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MAY 2023



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YEAR	AWARDS
2022	<ul style="list-style-type: none">• #1 INDIVIDUAL AGENT IN HALIBURTON COUNTY• RE/MAX CHAIRMAN'S AWARD• #3 INDIVIDUAL AGENT COMPANY WIDE - ACROSS MUSKOKA & HALIBURTON COUNTY• \$24,974,200 TOTAL SALES VOLUME• AVG. SALE PRICE OF \$938K(38% MORE THAN AVG. PRICE POINT IN HALIBURTON COUNTY)
2021	<ul style="list-style-type: none">• RE/MAX CHAIRMAN'S AWARD• #2 INDIVIDUAL AGENT IN HALIBURTON COUNTY• #5 INDIVIDUAL AGENT COMPANY WIDE - ACROSS MUSKOKA & HALIBURTON COUNTY
2020	<ul style="list-style-type: none">• RE/MAX CHAIRMAN'S AWARD• #1 INDIVIDUAL AGENT IN HALIBURTON COUNTY• #2 INDIVIDUAL AGENT COMPANY WIDE - ACROSS MUSKOKA & HALIBURTON COUNTY

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'Crazy' COVID habits over as County's real estate market cools

Low inventory likely to keep prices stable through remainder of 2023

■ BY MIKE BAKER

Haliburton County realtor Vince Duchene thought he'd seen it all in his 35-year career as a real estate agent, then the "frenzy" brought on by the COVID-19 pandemic hit and he felt like he was learning the ropes all over again.

"Never seen a market like it, probably never will ever again," Duchene, broker with RE/MAX Professionals North, said in a May 12 interview. "The sheer number of interested buyers was unlike anything we've seen before. We were getting upwards of 100 people out to see a property over a four-day period, anywhere from 10 to 20 offers coming in... in two-and-a-half years, I only saw four offers arrive with a condition attached.

That tells you right there where we were."

While the gravy train that kept arguably the biggest sellers' market anyone has ever seen in Ontario chugging along hasn't quite come to a screeching halt, it's certainly slowed. Cottage country has been among the hardest hit areas.

Based on statistics posted by the Lakelands Association of Realtors, which covers Haliburton County, Orillia, Muskoka, Parry Sound and southern Georgian Bay, the number of residential non-waterfront sales were down 17.5 per cent in April when compared with the same period from 2022, and 11.2 per cent below the five-year average.

Waterfront sales are down 20 per cent from last year and are 30 per cent below the five-year average.

Year-to-date, the association is reporting 1,270 non-waterfront sales – down 30.5 per cent from the first four months of 2022, while waterfront sales totaled 218 – a reduction of 32.9 per cent.

The median sale price – used to establish an accurate baseline for activity – for residential non-waterfront properties thus far in 2023 was \$679,000, down 15.1 per cent from the same period last year. The drop is more substantial for waterfront, with a median price of \$932,500 coming in 21.6 per cent lower than last year.

Looking specifically at

Haliburton County, Jeff Strano, an agent with RE/MAX Professionals North, said there have been 300 total listings as of May 7. This included waterfront and non-waterfront properties, as well as vacant lots. The median sale price for non-waterfront, he said, was \$466,250, with waterfront at \$812,500. That's a marked decrease from last year, when the Lakelands Association of Realtors reported the median price of a waterfront property in the Highlands was \$1.285 million, and \$624.234 for non-waterfront.

Today's numbers reflected more of a return to 2021 totals, when the median waterfront property sold for \$801,000, and non-

waterfront for \$469,569.

“We’re treating this more like a levelling off period. We don’t have multiple offers flying around anymore, which is keeping the final selling price down,” Strano said. “It would be misleading to say [the market] is crashing, or prices are dropping dramatically – we’re actually seeing prices come back up a little bit after they bottomed out in December.”

Duchene said the activity seen between summer 2020 and spring 2022 was an anomaly, rather than a new norm. He believes Haliburton County has returned to its more traditional market, which typically ramps up in the spring.

The challenge, he said, is trying to get the message across to sellers that, due to several factors, including a 4.5 per cent increase to the Bank of Canada’s base interest rate, the market has cooled.

“The red-hot market we saw the past couple of years is over. Now, the most important thing when selling a property is putting it up at a realistic value. There’s a lot of people on the seller side who are in shellshock, thinking they missed the boat,” Duchene said.

He’s trying to flip the narrative on that though and change the way people look at their investments.

“At the end of 2019, the average sale price of a residential property in Haliburton was \$474,000. At the end of 2022, it was \$831,000. Looking at sales now, it’s come down to \$680,000. So, yes, while we have a correction of sorts, from the end of 2019 to today, that’s an increase of 43.15 per cent,” he said. “The major difference now is we’re not seeing the crazy multiple offers, which was driving prices up across the board.

“We’re almost retraining everyone to say ‘you didn’t miss the boat. It’s still there. You’re still getting a very good return’. Anybody on the planet would be jumping six feet high if I told them, in 2019, they’d be making 43 per cent on any investment over the next four years,” he added.

Both Duchene and Strano believe the County is in a “strange balance” with no real advantage for buyers or sellers.

“When I look back at properties



sold at the peak of the pandemic, I had a listing for \$800,000.

There were 10 offers that came in – the top two were in the \$1.2 million range, but the rest were all under \$900,000. I think what’s happening now, is those enthusiastic buyers have already bought, and those realistic second-tier buyers are what’s left. They’re still great buyers, but sellers may need to satisfy their needs a little bit,” Duchene said.

“I still think this can be considered a sellers’ market because prices are so much higher than they were as recently as four years ago, but some of the things we’re seeing also lend themselves to a buyers’ market. It’s a nice mix right now,” he added.

Strano said he can’t see a significant crash happening, largely due to the lack of local inventory.

“A recent report released by RE/MAX said 67 per cent of cottagers hope to keep their cottage in the family and pass it down to the younger generations. Unfortunately, we’re limited with the number of lots we have on our lakes – you can’t just make waterfront lots, or build a bunch of new cottagers, so that’s a big reason inventory is low,” Strano said.

“I actually think things are going to bounce back. It won’t be long before things rise, maybe not quite to COVID pricing because I don’t think we’re going to see people tripping up over themselves to pay \$300,000 over



asking any time soon, but I can see a situation where people are seeing a 10 to 12 per cent increase year over year on their waterfront properties, and 7 to 10 per cent for non-waterfront. That’s what we saw pre-pandemic, and that’s where I see us returning,” he added.

Duchene said if the craziness brought on by COVID taught him one thing, it’s that anything can happen.

“I see us continuing to lack in

inventory, and prices holding because of that. The day I have 10 to 15 cottages to show to someone at any one time is the day prices will correct again. Until then, it’s not likely to happen,” Duchene said. “Things could be different two months from now. Nobody predicted what was going to happen during COVID. We’re reacting to the market on a day-by-day basis. There’s no crystal ball, unfortunately.”



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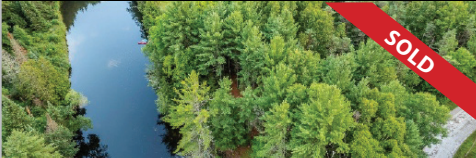
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on June 2, 3 and 4

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GRASS LAKE/KEARNEY \$599,000

SOLD FIRM IN 2 DAYS ON MARKET!



- 3 bed • 1 bath
- NE exposure • Bunkie
- 105 ft waterfront • Clean sandy
- 2 lake chain

STERLING LANE \$699,000



- 3 bed + den • Office
- 1.9 ac • Year round living • Fir beams
- Reclaimed brickwork • Charming

SOUTH PORTAGE LAKE \$1,049,999



- 3 bed • 1 bath
- Quiet lake • 159 ft waterfront • Deep clean off dock
- ICF unfinished basement with high ceilings

COUNTY RD 21 LOT \$199,000



- 12.4 acres • Privacy
- Build your dream home between Haliburton and Minden
- Driveway in place

HINDON LAKE LOT \$695,000 + HST



- Build your dream cottage • 2.1 ac • Clean spring fed lake
- Towering pines • Granite outcroppings
- Great fishing and swimming

DRAG LAKE \$1,199,000



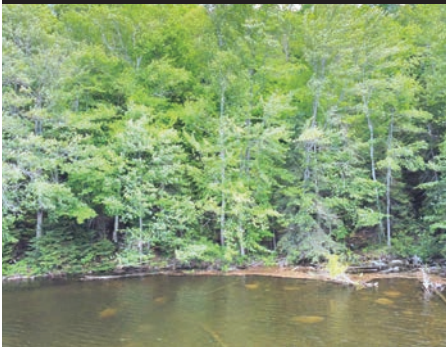
- 6 bed • 2 bath • 100 ft shoreline
- Great boating and fishing on Drag and Spruce Lakes

IRONDALE RIVER LOT \$269,900



- Approx. 1540 feet of sandy shoreline on the Irondale River
- Level, sandy land with whispering pines
- 11.8 acres of supreme privacy!
- Level driveway in off Cty Rd 503

SELECT TRAIL LOT \$299,000



- Affordable building lot on Outlet Bay
- 100 ft shoreline • Sandy mixed bottom
- Hydro, telephone • Build your dream home on Drag Lake

ANGEL RD \$319,900 + HST



- 2.3 acres, driveway in
- Building site cleared, level building area
- Hydro available
- Year round township road
- Build your dream getaway!

ANGEL RD \$269,900 + HST



- Excellent building lot on a year round road
- 2.3 acres of privacy and hydro available
- Driveway in
- Build your dream home close to Sir Sam's Ski Hill and Eagle Lake beach!

HAMMER LAKE \$899,000 + HST



- 133 acres
- 4820 ft of waterfront
- Western exposure
- Complete privacy

**INVENTORY IS
LOW, CALL US
TODAY TO LIST!**



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