

GREEN *with envy*

PHOTOGRAPHY **BONNIE FOX**

Step outside into a garden that takes all your cares away! These home and garden experts are showing us some of their best work and can make your outdoor space stand out in your neighbourhood.



AT HOME

Favourite Tree: Acer griseum or paperbark maple.
Outdoor Exercise: European football.
Money-No-Object Addition: School-style gymnasium.
Best Vacation: Visiting family in Italy.

MATT CIVIERO CERTIFIED LANDSCAPE DESIGNER

The Landmark Group

I'm inspired to create lasting landscapes for amazing clients. I'm inspired by warm summer days that will soon be here. I'm inspired to spend quality time outdoors with friends and family.

AT WORK

Who Inspires You: My wife Kate, a glass artist, who never ceases to amaze me with her creativity and craftsmanship.
2019 Trend: Simplified spaces, weeding out clutter and really focusing on how you use a space and who you use it with. **DIY Trick:** Create a master plan for your landscape project, even if you build it in stages. **Colour Of The Year:** When it comes to plants, you can never go wrong with green, it's all about combining different hues and textures.



AT WORK

Inspiration: My parents. Their passion for growing, their willingness to learn and their dedication to each other and their business is amazing!

2019 Trend: Eco Pots made from recycled plastic. **DIY Trick:** Recycle clean wooden pallets as vertical herb gardens.

Colour Of The Year: Coral.

JESSICA LADLY GREENHOUSE MANAGER

Riverside Greenhouses

I get inspired by colours and textures. I love all the different forms and shapes of the plants that I work with and enjoy using their natural habits to create colourful and unique combinations.

Continued on page 92

AT HOME

Favourite Tree: Sugar maples. **Outdoor Exercise:** Hiking. **Money-No-Object Addition:** Update the greenhouse structures and add beautiful show gardens.
Best Vacation: Our family trips to Florida.

AT WORK

Inspiration: Creative and innovative use of materials.
2019 Trend: Real wood decking products with a 30 or even 50-year warranty against rot. **DIY Trick:** Invest in quality outdoor materials that are durable in our harsh climate and build it to last. **Colour Of The Year:** Hopefully lots of sky blue.



LUKE WILLIAMS

OWNER
Williams Outdoors Inc.

Our incredible clients for this project wanted a California-style outdoor space, built to last on their Georgian Bay beachfront location. We used a palette of bright and durable materials constructed to achieve a long-lasting resort atmosphere.

AT HOME

Favourite Tree: Tough to pick one, but I love blue beech. **Outdoor Exercise:** Building landscapes. **Money-No-Object Addition:** Natural swimming pool. **Best Vacation:** Spending time with my family around our future dream natural swimming pool!

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AT HOME

Favourite Tree: Can't pick just one, palo verde, birch, poplar, larch, beech, olive and cypress. **Outdoor Exercise:** Hiking with friends with dogs. **Money-No-Object Addition:** Easy – a greenhouse. **Best Vacation:** The desert.

HEIDI EHLERS
OWNER
GREEN LOVE

To know that someone came up with the idea to use moss, ferns and living plants to create indoor vertical gardens inspires me every day. That's creativity – seeing the familiar in unfamiliar ways.

Continued on page 96

AT WORK

Who Inspires You: My parents and their commitment to excellence, their courage and their perseverance. **2019 Trend:** Big, dramatic, graphic plants and green as an integral part of décor and interior design, indoors and out. **DIY Trick:** Less is more. Less watering. Less fussing. **Colour Of The Year:** Green. Love.

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AT HOME

Favourite Tree: Maple.
Outdoor Exercise: Walking the dogs. **Money-No-Object Addition:** All the bells and whistles outdoor kitchen. **Best Vacation:** An 1,800 km Ski-Doo trip from Sudbury to Timmons to Wawa.

AT WORK

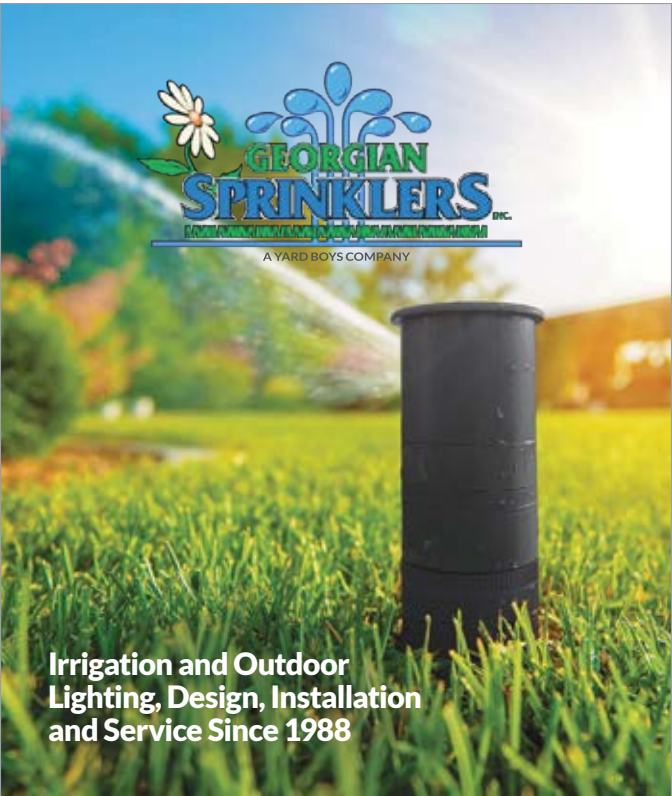
Inspiration: The passion that happens at the end of a project and seeing how it all came together. **2019 Trend:** Pools. **DIY Trick:** If you don't have a level, use a half glass of water on a two-by-four. **Colour Of The Year:** Benjamin Moore's Black Horizon.

PETER OOSTERHOFF
OWNER

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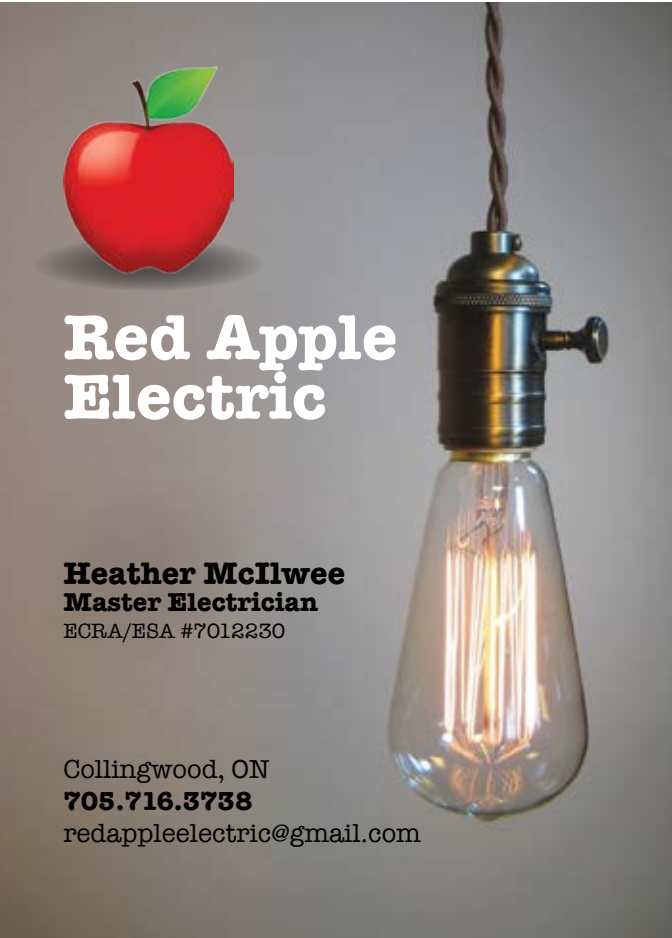
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AT HOME

- Favourite Tree:** Oak.
- Outdoor Exercise:** Frisbee.
- Money-No-Object Addition:** Outdoor cooking centre.
- Best Vacation:** Staycation!

AT WORK

- Inspiration:** The seven generations of the Knights family who have worked in this business.
- 2019 Building Trend:** The combination of stone, wood and steel to finish the exterior of your build. **DIY Trick:** When opening a package of zip ties, don't cut off the top of the bag. Cut a slit in the middle of the bag and they won't fall out.
- Colour Of The Year:** Benjamin Moore's Raccoon Fur.

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REAL ESTATE MARKET SNAPSHOT – Q1 2019 IN REVIEW

As usual, we focus where we specialize - residential single-family homes & condos in the Blue Mountains, Collingwood & Clearview of the WESTERN DISTRICT of S. Georgian Bay. The lack of sufficient inventory continues, and thus so do the elevated prices. However, the stats seem to show that those elevated prices ARE negotiable and are taking a bit longer to sell.

Specifics are below but Western District condos sold at about 97.2% of their asking price & averaged 64 days to sell (DOM), a change from Q1 2018's 98.6% ratio & 45 DOM. The average sale price was \$406,100, up from Q1 2018's \$348,107. Months of inventory was just under 6 (defined as the measure of how fast all existing homes on the market would last assuming a) no more listings are added, & b) the rate at which homes sell is constant as per the average of the last 12 months of sales), a slightly slower rate of sales than Q1 2018's 4 months of inventory. Single family homes sold at approx. 97.9% of their asking price & averaged about 58 days to sell, very little change from Q1 2018. The average sale price was \$705,839, up a bit from Q1 2018's \$680,572. Months of inventory was just under 7, slightly slower than the 5.6 months of Q1 2018. The majority of sales were in the \$500,000 to \$700,000 range but 21 sold over \$1M, and 2 sold over \$2M.

MARKET INSIGHTS

The most relevant issue of Q1 to real estate is the new Federal Budget. The following commentary contains excerpts from other authors, thanks to Tim Ward, The Mortgage Centre, Murtaza Haider & Stephen Moranis, the Mar 28th National Post, & Mark Weisleder, Real Estate Lawyers.ca.

As of Sept 1/19, CMHC (Fed Gov't) will be offering first time homebuyers no-interest equity mortgages, aka shared equity mortgages – "SEMs" – of 5% for a re-sale home & up to 10% for a new home from a builder.

For example, if a borrower purchases a \$400,000 home with 5% down & a 5% CMHC SEM (\$20,000), the size of the borrower's insured mortgage would be reduced from \$380,000 to \$360,000, helping lower the borrower's monthly mortgage bill. Qualifications/Restrictions: total household income less than \$120,000, home purchase up to \$505,000. No ongoing monthly payments are required, the buyer would repay the incentive, for example, at resale. One can assume if that resale nets a profit, part of said profit will have to be shared with the Government. This should also mean that if one loses money on that resale, the government (meaning the taxpayer) would share in the loss. We'll see.

Whether or not the Liberal budget proposal to implement SEMs will improve housing affordability for first-time homebuyers is debatable. In the U.K., SEMs led to people buying bigger houses, not taking on less debt. This similar initiative by the U.K. government 2013-18 led Matteo Benetton of Haas School of Business, U of Calif, to conclude that the households used SEM "to buy more expensive properties, not to reduce their mortgage debt / house price risk exposure." By the way, if the borrower defaulted, the government had the right to foreclose. Of interest is that most of the eligible borrowers in the U.K. (61%) did not take advantage of the SEM. The authors believe that the borrowers were mindful of future home price appreciations & were reluctant to share expected capital gains with the government.

The authors opine that improving affordability in Canada's most expensive housing markets will take more than SEMs. What's needed are aggressive plans that incent homebuilders / developers to produce more housing of diverse types to offset the increase in housing demand. Such changes will require cutting the red tape that delays approvals, and streamlining levies & development charges to help build vibrant, sustainable communities.

Also in this Budget is the RRSP Homebuyer withdrawal limit increased to \$35,000 per person, \$70,000 per couple, repayable over 15 years, to your own RRSP. Money must be in your RRSP account at least 90 days before it can be withdrawn, an important consideration for a closing date!

HIGHS, LOWS & SPECIFICS

- COLLINGWOOD:**
- The high sale was a downtown home at Maple & Third for \$1,250,000.
 - The low sale was an 865 SF 2 bdrm, 1 bath condo in Cranberry for \$227,000.
 - Condos: Q1 2019 (vs Q1 2018): 72 listed, 40 sold (141 listed, 36 sold); avg DOM 62 (28); avg sale to list price – 96.9% (98.7%); avg sale price \$444,575 (\$355,893) – up approx. 25%.
 - Single Family Homes: Q1 2019 (vs Q1 2018): 135 listed, 67 sold (195 listed, 50 sold); avg DOM 44 (40); avg sale to list price – 98% (98.3%); avg sale price \$563,027 (\$502,896) – up approx. 12%.

THE BLUE MOUNTAINS:

- The high sale was a stunning home on 36 acres near the Georgian Bay Golf Club for \$2,950,000.
- The low sales were all under \$200,000, 8 condo-hotel units in the Village at Blue.
- Condos: Q1 2019 (vs Q1 2018): 86 listed, 28 sold (176 listed, 38 sold); avg DOM 68 (60); avg sale to list price – 96.3% (98.2%); avg sale price \$341,532 (\$338,171) – up about 1%.
- Single Family Homes: Q1 2019 (vs Q1 2018): 80 listed, 49 sold (347 listed, 45 sold); avg DOM 44 (57); avg sale to list price – 97.7% (97.6%); avg sale price \$948,420 (\$869,025) – up 9%.

CLEARVIEW (Nottawa and Nottawasaga Districts):

- The high sale was a 2015 built home on 2 acres just west of Nottawa for \$1,750,000.
- The low sale was a 900 SF house in Nottawa village for \$251,000.
- Single Family Homes: Q1 2019 (vs Q1 2018): 62 listed, 31 sold (391 listed, 87 sold); avg DOM 87 (55); avg sale to list price – 97.7% (97.8%); avg sale price \$645,955 (\$495,263) – up approx. 30%.

For a detailed analysis of the property you wish to sell or buy, please contact us at your convenience. We are here to help you make an informed decision and to SAVE YOU TIME!



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Note: These statistics are compiled using data from the MLS system of the Southern Georgian Bay Association of Realtors and are believed to be reliable.

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people

AT HOME

Favourite Tree: Linden.
We even named our son after it. **Outdoor Exercise:**
Doing what we love, working!
Money-No-Object Addition:
Professional outdoor ice rink.
Best Vacation: Camping under the stars by a lake, with the whole family.



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OWNERS

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Continued on page 102

AT WORK

Inspiration: Our passion for working outdoors.
2019 Trend: Staycations in your own perfect backyard. **DIY Trick:** Use steak knives to get the perfect edge to your garden beds.
Colour Of The Year: Benjamin Moore's Clear Skies.

Lindsay Herbert,
Owner of Baywood Design &
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GREG WILKINS
OWNER

Mulch-It

This photo shows how we take unused or problem areas and make them into spaces that allow people to get out and enjoy their land. From learning about building lots, creating trails for all seasons and reclaiming overgrown land, we can help you utilize your land to its full potential.

AT WORK

Inspiration: My Dad. He passed away three years ago and every day I see what he did for me and I strive to do the same for my children. **2019 Trend:** Take back land from invasive species. **DIY Trick:** Put the chainsaw away and call us. **Colour Of The Year:** Slate grey.

AT HOME

Favourite Tree: The lilac. It is quintessential rural Ontario and reminds me that spring is finally here and summer is just around the corner. **Outdoor Exercise:** Hiking through our trails on our family farm with the kids. **Money-No-Object Addition:** Buy more land. **Best Vacation:** Spontaneous summer beach days on the bay, right here in Grey County.

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Continued on page 106

AT HOME

Favourite Trees: **Silke:** Birch. **Wilhelm:** Cedar.
Outdoor Exercise: **Silke:** Gardening. **Wilhelm:** Cutting wood.
Money-No-Object Addition: A greenhouse or sunroom.
Best Vacation: The Grand Canyon.

AT WORK

Inspiration: We are a solution-based business, so we love a challenge. **2019 Trend:** Electric car charging stations. **DIY Trick:** Instead of bagging grass clippings, use it as a mulch for your vegetable garden. Clippings keep the weeds down, the soil moist and fertilize your garden.
Colour Of The Year: Our business colours, blue and green.



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AT WORK

What Inspires You: Challenging sites. **Trending This Year:** Low-maintenance native plant material. **DIY Trick:** Duck tape and PL Premium adhesive can fix just about anything. **Colour Of The Year:** Black.

MARK HIGGINSON

OWNER

Natural Stonescapes

This project in the photo engulfed all of my favourite design elements. We integrated natural materials onto a site with an interesting grade. All the natural plantings and the forest backdrop soften this home's new landscape. **OH**

AT HOME

Favourite Tree: The apple tree on my front lawn is a great place for my bird feeders. **Outdoor Exercise:** Walking our huskies. **Money-No-Object Addition:** A big new shop. **Best Vacation:** Fishing trip to Quebec.

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