RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
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Kim Winstone
A trusted and experienced real estate professional

When it's time to buy a home or sell your existing property, having a trusted and experienced real estate agent to guide you through the entire process will provide you with peace of mind, and it will lead to a successful, stress-free transaction.

Kim Winstone is an experienced realtor with RE/MAX Realty Specialist Brokerage in Caledon East.

She has been a professional Real Estate Agent since 1985.

Kim was working as a legal secretary at the time. She had a friend who owned a boutique brokerage. He thought Kim had the personality for real estate and it was at his suggestion that Kim explored the possibilities of a new career.

She realized, right away, it was the right decision for her.

"I loved every single minute of getting my license and learning about real estate," Kim explained of how she became involved in the real estate industry with a lot of enthusiasm. "It was very different from my other job. It was exciting and new, and I enjoyed everything about it. I was very fortunate because I got my first listing right away after getting my license, and the property sold right away."

The fact that Kim was just starting out and had no real experience, meant that she had to learn everything about that particular house and all the houses around it.

This gave her good experience moving ahead, and she learned the value of knowing the area she is selling and the nearby amenities.

Kim has kept her enthusiasm for her work and that translates to a pleasant and reassuring experience for her clients.

Her clients know that her experience in the industry, her expert negotiating skills, and attention to detail all the way through a transaction will help them achieve their real estate goals.

Specializing in residential properties, Kim serves all of Caledon and the GTA.

As a long-time resident of the area, she is very knowledgeable of the amenities that are nearby.

Many clients have a list of services, clubs, and facilities that they may want or need to have close to their home.

Kim knows the neighbourhoods and the nearby schools, recreation facilities, sports groups, clubs, pharmacies, medical facilities, and shopping areas that are close to where a home is located. She will listen to clients and their needs and help them find an area suitable for their lifestyle.

For clients who are hoping to move to a rural area and experience country living, Kim knows all there is to know about the challenges of living 'out of town.'

This may be a property in a secluded, well-spaced sub-division with some access to town services, or a more rural property where town services do not reach.

Kim will advise her clients on the nuances of living on a property that has a septic system, a well for a water supply, and propane ordered in as a heating source.

Some clients will revel at the opportunity to live in a country setting and adapt to the challenges, while others may change their mind and decide to look for a property in town.

It is Kim's knowledge of both the challenges and opportunities these properties present that will help her clients make the right decision when it's time to buy.

When selling a home, Kim uses expert marketing and professional staging to showcase a property in its best light.

Over four decades as a professional real estate agent, Kim has gained a reputation as a trusted, reliable, and knowledgeable business professional who works well with her clients and helps them achieve their real estate goals.

She has achieved a notable place on McGillivray Trusted Group – a company run by television host Scott McGillivray where top performers and achievers in the real estate and related industries are noted for their professionalism and trustworthiness in dealing with clients.

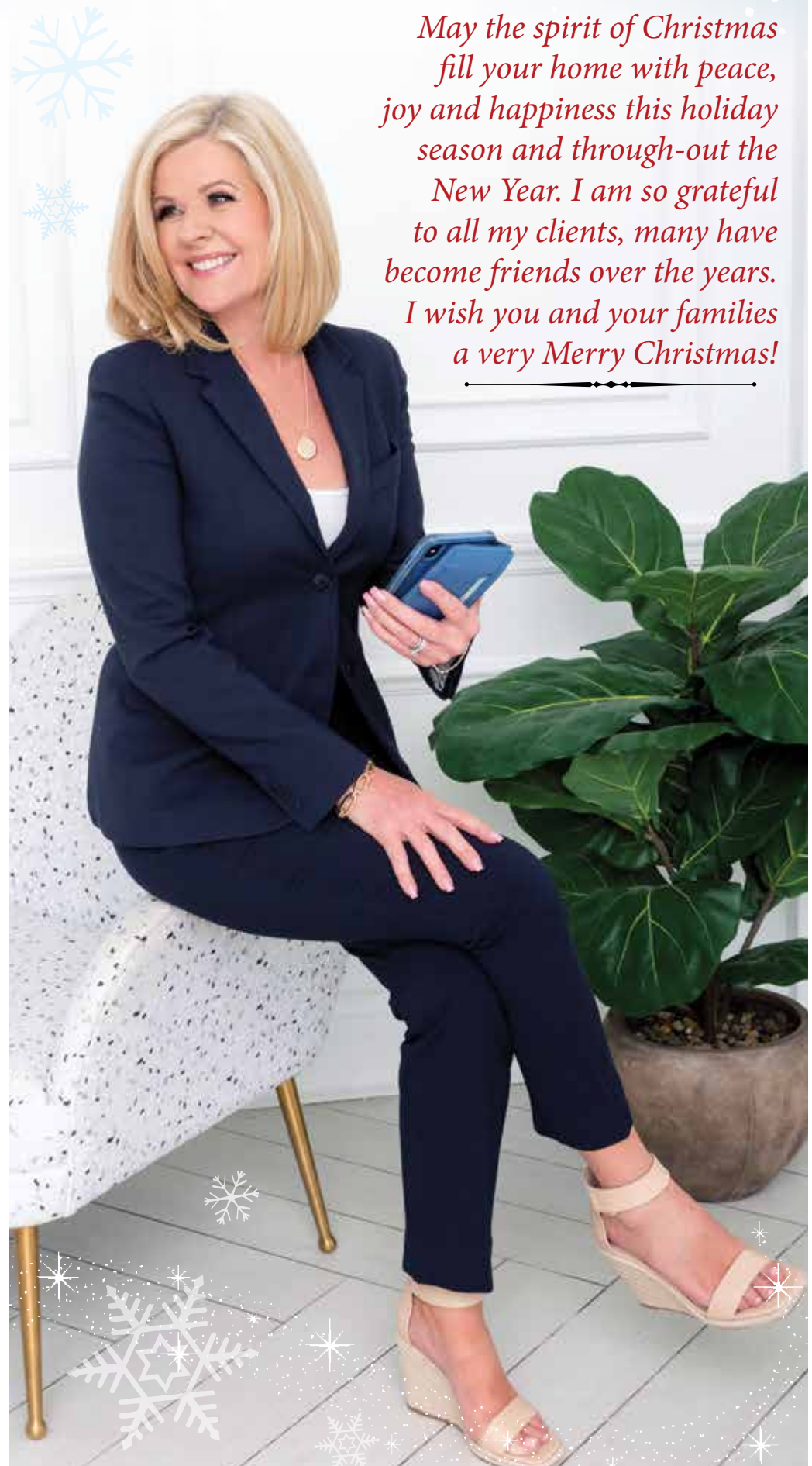
"I have a good network with other agents, and I really believe that working with the right agent is a key to keeping people happy," Kim said. "With me, everyone gets the same service whether you are selling a condo or a multi-million dollar home. I've always loved selling houses and meeting people – it's a wonderful career. I will look after every single detail of a transaction and show you what I'm going to do, and I will do it."

Kim is based in Caledon East and can be reached by phone at 647-280-3468, and by email at kim@kimwinstone.com.

You can learn and see current property listings online at www.kimwinstone.com.

Written by Brian Lockhart

May the spirit of Christmas fill your home with peace, joy and happiness this holiday season and through-out the New Year. I am so grateful to all my clients, many have become friends over the years. I wish you and your families a very Merry Christmas!





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ROCK CAPITAL Thanks the community for another successful year



As 2025 comes to a close, we at Rock Capital Mortgage want to extend our heartfelt gratitude to everyone who has been part of our journey this year. The trust and partnership of our lenders, clients, agents, and community partners made our accomplishments possible, and we are sincerely thankful.

This year marked continued growth for our brokerage—both in numbers and in the strength of our relationships across Ontario. We proudly provided tailored financing solutions to countless homeowners and property buyers, helping them reach their goals and secure their futures. Our dedicated team of 70+ knowledgeable and passionate agents played a central role in this success, offering expertise and personalized care in every client interaction.

Our agents were active not only in serving clients but also in representing Rock Capital at industry events, networking gatherings, and community initiatives throughout the province. From Toronto to Ottawa, London to North Bay, and many regions in between, our team worked tirelessly to uphold our values and commitment to excellence.

At Rock Capital, giving back is part of who we are, and this year our charitable efforts were a major point of pride. With the support of our agents and partners, we organized and participated in numerous initiatives aimed at uplifting communities and supporting individuals and families in need. One of our most meaningful efforts was providing groceries to local food banks across multiple communities. These contributions helped support families facing food insecurity and strengthened our connection to the communities we serve.

A highlight of the year was our collective fundraising for the Make-A-Wish Foundation. Through events, donations, and sponsorships, we raised and contributed over $16,000. This incredible achievement reflects the compassion, unity, and generosity that define our organization. By helping grant wishes for children facing critical illnesses, we hope to bring joy, strength, and encouragement when it is needed most.

In addition to our company-wide initiatives, many of our agents also led their own charitable efforts—participating in charity runs, organizing fundraisers, and volunteering with local organizations. Their dedication inspires us daily and reminds us of the powerful impact individuals can make.

Of course, none of what we accomplished would have been possible without the ongoing support of our valued lenders and clients. To our lenders, thank you for your confidence and collaboration. Your commitment to responsible lending allows us to offer suitable financing options and make homeownership dreams a reality. To our clients, thank you for choosing Rock Capital Mortgage/The Mortgage Centre. We know that financing a home is one of life's most significant decisions, and we are honored each time you place your trust in us.

Reflecting on 2025, we are grateful for the opportunities and successes we have shared. Our growth is a testament to the dedication of our team, the strength of our partners, and the trust of our clients. As we celebrate this remarkable year, we also recognize our responsibility to continue serving with integrity, purpose, and heart.

We look forward to carrying this momentum into 2026—continuing to grow, serve, and give. With the ongoing support of our lenders, clients, agents, and community, there is no limit to what we can achieve together.

Thank you for a wonderful year. Wishing you all a happy, healthy, and prosperous 2026.

– Provided by Dwight Trafford

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As one of Canada's longest established national broker networks, The Mortgage Centre has earned the reputation of being a quality driven organization.
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Dwight Trafford
519-942-3333

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THE ROSE PERDUE TEAM

A Time for Gratitude

As we near the end of 2025, we find ourselves extremely proud of the value and commitment we provided to our clients this year.

For those who continue to advocate on our behalf by sharing our name to family, friends and colleagues - YOU are appreciated!

The relationships we have amongst our community and clients is truly an honour!

We look forward to being counted on for step-by-step advice on buying and selling properties in order for your 2026 real estate dreams to come true.

Wishing everyone good health, laughter and joy - ALWAYS!

Rose + Stephanie



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RESALE HOMES COLLECTIONS

A quick guide to mortgage choices for new homebuyers

(NC) When embarking on the exciting journey of buying a home, one of the most crucial decisions you'll make is choosing the right mortgage.

Your mortgage will impact your finances for years to come, so it's essential to understand the options and features available. Here are a few things to keep in mind:

1 UNDERSTANDING MORTGAGE TERMS AND PENALTIES

A mortgage term is the length of time your mortgage contract is in effect, which includes the interest rate and other relevant conditions. Terms can range from a few months to several years. It's essential to consider the impact of the mortgage term on your interest rate and the prepayment penalties for things like paying extra or transferring your mortgage to a new bank. These penalties can be very costly.

2 MORTGAGE FLEXIBILITY

OPEN VS. CLOSED MORTGAGES

When considering a mortgage, homebuyers have the option of open or closed mortgages, each offering different levels of flexibility.

Open mortgages:

- Higher interest rates compared to closed mortgages
- Suitable for those who plan to pay off their mortgage quickly, sell their home soon or expect extra funds for prepayment



Closed mortgages:

- Lower interest rates than open mortgages
- Limitations on prepayment privileges, varying from lender to lender
- Ideal for homebuyers who intend to stay in their home for the entire term and want a stable mortgage plan

You also need to choose between a fixed interest rate, which stays the same for the entire term, and a variable interest rate, which can increase and decrease during the term.

3 PORTABLE MORTGAGES

A portable mortgage allows you to transfer your existing mortgage to a new property when selling your current home and purchasing another. This feature can be beneficial if you have favourable terms on your current mortgage and want to avoid prepayment penalties.

4 ASSUMABLE MORTGAGES

An assumable mortgage allows a buyer to take over – or assume – the existing mortgage of the seller, with the terms staying the same. This can be a good option if interest rates have risen since the original mortgage was acquired or if the sellers want to move to a less expensive home without incurring prepayment fees.

5 STANDARD AND COLLATERAL CHARGES

When taking out a mortgage, lenders may use standard or collateral charges to secure the loan against your property. Understanding the differences between the two is vital, as it impacts the types of loans you can secure against your property.

Standard charge:

- Secures only the mortgage amount
- Does not secure any other loans with the lender

Collateral charge:

- Allows you to secure multiple loans, including a mortgage and a line of credit, with your lender
- Registered for an amount higher than the mortgage, offering the option to borrow additional funds in the future

For more information to help you understand the various mortgage options, visit canada.ca/money.

MARKET UPDATE

Orangeville Statistics - November

	November, 2025	November, 2024	% Change
# of Active Listings	112	112	0.00%
# of Homes Listed	45	77	-41.56%
# of Sales	21	39	-46.15%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	46	36	27.78%
Average Sale Price (all types)	$790,424	$736,994	7.25%
Detached	$870,158	$818,859	6.26%
Semi-Detached	$653,750	$701,417	-6.80%
Freehold Townhouse	$745,833	$699,643	6.60%

Orangeville Statistics - Year to Date

	Jan - November, 2025	Jan - November, 2024	% Change
# of Homes Listed	887	886	0.11%
# of Sales	357	405	-11.85%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	35	28	25.00%
Average Sale Price (all types)	$790,381	$809,192	-2.32%
Detached	$745,623	$754,349	-1.16%
Semi-Detached	$651,061	$699,979	-6.99%
Freehold Townhouse	$705,060	$723,825	-2.59%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	112
Divided by Sales per Month	21
Months of Inventory	5.3

There is currently 5.3 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 - November

	November, 2025	November, 2024	% Change
# of Active Listings	416	347	19.88%
# of Homes Listed	149	162	-8.02%
# of Sales	61	77	-20.78%
List Price vs. Sale Price Ratio	95%	96%	-1.04%
Average Days on Market	37	38	-2.63%
Average Sale Price	$1,233,980	$1,474,593	-16.32%

Peel - Caledon Statistics - Year to Date

	Jan - November, 2025	Jan - November, 2024	% Change
# of Homes Listed	2,620	2,265	15.67%
# of Sales	685	792	-13.51%
List Price vs. Sale Price Ratio	96%	95%	1.05%
Average Days on Market	30	29	3.45%
Average Sale Price	$1,256,911	$1,345,772	-6.60%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	416
Divided by Sales per Month	61
Months of Inventory	6.8

There is currently 6.8 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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Merry Christmas AND HAPPY NEW YEAR

Thank you for your support over this past year.

May the holiday season fill your heart with love, laughter and your home with joy.

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RESALE HOMES COLLECTIONS

DIY hosting hacks for the holidays

(NC) Are you planning on hosting family or friends over the holidays? Here are five ways to be the host with the most this holiday.

BALANCE YOUR BUDGET

With many people worried about the high cost of living, you might be rethinking hosting this year. But you don't have to break the bank to throw a memorable gathering. You can keep costs down by printing things at home instead of buying from a stationary store. Options include creating low-cost invitations, gift wrap and even three-dimensional DIY decorations.

KIDS CORNER

Will there be children at the party? If so, create a kids' corner with festive activities ready to go. Options include HP Printables which offer access to a wide array of free, readymade seasonal activity sheets that you can print out for any occasion. You can control how many you print, saving on supplies and waste.

GET PERSONAL

From invitations to place cards to thank you notes, personalization goes a long way. Sending your guests a formal invitation helps set the mood. You can easily create a template with a dedicated note to each guest using a home printer. If you're having a sit-down meal, you can also print off seating place cards for each guest. For added touch, send a thank you note and memorable photo from your event.

PLAN AHEAD

Try to take care of as much prep work as possible, including decorating, before the day of the event. Do your shopping and food prep a day or two before so that you can focus on your guests when they arrive.

If you need to add more seating or move furniture out of way for a dance party, do that before the first guests start to arrive.

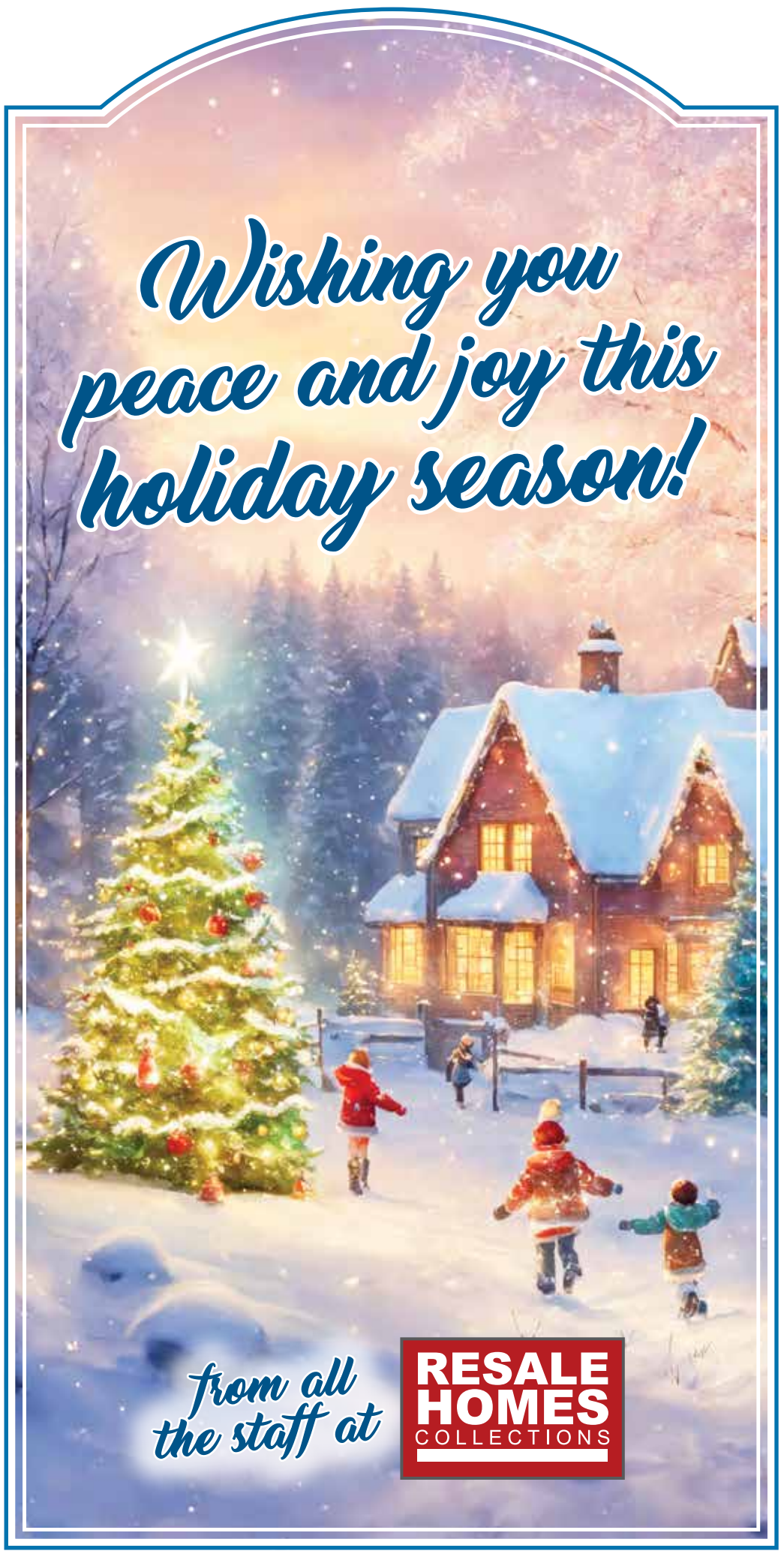
OVERNIGHT GUESTS

If some of your guests will be staying overnight, prepare sleeping arrangements ahead of time. Make up the guest bed, lay out some towels and consider stocking up on some extra toothbrushes in case anyone forgets theirs, or the overnight stay was unplanned.

Find the right device for your printable holiday hosting needs at hp.ca.

www.newscanada.com







Ways to give back to your community this season

(NC) The holiday season, with its longer, colder nights, often highlights the need in our communities. With that awareness comes a desire to help, but it can be tough to know where to start. Here are some simple ways to spread kindness:

Donate new, as well as used items. Odds are, you have things at home that aren't being used, and that could make a difference to someone else. Cleaning out your home and giving your things a second life is a great feeling. But you might also consider buying things to donate. Clothing drives often collect plenty of outerwear, but essentials like socks and underwear are typically in short supply. By purchasing new items to donate, you can help fill some critical gaps.

LOOK FOR VOLUNTEER OPPORTUNITIES.

Volunteering can provide a sense of accomplishment and the chance to make a real impact in your community. Community organizations and charities offer support in a wide range of areas––from housing to food and medical support, among others. Some, like The Period Purse, make a difference both directly, by donating menstrual supplies to those who can't afford them, and indirectly, by providing free education to reduce period stigma. By looking around your community, you can find an organization that aligns with your values.

OFFER SUPPORT TO THOSE AROUND YOU.

Community organizations are one way to give back, but you can also make a difference even closer to home. Simple acts– clearing snow for a neighbour, helping someone to carry their groceries or simply listening to a friend going through a tough time–can foster a sense of belonging and strengthen community connections. Sometimes, all it takes is showing someone that they're not alone, and that it's safe to be open about what they're going through.

Small gestures of support can have a much greater impact than you might realize, even if you never see the outcome for yourself. Whether it's donating your time, your resources or simply offering a listening ear, you can make a real difference for someone in need. Learn more about making a community impact at theperiodpurse.com

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RESALE HOMES COLLECTIONS



Ways to slow down this holiday season

(NC) The holidays can be a joyful but stressful time. It feels like there's always somewhere to be, something to do, pressure to do it all and not enough time to do it in. But sometimes the best thing to do is to stop, take a breath and take things slower. Here are some ways you and your family can ease up this season:

Take stock of your schedules. Everyone has commitments and activities that can fill up the entire week. While it's important to socialize and to have fulfilling experiences, a schedule that is too full can leave you feeling like there's no time left to breathe.

One way to reset is to sit down, preferably as a family, and go through everyone's commitments. Treat each item as already being off the schedule, and see if it would be a benefit to add it back in. It can help make sure your family's schedules are serving them, and clear out some valuable time.

MAKE TIME FOR FAMILY ACTIVITIES.

Family time is an important way to reconnect. Finding the time amid busy schedules can be a real challenge—families often have to consciously make the time. But it's worth the commitment.

EVEN TV TIME CAN BE FAMILY TIME.

Watching thoughtful or inspiring programs together can turn a simple routine into a shared experience. Public broadcasters such as TVO offer community-focused storytelling and educational programming that reflect Ontario's diverse voices, helping families connect while learning something new together.

SIMPLE ACTIVITIES CAN HELP FAMILIES BOND, CONNECT AND UNWIND.

Consider having some family game nights, perhaps letting the winner of a game pick the next activity. Taking a neighbourhood walk as a family can help everyone slow down together, take in some fresh air and explore the community.

It's easy to get swept up in the rush—slowing down often takes effort. But it's also worth that effort. By making the time to do simple, fulfilling things together, you and your family can reset, recharge and reconnect. You can learn more at tvo.org.

www.newscanada.com

Easy home improvements you can do in winter

(NC) As we tend to spend more time indoors during cold weather, eager do-it-yourselfers need to look for some interior reno projects to keep them occupied.

Here are some low-cost tasks you can tackle that will help improve your home's energy efficiency and maybe even save your life.

INSTALL A SMART THERMOSTAT

If you don't already have one, it's worthwhile to install a "smart" or programmable thermostat. These enable you to turn down the heat during the day when everyone's out and then automatically bring it back to your desired setting by the time you get home. Overnight, you can set it to lower the temperature, which both saves money and helps everyone get a better night's sleep. Most thermostats use low-voltage wiring, but you should still turn off the breaker or remove the fuse that's powering it before you start the installation.

CHECK FOR DRAFTS

Are there cold or drafty spots in your house? On a windy day, light an incense stick and go around the house holding it close to window and door frames and along the baseboards. Take note of anywhere you notice the smoke flutter and come back later to seal those gaps with caulking.

GIVE YOUR HVAC SYSTEM SOME TLC

Having your furnace conk out in the depths of winter is never good. Your furnace should be inspected annually by a professional to ensure it is operating at peak efficiency. As a homeowner, your main furnace-related task is to monitor and replace the filter before it gets clogged. You should also go through the house and make sure furniture and curtains aren't blocking the airflow from your vents or radiators.

TEST FOR RADON

Radon is an invisible, radioactive gas that naturally seeps from the ground into your home. Long-term exposure to high levels of radon is the leading cause of lung cancer for non-smokers. The only way to know if it's accumulating to a dangerous level in your home is to do a radon test. You simply purchase a test kit or hire a service provider and do the test in the lowest regularly used room in the home – say, a family room or basement bedroom – for at least 90 days. Then send it to a lab to find out your home's radon level. If the result is high, it can be easily lowered. Contact a radon mitigation professional about what you can do to reduce your exposure.

Learn more about radon and how to protect your family from it at canada.ca/radon.

www.newscanada.com



Take *hot chocolate* to the next level



People tend to think of sipping ice cream floats in the middle of summer when temperatures are soaring. Ice cream floating in a bubbling base of cola or root beer can be a welcome treat on a hot day. However, floats can be just as delicious when the weather chills, particularly when ice cream enhances rich and decadent hot chocolate.

For this "Hot Chocolate Float" from "Chocolate: Over 100 Temptingly-Tasty Dishes" (Love Food) by the Love Food editors, coconut- and chocolate-flavored scoops of ice cream bob and melt in creamy hot chocolate. Feel free to use your favorite flavors of ice cream to make this recipe your own, and you can even make this drink a boozy version with the inclusion of a shot of flavored vodka.

Hot Chocolate Float

Serves 4

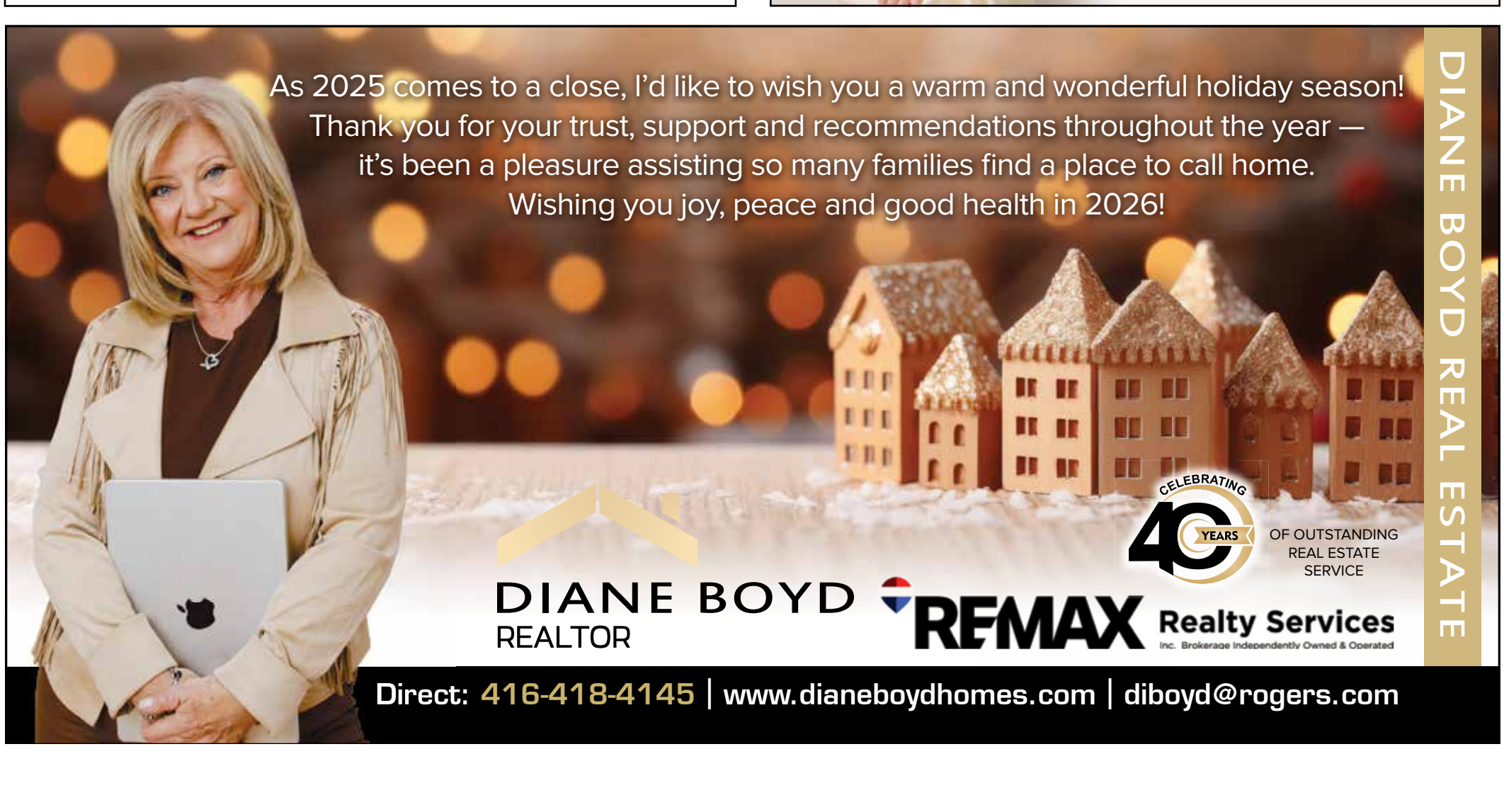
2 cups milk
8 ounces semisweet chocolate
2 tablespoons superfine sugar
8 scoops coconut ice cream
8 scoops semisweet chocolate ice cream
Whipped cream, to decorate

1. Pour the milk into a saucepan. Break the chocolate into pieces and add to the saucepan with the sugar. Stir over low heat until the chocolate has melted, the sugar has dissolved and the mixture is smooth. Remove the saucepan from the heat.

2. Put 1 scoop of coconut ice cream into each of 4 heatproof glasses, top with a scoop of chocolate ice cream, then repeat the layers.

3. Pour the chocolate flavored milk into the glasses, top with whipped cream, and serve immediately.





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From The Richie Group



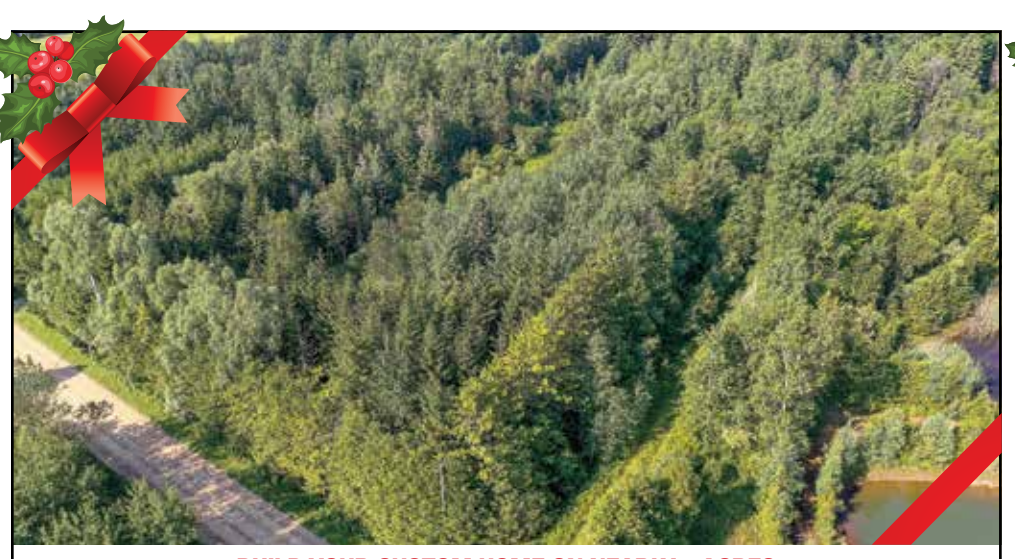
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- Escape the city, embrace the space
- 1290 County Road 50, Adjala $999,000



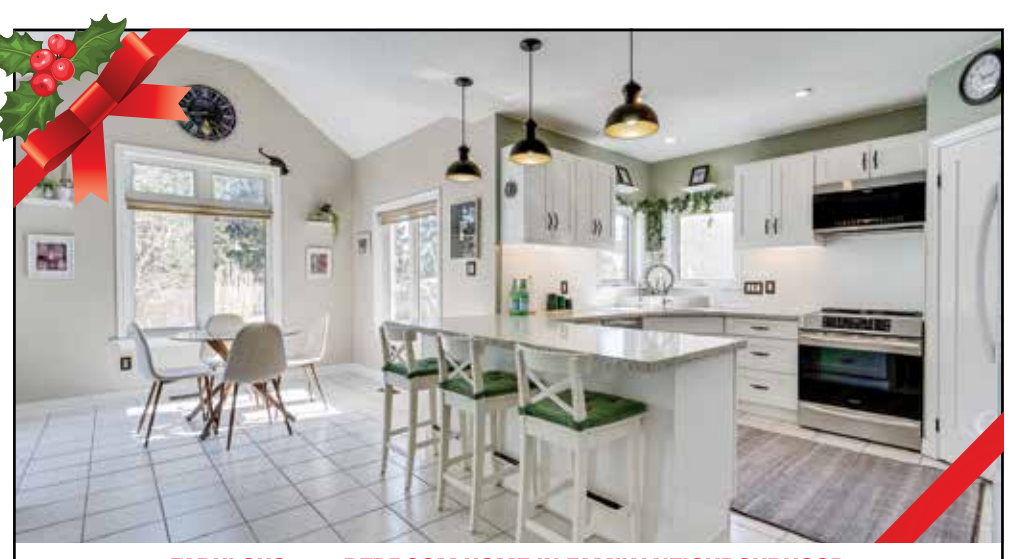
SET ON 50 GENTLY ROLLING ACRES

- Bungaloft 4 (2+2) bedrooms & 3 bathrooms
- Normerica post-and-beam home
- Open concept with soaring ceilings
- Main Floor Primary with 3 piece ensuite
- Finished 9' ceiling walkout basement
- 3 tier pond with waterfalls, large decking
- Views to the east and west over the valley
- Barn, 30'x72' drive shed & Quonset Hut
- Board-and-Batten siding w/ metal roof
- 954461 7th Line, Mono $2,549,900



BUILD YOUR CUSTOM HOME ON NEARLY 2 ACRES

- Vacant treed lot with mix of spruce & pine trees
- Exceptional privacy & natural beauty
- North of County Road 109, 10 mins. to Orangeville
- Nearby walking, hiking or biking trails
- Fiber optic internet located at roadside
- School bussing is available for local families
- Get away from the hustle & bustle of the city
- Don't miss this opportunity to create your dream home on a treed lot nearly 2 acres
- 333130 7th Line, Amaranth $475,000



FABULOUS 3+1 BEDROOM HOME IN FAMILY NEIGHBOURHOOD

- Lower level with bath, bdrm & kitchen
- Open kitchen/dining/living on main floor
- Kitchen w/ quartz counters & induct. stove
- Sun filled solarium with access to the pool
- Main floor laundry with entryway to garage
- Primary has 4 pc ensuite & walk in closet
- Privacy with no neighbours in the backyard
- Extensive perennial gardens w/ new deck
- 2 car garage, driveway fits 4 cars, steel roof
- 609 Simon St., Shelburne $899,999

Could 2026 Bring a More Positive Real Estate Market to the GTA?

The real estate landscape in Toronto & the broader GTA has shifted noticeably throughout 2025.

After years of rapid price appreciation & chronically low inventory, the market has moved into a cooler phase marked by rising months of inventory & declining average home prices. These signs don't guarantee a strong rebound ahead but they do help set the stage for a potentially more balanced & constructive market environment going into 2026.

INVENTORY: A MEANINGFUL INCREASE IN SUPPLY

One of the most defining developments in 2025 has been the increase in "months of inventory," a key indicator of market balance. Detached homes in the GTA have seen months of inventory rise to about **5.1 months**, up from roughly **4.5 months** the year prior. Semi-detached homes also experienced an increase, moving from **2.8 to approximately 3.3 months.**

This upward trend signals a shift away from the ultra-tight conditions of recent years. More homes available relative to the pace of sales typically results in:

- More choice for buyers
- Less frantic competition
- Fewer bidding wars
- More time for buyers to make informed decisions

Toronto's active listings throughout 2025 have consistently come in higher than in previous years, contributing to a market that now more closely resembles balanced conditions rather than an overheated seller's market.

$ PRICES: A NOTICEABLE DOWNWARD ADJUSTMENT

In tandem with rising inventory, average prices across the region have been pulling back. By late 2025, the average selling price in the GTA had fallen to roughly $1.04 million, a noted decline on a year-over-year basis.

The benchmark Home Price Index also reflected this softening, registering decreases compared with the same period in 2024. Condominiums, in particular, have experienced some of the sharper price adjustments, with average price per square foot slipping significantly from earlier peaks.

These price movements illustrate a broader correction - one that many analysts argue is overdue after several years of intense upward pressure. For buyers who were previously priced out or hesitant due to rapid appreciation, this environment presents a potentially more accessible entry point.

WHAT THIS COULD MEAN FOR 2026

The shift toward higher inventory & softer prices has altered the market's dynamics & these conditions may influence how 2026 unfolds. While no outcome is certain, there are reasonable scenarios that could lead to a more positive overall experience for buyers and sellers alike.

Potential for Boosted Buyer Confidence
A marketplace with more options & more realistic pricing may help restore confidence among buyers who paused their search during the height of overheated conditions.

More Predictable Market Behaviour
With a slowdown in extreme price volatility, 2026 could bring a steadier environment. Sellers may not receive record bids but the pace of change may feel more manageable & less speculative.

Greater Opportunities Across Buyer Types
First-time buyers, downsizers & investors may encounter more favorable conditions - from less upward pressure on prices to a wider variety of listings.

FACTORS THAT COULD INFLUENCE THE MARKET'S DIRECTION

While conditions point toward the potential for a more constructive year ahead, several variables could shape the actual trajectory:

- **Interest rate trends**
- **Local employment and economic growth**
- **Population and immigration patterns**
- **Consumer confidence and spending**
- **Global economic uncertainties**

Because these influences lie outside of the housing market itself, their direction will play a significant role in whether Toronto sees stabilization, continued correction, or renewed growth in 2026.

Overall, the combination of rising inventory levels & moderating prices suggests that the Toronto real estate market is still undergoing a period of adjustment. These shifts may create opportunities for different types of buyers while encouraging a more balanced environment between supply & demand. Looking ahead to 2026, the market's direction will depend on a variety of broader economic influences - including interest rates, job growth, consumer confidence & population trends. While it is too early to predict a firm turnaround, the current conditions point toward the possibility of a steadier, more sustainable market landscape. Rather than dramatic swings, the coming year may bring a gradual settling that benefits Buyers & Sellers alike.

If you are thinking of making a move & want to discuss your real estate goals - give us a call!