impressive repertoire of skills, knowledge, and understanding, Kim takes the lead in all our administrative and client care needs as well as being an active Realtor.

We can always count on Kim to keep the rest of the team in check!
She is just one more reason to choose The Gould Team!



Guylaine Gould – Administrative Partner

Guylaine has been part of the GOULD TEAM since 2008. She started out as a photographer and now helps out in the administration and accounting side of the business. Before Real Estate, Guylaine worked in the corporate world as a bilingual project coordinator for a major computer company. Now, when we have French speaking clients, she can assist with the translation! Most importantly, Guylaine is the motivation and greatest influence behind Jerry’s success. Beside every great man is a great woman! Guylaine’s spirit and love for the community is truly inspirational.



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Ask A Realtor

CHATTELS AND FIXTURES

How do you decide?

When it comes to buying or selling a home, the small details are something you should be aware of when making an offer or putting your home on the market.

AS A BUYER, you don't want to be surprised when you are moving in only to discover that the previous owner left with some of the fixtures you thought came with the home.

As a seller, you must be aware of everything that is included in the deal and your obligations in the contract you signed when selling your home.

Other than the actual home itself, there are other important details that keep a house both operational and aesthetically intact.

Those details can be defined in two categories – chattels and fixtures.

Fixtures can be defined as anything that is actually attached to the house. This could include plumbing, electrical fixtures, or the small handles you use to open a window.

There's a saying in the real estate industry that if you

took your house and turned it upside down, anything that doesn't fall out would be considered a fixture.

Chattels are those things that aren't attached to the home but may be considered an important part of the house.

This could include things like appliances, window coverings, or even a piece of furniture designed specifically for one room.

When it comes to making a purchase agreement, it is important that these details be included in the contract.

Anything you expect to be there when you move in should be included in an agreement of purchase and sale.

While a buyer may expect to receive the kitchen appliances as part of the deal, it should not be assumed. Buyers and sellers may have their own understanding of what is included in a transaction, and those differences could cause a lot of problems on moving day.

The definition of chattels and fixtures can create a grey area that is left open to interpretation. That's why it is important to include these in an agreement of purchase and sale.

Quite often there can be disagreements about which items are chattels and which are fixtures.

These can include things like a bookshelf, if built-in, or something as simple as the bracket that holds a wall-mounted television.

It can also include items like custom-made lighting fixtures. While a homeowner may assume they can take a custom-designed chandelier with them, the new owner might be disappointed to discover the main hallway only has a couple of bare wires where the chandelier used to hang.

Quite often there are items in a home that were designed specifically for a room or area that might figure into the agreement.

An example could be a pool table that was custom-made for a specially designed billiard room. If the current owner is downsizing and moving to a condominium, that pool table won't be an option for them to take to their new dwelling.

In a case like that, having the pool table listed as chattel means it will stay in the home. Items like this should be put on paper.

This could also include furniture in the home, such as a large custom-built dining room table that was crafted specifically for the room.

When looking over all the options, you must also examine the area outside of the house.

This can include things like a backyard hot tub or a children's play area with structures.

There can also be an issue over rental items in the home. A furnace or hot water tank may be considered a

fixture, however, if they are rented, a seller cannot transfer ownership, and the buyer will have to assume ongoing payment obligations.

A realtor should take the time to meet with a client at the beginning of the process to go over what is included in the sale and what is not included.

The more you can explain to a person upfront all that is included in a sale, the easier your negotiations will go once a potential buyer is serious about the property.

One final thing you must consider is a clause in most negotiations that states fixtures and chattels must be in good working order upon closing.

For example, if you have closed a deal that includes working appliances, and the refrigerator breaks down the week before closing, it will be the seller's responsibility to replace that fridge with a similar one in good working order to fulfill their obligation to the contract.

Making sure all chattels and fixtures are covered in your agreement of purchase and sale will make your real estate transaction a clearly defined contract that will benefit both parties.

– 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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Broker
519-217-7653



LAURIE DRURY
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How to decorate with texture and scent

(NC) When it comes to home décor, there's one element that many people unknowingly neglect: texture. Adding texture essentially means layering a variety of materials, colours and textiles to create visual interest — and it's key for creating a finished and lived-in look.

To help you incorporate texture like a pro, follow these tips from celebrity designer Amanda Aerin.

REMEMBER TO CREATE AMBIANCE

"Making beautiful spaces is about more than furniture. For me, it's important to address the feeling a client wants in a space to create a room filled with happiness and relaxation," says Aerin. "Including texture in a space creates a more welcoming feeling."

Choose the mood you want to curate and add items that make you feel that way, whether it's a chunky knit blanket or a macrame pillow.

DON'T BE AFRAID TO MIX AND MATCH MATERIALS

Try adding cozy throws, knotted area rugs or woven window coverings for a lavish look. Aerin also suggests adding pieces that are both functional and

visually interesting. For example, using a texture like velvet on a chair in your bedroom creates the perfect spot to wind down in the evenings.

Keep these materials smelling fresh and ready to cozy up to with Febreze Unstoppables Touch fabric spray. "It's touch activated so you'll get a burst of fresh scent every time you sit down," explains Aerin.

INCORPORATE DIFFERENT TEXTURAL ELEMENTS IN EACH ROOM

Textured wallpaper, embossed with any pattern or design, is one of the easiest ways to create a polished room. Texture can also be added to your dining room by using softly upholstered chairs to bring a look of refined opulence to the space.

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MARKET UPDATE

Orangeville Statistics - December

	December, 2021	December, 2020	% Change
# of Active Listings	4	10	-60.00%
# of Homes Listed	28	17	64.71%
# of Sales	29	21	38.10%
List Price vs. Sale Price Ratio	105%	101%	3.96%
Average Days on Market	7	24	-70.83%
Average Sale Price	\$967,317	\$770,707	25.51%

Orangeville Statistics - Year to Date

	Jan - December, 2021	Jan - December, 2020	% Change
# of Homes Listed	840	733	14.60%
# of Sales	722	621	16.26%
List Price vs. Sale Price Ratio	106%	101%	4.95%
Average Days on Market	10	16	-37.50%
Average Sale Price	\$803,822	\$641,211	25.36%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	4
Divided by Sales per Month	29
Months of Inventory	0.1

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

December 2021 vs. December 2020

The number of active listings in Orangeville decreased by 60% in December 2021 vs. December 2020. 11 more listings came on the Toronto Regional Real Estate Board in December 2021 vs. December 2020, which is an increase of 64.71%. The number of homes sold increased by 8 homes or 38.10%. The average days on the market decreased from 24 to 7 days. Average sale prices were up by 25.51%.

Year to Date 2021 vs. Year to Date 2020

The number of homes listed in Orangeville, year-to-date increased from 733 to 840, which is an increase of 14.60%. The number of homes sold increased by 101 homes. The average days on the market decreased from 16 to 10 days. Average sale prices were up year over year by 25.36%.

Peel - Caledon Statistics - December

	December, 2021	December, 2020	% Change
# of Active Listings	52	64	-18.75%
# of Homes Listed	65	52	25.00%
# of Sales	65	78	-16.67%
List Price vs. Sale Price Ratio	104%	97%	7.22%
Average Days on Market	15	20	-25.00%
Average Sale Price	\$1,714,343	\$1,321,989	29.68%

Peel - Caledon Statistics - Year to Date

	Jan - December, 2021	Jan - December, 2020	% Change
# of Homes Listed	1,941	1,932	0.47%
# of Sales	1,343	1,260	6.59%
List Price vs. Sale Price Ratio	103%	98%	5.10%
Average Days on Market	13	21	-38.10%
Average Sale Price	\$1,462,786	\$1,120,126	30.59%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	52
Divided by Sales per Month	65
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.

December 2021 vs. December 2020

The number of active listings in Caledon decreased by 18.75% in December 2021 over the same month in 2020. The number of listings that came on the Toronto Regional Real Estate Board in December 2021 vs. December 2020 increased by 13 homes or 25.00%. The number of homes sold decreased by 13 homes or 16.67%. The average days on the market decreased from 20 days to 15 days. Average sale prices were up by 29.68%.

Year to Date 2021 vs. Year to Date 2020

The number of homes listed in Caledon, year-to-date decreased from 1932 to 1941, which is an increase of 0.47%. The number of homes sold increased by 83 homes or 6.59%. The average days on market decreased from 21 days to 13 days. Average sale prices were up by 30.59%.

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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.

Using your home's equity to invest in rental property

Your home will most likely be the biggest investment you make in your lifetime.

YOU HAVE SAVED UP A DOWN PAYMENT, shopped around till you found the place you can afford, then took out a mortgage to pay for it all.

You can be happy knowing that in 25 years, you will actually own it. In the meantime, your monthly mortgage payments will build equity in your investment.

Real estate has long been considered the most secure investment you can ever make.

As the name implies, property investment is an investment in something real and tangible.

Over the next few years of homeownership, you will be increasing your equity in the property, meaning you now have more opportunities to use that equity to help build wealth.

Many homeowners are using that equity to invest in other properties.

You can take some of that equity and buy properties that can be rented out. If you do your homework and make a wise investment, your tenants will be paying for the property for you.

There are several options available when deciding to invest in a rental property.

You can choose from a detached home, a townhouse, or a semi-detached home. There is also the option of building a basement apartment and renting it out for additional income.

Many homeowners are using the option of creating an apartment in their current home's basement and renting it out to help offset the mortgage payments or in some cases, pay for the entire mortgage on a monthly basis.

Of course, if you chose this route, you sacrifice that extra space in your home that you won't have access to.

If you do take this route, it is important to make sure you follow all the necessary local guidelines when creating this living space.

This will require the correct permits and inspection before you can allow a tenant to move in. Without the proper authorization, you could find yourself in a lot of trouble and liable in case of some type of accident or fire.

Using the equity in your home to invest in other properties is an option many people are taking advantage of in the current real estate market.

As home prices have been rising steadily over the past few years with no end in sight, many homeowners are able to take advantage of this situation and use their equity to invest in other buildings.

For some homeowners, an investment in property is seen as a possible retirement fund that creates wealth for you.

You need to do some research before you make a decision to invest in property. Working with a real estate agent experienced in this type of investment will help you make a sound decision.



To come out ahead on this type of transaction, you must be able to purchase a property that will provide positive cash flow. Ideally, your tenant will be paying your mortgage and bills with a little leftover.

You can take up to 80 per cent, 'loan to value' of the equity in your home to buy a second property. This means there are tax advantages that can be used since the rental property has become a source of income.

The amount of equity you can take advantage of must be at least the needed funds for a 20 per cent down payment on the new property.

This type of investment works well for those people who have invested in their homes, have paid down a considerable amount on their mortgage, and have built enough equity that they can afford to use that to their advantage.

A local realty has the knowledge of the region and can help guide you to appropriate properties that may achieve the investment goal you are looking for.

In the current hot-market situation in the region, the price of homes continues to rise.

If you have been fortunate enough to have bought into the market and have made a considerable dent in your mortgage, using the leverage you have to invest in other properties could prove to be a wise decision to help secure your financial future.

Written by Brian Lockhart

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - December			
	December, 2021	December, 2020	% Change
# of Active Listings	29	44	-34.09%
# of Sales	46	30	53.33%
Average Sale Price	\$1,177,591	\$859,817	36.96%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - December, 2021	Jan - December, 2020	% Change
# of Sales	734	667	10.04%
Average Sale Price	\$1,130,264	\$845,171	33.73%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	29
Divided by Sales per Month	46
Months of Inventory	0.6

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

December 2021 vs. December 2020
The number of active listings in Dufferin (excluding Orangeville) decreased by 34.09% in December 2021 over the same month in 2020. The number of homes sold increased by 16 homes or 53.33% in December 2021. Average sale prices increased by 36.96%.

Year to Date 2021 vs. Year to Date 2020
The number of homes sold increased by 67 homes in December 2021 over the same month in 2020. Average sale prices were up by 33.73%.

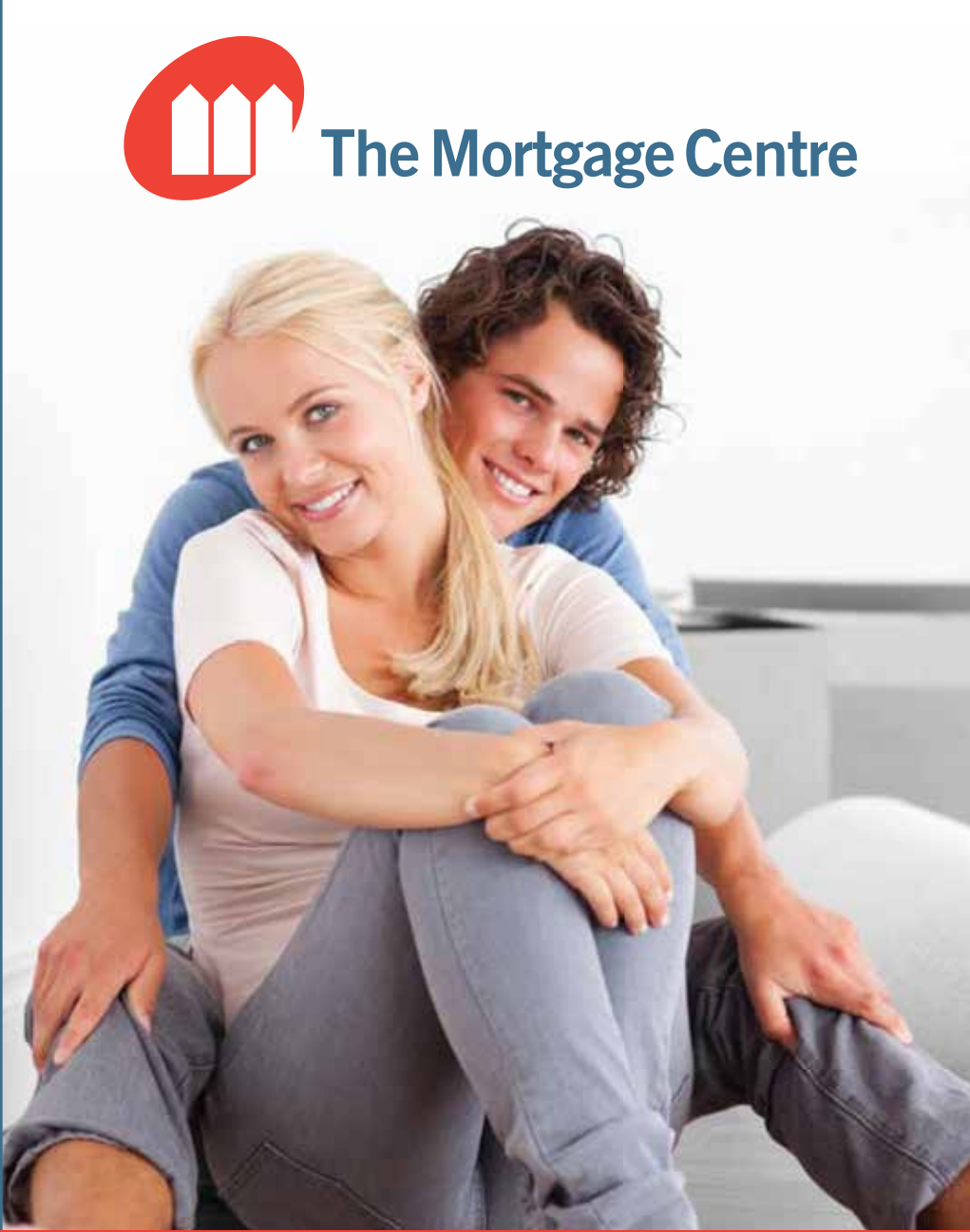


Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

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



Visit www.odreb.com to find an agent today!



Building a solid future

I have been fortunate enough to have been securing mortgages for over 32 years.

balances below 50% of the limit. Having multiple credit accounts with low balances will not negatively impact your score. Accounts that over-limit really have a negative impact, this should be avoided at all costs.

I have worked with many young couples that had it all together. Some, if they had just a little more guidance would have been better prepared and able to buy a home sooner. A lot of this is education that is really only available today from family, mentors, or personal research. There are some areas that are common sense, but others where misinformation causes young people to make wrong decisions.

Old unpaid balances with cell phones, cable companies, etc that turn into collections will also drop your score significantly. Unpaid bills will eventually go to collection, and they often will obtain a judgement. All score killers.

This month I want to address credit. Having a high credit score is a wonderful thing. It will get you a better interest rate on your car loan, your mortgage and your credit lines. It is very easy to maintain a high score but also easy to drop that score. It is not true that cancelling credit cards will increase your score, it is also not true that checking with 4 banks for a mortgage will drop your score. The frequently asked questions on the Equifax website will confirm that.

Multiple enquiries for more unsecured credit such as credit cards, credit lines etc., will have a negative impact if done in a very short period of time.

Credit score killers are: Missed payments on credit items, cell phones, utilities, mortgages etc. Cell phones and utilities do now report to the credit companies.

Having no score is also a reason for credit requests to be declined. Clients need a minimum of 2 years of established credit. If you are having trouble getting approved for a credit card because you have no accounts, a secured credit card is a great option. Credit card companies will give you a card with a small limit and ask for cash upfront to secure it. It is a great way to start establishing credit. You will need credit to get a mortgage from a Bank at a decent interest rate.

High balances on credit cards and credit lines are also killers. You should endeavour to keep your

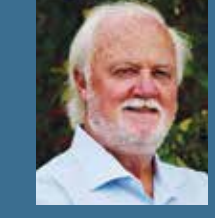
There are 5 different credit scores available to the bank. The credit score available to consumers online is a generic score and a very good indicator of your score. The score banks use for mortgages etc., may be different.

If you have a low score, we have agents that can advise you as to how to increase it. We are always happy to help.

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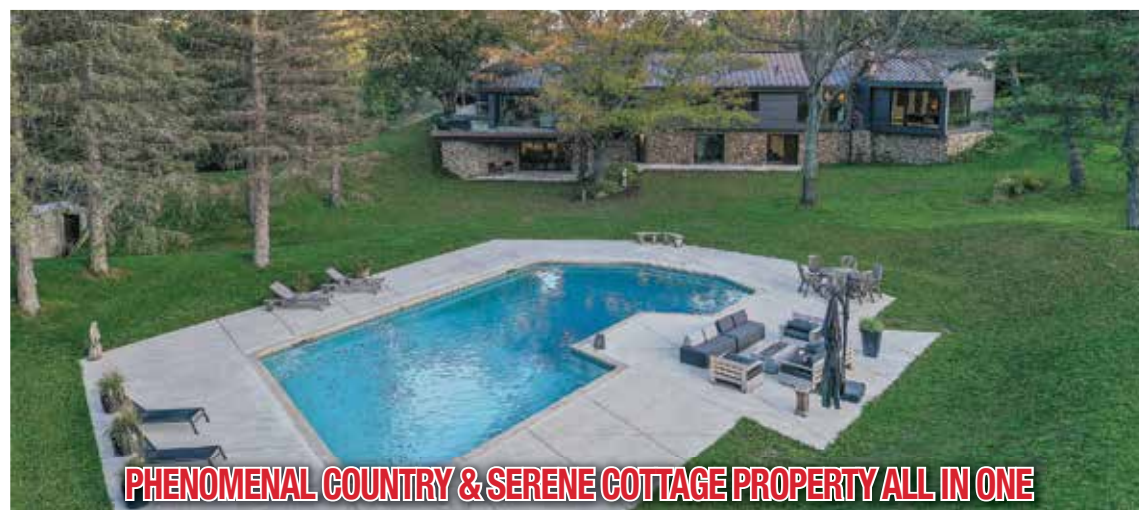
It's the MARKETING, the EXPOSURE, the RESULTS!

Our Award Winning agents have over 50 years of combined experience at your service! Caledon, Mono, Adjala and surrounding areas.



9.59 ACRES 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**



PHENOMENAL COUNTRY & SERENE COTTAGE PROPERTY ALL IN ONE

Who wants to drive thru traffic every weekend when you can have it all on 50 acres. Meander down a winding tree lined driveway that leads to a spectacular 5 bedroom, 7 bathroom, completely renovated home with luxury finishes, massive windows, heated floors, built-in appliances, multiple walk-outs, LED lighting, vaulted ceilings, Sonos throughout whole home as well as outside speakers to enjoy while swimming in the 14' deep pool or chilling out in the hot tub. Climb into the copper Japanese soaker tub or the sauna so many choices! 10 stall heated barn with extra stalls and wash rack, 10KW microfit solar, huge utility/storage building, multiple paddocks, run-ins, separate entrance to barn area, pond, creek, trails, geothermal, unbelievable guest house & bunkie- all tucked away in a gorgeous private quiet setting. Come see for yourself and you will never want to leave! **CALEDON \$7,375,000**



92 ACRES WITH 70 ACRES OF USABLE FARMLAND

2011 custom built bungalow with views over the countryside. The home has been engineered with quality materials & over 8000 square feet of living space. 6 bedrooms, 6 bathrooms, high ceilings, hardwood & ceramic flooring give the home a palatial feel. The kitchen is open to a vast light filled great room & features built in appliances, custom island, exhaust fan 1200 CFM & has the ability for a wood burning fireplace. Fully finished basement has its own kitchen, spacious rec room, its own furnace & multiple walkouts. Long driveway has been wired for lighting, entryway gates & security cameras. Fruit trees & gardens are serviced by a drip irrigation system. Tankless hot water heater & water treatment all new in the last 6 months, HVAC throughout, Bell high-speed internet. Nicely landscaped property close to Orangeville for shopping, Headwaters Hospital, schools & Hwys 9 & 10 for commuting. The growth potential for the area is phenomenal, don't miss this opportunity! **CALEDON \$6,279,000**



SHOULD I STAY OR SHOULD I GO NOW?

This is the question that we are getting more now than ever before. Of course those of you who know that song performed by The Clash will probably be singing it, at least that chorus and I apologize if it gets stuck in your head for the rest of the day. The reality with regards to that question, when it comes to real estate and whether you should look for a new home or perhaps stay and renovate your existing home, is riddled with pros and cons. I'm sure that many homeowners are having sleepless nights wrestling with this quandary. As with many of these big questions it is often good to put pen to paper and list the pros and cons of renovating the home you are in versus finding the perfect property somewhere else.

Let's start with staying put and renovating.

1. Renovating and upgrading your home is for the most part an improvement to your biggest investment. A caution though, modifying your home to suit a specific use can sometimes limit the overall appeal of your home to the open market, thus all upgrades are not created equally.
2. The cost of materials is at an all time high. The availability of materials is dismal at best. The availability of contractors is scarce and so in these frustrating times starting a large renovation project is not for the faint of heart and will have obstacles and challenges that are amplified due to the current state of affairs.

3. The difficulty of starting new somewhere else is avoided. Think about trying to find family doctors, dentists, internet, jobs, activities for you and your family, etc. Now obviously if you are already struggling with providing some of these suggestions in your current home, then perhaps this is a pro for finding a new home. If you currently have all of these amenities where you are be sure that wherever you hope to go that these will be available.

4. The cost of moving. This is a tricky one as everyone has a different lens to look at this. To stay and renovate, those costs are fairly easy to find out- get some quotes for the work you would like to do! For moving, they are standard costs but typically you offset them by budgeting them within the parameters of the sale price of your home and the purchase price of your new home. But do not underestimate the costs of buying and selling: realtor commissions; mortgage refinancing; legal fees; moving company; paying out any lease to own or contracts on your home; prepping for sale with paint or those last few jobs you meant to get to but you only have 4 more episodes of Yellowstone left to watch!!! These costs can be prohibitive in the overall equation.

Trying to find a new home.

The market is still sitting at its lowest consecutive inventory rate ever. Let me qualify that statement- since the Toronto Real Estate Board has been keeping this statistic. There is so little to choose from that you have to be ready to jump on

a property that fits your needs, be prepared to compete in a bidding war and more than likely pay more money than you think you wanted to. The reality is that your home will more than likely sell quickly and for excellent value but I can't stress enough that you should be conservative and cautious when setting the bar for value on both the sale and the purchase amount in this current market. The other issue at play is the stress of the unknown. In days past the discussion of should I buy first or should I sell first has been discussed. Right now unless you have secondary accommodations, meaning a cottage or a family or friend with lots of room, selling first before buying is setting yourself up for a lot of stress. Typically people would say if I don't find something to buy I will just rent, but today's rental market is just as lean and prices are continuing to escalate. So it is not that easy to find something to rent in a short time.

We hope that this article has touched upon the main concerns when trying to decide if it's time to stay or if it's time to go. Perhaps most of them you have already gone over in your own mind but seeing them from someone else's perspective may help shape your decision. We here at The Chris Richie Group would be happy to discuss your position, to hear your ideas for improving your home and to help you understand what is the best choice for you. We are in your neighborhood for over 30 years and we're happy to help, just give us a call.

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ON THE MOVE WITH

