RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
VOLUME 6, ISSUE 5

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KEN PRATT

A trusted and knowledgeable Real Estate Agent who listens to his clients

Buying or selling a home will most likely be the largest and most important transaction you make during your lifetime.



Having a reputable, knowledgeable, and trusted real estate agent to help guide you through the entire transaction will make your experience less stressful and provide you with peace of mind knowing you have someone who is advocating for your best result.

Ken Pratt, real estate agent with CENTURY 21 Heritage Group Ltd., Brokerage in Alliston, has built a solid reputation as a knowledgeable and dedicated realtor who works hard to achieve the best results for his clients.

"I work at being an effective real estate person, rather than just someone who buys and sells homes," Ken said of his philosophy of taking a personal interest in real estate transactions and ensuring success for those searching for a new home or placing their house on the market.

Prior to entering the world of real estate full-time, Ken had a long career in business where he became well-known to local residents.

A former Town Councillor and active in church and community activities, Ken is knowledgeable of the town, the amenities, and the neighbourhoods.

His affable and friendly demeanour provides clients with a sense of trust as well as a pleasant experience when working with Ken.

'Listening to clients,' Ken said, is an important part of his job in helping people find the right home for them.

"I enjoy the interaction of meeting people and working with them," Ken said. "I get a lot of satisfaction out of seeing people find the home they want and being successful in their search. It is enjoyable to find the right place and the right type of home for someone, making sure the home is right and getting a client through it all. My personal knowledge of the local Real Estate market is combined with the power of the CENTURY 21 brand, the most recognized name in Real Estate today."

Ken's knowledge of the town and the region allows him to help clients find the right place and fit for them. He is knowledgeable of the neighbourhoods and the amenities that are nearby.

Many people have a list of services or needs that they want to have close to home. This includes schools, recreational facilities, grocery stores and shopping areas, sports clubs, pharmacies, and medical facilities.

Ken is aware of all these places and their proximity to different neighbourhoods and can guide potential home buyers to the area that will meet their needs.

In an area where country living can be desirable for some people, Ken has the knowledge to help clients make a move to a rural setting.

Country living provides new challenges for someone who has never experienced living out of town. Many city dwellers are unaware of what it takes to keep a rural property running.

Ken is knowledgeable of the nuances of rural life and can advise you on things like septic systems, wells for a water supply, fuel for the furnace, and what to expect if you move next to a working farm.

Whether you are looking to buy your first home or are a seasoned buyer, Ken can help you find the right home for you.

If you are placing your home on the market for sale, Ken can advise you on the best way to have your home ready to impress potential buyers when they come out to tour the property so you can achieve the best results.

Knowledgeable in urban and rural properties, Ken also helps clients interested in commercial properties around the region.

Ken Pratt is the knowledgeable, trusted, and respected realtor in the region who can help your home-buying dreams become a reality.

Ken can be contacted directly by phone at 705-796-6753, at the office at 905-936-2121.

Written by Brian Lockhart



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RESALE HOMES COLLECTIONS

MOST ASKED MORTGAGE QUESTIONS

1 If I have mortgage default insurance do I also need mortgage life insurance?

Yes. Mortgage life insurance is a life insurance policy on a homeowner, which will allow your family or dependents to pay off the mortgage on the home should something tragic happen to you. Mortgage default insurance is something lenders require you to purchase to cover their own assets if you have less than a 20% down payment. Mortgage life insurance is meant to protect the family of a homeowner and not the mortgage lender itself.

2 What steps can I take to maximize my mortgage payments and own my home sooner?

There are many ways to pay down your mortgage sooner that could save you thousands of dollars in interest payments throughout the term of your mortgage. Most mortgage products, for instance, include prepayment privileges that enable you to pay up to 20% of the principal (the true value of your mortgage minus the interest payments) per calendar year. This will also help reduce your amortization period (the length of your mortgage). Another way to reduce the time it takes to pay off your mortgage involves changing the way you make your payments by opting for accelerated bi-weekly mortgage payments. Not to be confused with semi-monthly mortgage payments (24 payments per year), accelerated bi-weekly mortgage payments (26 payments per year) will not only pay your mortgage off quicker, but it's guaranteed to save you a significant amount of money over the term of your mortgage. With accelerated bi-weekly mortgage payments, you're making one additional monthly payment per year. In addition to increased payment options, most lenders offer the opportunity to make lump-sum payments on your mortgage (as much as 20% of the original borrowed amount each year). Please note, however, that some lenders will only let you make these lump-sum payments on the anniversary date of your mortgage while others will allow you to spread out the lump-sum payments to the maximum allowable yearly amount.

3 How do I ensure my credit score enables me to qualify for the best possible rate?

There are several things you can do to ensure your credit remains in good standing. Following are five steps you can follow: 1) Pay down credit cards. The number one way to increase your credit score is to pay down your credit cards so they're below 70% of your limits. Revolving credit like credit cards seems to have a more significant impact on credit scores than car loans, lines of credit, and so on. 2) Limit the use of credit cards. Racking up a large amount and then paying it off in monthly instalments can hurt your credit score. If there's a balance at the end of the month, this affects your score – credit formulas don't take into account the fact that you may have paid the balance off the next month. 3) Check credit limits. If your lender is slower at reporting monthly transactions, this can have a significant impact on how other lenders view your file. Ensure everything's up to date as old bills that have been paid can come back to haunt you. Some financial institutions don't even report your maximum limits. As such, the credit bureau is left to only use the balance that's on hand. The problem is, if you consistently charge the same amount each month – say $1,000 to $1,500 – it may appear to the credit-scoring agencies that you're regularly maxing out your cards. The best bet is to pay your balances down or off before your statement periods close. 4) Keep old cards. Older credit is better credit. If you stop using older credit cards, the issuers may stop updating your accounts. As such, the cards can lose their weight in the credit formula and, therefore, may not be as valuable – even though you have had the cards for a long time. Use these cards periodically and then pay them off. 5) Don't let mistakes build up. Always dispute any mistakes or situations that may harm your score. If, for instance, a cell phone bill is incorrect and the company will not amend it, you can dispute this by making the credit bureau aware of the situation.

4 What mortgage term is best for me?

Selecting the mortgage term that's right for you can be a challenging proposition for even the savviest of homebuyers, as terms typically range from six months up to 10 years. The first consideration when comparing various mortgage terms is to understand that a longer term generally means a higher corresponding interest rate. And, a shorter term generally means a lower corresponding interest rate. While this generalization may lead you to believe that a shorter term is always the preferred option, this isn't always the case. Sometimes there are other factors – either in the financial markets or in your own life – that you'll also have to take into consideration when selecting the length of your mortgage term. If paying your mortgage each month places you close to the financial edge of your comfort zone, you may want to opt for a longer mortgage term, such as five or 10 years, so that you can ensure that you'll be able to afford your mortgage payments should interest rates increase. By the end of a five- or 10-year mortgage term, most buyers are in a better financial situation, have a lower outstanding principal balance and, should interest rates have risen throughout the course of your term, you'll be able to afford higher mortgage payments.

5 If I want to move before my mortgage term is up, what are my options?

The answer to this question often depends on your specific lender and what type of mortgage you have. While fixed mortgages are often portable, variable are not. Some lenders allow you to port your mortgage, but your sale and purchase have to happen on the same day, while others offer extended periods. As long as there's not too much time between the sale of your existing home and the purchase of the new home, as a rule of thumb most lenders will allow you to port the mortgage. In other words, you keep your existing mortgage and add the extra funds you need to buy the new house on top. The interest rate is a blend between your existing mortgage rate and the current rate at the time you require the extra money.

6 What steps can I take to help ensure I don't become a victim of title or mortgage fraud?

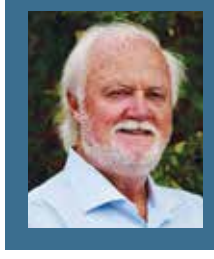
The best way to prevent fraud is to be aware of how it's committed. Following are some red flags for mortgage fraud: someone offers you money to use your name and credit information to obtain a mortgage; you're encouraged to include false information on a mortgage application; you're asked to leave signature lines or other important areas of your mortgage application blank; the seller or investment advisor discourages you from seeing or inspecting the property you will be purchasing; or the seller or developer rebates you money on closing, and you don't disclose this to your lending institution. Sadly, the only red flag for title fraud occurs when your mortgage mysteriously goes into default and the lender begins foreclosure proceedings. Even worse, as the homeowner, you're the one hurt by title fraud, rather than the lender, as is often the case with mortgage fraud. Unlike with mortgage fraud, during title fraud, you haven't been approached or offered anything – this is a form of identity theft. Following are ways you can protect yourself from title fraud: always view the property you're purchasing in person; check listings in the community where the property is located – compare features, size and location to establish if the asking price seems reasonable; make sure your representative is a licensed real estate agent; beware of a real estate agent or mortgage broker who has a financial interest in the transaction; ask for a copy of the land title or go to a registry office and request a historical title search; in the offer to purchase, include the option to have the property appraised by a designated or accredited appraiser; insist on a home inspection to guard against buying a home that has been cosmetically renovated or formerly used as a grow house or meth lab; ask to see receipts for recent renovations; when you make a deposit, ensure your money is protected by being held "in trust"; and consider the purchase of title insurance.

– Provided by Dwight Trafford

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RESALE HOMES COLLECTIONS

MARKET UPDATE

Orangeville Statistics - April

	April, 2025	April, 2024	% Change
# of Active Listings	126	109	15.60%
# of Homes Listed	84	99	-15.15%
# of Sales	28	47	-40.43%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	34	21	61.90%
Average Sale Price (all types)	$726,037	$911,011	-20.30%
Detached	$866,811	$950,974	-8.85%
Semi-Detached	$660,250	$751,754	-12.17%
Freehold Townhouse	$711,333	$759,100	-6.29%

Orangeville Statistics - Year to Date

	Jan - April 2025	Jan - April 2024	% Change
# of Homes Listed	267	293	-8.87%
# of Sales	116	147	-21.09%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	37	24	54.17%
Average Sale Price (all types)	$819,908	$831,253	-1.36%
Detached	$950,814	$927,084	2.56%
Semi-Detached	$678,233	$718,354	-5.59%
Freehold Townhouse	$704,684	$739,891	-4.76%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	126
Divided by Sales per Month	28
Months of Inventory	4.5

There is currently 4.5 months of inventory on the Market in Orangeville.
In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - April

	April 2025	April 2024	% Change
# of Active Listings	423	329	28.57%
# of Homes Listed	271	232	16.81%
# of Sales	65	89	-26.97%
List Price vs. Sale Price Ratio	95%	96%	-1.04%
Average Days on Market	26	30	-13.33%
Average Sale Price	$1,373,595	$1,429,358	-3.90%

Peel - Caledon Statistics - Year to Date

	Jan - April 2025	Jan - April 2024	% Change
# of Homes Listed	878	736	19.29%
# of Sales	231	292	-20.89%
List Price vs. Sale Price Ratio	95%	97%	-2.06%
Average Days on Market	31	29	6.90%
Average Sale Price	$1,331,240	$1,330,061	0.09%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	423
Divided by Sales per Month	65
Months of Inventory	6.5

There is currently 6.5 months of inventory on the Market in Caledon.
In a Buyers Market, there is normally more than 6 months worth of inventory.

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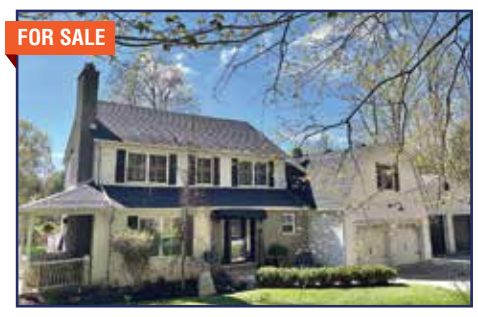
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Realtor and client safety

In the world of real estate, realtors are constantly meeting new people.

BEFORE ESTABLISHING a business relationship, it is important to take precautions that will benefit both the realtor and the client.

While most clients will be genuine and have an interest in a property, not every potential client has the best intentions or has a serious desire to make an offer on a home they won't qualify for, or simply can't afford.
The Real Estate Council of Ontario Information Guide is a document that must be signed by both a realtor and the client prior to showing a property. This was enacted as law in 2013.

This 13-page document lays the foundation of the business expectations of both the realtor and the client.

A small minority of realtors have been known to cut corners and bypass having the document signed to save time and try to make a sale. However, this raises the question of what other shortcuts that person is taking to try to close a deal?

The RECO guide helps buyers and sellers make informed decisions while providing a realtor with information they should know before going out to show a home to a new client. It provides the processes that a consumer will have when interacting with their realtor. The buyer representation agreement must be signed by both the real estate agent and the client. It should be signed prior to the realtor and client going out to view a home.

The client should go over every page of the document before signing. The signature indicates that they have read and acknowledged the document. Conveniently, the document can be viewed and signed electronically via email, and the client can ask any questions about the document.

The agent can email the document from the RECO site to the client. That way, RECO has confirmation that the agent has fulfilled their obligation by sending the client this important document.

This benefits the client as the document will explain what the realtor will do for you when you are either looking to purchase or sell a home.

The documents state who the listing agent represents, who the selling agent represents, as well as obligations of the brokerage.

It also explains the responsibility of the client.

This also provides convenience for the person selling the home by allowing them to make sure the home looks good and vacate the premises by giving them a heads-up that someone will be arriving to view the house.

Once the paperwork is signed, the realtor knows who they are working with as a client. This provides a safety buffer for the realtor who will be taking this stranger to view a property.

In addition to safety, it also provides the real estate agent with information that may exclude a potential buyer from purchasing a house before they even go to view it.

If a potential client has not qualified to buy an expensive property, it will save the real estate agent valuable time by not visiting a property with a client when there is no realistic chance they can buy the property. When real estate agents and clients are working together, they can form a very close relationship to achieve the best results.

The RECO document provides knowledge, security, and safety for both parties to help ensure the best outcome during a real estate transaction.

-Written by Brian Lockhart



Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - April

	April 2025	April 2024	% Change
# of Active Listings	252	222	13.51%
# of Sales	28	40	-30.00%
Average Sale Price	$1,113,653	$1,190,470	-6.45%

Dufferin Statistics (excluding Orangeville) - Year to Date

	Jan - April 2025	Jan - April 2024	% Change
# of Sales	108	136	-20.59%
Average Sale Price	$1,015,176	$1,089,286	-6.80%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	252
Divided by Sales per Month	28
Months of Inventory	9.0

There is currently 9.0 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

April 2025 vs. April 2024
The number of active listings in Dufferin (excluding Orangeville) increased by 13.51% in April, 2025 over the same month in 2024. The number of homes sold decreased by 12 homes or 30.00% in April 2025. Average sale prices decreased by 6.45%.

Year to Date 2025 vs. Year to Date 2024
The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 136 to 108, which is an decrease of 20.59%. Average sale prices were down by 6.80%.

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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What should you look for in a home security system?



With so many options available, it can take time to find the right home security system. Here are some tips to guide your research.

Wireless connectivity

You may want to be able to arm your system remotely so you don't have to worry about whether you remembered to set it.

Most smart home security systems send notifications to your phone if the system senses an incident, such as a water leak or freezing temperatures. Some systems also offer smart locks, doorbell cameras and sensors.

24-hour monitoring

Centrally monitored alarm systems communicate with a monitoring centre 24/7. This means that whenever an alarm signal is received, the police or fire department can be dispatched right away.

Though monitored protection can offer peace of mind, it comes with a price—a subscription fee. This may be offset by a discount on your home insurance, so be sure to let your insurer know if your system is monitored.

While there are no subscription fees for unmonitored systems, they don't offer the additional peace of mind that comes with an emergency dispatch service.

Comprehensive detection options

Some home security systems include sensors that can detect different types of incidents, such as:

- Intrusions
- Smoke
- Water leaks
- Freezing temperatures
- Power outages

Choose a comprehensive system if you'd like to be notified about these types of incidents.

Reliable support

The ideal security system should offer reliable support whenever you need it. If you have an issue with a device or need help with installation, you should be able to contact the manufacturer for assistance.

Take advantage of a home security system

Having a home security system and insurance policy that fit your needs can offer greater peace of mind. It could help prevent home insurance claims from happening in the first place.

Some cities, towns, or municipalities require you to register or to obtain a permit or authorization certificate before you install a home security system. Please ensure you comply with all applicable requirements.

Do you have questions about how a home security system could lower your home insurance premium? Give me a call! For more tips, visit **desjardins.com/en/tips.html**.



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COUNTRY LIVING JUST OUTSIDE CALEDON EAST

- 3+1 bedroom bungalow with vaulted ceilings
- 3.48 acre corner lot, 2 entries, long driveway
- Saltwater inground pool surrounded by decks
- Enormous kitchen with loads of counter space
- Sunken living room & amazing solarium
- Primary with 5 pc ensuite & 2 closets
- Finished lower level with built in bar
- Oversized 2 car garage & carport

1 BERNEY DR., CALEDON EAST $1,699,000



LOCATION, LOCATION, LOCATION

- 6 acres with long paved driveway, views & a pond
- 4+1 bedrooms (potential for 6th bedroom in lower level)
- Primary bedroom with ensuite & his/her closets
- Updated kitchen with built-in appliances
- Amazing great room & media room
- 2 car garage plus oversized carport
- 14 foot swim spa on private back patio
- Across from Caledon Country Club

15357 McLAUGHLIN RD., INGLEWOOD $2,899,000



ESCAPE TO THIS EXQUISTE 1.4 ACRE ESTATE HOME

- Bungalow featuring 3+2 bedrooms & 4 bathrooms
- Modern kitchen with island grill top & cheery cabinets
- Year round hot tub room with access to large deck
- Family room has a fireplace, living/dining combo
- Primary suite features w-in closet & 8 pc. ensuite
- Finished basement with kitchen, rec room & office area
- 3.5 car garage, concrete driveway, mature trees
- Backing onto conservation, private & peaceful

41 PINE RIDGE ROAD, ERIN $1,999,000



FABULOUS 3+1 BEDROOM HOME IN FAMILY NEIGHBOURHOOD

- Finished lower level
- Open concept main floor
- Updated kitchen with quartz tops
- Sun-filled solarium
- Laundry with entry to garage
- Primary has 4 pc ensuite
- No neighbours in the back
- 2 car garage & steel roof

609 SIMON ST., SHELBURNE $939,000



STYLISH FAMILY RETREAT WITH RESORT STYLE POOL

- In the heart of Caledon Village with 3+2 bedrooms
- Completely finished 4 level sidesplit
- Open concept with sleek updated kitchen
- Built-in appliances, island, quartz tops
- Dining room with leathered granite feature wall
- Private yard with composite deck & patterned concrete
- Fenced inground pool on 106 x 213 ft. lot
- 3 car garage, long driveway, curb appeal

31 ALANAVALE RD., CALEDON VILLAGE $1,379,000



COUNTRY LIVING MEETS SPACIOUS COMFORT

- 5 level sidesplit with 5 bedrooms & 3 bathrooms
- Updated kitchen, living/dining combo with hardwood
- Primary bedroom with 2 pc. ensuite bathroom
- Ground level family room & lower level rec room with bar
- Fenced inground pool features a pool shed & interlock
- Barn, 2nd shed & covered wood storage building
- 2 private acres with large open meadow
- 2 car garage & paved driveway for 6 more cars

16281 CENTREVILLE CREEK ROAD, CALEDON $1,399,999

The spring market is upon us!

The last few years have not been the usual burst of energy and activity that we associated with the Spring Real Estate market. In the fall, it seemed as though we were poised to see some improvement, the effects of the interest rate reductions were starting to take hold and then.... Well... our friends to the South decided to take a new course with regards to the economy, (among many other things) such that our country and the world at large are still trying to come to terms with how to navigate the new reality. Here is what the Toronto Real estate board had to say about the Market thus far:

April home sales followed the regular seasonal trend with an increase relative to March. However, total residential transactions in the Greater Toronto Area (GTA) were down compared to the same time last year, as potential buyers continue to wait for lower borrowing costs and for certainty about the trajectory of the economy.

"Following the recent federal election, many households across the GTA are closely monitoring the evolution of our trade relationship with the United States. If this relationship moves in a positive direction, we could see an uptick in transactions driven by improved consumer confidence and a market that is both more affordable and better supplied," said TRREB President Elechia Barry-Sproule.

GTA REALTORS® reported 5,601 home sales through TRREB's MLS® System in April 2025 – down by 23.3 per cent compared to April 2024. New listings in the MLS® System amounted to 18,836– up by 8.1 per cent year-over-year. On a seasonally adjusted basis, April home sales edged up month-over-month compared to March 2025.

The MLS® Home Price Index Composite benchmark was down by 5.4 per cent year-over-year in April 2025. The average selling price, at $1,107,463, was down by 4.1 per cent compared to April 2024. On a month-over-month seasonally adjusted basis, the average selling price was down.

"Inventory levels remained elevated historically in April, pointing to substantial choice for households looking to purchase a home in the GTA. Buyers took advantage of this choice when negotiating purchase prices, which resulted in a lower average price across market segments compared to last year. Lower prices coupled with lower borrowing costs translated into more affordable monthly mortgage payments," said TRREB Chief Information Officer Jason Mercer.

Reading between the lines & as shown on the average price graph for sales of single family homes, our local Market did not get rave reviews. But, like so many things in life, it is all relative. If you are looking to make an upgrade in your home, bigger home or property or both, the price differential may never be as attainable as it is now, and with interest rates being so much more competitive, the window of affordability just might make this the right time to make a move.

Call us now & let's discuss your aspirations! For over 30 years we have been happy to lend our expertise & knowledge to help families make these decisions! It's Real Estate done the right way!