

The chart above shows the average resale home prices in the GTA, month by month, for the last four years. It's interesting to note that 2010 prices were higher than ever - and while there are many differing opinions on what might happen over the next year, most believe resale home prices will flatten. For the latest market information, go to CallDerek.ca.



next edition spring 2011 >>>  
**Final Thoughts...**

This information in this newsletter was written, designed and created by Derek Dunphy, Sales Representative at Johnson Associates Real Estate Ltd., Brokerage. Comments and questions can be sent to [Derek@CallDerek.ca](mailto:Derek@CallDerek.ca).

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An Insight into the Georgetown Ontario Real Estate Market. Provided by Derek Dunphy, REALTOR®

**current topics >>>**

**Attention: Prices are Up, but Sales are Down. Is it time to sell?!?!**

Georgetown residents who own their homes will be pleased to hear that prices are continuing to rise in the Halton Hills area: Your house is likely worth more now than ever!

Some factors in the real estate market that have contributed to a reduction in the amount of homes listed and sold over recent months. One result of this fact is that buyers do not have a huge selection to choose from; and when demand is constant and supply is low, prices rise.

**Interested in which houses have sold in Georgetown? Go to CallDerek.ca**

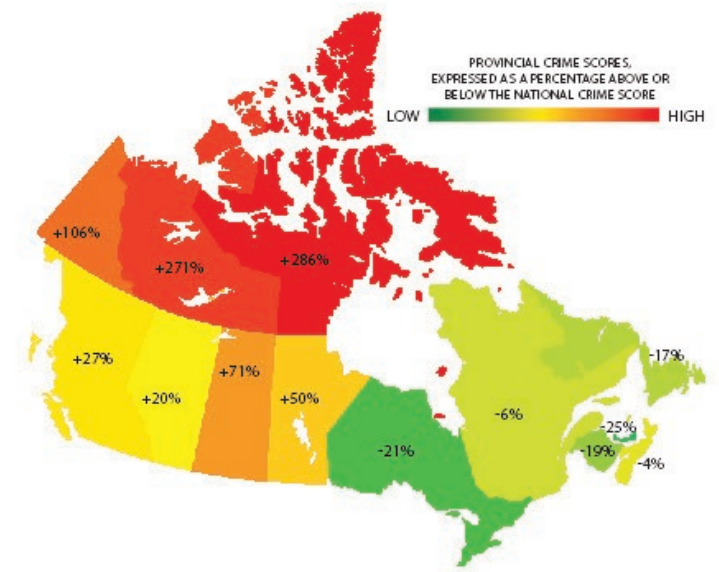
Derek Dunphy  
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Johnson Associates Real Estate Ltd.  
Your Community Agent

## A Safe Place to Live

### Halton Region ranked among safest in Canada

Maclean's Magazine annually ranks the Most Dangerous (and conversely The Safest) Places to Live in Canada. The statistics released in October 2010 showed that Halton Region, Ontario was the third safest place to live in Canada. Topping the list for safest place in Canada was Caledon Ontario. Halton Region is comprised of Halton Hills, Milton, Oakville, and Burlington.

Maclean's used data from Statistics Canada and the regional police services of the largest 100 population centres in Canada to arrive at their findings. The methodology used was to compare the various centres crime rates, to the national average. Halton Region's crime rate was 58% below the national average. The provincial rates are pictured below.



**This certificate entitles the bearer to a confidential, no obligation,**

## FREE HOME EVALUATION\*

A home evaluation will assess the value of your house in today's real estate market. It considers the size of your house and property, the upgrades that have been added both inside and outside, as well as comparable house sales in the neighbourhood; in conjunction with current price trends. To redeem this certificate, call Derek Dunphy at Johnson Associates Real Estate Ltd., Brokerage

Office: (905)877-5165. Email: [Derek@CallDerek.ca](mailto:Derek@CallDerek.ca). Website: [CallDerek.ca](http://CallDerek.ca)

\*A home evaluation is an opinion of current market value; and should not be considered a formal appraisal. This offer is not meant to solicit any person that is currently under contract to sell their home with a real estate brokerage.

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Coming soon to Facebook >>>

# 365 Things to Do in Georgetown, Ontario

There is a new page coming to Facebook this February... Check it out, and share your thoughts about out town!

Long before the movie The Social Network, and Facebook founder Mark Zuckerberg was named Time Magazine's Person of the Year, people were sharing their thoughts and ideas; but never before has it been so easy to get a message out to your family and friends (and their friends, and their friends...). Facebook and other social media sites have truly changed the way many people spend their day (or at least a few minutes of it), and the way we communicate: LOL, :), OMG... Millions of people (about 500 million at last count) use Facebook to connect with old friends from high school, new friends, business contacts, family and all the people connected to each of those people. Social networks are not a fad, but a new reality - and while the medium will continue to evolve, it will not go away.

Starting in February, Facebook will be used to tell people about 365 things you can do in Georgetown. There will be a new place featured every day for a year - Parks, pools, arenas, restaurants, stores, and fun places that you may never knew were there (even if you've lived here for years). If you use Facebook, and you like this idea - come check it out, and invite your friends to do the same. If you have a place that you love to go, place you love to eat, place you like to shop in town... this is the place to tell the world about it (or at least our beautiful little corner of the world).

To join our page, simply search for "365 Things to do in Georgetown Ontario" on Facebook, and click "like".



## family fun >>> Word Search

If you've spent any time at the one of Georgetown's three rinks, than you know that this is definitely a hockey town! It only seems fitting to include a hockey focused word search. Have fun!

S L A S H I N G N I D L O H F  
 A N E R A O L H N L Y M P S A  
 I C E N T E R G N I K C E H C  
 C T H Y T L A N E P P T O C E  
 P O W E R P L A Y K A P E Y O  
 W H D N I E B U T K E U I D F  
 R S H O C K E Y S T I C K R F  
 I P O Z K I N A W I N Y T O T  
 S A O L F O R W A R D E T F D  
 T L K A E T E A M R O L E F E  
 S S I R F T F K N I N N M S F  
 H E N T T R E A E G O A L I E  
 O E G U E O R E N T W T E D N  
 T H R E E P E R I O D S H E S  
 E N T N Y S E B L U E L I N E

### WORDS

ARENA	HELMET	REFEREE
BLUELINE	HOCKEYSTICK	SKATES
BREAKAWAY	HOLDING	SLAPSHOT
CENTER	HOOKING	SLASHING
CHECKING	NET	SPORT
DEFENSE	NEUTRALZONE	TEAM
FACEOFF	OFFSIDE	FORWARD
GOALIE	STANLEYCUP	PENALTY
TRIPPING	THREEPERIODS	HATTRICK
POWERPLAY	WRISTSHOT	NHL

# More Homes Coming to Georgetown!

While many cringe at the thought of Georgetown getting too big, development is inevitable. The rate of development, type of development allowed and location of that development is monitored closely by the Town of Halton Hills Council and Planning Department. Other environmental factors, such as availability of water also greatly impact development in Georgetown.



Georgetown homes get their water from the ground, through a municipal well system that supplies most of the houses in town. The amount of water pulled out of the ground and the environmental impact, is watched by the Ministry of the Environment. The MOE then in turn tells the town how many dwellings may safely be built (from a water standpoint). The water permitted is measured in SDEs (Single Dwelling Equivalents); recently 1200 SDEs were allotted to Georgetown.

The 1200 SDEs allocated by the MOE were quickly released to developers in town that have had projects on hold awaiting more water to become available. Over the next couple of years you can expect to see new homes in various sites around town, and sales offices have already started to sell homes. Most builders have had tremendous success in Georgetown, and they have been anxious to get their planned projects back on track. A few of the sites you can expect to see soon include:

1. Menkes will be putting in a development

- of townhomes and semis in the old Upper Canada College land off Guelph Street on the east side of town: 118 SDEs allocated.
2. Fernbrook will continue their building in Georgetown South off Danby Rd, and the land adjacent to the new Holy Cross Church: 367 SDEs allocated.
3. Remington will continue their building on the east side of Georgetown South: 383 SDEs allocated.
4. Eden Oak is building a new townhome complex of townhomes off Main Street North near Downtown: 143 SDEs allocated.

## ask the experts >>>

**Q:** What is my home worth?  
**A:** Call a REALTOR®, for a free market evaluation.



REALTORS® are trained to evaluate a properties value, based on numerous factors including: Home size, home condition, location, current market trends; along with comparable sales information from other homes sold in the area. In addition, a good real estate professional will provide you with the help and advice necessary to make sure you are getting the highest possible price for your home! Call Derek Dunphy for a FREE evaluation of your home's value at 1-888-877-5165.



## The True Cost of Buying A Home

While convenient mortgage calculators (like the one found at CallDerek.ca) can be very useful, a good REALTOR® can help you calculate the true costs that are associated with the purchase of your home. One must consider their mortgage, taxes, utilities, moving costs, insurance, travel to work... Make sure you consider everything before you buy!

## Government may make it harder to get a mortgage this year

While many people believe that the government should not play a role in deciding who the banks should approve for mortgages; they do exercise great control over who receives mortgage insurance from the Canadian Housing and Mortgage Corporation (CMHC). Mortgage insurance is mandatory for anyone buying a home with less than a 20% down payment.

Last year, the CMHC tightened the minimum requirements for those applying for a mortgage: Some of the changes included a minimum deposit requirement of 5%, and applicants had to be qualified using the 5yr fixed mortgage rate. There is strong speculation that the rules will further tighten in 2011. Some changes may include a further increase of the minimum down payment, and a shortening of amortization periods. This will make it harder for some Canadians to realize the dream of home ownership. Finance Minister Jim Flaherty has promised to closely monitor the market.