RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Housing prices stabilize, boosting buyer confidence across Canada 2
Orangeville realtor embarks on 125-kilometre trek through Cambodia to raise funds for Family Transition Place 3
Showing a home in the fall market 4
Surprising hidden costs of home ownership 4
What to ask before renewing your mortgage this year 5
Market Update 5

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MURRAY GROUP REAL ESTATE

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When you are considering making what will likely be the biggest investment of your lifetime – purchasing a home – it is important to have a knowledgeable and trusted realtor to help guide you through the entire transaction.



Murray Group Real Estate is a mother-daughter team, consisting of Christine and Lauren Murray. Together, they help clients achieve their real estate goals.

They work with Royal LePage RCR in Orangeville.

Christine is a knowledgeable real estate agent with 20 years of experience serving clients in the region. Her previous experience working in a family business that created store fixtures and seasonal displays provided her with a solid background in design work, which helped her make an easy transition into the world of real estate.

"I learned a lot, it was a great learning curve for me," Christine said of her earlier career. "In the family business, I was in sales. I knew whatever I was going to do it would be in sales. I have always had a passion for real estate, I just loved it. To me, this is not just a job, I enjoy the relationships I've built over the years."

Lauren has been a licensed real estate agent for five years.

She has learned the real estate industry from the ground up as she followed her mother's career.

"I was always interested in real estate," Lauren explained. "I love to see the designs of different homes. Growing up and always talking about it made me want to become a real estate agent. This is a relationship business. It's all about building relationships with your clients. Most of your business is repeat business or referrals."

Christine and Lauren serve the region, including Orangeville, Dufferin County, Caledon, East Garafraxa, Fergus, and Elora.

As experienced realtors, they are knowledgeable of the neighbourhoods that make up each community.

Most potential buyers hope to be near certain amenities that are important to them, which helps them in their decision to buy a home.

Christine and Lauren know the schools, clubs, recreation and sports facilities, pharmacies, medical centres, restaurants, and shopping centres in the area, and can advise clients on a neighbourhood that has the amenities they want to be near.

They are also on top of things like future development or similar town plans that may affect the future of a neighbourhood.

Some areas may not be suitable, and they will also advise against buying in an area that they know will present future problems for a client.

If a buyer is looking to experience a rural lifestyle and would like to view a country home, there is a lot more to rural living than most urban dwellers are aware of.

Some people enjoy the serenity of a rural property during a nice summer afternoon, but don't realize the same property will be a much different place in the winter.

Christine and Lauren are experts in the challenges of rural living and can advise you on things like septic systems, wells, home heating, and what to expect if you live near a working farm. While some clients may shy away from rural living when they hear what to expect, others will embrace the challenge and make the move.

Selling a property is a big deal for a homeowner, so you will want sound advice on how to achieve your goal of selling for the best price in a timely manner.

Christine and Lauren use solid marketing techniques and strategies to present a home in its best light. They can advise you on how to showcase your home by getting it staged to impress potential buyers. Christine and Lauren can also advise you on small updates or changes that will improve the appearance of your house, as well as tips like ensuring your yard is well-kept and provides the proper sense of curb appeal.

Whether it is time to sell your home, you are a first-time buyer, or looking to upsize or downsize, Christine and Lauren are trusted, experienced, and knowledgeable real estate agents who will provide you with a positive experience. Having an experienced team to help you through your real estate journey will reduce the stress of completing such a large transaction, and you will feel confident that they are working hard to help you achieve the success you are looking for.

Murray Group Real Estate may be reached at the Royal LePage RCR office at 519-941-5151 or 1-800-268-2455.

You can contact Christine directly at 519-217-4038 and Lauren directly at 519-215-7274.

Visit online at www.muraygrouprealestate.ca to learn more and see some current listings.

Written by Brian Lockhart



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RESALE HOMES COLLECTIONS



Housing prices stabilize, boosting buyer confidence across Canada

Canada's real estate market is frequently in the news due to concerns about affordability and a so-called housing crisis.

However, it is important to recognize that this narrative does not apply equally across the entire country. While it's true that cities like Toronto, Vancouver, and a few other metropolitan centers face significant affordability challenges, there are still many regions throughout Canada, including parts of Ontario, the Prairie provinces, Atlantic Canada, and rural communities, where home prices remain accessible for a wide range of buyers.

In these more affordable areas, average home prices can be dramatically lower than those found in major urban centers. For first-time buyers, young families, and retirees alike, these markets offer opportunities for home ownership that are simply unattainable in the country's most expensive cities. Communities such as Sudbury or Windsor in Ontario, for example, consistently report housing markets that are accessible and welcoming, with steady demand and prices within reach of many households.

Mortgage interest rates also play a key role in today's housing landscape. Despite recent modest increases, rates remain historically low compared to previous decades. This environment has made borrowing costs manageable and monthly mortgage payments less daunting for many Canadians. With variable rate mortgages, in particular, borrowers can benefit from even lower introductory rates than those available through fixed-rate products. While variable rates do carry some risk with potential increases, their flexibility and current low levels have made them an appealing option for buyers looking to maximize affordability.

The past few years have seen rapid growth in property values, but recent trends show that prices in many areas have levelled out. This stabilization has helped restore confidence among buyers, providing a sense that the market is returning to a more balanced and sustainable pace. Notably, in many parts of Ontario, the real estate sector is seeing a rebound in sales activity. This is due to a mix of pent-up demand, improved sentiment, and the ongoing appeal of home ownership in smaller cities and suburbs.

In summary, Canada's real estate market is nuanced and regionally diverse. While some areas do face affordability issues, many communities remain accessible to buyers—especially with historically low mortgage rates and growing confidence that the market has stabilized. Canadians looking to enter the housing market will find that, depending on where they look, affordable opportunities still exist.

– Provided by Dwight Trafford

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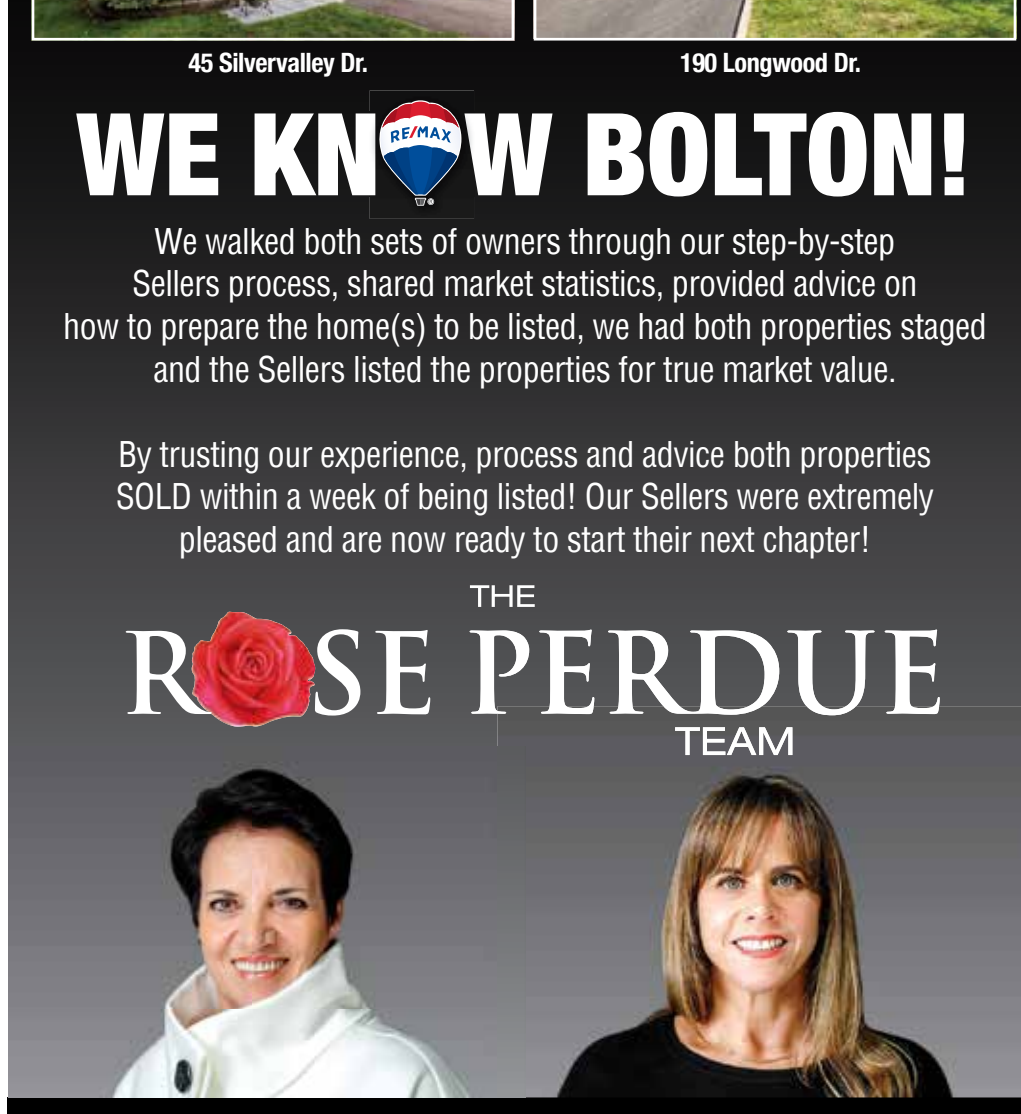
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RESALE HOMES COLLECTIONS

Orangeville realtor embarks on 125-kilometre trek

through Cambodia to raise funds for Family Transition Place

An Orangeville realtor is currently trekking through a Cambodian jungle, on a 125-kilometre-long journey to the ancient temple Angkor Wat. He's with a group of close to 90 other realtors, from across Canada, and all of them are raising money for charities that support women and children fleeing domestic violence.

The five-day trek is organized by Royal LePage RCR Realty, and David Grime from The Grime Team began the Cambodia Challenge for Shelter on Oct. 22. He's raised roughly $5,500 so far, at the time of print, and the funds he generates will be split between Family Transition Place (FTP) in Orangeville and the Royal LePage Shelter Foundation. FTP will receive 80 per cent of the funds raised, while the shelter foundation will get 20 per cent.

The Royal LePage Shelter Foundation donates to approximately 200 women's shelters and various domestic violence prevention programs across Canada.

"I think it's a great cause," said Grime. "I'm always in support of Family Transition Place. We let them use our moving truck if people need to move their contents out of a bad situation."

He added, "Meeting people, women who have gone through domestic violence, I think it's absolutely terrible… and something that's not recognized often enough."

Grime is trekking roughly 18 kilometres per day, "Indiana Jones style," bushwhacking his way through the jungle. He'll be carrying a backpack equipped with a sleeping bag, one-person tent, and supplies. The trek is no easy feat – but he's put in ample training to prepare for the challenge.

Grime has experience trekking, having participated in Royal LePage's Ecuador Challenge for Shelter in 2023, which raised $1.7 million for women's shelters across Canada.

"That was my first trek, and you get to meet some amazing people while you're on this journey," he said.

Grime has completed high-altitude, alpine treks in the past and has been busy hiking local sections of the Bruce Trail and Hockley Valley. During his hikes, he has been carrying a weighted backpack to simulate the supplies he now carries in Cambodia.

Grime is completely off the grid for the trek, with no access to cell service or technology.

The weather for the trek is hot and humid, with insects and wildlife unfamiliar to him, as he's never embarked on a journey quite like this in the past.

"It'll be jungle lowland. It will be hot, humid conditions, bugs, snakes and everything that comes with a jungle experience, rather than high altitude in the rocky mountains… which I've done numerous treks of in the past," Grime said, before departing for Cambodia. "I've never been to Southeast Asia, so it will be interesting."

Grime has paid his own way to get to and from Cambodia, so all the funds he raises will go straight to FTP and the Royal LePage Shelter Foundation.



Orangeville realtor David Grime is up for another challenge in support of women and children fleeing domestic abuse. He completed a trek in Ecuador in 2023 to fundraise for the Royal LePage Shelter Foundation, and this time around, in Cambodia, he's raising funds for the foundation and Family Transition Place.

"I know the adventure ahead will test me both physically and emotionally, but I've raised my hand because I believe that a house is only a home when the people who live there feel safe," Grime shared on his fundraising page. "As I face this challenge, I will draw strength knowing that every dollar I raise and every kilometre I walk will help make it easier for women and children to find the safety, hope and healing they deserve."

Grime said he's appreciative of any dollar he can raise to support women and children in need.

He'll return from the journey to his home in Orangeville on Nov. 1.

To donate, visit Grime's fundraising page at rb.gy/ywokyv

Written by Sam Odrowski

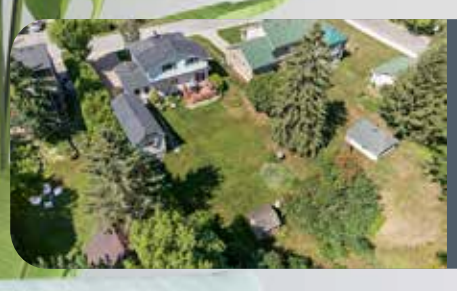
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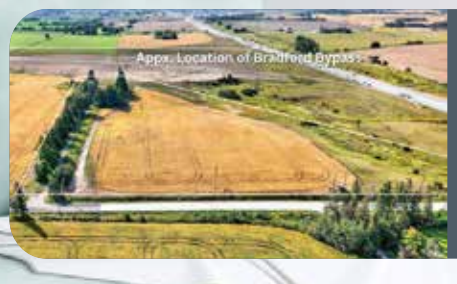
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AREAS WE SERVE

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.

Showing a home in the fall market

The real estate market has several distinct times of year that differ with the seasons. Each season presents different challenges and opportunities when it comes to selling homes.

The spring market is traditionally a strong market as buyers are shaking off that winter rust and they once again are thinking of buying when the warmer weather arrives.

During the summer, the market changes. This is often due to the fact that school is out, and families hoping to make a move want to do so before the new school season starts.

Summer can also be a time when people take a vacation, so that can also affect the market.

The fall months present new opportunities as many potential home buyers want to be in their new house before Christmas.

Showing a house in the fall is the same as any other time of year, it just means minor changes in the way a house is shown can make a different impression on a potential buyer.

Since the sun sets earlier in the fall, visiting a home for a showing in the evening means it will already be dark outside.

It is important to keep a property well-lit during an evening showing. Make sure all the lights are on so a potential buyer feels welcome and can see in every room.

That includes both exterior and interior lights.

Cleaning the window is an important part of an evening showing. You don't want dingy looking windows when lit from the inside, with darkness on the other side.

Of course, the regular rules of making sure the home is clean apply. You want to present the home in the best possible light.

Now that the fall is here, there are many subtle things you can do to make a home look more inviting.

A general clean-up around the property is important. You don't want piles of leaves blowing across the lawn.

The fall has its own feeling, and adding to that atmosphere makes a home appear more appealing.

A seasonal wreath on the door is a welcoming touch for visitors.

You can add small things that give the home a cozier seasonal feel. This includes things like putting a comfy comforter on the sofa rather than a light summer blanket.

While the summer is the time to make sure your air conditioning is running, come the fall season, you may want to highlight the fact that your home has a gas fireplace.

If you are using scents to give the home a nice smell, you may want to switch to more fall-related scents like apple, pumpkin, and winterberry that go along with the season.

Even minor things that go with staging can make a difference. For example, if you have a bowl of fruit, use apples rather than lemons, which are more of a summer treat.

Of course, all things should be done in moderation.

You should plan to have a hint of the fall, and not overdo it.

Currently, there is a buyer's market in the region, so those who are looking to purchase have an advantage right now.

By making a few changes and keeping with the season, you can make sure your home appears welcoming, clean, and modern, while giving potential buyers a chance to imagine themselves living there.

-Written by Brian Lockhart



Dufferin Real Estate Market Update

Dufferin Statistics (excluding Orangeville) - September

	September, 2025	September, 2024	% Change
# of Active Listings	325	292	11.30%
# of Sales	34	26	30.77%
Average Sale Price	$1,041,076	$951,096	9.46%

Dufferin Statistics (excluding Orangeville) - Year to Date

	Jan - September, 2025	Jan - September, 2024	% Change
# of Sales	281	326	-13.80%
Average Sale Price	$1,043,156	$1,039,696	0.33%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	325
Divided by Sales per Month	34
Months of Inventory	9.6

There is currently 9.6 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2025 vs. September 2024

The number of active listings in Dufferin (excluding Orangeville) increased by 11.30% in September 2025 over the same month in 2024. The number of homes sold increased by 8 homes or 30.77% in September 2025. Average sale prices increased by 9.46%.

Year to Date 2025 vs. Year to Date 2024

The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 326 to 281, which is an decrease of 13.80%. Average sale prices were up by 0.33%.

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

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

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Surprising hidden costs of home ownership

The following are some of the unexpected expenses that come with living the homeowner dream.

• **PROPERTY TAXES:** Depending on where you live, property taxes can comprise a large portion of monthly expenses. Some people pay their property taxes separately from their mortgage payments. Others wrap the tax burden into their mortgage bill. Zoocasa reports that annual property taxes in Canada can cost anywhere from $2,500 to $10,000, depending on the province's property tax rate and average cost of homes.

• **HOME INSURANCE:** CNN Business reports that home insurance premiums have surged in recent years, in large part due to extreme weather. In the U.S., insurance rates jumped 11.3 percent nationally last year, according to S&P Global. Severe storms, including hurricanes and wildfires, cost homeowners insurance agencies nearly $101.3 billion last year, and those losses have been passed on to policyholders through higher prices.

• **MORTGAGE INSURANCE:** Many people do not have the standard 20 percent down payment necessary to buy a home. To circumvent this, lenders will require borrowers to take out mortgage insurance, also called PMI, to offset their risk. Credit Karma says PMI depends on factors such as down payment and borrowers' credit scores, but typically it's around 0.2 to 2 percent of the loan amount per year. You can remove PMI from your monthly payment once you have 20 percent equity in your home.

• **MAINTENANCE:** Even a brand-new home will require some measure of maintenance and routine upkeep. Bankrate indicates that one of the biggest costs of owning a home is maintenance, coming in at roughly $3,018 a year and an additional $3,300 for improvements. Lawn care, home cleaning, pest prevention, replacing smoke alarms and batteries, roof repair, and clearing rain gutters are some of those costs.

• **HOA AND CDD FEES:** Some communities impose homeowners association fees on those who live within the neighbourhood. Such fees cover items like maintenance in and around the community and snow removal. A Community Development District Fee is imposed by the developer of a neighbourhood or subdivision to finance the cost of amenities in a neighbourhood. Homeowners should be aware of these fees before buying in an HOA community.

Apart from these expenses, annual utility payments can be quite expensive. Utilizing utility plans that offer a fixed cost per month can help homeowners budget for utility expenses more readily.







RESALE HOMES COLLECTIONS

What to ask before renewing your mortgage this year

(NC) Roughly 1.2 million Canadian mortgages are up for renewal in 2025, according to the Canada Mortgage and Housing Corporation (CMHC).



85 PER CENT OF THESE MORTGAGES were opened when the Bank of Canada's key lending rate was at or below one per cent.

As many Canadians prepare to renew in a higher-rate environment, a recent survey found that more than a quarter of respondents don't have a strong understanding of how to make their mortgage more affordable.

Here are some questions to think about if your mortgage is up for renewal this year:

SHOULD I CHOOSE FIXED OR VARIABLE?

A closer look at your financial situation and any changes to your income can help you determine which type of interest rate is best for you ahead of renewal.

If you're carrying a lot of debt or your income is inconsistent, a fixed rate mortgage could be a good fit. A fixed interest rate won't change throughout the term of the mortgage, and neither will the payments. "It really comes down to the amount of flexibility in your debt service ability," says Gino Caputo, a senior real estate lending VP at TD. "But if a homeowner has increased their income, they might be open to choosing a variable rate mortgage and managing higher monthly payments or a longer amortization period if interest rates go up in the future."

AM I INTERESTED IN A MORTGAGE RENEWAL OR REFINANCE?

Renewing a mortgage isn't the only option. If you're looking to access more funds from the equity in your home, or thinking about consolidating debts, you might choose to refinance your mortgage instead of renewing it.

If you're planning to sell the home soon, it could mean choosing a shorter term and an open mortgage. Having flexibility with your mortgage products can be important when considering a sale.

WHEN SHOULD I ASK FOR ADVICE ON MY MORTGAGE RENEWAL?

To access trusted advice about mortgage costs, be proactive, start early and don't leave the process until the last minute.

It's a good idea to reach out to your bank or other lenders six months in advance to start the discussion, take stock of your personal circumstances and help inform your decision-making.

www.newscanada.com

MARKET UPDATE

Orangeville Statistics - September

	September, 2025	September, 2024	% Change
# of Active Listings	155	130	19.23%
# of Homes Listed	95	82	15.85%
# of Sales	43	30	43.33%
List Price vs. Sale Price Ratio	97%	98%	-1.02%
Average Days on Market	31	32	-3.13%
Average Sale Price (all types)	$788,688	$768,448	2.63%
Detached	$880,995	$977,664	-9.89%
Semi-Detached	$634,725	$689,500	-7.94%
Freehold Townhouse	$735,817	$698,929	5.28%

Orangeville Statistics - Year to Date

	Jan - September, 2025	Jan - September, 2024	% Change
# of Homes Listed	762	730	4.38%
# of Sales	303	334	-9.28%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	34	27	25.93%
Average Sale Price (all types)	$796,021	$819,342	-2.85%
Detached	$765,829	$776,838	-1.42%
Semi-Detached	$649,309	$706,527	-8.10%
Freehold Townhouse	$711,051	$734,516	-3.19%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	155
Divided by Sales per Month	43
Months of Inventory	3.6

There is currently 3.6 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 - September

	September, 2025	September, 2024	% Change
# of Active Listings	509	402	26.62%
# of Homes Listed	275	221	24.43%
# of Sales	54	62	-12.90%
List Price vs. Sale Price Ratio	96%	98%	-2.04%
Average Days on Market	35	32	9.38%
Average Sale Price	$1,116,853	$1,273,708	-12.31%

Peel - Caledon Statistics - Year to Date

	Jan - September, 2025	Jan - September, 2024	% Change
# of Homes Listed	2,242	1,874	19.64%
# of Sales	558	629	-11.29%
List Price vs. Sale Price Ratio	96%	95%	1.05%
Average Days on Market	29	29	0.00%
Average Sale Price	$1,280,563	$1,326,367	-3.45%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	509
Divided by Sales per Month	54
Months of Inventory	9.4

There is currently 9.4 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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6 things to consider when budgeting for a new home



Budgeting for your new home purchase ensures you and your loved ones can have peace of mind and enjoy your new home for years to come. Not sure where to start? Follow these simple tips:

Find out how much home you can afford

If you don't know, you risk taking on a bigger mortgage than you can realistically pay off, which could spell disaster.

First, calculate your household take-home pay after tax (if someone in your household has an irregular income, take the average of their last 12 months' pay). From there, outline any recurring monthly household expenses, like gas, home insurance, property tax, etc. Don't forget to include any new expenses you will have when you own the home, like maintenance fees if you're buying a condo or townhouse and account for your savings goals. This will give you a good idea of how much money you have left over for a mortgage payment. From here, use a mortgage payment calculator to determine the maximum purchase price you could afford.

Inquire about monthly fees

While you're house hunting, be sure to inquire about any fees associated with properties of interest, such as condo fees or municipal taxes. Monthly fees can differ between various types of houses, and can sometimes increase your monthly expenses significantly.

Don't forget about moving costs

It's important to account for moving costs so that you're not left having to dip into your renovation budget, your yearly vacation budget, or any other savings when it's time to move.

Prepare for renovations and routine maintenance

Besides the down payment, closing costs, and other fees associated with your new home, you'll also want to carve out a portion of your budget for renovations and routine maintenance costs. A good rule of thumb is to save 1-2% of your home's value each year for upkeep like plumbing and roofing repairs, drywall patching, etc.

Determine your monthly budget

Once you've purchased your new home, it's important to stick to a household budget. Monitor your spending to see how much is going towards necessary expenses and evaluate your optional expenses if need be. If you're not getting any closer to your financial goals, it might be time to cut back where possible.

Find the right insurance

If you're like many Canadians, your home will be one of the largest financial investments you will ever make, so it's important to protect it with the right insurance. Look for a provider that offers coverage options that can be customized to your family's unique needs and additional savings, like bundle and save discounts, security system savings, claims-free discounts, and more.

If you're interested in learning more about how to properly protect your home, your family and your future (and still save money!) – don't hesitate to give me a call. Plus, for more helpful tips, visit **desjardinsagents.com/customer-care/blog.**



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Desjardins Insurance

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3 BEDROOM BUNGALOW ON PRIVATE 1.37 ACRES

- Minutes to Tottenham & Bolton
- Set well back from the road for privacy
- Rural living with easy access to commuter routes
- 2 bathrooms, combined kitchen/dining areas
- Partially finished basement with rec room
- Det 2-car garage + attached heated shop
- Plenty of room for hobbies, projects, or storage
- Family-Friendly Lot with Tree House
- Escape the city, embrace the space
- 1290 County Road 50, Adjala $999,000



MODERN & UNIQUE HOME IN GREAT LOCATION

- Large 2 story home w/ 5+1 bedrooms & 5 baths
- Modern kitchen w/ pantry & massive island
- Granite counter tops, 2 dishwashers, double ovens
- Primary with balcony overlooking forest has unique 8 piece his/her ensuite
- Living room has vaulted ceiling, skylight & fireplace
- Finished basement w/ kitchen, bedroom & 2 baths
- 4.09 acres, 4 car garage, 2nd driveway & landscaping
- Private outdoor deck, patio and screened porch
- 21 Bartley Dr., Caledon $2,499,000



WELCOME TO YOUR COTTAGE ON THE WATER IN CALEDON

- Over 300 ft of shoreline, floating dock, sand beach
- On a private road & exclusive community
- Modern post & beam log home on 2.36 acres
- Open concept interior with bedroom on each level
- Det. heated & insulated garage/shop
- Guest log Bunkie with full foundation & bath
- Gorgeous lake views from walkout basement
- 60 ft. deep spring feed lake, stocked with fish
- Flagstone walkways through beautiful gardens
- 143 Green Lake Road, Caledon $1,949,000



CENTURY HOME STEEPED IN HISTORY ON 2 ACRES

- 1.5 storey home featuring 2 bedrooms & 2 bathrooms
- Kitchen open to great room with high ceilings
- Radiant in-floor heating & custom island
- Rustic wood floors, exposed brick & cozy wood stove
- Large primary bedroom & family bathroom
- Tree-lined lot just 5 minutes from Orangeville
- Mature fruit trees & raised garden beds
- 40x60 steel Quonset hut w/ 12 car capacity
- More than a home, a piece of history with a future
- 20643 Kennedy Road, Caledon $1,199,000

SOLD ON THANKSGIVING!



REBUILT 1.5 STOREY HOME WITH CENTURY CHARM

- 3 bedrooms, 2 bathrooms, 5 scenic acres
- Every essential home system has been updated
- Completely rebuilt from the studs in 2008-2009
- Reclaimed wide plank floors, vaulted ceilings, screened porch
- Solid wood doors, stylish light fixtures, oversized windows
- Geothermal heating, high efficiency wood stove
- Rare blend of historic character with modern comfort
- Located on one of Caledon's most scenic roads



METICULOUSLEY MAINTAINED 2 STOREY HOME

- 4 bedrooms, 3 bathrooms, 50x110 ft. lot
- Move in ready on perfectly located quiet court
- Custom kitchen with high-end finishes
- Sugar maple hardwood floors in dining/ living rooms
- Updated 4 piece family bathroom on upper level
- Multiple entry doors including walk-out from kitchen
- Side entry door, suitable for separate in-law suite
- Finished lower level for extra living space

MARKET COMPARISON REPORT:

What do the numbers Really Mean?

It does not take a degree in Economics to realize that the Real Estate Market is not blossoming at the moment. After many years of constant growth, the tide has turned, and many sellers are experiencing firsthand a dramatic difference selling their home now than what it was like 5, 10, even 20 years ago. Perhaps you are hearing terms more now than ever and are struggling to understand what they mean and how does it affect the bottom line. These days, the number of homes on the Market is growing significantly, that number in itself is important. The more houses there are competing, gives Buyers more options- higher inventory means more pressure to lower prices. Two other statistics that are looked at closely now are Sales to new listings (SNLR) and Months of Inventory (MOI). SNLR is the percentage of Sales in a Month compared with how many new listings pop up, so if 80% sell – well that's great, but if less than 20% sell, the inventory is going to keep rising. MOI is similar, but it gives you an idea of how many Months it would take for all the current inventory to sell based on the demand. So, if an area has an MOI of 3 or less, well that shows things are moving, whereas if the MOI is 6 or 7 months, Inventory is growing and the downward pressure on Pricing from an inventory perspective could continue for the next few months. To give some real perspective, we traveled back in time 10 years to good old 2015, Canada hosted the Pan-am Games, Jose Bautista gave us the amazing bat flip, and the Canadian economy only had 0.9% increase in GDP after the oil price collapse and there was a "huge" 2% increase predicted for the next year!

CALEDON AND ORANGEVILLE (2015 VS. 2025)

This report analyzes the changes in the two areas and their implications for market participants based on information provided by the Toronto Real Estate Board for detached homes.

CALEDON MARKET COMPARISON

Metric	2015 Highlights	2025 Highlights
Average Sale Price	$618K–$914K (Sep peak)	$1.24M–$1.78M (May peak)
Sales Volume	Up to 105 sales (May)	Up to 54 sales (May)
Active Listings	142–250	243–419
MOI	2.26–5.07 (balanced to seller's)	7.32–13.52 (strong buyers' market)
SNLR	37%–70%	15%–25%

INTERPRETATION:

In 2015, Caledon's market was competitive, with homes selling quickly and often above asking. The low MOI and high SNLR indicated strong demand relative to supply. By 2025, inventory surged, MOI more than doubled, and SNLR fell sharply, signaling a clear buyers' market. Price appreciation over the decade was substantial, but sellers now face longer marketing times and increased negotiation pressure.

ORANGEVILLE MARKET COMPARISON

Metric	2015 Highlights	2025 Highlights
Average Sale Price	$396K–$484K	$836K–$1.01M
Sales Volume	Up to 69 sales (May)	Up to 31 sales (Jul)
Active Listings	52–79	48–130
MOI	1.00–2.34 (strong seller's market)	2.00–8.13 (shifting to buyers' market)
SNLR	61%–103%	21%–69%

INTERPRETATION:

Orangeville in 2015 was a textbook seller's market, with MOI near 1.0 and SNLR exceeding 100% in peak months, reflecting intense competition and rapid sales. By 2025, conditions softened considerably. While Orangeville remains more balanced than Caledon, rising inventory and declining SNLR point toward increasing buyer leverage.

KEY OBSERVATIONS

- **Price Growth:** Both markets saw near-doubling of average prices, driven by demand, economic growth, and limited supply in earlier years.
- **Inventory Surge:** Active listings in Caledon nearly doubled, while Orangeville saw moderate increases, contributing to longer selling times.
- **Market Dynamics:** Transition from aggressive seller's markets in 2015 to buyer-favorable conditions in 2025 reflects broader economic and demographic shifts.

CONCLUSION

The decade between 2015 and 2025 marks a profound shift in market power from sellers to buyers in Caledon and Orangeville. Buyers today enjoy greater choice and negotiating strength, while sellers must adapt through competitive pricing and enhanced marketing strategies. Understanding these trends is critical for informed decision-making in the current real estate landscape.

But a huge number not to be forgotten is that property Value pretty much doubled for both areas since 2015. With that in mind, capitalizing on that growth now could be the right move as opposed to waiting – it all depends on the goal you are trying to achieve. Give us a call, we would be happy to discuss your situation and help you make the decision that is best for you!