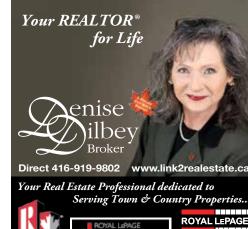


Tievenkinshaw Partners Looking to sell Or buy a home S19-942-7413 John@johnwalkinshaw.com







# RE/MAX In The Hills Inc. "The Chris Richie Group" **NUMBER ONE IN MONO 2021!**

It is a modern approach with current technology combined with an experienced sales force that makes The Chris Richie Group, the number one real estate team in Mono. Chris says the 'good principals and work ethic' he learned from his parents are responsible for him being the successful broker he is today. JENNIFER UNGER – SALES REPRESENTATIVE Born and raised on a horse farm in Caledon East.

Jennifer is fully knowledgeable of the area.

Karen doesn't like to think of herself as a salesperson, rather she considers herself an advocate for her clients, making sure they and their best interests are taken care of whether buying or selling real estate.

**IN ADDITION** to our fantastic numbers, Chris was honoured by Re/Max with the elite Luminary of Distinction Award while also placing 29th out of the top one hundred in Canada and 53rd in Re/Max internationally. \*\*January to October 2021 Our own Diane Doyle won Re/Max's Administrator of the Year Award! Congratulations!

The Chris Richie Team members come from a variety of backgrounds and experiences, but they all have one thing in common – they are professionals who have their client's best interests at heart. Being number one is a testament to the combined effort of our Great Team!

Here's an opportunity to meet The Chris Richie Group:

### **CHRIS RICHIE – BROKER**

Originally from Sault Ste. Marie, Chris got his start in the business world working with Peoples Jewelers. After 14 successful years in the jewellery business, he decided to make the switch to real estate.

Beginning in Brampton, he was attracted to the Caledon area which provided a complex and diverse market experience.

After earning his stripes during the real estate market of the late '80s and early '90s, 2000 saw Chris establish RE/MAX In The Hills Inc. in Caledon East.

When the log home office at Airport Road and Highway 9 became available with its country views over the valley, it made perfect sense as the new home for The Chris Richie Group!

#### **SEAN ANDERSON – BROKER OF RECORD**

Sean was born amidst the fishing boats and mountain vistas of Nanaimo B.C.

After moving to Ontario, he lived in Bramalea but enjoyed his summers with his grandparents on the shores of Lake Erie.

He began his career in real estate as a photographer taking photos of homes in what was then, a new way of selling properties on the internet. This experience allowed him to meet hundreds of real estate agents and he became involved in the sales side of the industry.

He appreciated the diverse homes and properties in Caledon and after getting his real estate license, he decided to combine business with an area he so much enjoyed.

After 20 years with Chris and the team, Sean has said that what keeps them going is 'integrity, honesty, and passion.'

#### DALE POREMBA – SALES REPRESENTATIVE

A hometown girl, Dale was born and raised in the hills of Caledon and currently resides in Erin.

Her past experience includes managing a graphics design company and many years of sales experience. Dale decided to focus on a real estate career as she

enjoys meeting new people.

Dale is a firm believer in getting to know her clients, listening to their wants, needs, and desires and then helping them find that perfect property.

She prides herself on her perseverance, knowledge of the real estate industry in the region, and unwavering ethics.

She has helped many people find their new home.

She has seen the region evolve to more urban communities with a change in the types of properties available.

With an interest in country properties, she enjoys viewing farms and meeting the owners and potential buyers.

Her experience in the area means she is knowledgeable of local developments in the region and the impact and limitations of environmental groups, municipalities, and regional official plans on new developments and existing properties.

Jen says she would 'love to help you find your perfect place and have you enjoy living north of Toronto in the country.'

### DAVID WATERS - SALES REPRESENTATIVE

Known as positive, optimistic, and full of energy, David spent ten years working for a technology company before deciding to switch gears and pursue his real passion – real estate.

A realtor since 2007, David has a large following of satisfied and devoted clients – many of whom have become repeat clients and referred family and friends. David said he used to 'go to open houses on the week-

ends just for fun because he just loves seeing homes.' His objective is to make people feel heard and valued.

He makes sure his clients get personalized attention, honest advice, and the best service he can possibly give.

#### KAREN CAULFIELD – SALES REPRESENTATIVE

Karen was a registered nurse for 35 years before joining The Chris Richie Group.

In fact, she was a former client and enjoyed her experience so much, she decided to become part of the team.

A local resident in Hockley, Karen has been a follower of the real estate market for her entire adult life and is thrilled to make it her second career.

### CARMELA GAGLIESE-SCOLES – SALES REPRESENTATIVE

A hometown Caledon East girl, Carmela was raised on a hobby farm on Bramalea Road, back then it was known as R.R. #4.

After working in her parent's garden centre business, she decided it was time to venture out on her own, and she opened a flower shop on Airport Road in Caledon East.

Carmela has always been interested in real estate and when the opportunity to work at The Chris Richie Group was presented, she decided to hang up her florist apron and pursue the new opportunity.

She completed her real estate program and is now a registered sales representative.

She enjoys working in real estate and interacting with local residents in Caledon, Orangeville and Mulmur, friends, and former flower shop customers.

### **DIANE DOYLE - OFFICE ADMINISTRATION**

Published By:

Born and raised in Georgetown, Diane has lived in Caledon East for 25 years.

She brings more than 25 years of real estate experience to The Chris Richie Group.

Diane always answers client calls in a professional and friendly manner.

Her organization and multi-tasking skills make her an asset to the team.

The Chris Richie Group is dedicated to providing full real estate professional services to their valuable clients in the region.

\*(for total volume as per Redatum based on MLS statistics)

- Written by Brian Lockhart

ondon Publishing Corp.

ORANGEVILLE CITIZEN • www.citizen.on.ca CaledonCitizen • www.caledoncitizen.com



Group! She has help IZEN • www.citizen.on.ca

### 2 RESALE HOMES COLLECTIONS | ORANGEVILLE/CALEDON | FEBRUARY 24, 2022



# Thinking of buying or selling?

I am a local Realtor who knows this area intimately. I work diligently on your behalf to help you attain your real estate goals. Call me today to help get you started.



### SARAH ASTON Sales Representative

SUTTON HEADWATERS REALTY INC sarahaston.ca 519.217.4884 Town and Country Properties



# Know the cost of breaking your mortgage

(NC) With all the news about the hot housing market and interest rates, you may be thinking about your mortgage.

Should you put your house on the market? Consider switching lenders to get a better deal? Should you go with a fixed or variable rate? A longer- or shorter-term mortgage?

If breaking your mortgage is factoring into your decision, make sure you understand the pros, cons and associated costs of doing so.

The cost to break your mortgage contract depends on whether it's open or closed. An open mortgage allows you to break your contract without paying a prepayment penalty. But if you break your closed mortgage contract, you normally have to pay a penalty that can cost thousands of dollars. You may also have to pay other fees such as administration fees, appraisal fees, reinvestment fees or a mortgage discharge fee. Here are some pros and cons of breaking a mortgage:

PROS

• You may get a lower interest rate, which you can lock in for the new term of the mortgage.

• You may be able to pay off your mortgage faster if you keep your payments the same.

### CONS

- You could end up paying more in the long run because of fees and a prepayment penalty.
- You may no longer qualify for a mortgage under the current economic conditions.

By breaking your contract, you may also have to repay any cash back you received when you first signed up for it. Cash back is an optional feature where your lender gives you a percentage of your mortgage amount in cash. Read through your current mortgage contract carefully and speak with your bank about your options.

Find more tips and resources at canada.ca/money.

www.newscanada.com



147 WELLINGTON ST, SHELBURNE & 130 ADELINE ST, SHELBURNE

### **EUPHORIA CAFE, SMOOTHIES & EATERY**



### Located at 154 Broadway, Orangeville

**BUSINESS** 

**FOR SALE** 

Calling all entrepreneurs and people looking to run their own business! This turn-key cafe/eatery is well known in the local community for its delicious smoothies, tasty meals, and extensive gluten free and vegan options. The sale of this business includes over \$60k worth of assets including blenders, fridges, ingredients and more! If you are ready to explore this opportunity please contact John, turn-key business opportunities like this one are hard to come by! Financial info available upon request 519-942-7413 john@johnwalkinshaw.com









Located in the heart of Shelburne these in-town lots are perfect for investors, developers or families wanting to build their dream home. 147 Wellington St is 0.15 acres, zoned R2 with potential to build! 130 Adeline St is located right next-door at 0.26 acres in size and zoned C2 with potential to re-zone and build! Call John for more details 519-942-7413



### **CONTACT ME TODAY FOR A FREE HOME EVALUATION.**

The market is amazing and buyers are willing to pay record breaking prices. Now might be the best time to chat about what your house might be worth. I would love to chat with you 519-942-7413.



519-942-7413 Xexp\* www.JohnWalkinshaw.com





### **GREAT COMMUTER LOCATION**

Tired of shuffling cars in your driveway, this property boasts a deep lot - 33 ft. x 140 ft. with parking for four cars. Spacious 3+1 bedroom semi detached home with large principal rooms, lots of natural light & 2 full bathrooms. Loads of additional unfinished space in the basement waiting for your renovation ideas. Include 5 appliances and large garden shed in rear yard. Very Well maintained, updated windows and move-in ready.



### **READY, SET, MOVE!**

Finished from top to bottom, with quality & attention to detail and warm & welcoming décor. Great family neighbourhood and steps to school & parks. Beautiful updated kitchen with travertine floor and walkout to private patio & fenced yard. French doors lead to a elegant dining/sitting room perfect for large families or entertaining. Treat yourself to a large primary bedroom with luxurious ensuite bathroom featuring glass & tile shower, soaker tub and double sinks. Finished basement offers great options for teens, home office & off season storage.

# Having trouble keeping pace with the ever changing real estate market?

let us help you decide what works
 best for your buying & selling needs
 Call us today

VISIT OUR TEAM AT WWW.THEREALESTATEMARKET.COM 4 RESALE HOMES COLLECTIONS | ORANGEVILLE/CALEDON | FEBRUARY 24, 2022



### **40 VICTORIA CRES, CALEDON**



This 4 level side split is finished from top to bottom. Hardwoods, gorgeous Chefs kitchen, large lot with big shop behind the double garage. This home boasts an above ground pool and so many upgrades and opulent features. Ideal Caledon location with a short drive to major centers. This home shows like a model home you won't be disappointed.

### 485282 30 SIDEROAD, AMARANTH



Live, work and play from this highly visible location. Beautifully updated cozy home with all the comforts one would expect. This large corner lot is ideal for trucks, toys or any kind of potential business. 40x60 heated shop, and out buildings. Ideal location on large country lot that is close to Shelburne and Orangeville.

### **67 AVONDALE BLVD, BRAMPTON**



What a great investment, 4 level back split in one of Brampton's popular areas.
2 bedroom 2 level apartment up and
2 bed 2 level down. The lower level boasts a separate entrance with bedroom/office on the lowest level. Exceptional value here. New roof, 2 newer bathroom renos, new deck at front and back. Large drive way with steps to lower level.

ISTINGS IST

We have listings coming soon to the Gould Team, a true bungalow in the heart of downtown Orangeville, a raised bungalow in Brown's Farm backing onto parkland with an inground pool and a raised bungalow with basement apartment and separate entrance.

We have Buyers and we need more listings! Contact the Gould Team for a no obligation property evaluation of your home.

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



If you are searching for a home in Orangeville, the surrounding region, or even many other cities and towns in the province, you will know that the current situation provides limited opportunities for those trying to get into the market.

AS OF FEBRUARY 11, there were only 16 houses listed for sale in Orangeville. In Dufferin County, there was a total of 69 units up for sale.

In a pre-pandemic year, the market in Orangeville would typically have up to 150 properties listed at any given time.

The current situation has resulted in rising prices, bidding wars, and a lot of frustration for people hoping to get into the market.

The question is why is there a housing shortage? The current situation is a result of two basic factors

- a housing shortage that is temporarily exacerbated by pandemic-related causes and a shift in preference for housing.

Currently, Canada has 424 housing units per 1,000 residents - that's the lowest of any G7 country, and that number has been falling since 2016 because of a sharp rise in population growth.

There should have been an extra 100,000 dwellings built in that time period to keep the ratio of housing units to population stable.

Housing, as a commodity, is subject to the laws of supply and demand. It is estimated that it will be at least 15 years before a balance is achieved.

Housing prices used to have some relationship between newly constructed and resale, but that is no longer the case.

The availability of the property has now taken on a greater value.

In new construction, costs have increased due to labour and material supply shortages. Once those prices have increased, don't expect them to come down.

Interest rates of course have a major impact on housing. The cost of carrying a monthly mortgage can be huge if you buy into the market at an inflated price.

People are paying over \$1 million for a house in the current market based on the present interest rates. While many struggle to come up with that monthly payment that leaves little for extras at the end of the month, a change in interest rates could find many people unable to cope with an increase in their monthly mortgage payments.

It is commonly accepted that interest rates will remain low, but there is no guarantee of that - ever.

You never know what national or global crisis could cause rates to go up overnight.

At the same time, there is a housing crunch the country also has one of the highest numbers of vacant houses in the world. Data shows that 1.34 million homes were vacant across the country.

The data does not explain where all these vacant homes are, but most likely, the heavily populated areas like the GTA are experiencing a glut of unused buildings.

The country's population growth has slowed slightly, but new home completions continue to move forward.

The Canada Mortgage and Housing Corporation data shows that developers delivered over 50,000 new homes in the fourth quarter of 2020.

The housing shortage means demand is pushing

selling prices up as potential buyers are desperate to get into the market. With so few homes and more buyers than sellers, competition means bidding wars as people try to outdo the next guy looking at the same house.

Of course, for sellers, it's an easy market to sell a home. The problem for sellers is once they do sell, they still need a place to live, and that may not be an easy transition.

This situation in part accounts for the low inventory as many people are choosing to remain in their homes rather than risk trying to find a new place while still coming out ahead.

The housing shortage means demand is greater than supply and will continue to force selling prices up until a balanced market can be achieved.

- 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



JERRY GOULD Broker 519-217-7653

Sales Representative 519-940-1731

Sales Representative . 647-631-7126

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









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

RESALE HOMES

# **RENTING vs. BUYING** in the current housing market

(NC)One of the outcomes of the COVID-19 pandemic has been soaring home prices. Many first-time buyers across Canada are wondering whether now is the right time to invest in a home, or if they should wait.

But it's important to carefully think through the choice between renting and owning, and to fully understand the costs of taking on a mortgage.

Renting and owning can both have benefits. The right choice depends on your financial situation, priorities and long-term goals.

Owning your home can give you:

a feeling of pride that you've made an investment,

2 independence from a landlord's choices about the future of the property, and

**(3)** the ability to make permanent renovations or decorate to suit your own tastes.

In comparison, renting can give you:

a feeling of independence,

the ability to move easily to pursue opportunities, such as a new job, and

**3** freedom from the responsibilities of maintaining a home.

Remember, while financial calculations are essential in any decision to buy a home, many people will find that the emotions and values they place on owning or renting will influence their choices. Find resources to help you understand what each option will cost and decide what's best for you at canada.ca/money.

www.newscanada.com

# Top pitfalls to avoid during the home buying process

(NC) Buying a new home is an exciting time but it also includes lots of homework and new responsibilities to consider. If you're not careful, you can end up with issues that haunt you for years to come. Here are some of the top pitfalls:

1 Not getting a home inspection before closing the sale. Once you've found the perfect place, it's understandable to want to own it as soon as possible. And in a tough market you may be tempted to forego due diligence like a home inspection in order to present a more attractive bid. But an inspection can pinpoint red flags of a future money pit or indicate costly repairs, so you can decide before committing to the property.

Not taking measures to secure your new property. According to a survey by Aviva Canada, one of Canada's leading insurers, most Canadians have not implemented additional proactive security measures to help protect their homes against events like weather catastrophes and home invasions.

Aside from preparedness for fire with items like fire alarms and fire extinguishers, less than 25 per cent of Canadians have other protective measures in place such as home security systems, video surveillance and water detection systems. With severe weather events and overland water damage being the top cause of loss, consider leveraging technology to keep your home safe. You can talk to your broker to understand if there are discounts available if you have smart devices installed to help protect your home.

• Not changing your address once you move. After you've made your big purchase, it's important to update your address with all official documents such as your health card, driver's license and auto insurance. Not doing so and misrepresenting your address to insurance companies can be considered fraud and have major consequences down the road.

You could face higher premiums, invalidated coverage and cancelled policies, or even be denied future coverage. You may think it's no big deal, but accurate information is key for an insurance company to accurately assess your risk, and therefore the correct coverage and premium.

www.newscanada.com



### VISIT WWW.MCCARTHYREALTY.CA FOR EASY ONLINE PROPERTY VIEWING & WALK THRUS





76.50 ACRE FARM WITH MODERN BUNGALOW
Beautiful Fully Upgraded 5 Bed & 3 Bath Brick Bungalow
47 Workable Acres with 10 Acres Pasture
40'x 60' Insulated Detached Garage • 60'x 42' Bank Barn
60'x 40' Pole Barn, Both Barns Have Water & Hydro
Open Concept" Great Room" with 10ft Ceiling & Floor to Ceiling Stone Fireplace • Modern Eat in Kitchen - A Must See!







NEW 2 STOREY ON LARGE CORNER LOT • Spacious 4 Bed, 3 Bath 2 Storey with Many Upgrades • 2 Car Garage with Built In Storage & Door Openers • Modern Interior with Double Bay Windows, Both Floors • Walk Out from Dining to Lg Deck with Hard Top Gazebo • Main Bed w/ Walk In Closet, 5pc Ensuite & Window Seat • Fenced Back Yard w/ Access Gates • Close to Downtown





0.74 Acre Lot on Busy Hwy 89 Just West of Primrose
Large Welcoming Front Display Windows & Deck
One 2 Bed, 1 Bath 2nd Flr Apartment w/ Private Entry
Approx. 1500 Sq Ft Retail Showroom Space & Office
Lg 30' x 38' Warehouse, Plus Container Storage
Plenty of Parking & Easy Hwy Access In & Out of Lot





• **Thinking of Buying or Selling?** Call The McCarthy Team To Assist With All Your Real Estate Needs.



DOWNTOWN COMMERCIAL 2 STOREY • Commercial / Retail 2 Storey Building w/ Display Window • Excellent, High Exposure Downtown Location • 1st Floor Retail Store with Display Window • 2nd Floor 1 Bedroom Studio / Apartment w/ 1 Bath • Well Travelled Tourist Area, "Main St" on Highway 10 • Live / Work Opportunity • Tenants willing to Re-Lease







#### 60.50 ACRE VACANT LOT • Private & Secluded Location - Great For Recreation • Driveway in Place with Privacy Gate • Hydro Service Into Property & Trailer • Trailer Approx. 12 x 12 on Site is Included - As Is • No Well or Septic • Out House & Small Storage Shed • Some Trails. Mostly Bush. Trees & Wildlife



10.26 ACRE CORNER LOT

- Large Corner Lot on Grey Rd 9 & Christie Street • Approx. 8 Mins West of Dundalk Near Hopeville
- Approx. 8 Mins west of Dundalk Near Hopeville
   Large Estate Residential Zoned Lot
- Potential Building Area of 2.6 Acres
- Buyer to Verify Suitability with SVCA
- Beautiful Location Near Golfing & Recreation Areas





Liam Robertson Sales Representative, Anita Bentley Office Admin., Louise Watts Listing Coordinator, Marg McCarthy Broker of Record, Rafia Tanveer Inside Sale Assistant, Katie Prince Sales Representative Megan Schaefer Sales Representative

# 519.925.6948 info@mccarthyrealty.ca www.mccarthyrealty.ca

110 Centennial Road, Shelburne, ON L9V 2Z4 MARG MCCARTHY PROFESSIONAL REAL ESTATE SERVICES INC, BROKERAGE

\*Not intended to solicit buyers or sellers currently under contract with a real estate brokerage

# Since Mare made of these: 3 designer tips for

a dreamy bedroom

(NC) Getting a restful night's sleep isn't just important to our energy, it plays a key role in our overall well-being. To help you create a bedroom that encourages you to rest and relax, Sharon Grech, Benjamin Moore colour and design expert, shares her top tips for a serene space.

**MAKE SPACE FOR SWEET DREAMS.** If your goal is a tranquil bedroom, decluttering is a good place to start. "It's easier to feel calm and relaxed when your space is free from clutter," says Grech. To help store your favourite items, consider adding smart

storage solutions into your space. "Bed frames with storage drawers and even using a chest of drawers as a nightstand are clever ways to add concealed storage to your bedroom." Once you've tucked away all the items you need, but don't need to see, out of sight you can focus on highlighting just a few favourite pieces for a calming, intentional esthetic.

**CHOOSE COLOURS THAT SUIT YOUR MOOD**. Whether you want a space that gives you a spark to wake up, or a bedroom that invites you to cocoon under the blankets, there is a colour that can help create the ideal ambiance.

"If you want to relax and unwind, consider soft, warm colours like Pale Moon OC-108 that are often used for cozy and intimate spaces, or cool hues like Hint of Violet 2114-60 that create calm, yet refreshing atmospheres," suggests Grech. Looking for a bedroom that gives you energy to get out of bed in the morning? "Deeply saturated paint colours such as Mysterious AF-565 or Wild Flower 2090-40 energize and envelop."

**CONSIDER THE FIFTH WALL.** When it comes to the bedroom, the ceiling is often overlooked. While classic white paint is a perennial favourite, a pop of colour on the ceiling enhances a bedroom's character.

"Contrary to popular belief, painting a ceiling with colour can visually expand a room, especially with blue that nods to the open skies," says Grech. For professional results at home, she recommends Waterborne Ceiling Paint, which dries to a flawless finish so you can transform your bedroom in one weekend.

www.newscanada.com

# Home décor tips to refresh your space

(NC)The new year is a great opportunity to give your home a facelift. So, take advantage of the wintertime urge to nest by transforming some of your favourite rooms. With a few creative changes and strategic investments, giving your home a fresh new look and feel is easy and affordable.

FOR THE BEDROOM When it comes to the space where you spend at least a third of your life sleeping, creating a sense of calm and security is key. Crisp new linens or throw pillows in bold or cheerful colours can revitalize the whole room. Adding candles and new artwork or photographs on the walls are simple ways to freshen up the aesthetic while showcasing your personality.

FOR THE DINING ROOM Remember how much you loved setting a festive table during the holidays? Keep this indulgence alive to give your dining room an extra oomph, and encourage your family to use this space throughout the year. Splurge on some really nice table linens in colours you love and make a fun DIY centrepiece with elements from nature — check online for tutorials and ideas.

**FOR THE HOME OFFICE** After a couple of years working remotely, most of our office spaces could use an upgrade. Get a new calendar that you'll love looking at, whether it's photos of dogs or inspirational quotes, and change up your picture frames to reflect more recent memories.

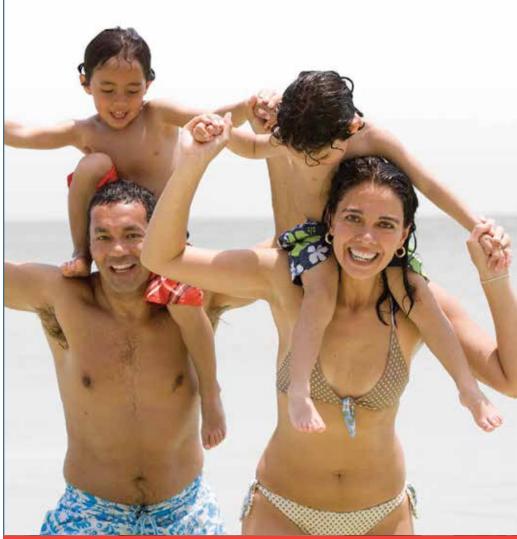
Since the key to any office is great electronics, consider your current needs. With the right device, you can easily take your workstation to another room or even outside. Try the LG gram 17" ultra-lightweight laptop designed to meet the heaviest demands of our data-rich world. An immersive 16:10 display and long-lasting battery life will take you through the day.

Wherever you choose to work, take some time to make sure your space is set up ergonomically and that your chair and monitor are positioned to eliminate strain on your eyes, wrists and back.

www.newscanada.com







### You are more than your mortgage<sup>™</sup>

As one of Canada's longest established national broker networks, The Mortgage Centre has earnedthe reputation of being a quality driven organization. Our success is attributed to our loyal and professional network of franchise owners and agents. Our strength is in our people and their commitment to us further reinforces our value proposition and is the main reason why we remain at the top of a competitive Mortgage Brokerage industry.

### Talk to your Mortgage Centre professional today!



### Dwight Trafford 519-942-3333

**Rock Capital Investments Inc.** trafford.d@mortgagecentre.com www.ontariolenders.com Unit #7 75 First Street, Orangeville, Ontario, L9W 2E7 PRESIDENT'S ELITE CLUB

Each Mortgage Centre office is independently owned and operated. Franchise/Brokerage licence: 10556



# WINNING THE RATE GAME

Recently there have been a lot of press releases and articles regarding interest rate hikes in the coming 24 months.

irst let me point out that economists, real estate gurus, and financial experts want to get published. They will often predict crazy things, knowing this will get their name in the paper. The Bank of Canada has indicated that in their efforts to control inflation, a rate hike is likely. How much or how often will depend mainly on Covid and how quickly business can bounce back from this economic disaster. Let me also mention here that the Bank of Canada does not control fixed mortgage rates, only the mortgages that float with prime, variable rate or adjustable-rate mortgages. Lenders source their money for fixed-rate primarily through Treasury Bonds. When the yield on those bonds is low, interest rates go down. However, it is rare that a rising Bank Of Canada rate does not drive bond yields higher, and therefore both types of mortgage rates rise.

It is not possible to predict in any certainty that mortgage rates will go up by 2% in the next 24 months, but it is possible. It is also possible that they will only go up slightly. What we know for certain is, 33 to 60% of Canadians break their fixed-rate mortgages before the term is up, resulting in massive penalties. We know the variable rate today is as much as – 2% cheaper than a fixed rate, and the penalties are very small for breaking. A floating rate can always be switched to a fixed rate at no cost.

Winning at the mortgage rate game is not complicated. A variable-rate has saved Canadians money since 1990. More flexibility to pay off quicker, small penalties and low rates. My advice is always free, call or email. dwight@rockcapital.ca. 416-347-8984.



# 5 simple ideas to breathe

(NC) The new year is a great time to revamp your home with fresh new décor and design. Get inspired by checking out these easy and affordable ideas.

**GROW YOUR GREENERY** Outside, winter can be dull and lifeless. But at home, you can make your home lively and cheerful by bringing nature indoors. Choose beautifully patterned and trending plant varieties, like satin vine, silver leaf monstera and banana plant.

**WOW YOUR WALLS** Statement walls are having a moment, with creative ways to decorate plain walls becoming increasingly popular. On a smaller wall in your hallway or bathroom, test out some funky prints with wallpaper, which is back in style. Or try some wall stencils or stickers to brighten up your solutions. Place treasured photos in rustic frames next to wicker baskets with lids and accent with candles and dried flowers. For premium floating shelves in a variety of finishes, lengths and depths explore Kitch's affordable options.

**FIX UP YOUR FURNITURE** Older pieces can get a second life with a little elbow grease and DIY energy. A fresh coat of paint and new hardware can transform a vintage dresser. A dated wrought-iron side table can become an eclectic work of art by gluing leftover mosaic tiles on the tabletop. Use your imagination and go online for ideas.

**CREATIVITY FOR YOUR CABINETRY** Refreshed cabinetry in your kitchen and bathroom can add an air of luxury and help you stay organized. For a budget-friendly option, work with Kitch to modify your existing cabinets.

"We specialize in creating fronts and accessories for popular IKEA products for a personalized and tailored look," explains founder Andrew Hibbs. "It's the perfect way to design the kitchen or bathroom of your dreams at an affordable cost."

# MARKET UPDATE

### **Orangeville Statistics - January**

	January 2022	January 2021	% Change
# of Active Listings	9	17	-47.06%
# of Homes Listed	45	41	9.76%
# of Sales	39	33	18.18%
List Price vs. Sale Price Ratio	114%	107%	6.54%
Average Days on Market	8	19	-57.89%
Average Sale Price	\$1,023,219	\$751,291	36.19%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	9
Divided by Sales per Month	39
Months of Inventory	0.2

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

### January 2022 vs. January 2021

The number of active listings in Orangeville decreased by 47.06% in January 2022 vs. January 2021. 4 more listings came on the Toronto Regional Real Estate Board in January 2022 vs. January 2021, which is an increase of 9.76%. The number of homes sold increased by 6 homes or 18.18%. The average days on the market decreased from 19 to 8 days. Average sale prices were up by 36.19%.

### Peel - Caledon Statistics - January

	January 2022	January 2021	% Change
# of Active Listings	58	63	-7.94%
# of Homes Listed	75	97	-22.68%
# of Sales	47	69	-31.88%
List Price vs. Sale Price Ratio	106%	101%	4.95%
Average Days on Market	17	16	6.25%
Average Sale Price	\$1,842,017	\$1,314,986	40.08%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	58
Divided by Sales per Month	47
Months of Inventory	1

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

### January 2022 vs. January 2021

The number of active listings in Caledon decreased by 7.94% in January 2022 over the same month in 2021

home office space.

**3 SHOW OFF YOUR SHELVES** Floating shelves are a cool and contemporary way to display some of your favourite items while squeezing in some open storage

www.newscanada.com

The number of listings that came on the Toronto Regional Real Estate Board in January 2022 vs. January 2021 decreased by 22 homes or 22.68%. The number of homes sold decreased by 22 homes or 31.88%. The average days on the market increased from 16 days to 17 days. Average sale prices were up by 40.08%.

If you are

reading this ad,

our advertising

works!

**TO ADVERTISE CALL** 

289-221-6559









### 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.

# Why a Buyer Representative Agreement is important



**Dufferin Real Estate Market Update** 

### **Dufferin Statistics (excluding Orangeville) - January**

	January 2022	January 2021	% Change
# of Active Listings	29		-39.58%
# of Active Listings		48	
# of Sales	38	33	15.15%
Average Sale Price	\$1,403,882	\$863,564	62.57%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	29
Divided by Sales per Month	38
Months of Inventory	1

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

### January 2022 vs. January 2021

The number of active listings in Dufferin (excluding Orangeville) decreased by 39.58% in January 2022 over the same month in 2021. The number of homes sold increased by 5 homes or 15.15% in January 2022. Average sale prices increased by 62.57%.

When it comes to looking for real estate, there are two things that are always required – time and effort.

It requires a lot of time for a realtor to find appropriate listings for a potential buyer then go out there and show the homes.

It also requires buyers to spend considerable time travelling to see different homes on the market.

Effort is required by a realtor in order to service their clients to the best of their abilities and effort is required on the part of a buyer who is serious about purchasing a property.

Most prudent people don't want to waste either time or effort.

That's why it is so important to take advantage of a Buyer Representative Agreement.

A Buyer Representative Agreement is a binding contract between a realtor and a potential buyer.

The agreement is a good thing for both buyers and real estate agents.

As a buyer, if you don't have an agreement, you simply won't get the information and dedication you need from someone showing you a property. At this point, you are just a customer shopping around, and the agent has no obligation or inclination to go the extra mile for you.

A Buyer Representative Agreement means the agent is now representing you and will be providing the services that are in your best interest. Once you sign, you are now officially a client and will receive all the benefits of having a professional real estate agent.

This includes such things as a properly prepared offer, proper showing of a property, and helping to arrange financing. They can put you in touch with finance people, home inspectors, and other professionals you may need to work with during the home buying process.

Your agent will now help you with an accurate market analysis that explains if the home you are



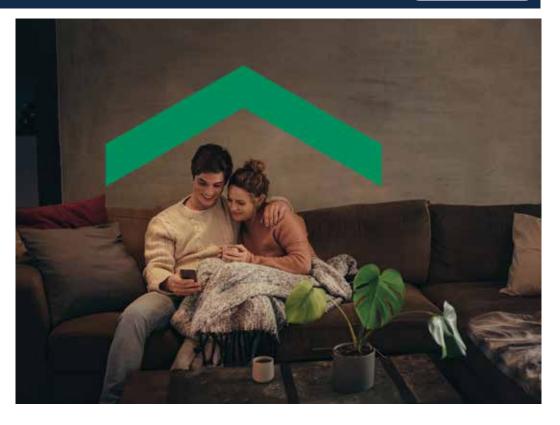
Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

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!

## 8 steps you can take during a winter power outage



looking for is listed at a proper price for the area. Your agent will also keep you informed of new listings that match your criteria

If you are in the position of just being a 'customer' that information won't be available to you.

Some people do not want to sign an agreement and just want to see a house. There are several reasons a potential buyer may consider that option, but it does give the impression that they are not seriously considering purchasing a property.

There is a risk potential when a real estate agent is contacted by a person who just wants to view a property without signing an agreement. This means the customer has not been vetted in any way and could be a concern for an agent who could possibly be alone with an unknown person.

For real estate agents who must prioritize their time and effort, they will naturally put out more of an effort for a client who has signed an agreement with them and is taking the entire home buying process more seriously.

A person who has signed an agreement gives the agent confidence in knowing what the client can afford in the housing market. This streamlines the process and eliminates looking at properties that will not be available to a buyer.

A Buyer Representative Agreement is flexible in terms of a period of time. A buyer can arrange to sign an agreement for a single showing or for longer periods depending on the circumstances.

When you have a Buyer Representative Agreement, you will have an agent that is looking out for your best interests. Your agent will put in the effort to look for properties that will meet your needs and have the special features you are looking for. They can also provide valuable information that may make decisions not to purchase a property.

A Buyer Representative Agreement is a proven way of making sure both a buyer and a real estate agent are serious about property investment and it will benefit both parties during the search for a new home.

Written by Brian Lockhart

Join us on

Facebook



Organized real estate's

al charitable foundation



From freezing pipes to hypothermia, winter power outages can be dangerous if you're not prepared. Here are 8 steps to ensure you're ready:

### Prepare in advance

The biggest threat to keeping warm, dry and fed during a winter power outage is not having prepared well in advance. Always make sure your pantry is well-stocked with non-perishable goods and bottled water. For lighting, opt for flashlights over candles to avoid a fire hazard. To ensure your connection is not severed, have a car charger to keep your cell phone fully charged.

### Stay calm

While you may be eager to know what is going on and when your power is going to be restored, keep in mind that 9-1-1 should be reserved for emergencies only. Unless someone is in trouble or there are downed power lines near your home, refrain from calling in.

### Listen to the news

If you have access to a smartphone, battery-powered TV or battery-powered radio, stay tuned in for updates on your power outage. If you do not have access to any equipment, try your landline to see if the phone lines are still up – call friends or relatives for updates and to let them know you're okay.

### Stay warm

One of the most important things to do during a power outage is to stay warm. Ensure your home is stocked with blankets and that all doors and windows are adequately sealed. Keep in mind that although your basement may feel cool, it's least likely to be affected by the cold since it's insulated by the ground.

If your heating source stops working, wearing layers is your next best option. While one warm layer may be sufficient in the short-run, if you become too warm you may begin to perspire and then, upon removing your warm layer, cool too quickly. Layers not only keep warmth trapped in air pockets but can also be removed one at a time to avoid sudden hypothermia-triggering temperature changes.

### Unplug all electronics

Some electronics – such as media players or computers – can be damaged by a sudden power surge when the power is restored, so it's best to unplug them as a precaution. Unplugging mobile electronics, like your laptop or cell phone, can also prevent rapid power drains. Leave one light on to notify you when the power has been restored.

### Prevent freezing pipes

A frozen pipe can lead to expensive flooding throughout your home. If your home is heated by electricity, keep your taps on a slow drip to prevent sub-zero temperatures from freezing the water in your pipes.

### Beware of carbon monoxide

If you're going to use your fireplace, ensure it's in working condition and that the chimney is ventilating the smoke. Gas generators or barbeques should only be operated in well-ventilated areas and should not be used as heat sources – since carbon monoxide (a scentless and deadly gas) can be produced through burning fuel.

### Check on the elderly

Be sure to share these tips with your elderly family members in advance to ensure they're well prepared. You may also want to check up on senior citizens living in your neighbourhood to make sure they are adequately equipped during an outage.

Interested in learning more? Give me a call to discuss what your property insurance may cover when it comes to damage caused by a power outage – and, for more helpful prevention tips, visit **desjardinsagents.com/customer-care/blog**.

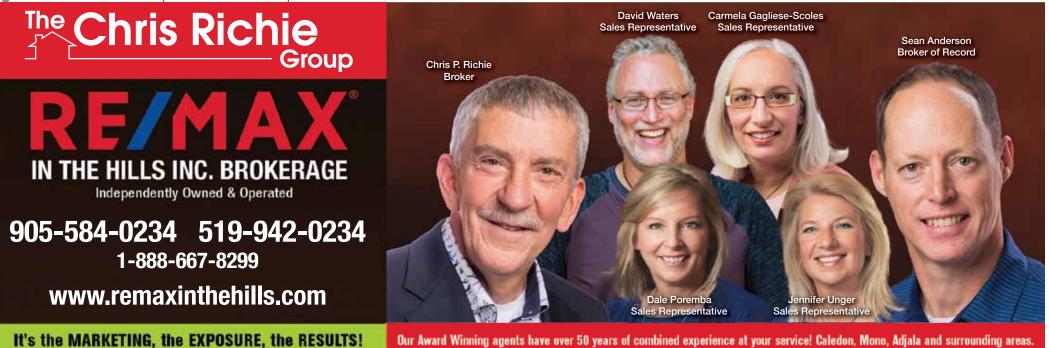


John Brown Insurance And Financial Services Inc. John Brown, Agent 1b-21 Parr Blvd Bolton, ON 905-857-8018 insurancewithjohn.ca john@insurancewithjohn.ca



This column, written and published by Desjardins Agent John Brown, presents general information only and is not a solicitation to buy or sell any insurance products. These tips are provided for information and prevention purposes only and Desjardins Insurance cannot be held liable for them.

Desjardins Insurance refers to Certas Home and Auto Insurance Company, underwriter of automobile and property insurance or Desjardins Financial Security Life Assurance Company, underwriter of life insurance and living benefits products.



### 9.59 AGRES OF Vagant 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 driveway 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



### SITUATED ON LARGE LOT - 3+1 BEDROOM FAMILY HOME

Within walking distance to shopping & Elora's trendy downtown. Surrounded by majestic trees, Sweeping lawns & perennial gardens. Charming raised bungalow features an open concept layout with numerous upgrades that include Shingles19, Siding, Eaves & Soffit 19, Insulation 18, Furnace 14, Driveway 20, Generac14.Garage Doors 21. Hot Tub 18. Interior Paint 21,WETT Certification 22, All Electrical 22, Lower level has plenty of additional finished living space including a large rec room with bright windows & 4th bedroom/office with large storage/ WI closet. Side entrance to the workshop & garage. Great views from every window. Amazing heated workshop is the dream man cave & can provide extended family living space, 2 car garage, Beautiful fully fenced back yard paradise with awesome fire pit to make smores & relax with family & friends. ELORA \$799,99



### FOR RENT: UNIT 2 \$1,500/MONTH

Great bright & sunny 1 bedroom apartment. Kitchen with eating area that opens to Living room with views of the Yard & forest! Perfect commuting location between Orangeville & Shelburne on Highway 10. Recently reno'd with fresh paint & updated appliances! Heating & 1 parking space included! Same level laundry facility shared with 1 other unit. Common deck area as well as common back yard! Close to trails & hiking, a great spot to call home!





### FOR RENT: UNIT 3 \$1,900/MONTH

Spacious 3 bedroom apartment with open concept kitchen to living area or use one bedroom as the T.V room or office! Close to shopping, hospital, restaurants in Orangeville & Shelburne. Recently renovated with fresh paint & updated appliances! Heating & 2 parking spaces included! Same level laundry facility shared with 1 other unit. Common deck area as well as common back yard! Come out & take a look, you won't be disappointed.





### WHAT ARE YOU DOING THIS SUMMER

1.79 acre lot, just off The Gore Rd. in Caledon. A perfect private lot with over 530 ft of frontage! This charming bungalow is set at the hilltop offering country views rom every window! The mega-main bedroom has a 6 pc bath & a walkout to the raised deck so that you can enjoy a cocktail amidst the treetops! You will love the sunroom overlooking the resort like backvard with its solar heated pool, huge patio with extendable awning & perimeter pool deck, you can't help but think of summer parties even on cold days! Originally built as a 6 bedroom home, so if more bedrooms are needed, this can easily convert back! There is a large open great room with hardwood floor & a Hearthland fireplace will keep the whole home toasty. Overall custom craftsmanship makes this home so unique! High ceilings & loads of light in the finished walkout basement make it great usable space for extended family, the classic solid oak bar could easily be a summer kitchen. Cost saving high efficiency heat pump system for heating & cooling. Don't forget the fantastic detached garage which could fit 2 cars easily & still have room to tinker. If that wasn't enough the large field to the east is currently used for hay, but could be used in so many ways-soccer games, golf zone, grow your own corn maze! All of this just a few minutes north of Bolton, this little piece of heaven is just waiting for you to come & enjoy! CALEDON \$1,499,900

workable 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, 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

### Spring Market is Knocking! Prices are at all time highs! Inventory is at historic lows!

People are knocking on the door, sending flyers, calling you pretending to be air duct cleaners just to really ask if you want to sell your home!!! The market is buzzing with activity and it seems that everyone is saying the same thing:

"List now!!!"

But hold on a minute, how can I sell my house when its 20 below zero and no one can truly appreciate the little slice of heaven that is my property, especially the way it looks at its best when it's the middle of June?

This is one of the most common concerns/objections/conundrums for Rural Real Estate and it comes in play for in town homes as well. The notion of listing your house for sale while a layer of permafrost blankets your entire property, hiding your fastidiously pieced together perennials, disguising your resort like pool and cabana, obliterating the privacy that is typically afforded by the leaves on your favourite maple tree! It is a troubling notion for many people indeed. As much as the media is going on and on about the strength of the market RIGHT NOW, quite often in your mind you can't help but think that not being able to show these "hidden" aspects will hurt your overall value. The way the colours burst in your garden as it fills in come June, by suggesting to sell your home now, it would be like selling a painting that is only half finished.

In most cases it is absolutely true that your home will show better! (Not all cases, beauty is always in the eyes of the beholder!!!) Your home come late spring will be full of colour and life and will look that much more appealing! However, there are a few things to consider.

The main point is the hard reality of the risk vs the reward. The current market is strong and without a crystal ball, no one can predict if the summer will be as hot a market.

Also come late spring and summer there are typically less buyers; the time crunch of the spring is generally geared around the concept that people want to be settled in by the summer, to have time to make the little changes to the home they bought, to get the kids settled in and ready to start a new school.

The other factor is that by waiting you will be competing with other properties that may just have that perfect backyard too. The statement "my lot is the best one in the area" has been expressed countless times by plenty of homeowners, one day there may be a winner. Until then there are tons of gorgeous properties in our area, it's why we live here, so don't overestimate your particular slice of heaven when you live in an area that is Heaven on Earth!

In the heat of the spring market snow becomes the great equalizer; remember that the homes that are selling for record prices are currently covered in snow too! In the many years of selling properties in our area, The Chris Richie Group have discovered a few tools that can help show your property to the fullest even though it's covered up by a cold snowy blanket! Referred by reputation for over 30 years, just ask your neighbours.



ON THE MOVE

