

RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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THE GOULD TEAM Engaged, involved and supporting our sports community

As area realtors who meet with local residents, visitors, and potential future residents on a daily basis, the Gould Team at the ReMax Real Estate Centre in Orangeville strive to not only be engaged and involved in the community, they show their support through sponsorship of local sports clubs and activities.

Many sports clubs have been struggling since the pandemic resulting in lower registration numbers and a loss of revenue, and they fully appreciate the support of local businesses.

Jerry Gould and his team, Harry Ghag, Kim Giles, and Laurie Drury, have been a sponsor of local clubs and players for the past ten years, and many young players and teams have benefited from their involvement in minor sports.

The team has supported lacrosse, hockey, and baseball teams who play at local venues and teach kids

the value of teamwork, sportsmanship, and fair play.

“Orangeville is a town that is entrenched in minor sports, especially lacrosse and hockey,” Jerry explained of why they choose to support local sports teams. “It really is a hockey and lacrosse town. If you want to connect with families, it’s a good idea to sponsor their kids in those activities. This arena (Alder Street) is packed all the time. It’s just what Orangeville is all about. There are a lot of ways a realtor can market themselves, but it’s always nice to see their name on the back of a young player’s jersey. It’s all about supporting the team.”

The Gould Team has sponsored an Orangeville Flyers Minor Hockey team, the Orangeville Tigers Girls Hockey Association U18 team, a player in the Orangeville Junior A Northmen, as well as several Bengals teams over the years in Orangeville Minor Baseball.

The Gould Team has two full-size banners proudly hanging on the boards on the main ice surface at the Alder Street arena. With a personal connection to sports in Orangeville, they have been part of the minor athletic system in town cheering on their own kids who are involved with various activities.

“Laurie, Kim, and myself, all of our kids have played sports in these arenas,” Jerry explained, adding

“Kim’s son is now finished but he was an elite hockey player here in Orangeville, Laurie’s son is also a hockey player here, and my son plays house league hockey and also baseball in town.”

Bringing some real excitement to Orangeville this fall, the Gould Team is one of the title sponsors who are bringing OHL hockey to town.

The Kitchener Rangers will meet the Mississauga Steelheads for an exhibition game at the Alder Street arena in September. The game will be part of the OHL’s exhibition series.

This will be a great opportunity for young hockey players and local fans to see some top-notch hockey being played in their own hometown. No doubt hockey fans from nearby towns will also attend to watch hockey of this calibre.

The Gould team was a sponsor for the OHL in 2019 and are again this season.

“This is a good way to expose the OHL to Orangeville,” Jerry said. “There will be a Gould Team giveaway on the day of the game. We’ll be there giving out some Gould Team swag.”

There will be an entry fee to the game and they are also accepting donations for the Orangeville Food Bank.

The OHL is scheduled to take place on Sunday, September 25, with the puck drop at 2:00 p.m.

The Gould Team is proud to be a sponsor of local sports teams and players as they play on the ice, on the lacrosse floor and on local baseball diamonds.

As knowledgeable experts in the local real estate market, the Gould team serves Orangeville and the surrounding region by helping people realize their dreams of home ownership.

As community members, they are engaged, involved, and take an active role in supporting youth in minor sports.

– Written by Brian Lockhart



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THE MULLIN GROUP The Senior Real Estate Specialists



Buying or selling a home is always one of the biggest decisions of your life.

When you are younger and buying your first house, it is an exciting time – you look forward to having a new place to live and making the house your home as you decide on a colour scheme, landscaping, and all those other things that will make your place unique and reflect your taste and lifestyle.

At the same time, buying a house can be a stressful and daunting time when you realize you will most likely be spending the next 25 years paying off your mortgage.

At the end of those two-and-a-half decades, you're free and clear, and you've built up considerable equity in your home.

For many seniors, that house can become a challenge as it still needs to be maintained and looked after. On top of that, as children leave home, many seniors find that a typical family home is too big for their needs.

Other challenges like physical limitations may mean a change is necessary to make life easier and more enjoyable.

Sheila Mullin at The Mullin Group, Royal LePage RCR Realty is a Senior Real Estate Specialist that understands the complexities for seniors looking to make a move.

Sheila helps seniors find a solution that will meet their lifestyle and financial needs and provide them with a home that they can enjoy while benefiting from the equity they have built up in their original home.

"There are a lot of baby boomers who are looking to downsize," Sheila explained. "Many find it difficult to be in a typical two-story home, and they are looking for alternatives. We understand what seniors need – especially if they have been in their home for a long period of time and want to make the move from their home to something new."

Each senior has different reasons for wanting to move, and when making a decision many factors come into play.

"It all depends on a person's finances, family dynamics, and health," Sheila said. "Some people don't have a cash flow. All their equity is in their house, and with those people, we can look at a reverse mortgage. With a reverse mortgage, they can borrow a percentage of the value of their home. There are many different products available now. This could be a lump sum, a monthly amount of money, or

...We understand what seniors need – especially if they have been in their home for a long period of time and want to make the move from their home to something new...

take a loan and pay it back. There are many different options available. It gives people the opportunity to have liquid money right away."

Some seniors want to eliminate home maintenance completely and move to a condo type of living space, while others just want fewer rooms to clean or no longer want to climb stairs and would feel more comfortable in a one-story home.

Sometimes a life change, like the death of a spouse, will change a person's perspective on where they live, and they would like to move on to something new and more affordable.

With so much equity in their current home and housing prices on the rise, many seniors have decided to sell their home and move to an area where the housing prices have not increased quite as much.

"Because of the way that housing prices have been driven-up, many people are moving to more rural areas or down east where they can get more for their money," Sheila explained. "Some people cash out and

move somewhere else where they can buy a house for a lot less money and have money in the bank."

Some seniors have explored options where they will buy a house together with a friend, family member, or acquaintance and share the home, which also provides companionship for those that are newly single.

Sheila and her team even have the resources to assist with packing and moving, which may be difficult for some seniors.

If you think it's time to move to a smaller home, somewhere that is more accessible, across the country, or just take advantage of the equity in your home, or just take advantage of the equity in your home to enjoy your retirement years, Sheila Mullin is the Senior Real Estate Specialist who has the knowledge and expertise to help you find your new home.

You can find out more by visiting the Mullin team website at www.MullinGroup.ca, or call at 519-941-5151.

– Written by Brian Lockhart



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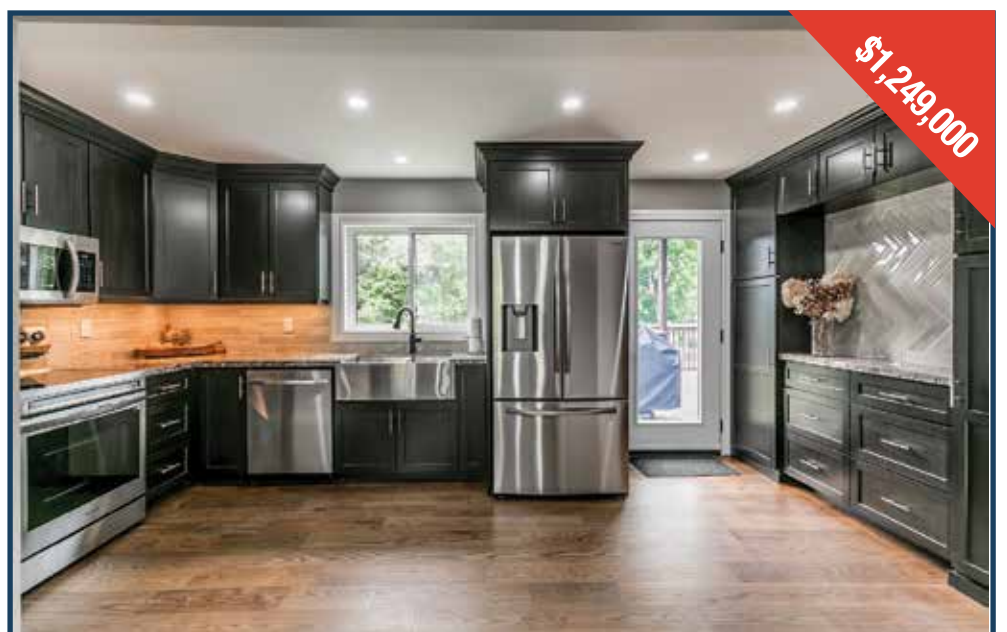
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Ask A Realtor



Is now a good time to buy?

When you are deciding to take the plunge and invest in real estate, there is always the question, "when is a good time to buy?"

There never really is a 'bad time' to buy property. While the situation fluctuates over the course of months or years, real estate is always a good investment no matter when you get into the market.

However, especially for first-time buyers, there are windows of opportunity that provide a situation where purchasing that first house becomes more affordable and a buyer can take advantage of current prices and lending opportunities.

Currently, the market in Dufferin County is considered a 'balanced' market, meaning both buyers and sellers are on a fairly equal playing field.

This is a very different situation than early in the year when sellers had the upper hand and housing prices were going through the roof.

As we emerged from the pandemic situation and many potential buyers decided to stay where they are, housing prices in the County and even across the country, have started to fall.

In some areas, housing prices have dropped between 20 and 30 percent, although, overall the market remains very strong.

The recent increase in interest rates, with more increases on the way, has discouraged some potential buyers after doing some calculations and realizing they just didn't have the financial means to carry a mortgage of that size.

Sometimes the solution is as simple as being more realistic about what you can afford. While you may want a five-bedroom home in an upscale community, it may just not be the right time for you. Your budget may allow you to buy a smaller three-bedroom to get you invested in the market.

In the current housing climate, rising rental costs for both houses and apartments have increased substantially over the past two years making it difficult for many people to pay their rent every month.

With careful financial planning and working with a local realtor and lending institutions, most likely, a mortgage payment on a property you buy will be considerably less than the cost of renting a house or apartment, and you benefit by building equity in your new property.

Every market has its own unique opportunities, and the current market is providing an opportunity for buyers to take advantage of the sudden downturn in prices and explore their options. Many mid-priced homes are now available for a cost easily affordable even with the increase in interest rates.

Many people have difficulty coming up with a down payment - especially since the rise in house prices has also raised the amount needed for an appropriate down payment.

...Every market has its own unique opportunities, and the current market is providing an opportunity for buyers to take advantage of the sudden downturn in prices and explore their options....

While some potential buyers have saved enough over the course of several years, others turn to family to help them get in the market.

There are programs in many municipalities that help provide a down payment for first-time buyers. This usually means that candidates must fall into the specified category when it comes to household income, but it is still worth looking into.

So, when is the best time to buy a house and enter the real estate market? The answer is it's always a good time to buy real estate.

Jerry Gould and the Gould Team are experts in the local real estate market and can guide you through the entire process of buying your new home, whether you've been in the market before or if this is your first home buying experience.

- Written by Brian Lockhart

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



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Can you afford to buy a home in a hot housing market?



Where to add luxury to your home without breaking the bank

(NC) Many people are still spending more time at home than we ever have before. For luxurious and inviting renovations to upgrade your home in style, here are a few great ideas.

DELUXE LAUNDRY ROOM

Make the space tidy and efficient by organizing with open shelving, baskets and hooks. Then add a touch of extravagance by ditching the fluorescent lighting and opting for a chandelier and recessed lighting instead. And for the walls, neutrals can make the space feel fresh and clean while a bold wallpaper can add some fun.

LAVISH NOOKS AND CRANNIES

Forgotten spaces can become conversation starters with the right furnishings and décor. Is there an awkward nook in your hallway? Upcycle a delicate vintage dressing table and add a statement mirror to create a staging area to check your hair and makeup before you head out. Is there a window in a neglected corner of your living room? Add a large potted plant with bright foliage for effortless character or set up a pretty chair and cozy blankets to create a cute reading nook.

LUXURY BATHROOMS

Bathroom renovations traditionally have a very high return on investment and are one of the most popular rooms for makeovers. The upscale spa look is a favourite for a reason — it evokes feelings of comfort, wellness and relaxation that are normally a rare treat. To get the look at home, invest in deluxe towels and bathrobes, soft glowing lamps and even a statement bathtub, such as a classic clawfoot. In terms of materials for flooring, walls and backsplashes, concrete, stone, wood, glass and ceramic are all great choices.

ELEGANT EXTERIORS

Improving curb appeal can do wonders for the first impression made by your property, while delivering strong returns. Freshening up your front door with a coat of paint and a new knocker or hardware is an easy step to get started. Further, replacing your siding with stone veneer may sound expensive, but it's one of the most cost-effective ways to give your exteriors a grand transformation. Shouldice Designer Stone's Estate Stone is a great choice for designer stone veneer. It comes in 11 luxurious colours to help make a bold style statement and bring unmatched value to your home.

www.newscanada.com



(NC) Owning a home can feel like an important milestone, providing a sense of control and stability over your future. It can also be a point of pride and an investment in your equity. And yet, sky-high housing prices across the country often make it feel impossible to afford a home.

In fact, the amount Canadians expect to pay for a house has increased by \$100,000 over the past year according to a recent survey by BMO. With buyers across the country expecting to pay an average of \$588,000 for their property, it's natural for would-be buyers to question their options.

Here are some tips to help you figure out if you can afford to buy.

CONSIDER WANTS AND NEEDS

Take time to think about the kind of home you want and what you are willing to compromise on. Asking yourself questions can help you figure out what's affordable for you. For example, are you willing to pay more for a prime location, or will you be just fine buying further afield? Do you plan on living in a new home for decades or only a few years? Be realistic with yourself and understand you may have to make some changes to this list or make sacrifices down the line. But at least you'll know where you draw the line when it comes to affordability.

CALCULATE BUDGET

Take stock of your financial position and research what your mortgage could look like. Remember that you will have to pass a stress test to qualify for a mortgage so double-check what you can afford based on that qualifying number, not on what you make. There are plenty of online calculators that make it easy to figure this out. And when you know what you're working with, consider getting pre-approved for a mortgage. That way you'll officially know your budget, you'll be ready to act fast when the time comes, and you'll have time for due diligence.

...Be realistic with yourself and understand you may have to make some changes to this list or make sacrifices down the line.....

ASK ANY QUESTIONS

There are many factors that influence what you can afford to pay for a home, from your credit score to the type of mortgage you choose and the size of your down payment. Everyone's situation is unique, so it can help to discuss your options with a mortgage broker or specialist. Do your research ahead of time and be prepared with questions about your options.

Find more information at bmo.com/mortgage.

www.newscanada.com



HILLSBURGH

4-SEASON HIDDEN OASIS This rustic 2 bedroom 1 bath bungalow offers a relaxing place to call home with a separate cabin to work, play and have fun. Offering one of the best lots in the Roman Lake community, this beautiful property gives you room to roam less than 45 mins of the City. Enjoy as a Cottage on a quaint family lane or make this your permanent retreat overlooking Roman Lake surrounded with an abundance of wildlife. The main floor gives you an updated kitchen with vaulted ceilings, hardwood flooring and a built-in bar area offers stunning views. There is no shortage of outdoor living space with walk-out to private decks and patio areas for entertaining family and friend. **Exclusive \$899,000**



HILLSBURGH

MIXED-USE INCOME INVESTMENT This C1 zoned property is ideal for an artist studio, beauty spa, day nursery, business office, liquor store, clinic, religious institution, chef & anyone wanting a work-from-home property with lots of space for parking. This mixed-use commercial property offers a heritage building equipped with retail space and an operating licenced restaurant, plus additional 5,000+ sq. ft of detached buildings for storage, retail and other commercial income uses on an almost one acre lot. Two hydro & natural gas meters. Village setting on paved road. Lots of truck, car, and RV parking. No homes behind and views of nature. **MLS \$1,699,000**



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THINGS WILL BE GREAT WHEN YOU'RE DOWNTOWN

Spacious two-story condo in the heart of downtown Orangeville. Features oak staircase, 2 bdrm, 3 baths, balcony, ensuite laundry. Custom cabinetry in the kitchen with pass through to dining room gives an open feel. Double closet and ensuite bath in primary bedroom. Approx 1500 square feet of living space. 2 underground parking spots and storage locker. You'll love being able to walk to cafés, restaurants and the farmer's market.



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\$1,099,900

ROOM FOR ONE MORE

Family home with easy access to Hwy, so you can spend more time with the ones you love. This home offers 4+1 bdrms 3 baths and finished on all levels. Spacious open concept with defined living spaces. This beautiful "Salem" model features custom cabinetry in the kitchen, a huge centre island, gas range, granite countertops and stainless-steel appliances. Finished basement offers loads of extra living space. Designed for family living, call for your private tour.



\$1,049,900

KICKING IT COUNTRY

Sit on the covered porch and enjoy the sights and sounds of the country. Beautifully renovated red brick bungalow. The bright kitchen features quartz counters, tile backsplash & engineered hardwood floors throughout. 2 newly renovated bathrooms, 3 bdrms. Attached double car garage with access to laundry and stairs to unfinished basement. Room in the yard for the kids to play and the dogs to roam. See for yourself the endless possibilities.



\$1,199,900

HIGH ON A HILL

Sit back, enjoy the view or listen to the calming sounds of the river flowing through this 12.8-acre property. Climb the rolling hills for amazing views or relax by the river. This property fronts on a paved Rd. Mixed Forest throughout with rolling topography and the Boyne River flowing through the south end. Conveniently located near Mansfield with easy access to Airport Rd for nearby skiing and mountain biking.



\$1,089,900

LEISURE LIVING

Exclusive Watermark community bungalow. Perfect for the active adult or empty nester. Walk the nearby trails of Monora Park, enjoy a game of tennis or unwind at the private rec centre. This home features a spacious foyer welcoming you to an open concept main floor layout, large living/dining area with cathedral ceiling and walkout to south facing deck 8' X 28' with sunshade awning. 2 bedrooms 3 baths. Great location close to shops and restaurants.



COMING SOON

A HIDDEN GEM

Nestled away from the road and backing onto mature hardwood forest in Caledon, you will find this spacious 4-level side split home. Featuring multiple walkouts, loads of natural light, engineered wood floors throughout, 2 +1 bedrooms & 3 baths. Dining room walks out to large elevated deck overlooking private pool & fire pit areas. Fantastic lower-level studio/den room has 2 walkouts to yard, a beautiful spa-like bathroom with indoor sauna. The list goes on...



\$2,700,000

GET SOME DIRT UNDER YOUR FINGERNAILS

83 Acres of some of the finest Agriculture land in East Garafraxa with 2 branches of Butlers Creek flowing through it. This mixed terrain property offers multiple possibilities for your future. Approximately 48 acres have been used as workable farmland, mixed bush throughout the centre and north portions and lovely long views from several vantage points.

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



MARKET UPDATE

Orangeville Statistics - July

	July, 2022	July, 2021	% Change
# of Active Listings	120	31	287.10%
# of Homes Listed	75	60	25.00%
# of Sales	25	53	-52.83%
List Price vs. Sale Price Ratio	97%	104%	-6.73%
Average Days on Market	24	11	118.18%
Average Sale Price	\$887,592	\$754,975	17.57%

Orangeville Statistics - Year to Date

	Jan - July, 2022	Jan - July, 2021	% Change
# of Homes Listed	670	597	12.23%
# of Sales	342	488	-29.92%
List Price vs. Sale Price Ratio	108%	107%	0.93%
Average Days on Market	10	9	11.11%
Average Sale Price	\$964,993	\$784,084	23.07%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	120
Divided by Sales per Month	25
Months of Inventory	4.8

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

July 2022 vs. July 2021

The number of active listings in Orangeville increased by 287.10% in July 2022 vs. July 2021. 15 more listings came on the Toronto Regional Real Estate Board in July 2022 vs. July 2021, which is an increase of 25.00%. The number of homes sold decreased by 28 homes or 52.83%. The average days on the market increased from 11 days to 24 days. Average sale prices were up by 17.57%.

Year to Date 2022 vs. Year to Date 2021

The number of homes listed in Orangeville, year-to-date increased from 597 to 670, which is an increase of 12.23%. The number of homes sold decreased from 488 to 342 which is a decrease of 29.92%. The average days on the market increased by 1 day to 10 days. Average sale prices were up year over year by 23.07%.

Peel - Caledon Statistics - July

	July, 2022	July, 2021	% Change
# of Active Listings	266	128	107.81%
# of Homes Listed	161	136	18.38%
# of Sales	40	102	-60.78%
List Price vs. Sale Price Ratio	97%	101%	-3.96%
Average Days on Market	16	14	14.29%
Average Sale Price	\$1,447,135	\$1,436,066	0.77%

Peel - Caledon Statistics - Year to Date

	Jan - July, 2022	Jan - July, 2021	% Change
# of Homes Listed	1,346	1,356	-0.74%
# of Sales	535	884	-39.48%
List Price vs. Sale Price Ratio	104%	103%	0.97%
Average Days on Market	13	12	8.33%
Average Sale Price	\$1,719,354	\$1,409,716	21.96%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	266
Divided by Sales per Month	40
Months of Inventory	7

There is currently 7 months of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

July 2022 vs. July 2021

The number of active listings in Caledon increased by 107.81% in July 2022 over the same month in 2021. The number of listings that came on the Toronto Regional Real Estate Board in June 2022 vs. June 2021 increased by 25 homes or 18.38%. The number of homes sold decreased by 62 homes or 60.78%. The average days on the market increased from 14 days to 16 days. Average sale prices were up by 0.77%.

Year to Date 2022 vs. Year to Date 2021

The number of homes listed in Caledon, year-to-date decreased from 1,356 to 1,346, which is a decrease of 0.74%. The number of homes sold decreased by 349 homes or 39.48%. The average days on market increased by one day to 13 days. Average sale prices were up by 21.96%.

Ask a Commercial Tenant Rep

Have you looked at your premise lease lately?

Most businesses with a commercial lease in-place have not looked at their lease since the day they signed it. It is no cliché that time really does go by fast, and as a result, you could be at the end of your term and simply forgot to give your notice to the landlord in a timely manner – in regards to notification of your intention to renew/extend your lease.

term (common timeline for notification) and can be-delivered via registered mail or courier.

If you give your notice on time, but you gave your written notice in person to the landlord because you happened to see them, you may be surprised to learn that that would be-deemed as no notice given, even if the landlord accepts the written notice. The notice must be delivered in a manner exactly as specified in the lease.

So what happens if I forget and miss this deadline?

You no longer have the option to renew/extend, the option is now the landlord's decision whether they want to keep you as a tenant. This can become problematic as they can unreasonably raise the rent or simply refuse to renew/extend your lease. If the lease term expires and the landlord has not asked you to vacate upon the expiration of the term, and you are still in occupancy, then you are now what is known as, in leasing terminology - "Overholding". There is commonly a penalty on your monthly net rent (which would be specified in the Overholding Clause). It is typically 150 – 200% of your current net rent that you would be paying during this period, and either party can give the other 30 days notice to terminate the lease which of course is not a good situation to be in when running a business.

I always advise clients that have just signed their lease to enter in their calendar, approx. 18-months to 1 year prior to the expiration of the term, a simple reminder to look at the lease.

This is done so on this timeline as it gives you enough time to find a space should you no longer be satisfied with that location and want to relocate, or perhaps you are growing and need larger space etc.

Bottom line is that your lease is an extremely important document that governs the operation of your business and as a tenant, you should pay careful attention to it so you don't have any surprises should you want to sell your business, relocate or expand.

Andy McLean holds a Fellow of the Real Estate Institute (FRI) and Certified Leasing Officer (CLO) designations through the Real Estate Institute of Canada as well as a licensed sole proprietor Broker of Record with over 30 years of experience advising and guiding commercial and healthcare tenants through the process of leasing space or buying a property.

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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.

Market stalls as interest rates force buyers to reconsider their options

When it comes to life decisions, buying a house is one of those choices that can present a lot of challenges.

Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - July			
	July, 2022	July, 2021	% Change
# of Active Listings	235	74	217.57%
# of Sales	24	48	-50.00%
Average Sale Price	\$1,206,896	\$1,119,799	7.78%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - July, 2022	Jan - July, 2021	% Change
# of Sales	288	454	-36.56%
Average Sale Price	\$1,232,275	\$1,089,612	13.09%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	235
Divided by Sales per Month	24
Months of Inventory	10

There is currently 10 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

July 2022 vs. July 2021
The number of active listings in Dufferin (excluding Orangeville) increased by 217.57% in July 2022 over the same month in 2021. The number of homes sold decreased by 24 homes or 50.00% in July 2022. Average sale prices increased by 7.78%.

Year to Date 2022 vs. Year to Date 2021
The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 454 to 288, which is an decrease of 36.56%. Average sale prices were up by 13.09%.

POTENTIAL BUYERS, especially those that are looking forward to purchasing their first home, have a lot of decisions to make.

It can be a stressful and challenging time and since the real estate market is always evolving and changing, someone who is considering entering the real estate market must be aware of the current situation and the resources they will need for a successful transaction.

Currently, the market in Dufferin County, and across much of the country has levelled off, and in many areas, property values have fallen as much as 20 percent. But over the last couple of months values have regained about five percent of that loss which is an encouraging sign.

While many homeowners may be dismayed at seeing their potential selling price has dropped, at least for the time being, for buyers there is an opportunity to take advantage of this temporary slump in the market.

Real Estate sales in Dufferin County are down considerably from the previous few months with lower sales numbers and transactions being recorded.

There are several factors that are creating this current slump in the market and causing some potential buyers to pause their search for property.

A recent increase in the interest rates and a further increase in rates predicted for the fall has meant buyers must re-evaluate their financial situation.

Even with the downturn in housing prices, an increase in interest rates can translate to mortgage payments that simply aren't practical for some people.

When the new interest rates are introduced at an even high percentage point, some buyers may find it too much of a challenge to try and get a mortgage at a rate they simply cannot afford. Depending on the final sale price of a home, the new interest rate

could potentially add several hundred dollars per month to mortgage payments.

Combined with the current inflation rate and related costs like the rising cost of fuel, many hoping to buy a home are now waiting to see how the economic situation plays out before taking the plunge and putting a lot of money down on a house.

Many potential buyers have decided to exercise caution and put off their home buying plans for the time being while being cautiously optimistic that the economic climate will improve over the next year.

Buyers need to be very aware of what type of house they can realistically afford.

A rise from the current very low-interest rates may not have made a huge difference to buyers prior to the super hot market of the last few years, however, with prices reaching an all-time high and wages not keeping up with the cost of inflation, the costs of financing a home has risen exponentially presenting a difficult situation for many people.

For sellers, the current market can present its own set of challenges.

If a homeowner is already committed to selling their house because they have bought another one and planned on moving, or any other number of situations that require a home to go on the market, the pool of potential buyers is now considerably smaller than it was just a few months ago.

The result is some deals have been completed that were below the normal market situation just so a seller could unload their house in time to make a move.

Market analysts are now waiting to see if the market correction will represent the new level at which houses will sell for or if there will be another correction that sees prices rebound.

Realtors keep a close eye on trends and who is interested in real estate, and they are reporting that there is still a lot of activity on real estate market websites and related media as people continue to monitor the situation.

Buying a property in the current market will require some research and solid financial planning.

Working with a local real estate agent who is knowledgeable of the market in the region is your best bet to finding a home that you will not only enjoy, you will be able to afford without sacrificing your current lifestyle.



Written by Brian Lockhart



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

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Have you read any good books lately?

Are you currently a real estate investor?

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A great read, and a short read, is "The Richest Man in Babylon". Written in 1926 by George S Clason and regarded as an absolute classic on personal financial advice, it is a game changer. Timeless principles set out 4000 years ago in the wealthy city of Babylon. It features the seven cures of poverty and the five laws of wealth. The message of workhard, live within your means, and invest wisely is laid out in parable form and will captivate you through its 144 pages.

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Written in 1968 by Og Mandino, "The World's Greatest Salesman" delivers a prescription to eliminate bad

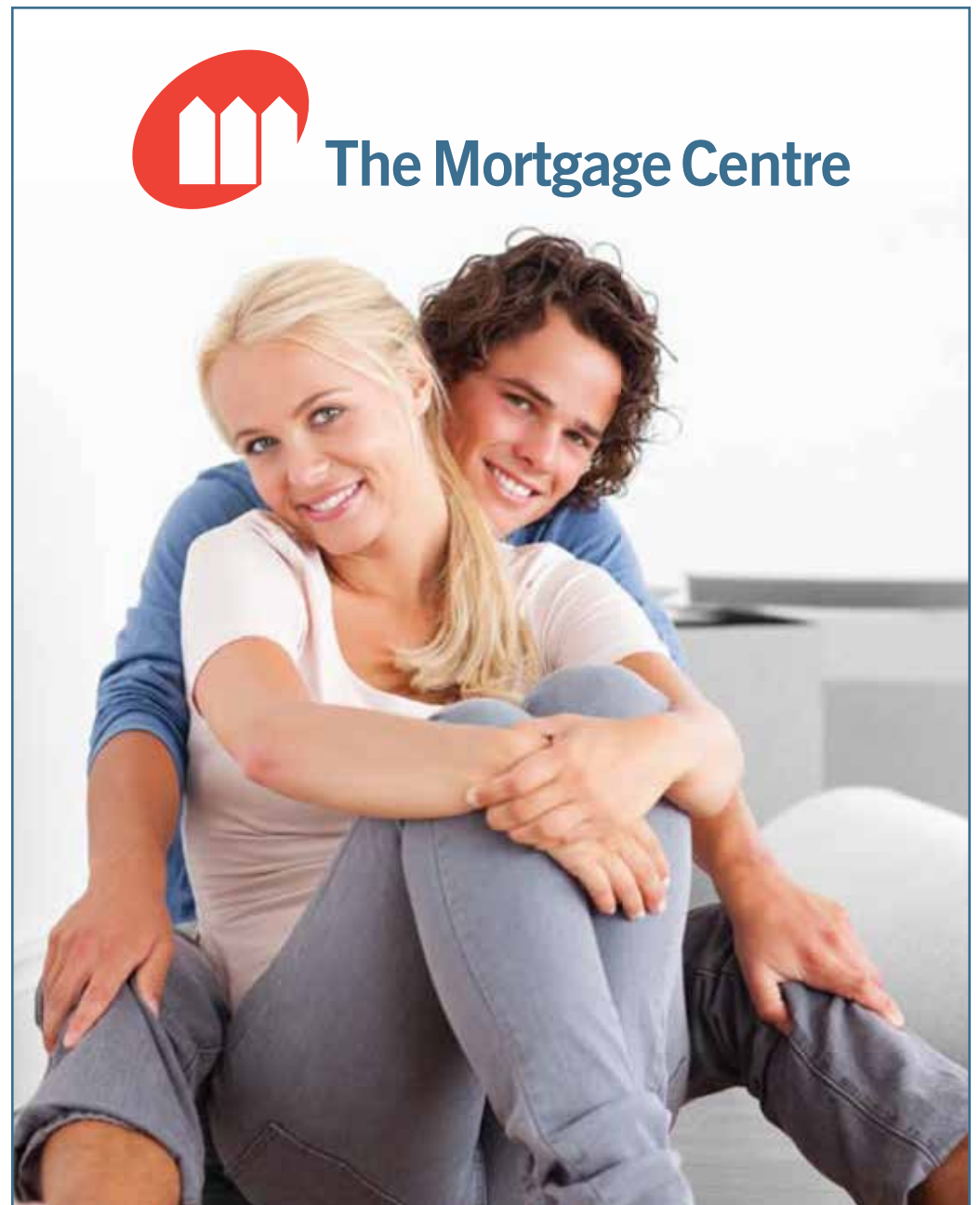
habits and place them with good ones. Og tells the story of a poor camel boy in Biblical times, learning from his mentor the habits and attitudes of a great salesperson. They journey through the 10-scrolls inscribed with the screws of selling. This is a captivating story with a wealth of information that can change anyone's life for the better it is only 128 pages but contains pure gold.

Is your life the best it can be?

"How To Win Friends And Influence People" can help you move in that direction. Written in 1934 by Dale Carnegie and with sales of over 30 million copies, it is a must-read for everyone. Learn how to make friends, light up a room, improve your family and marital life and become a person of influence. In 2011 it was number 19 on Time's list of the 100 most influential books. If you read one book in your life, this should be the book.

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— Provided by Dwight Trafford



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487394 30th Sdrd.

- Ranch bungalow with walk-out basement & 3+1 bedrooms
- 3 bathrooms have been remodelled, large eat-in kitchen
- 4.88 acres perfect for a hobby farm with outbuildings
- Oversized 2 car garage, 4 paddocks, 16x32 drive shed
- 45x60 ft barn with 4 stalls, hay storage, tack area & workshop
- Gated separate drive entry, 72x136 ft sand ring, glorious views

Mono \$1,599,000



14726 Caledon King Townline

- 3 level sidesplit with walk-out finished basement & 3 bedrooms
- 1.38 acre private country lot but only minutes to Bolton amenities
- Spacious eat-in kitchen & dining/living combination
- Meticulously maintained property with many upgrades
- Furnace 2015, sump pump 2017, water softener 2013
- Reverse osmosis 2013, roof 2014, well pump 2017

Caledon \$1,399,000



6 Church St.

- 2 storey century home with 4 bedrooms & 2 bathrooms
- Features modern updates & long list of permitted uses
- Updated bathrooms, main floor laundry, carport
- Kitchen with granite tops, s/s appliances & breakfast bar
- 9-9.5 ft. ceilings on main floor & wide plank pine flooring
- Located in core area zone of Schomberg, just minutes to Main St.

Schomberg \$939,000



1476 Concession Road 3

- Raised bungalow with 3 bedrooms & 3 bathrooms
- 13 acre hobby farm just north of Hwy 9, 3 car garage
- Dine in kitchen that opens to family room with cathedral ceiling
- Separate side entry to the finished basement, perfect for multi living
- 3 paddocks with run-ins, Quonset hut, tool shed & gazebo
- Back portion of property is fully fenced field with small forest

Adjala \$1,999,000



329 Elderberry St.

- 2 storey home with 3 bedrooms & 4 bathrooms
- Completely updated detached home in Montgomery Village
- Open concept floor plan with custom kitchen & breakfast bar
- Large primary bedroom with sitting area & ensuite bath
- Finished basement has 2 rooms that could be bedrooms
- Fenced & landscaped yard, 2 car detached garage

Orangeville \$995,000



174 Elizabeth St. South

- 3 level sidesplit with 3 bedrooms & 4 bathrooms
- Fully finished & updated from top to bottom, 2 gas fireplaces
- All bedrooms feature updated ensuite baths, upper level laundry
- 1.5 car garage plus bonus carport with plug in for electric car
- Open concept kitchen/dining/living area with hardwood floors
- Walk-out to multi level deck with covered area & private ravine views

Brampton \$1,599,000



8 Fead St. #405

- End unit 2 bedroom & 1 bathroom, 4th floor condominium
- Large balcony, carpet professionally cleaned
- Includes 1 underground parking spot & storage locker
- Building amenities: lounge, party room, gym, games room
- Bicycle storage, onsite laundry facility, fob entry to building
- Central air, onsite management, natural gas heat

Orangeville \$533,000



932 Forks of the Credit Road

- Bungalow with 3 bedrooms, 2 bathroom, main floor laundry
- No cookie cutter: archways, cathedral ceiling, skylight, privacy
- Unique windows, modified kitchen with lots of counter space
- Upgraded bathrooms, combo living/dining area with w-out to courtyard
- 3 acre hideaway just a short walk to skiing, hiking & hamlet of Belfountain
- Greenhouse, pump house, insulated 3 car garage with full 2nd floor

Caledon \$1,699,000



15 Giles Road

- 2 storey home with 4+1 bedroom & 3 bathrooms
- 9 ft. main floor ceilings, hardwood floors, large eat-in kitchen
- Living room with multisided fireplace, family room with French doors
- Finished walk-out basement with rec room, bedroom & office
- 3 car garage, 138x245 ft lot, quiet cul de sac, extensive deck
- Park is just across the street, natural gas, cable, high speed internet

Caledon Village \$1,999,000



16477 Winston Churchill Blvd.

- Log post & beam bungalow with 3+1 bedrooms & 3 bathrooms
- Meticulously modified & upgraded with fully finished basement
- Eat-in kitchen with Viking gas stove, granite tops & custom cabinetry
- Great room features beamed cathedral ceiling, wood insert fireplace
- 6.6 acre lot, trails, pond, surrounded by 96 acre forested conservation
- Fully screened deck with gazebo & sauna, generator, 2.5 car garage, 3 sheds

Caledon \$2,499,000

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