

# “Going to the Farm Side”: The tale of a city girl gone country Part 4 : The Farm Hunt

Farm life in Mount Albert had a few hiccups, but in general it was glorious. My husband and I were hooked. We wanted to purchase our own farm! Though I enjoyed the pastoral days on our rented property (one we could never afford as it was being held on speculation by a land banker), we were hankering to own a place of our own before we were priced out of the market.

The Real Estate market in Toronto and surrounding areas had been hot for at least a decade. Home prices (especially GTA farmland) kept rising exponentially, however, there was slight blip happening in the meteoric graphing of home prices.

On Monday, October 6, 2008 the American Stock Market started a weeklong descent and the Dow Jones Industrial Average dropped a startling 18.1%. By March 5, 2009 it had fallen more than 50%. Money Sense magazine reported that, in Canada, home prices had begun to fall... the Toronto Stock Exchange was in freefall.

There seemed to be a change in the regional housing market. The previous few years, when we went to go look at farms, they would be sold

in a bidding war before we could even get an offer together (and when we did get an offer together we would be outbid or would have our offer passed over for a cleaner one.)

It was heartbreaking, however, prices were not low or descending... farms were lasting a little longer on the market.

You know how there is always one dream place you drive by and say, “this is where I want to live. This place says home to me”. Well there was a farm in Udora that had a for sale sign on it and we always passed it driving further afield to view other farms out in Cannington or Beaverton. I loved it! I was always telling my husband we should just go look at it. Just for fun. He refused because the asking price was way above our budget. It had an adorable brick bungalow, a small barn and beautiful grass fields. Plus, it might even be within a commutable distance from Toronto.

And then it happened! I was stalking the MLS listings and I noticed the price on this farm had dropped by \$100,000. I immediately enlisted the help of my husband’s mother and we browbeat him into going for a viewing that day.

Of course we weren’t the only ones who had noticed the price drop and there was a bidding war the very next day. We had learned our lesson and gave absolutely NO conditions on our offer with the exception of financing (sometimes the banks are leery of providing mortgages on farms and only assess the value of the house and ten surrounding acres).

We lost. It sold for above asking. I was beyond devastated and figured we would have to move to Sudbury or beyond to actually get some land. But then the selling real estate agent called our agent and told us that the offer had fallen through. They wanted a quick sale and because

we were willing to close immediately and had no conditions on our offer they wanted to work with us. A bit of financial dickering later and we were finally FARM OWNERS!

Not only did we own a farm, but we were actually going to move into that dream piece of property that I had been coveting for about 3 years. (If I had known then the adventures that awaited me in pig raising, sheep shearing, cow chasing, horse selling and free range chicken mayhem, maybe I would have pushed for a three acre spot closer to the city.)

I think we bought at a lucky time. The Ontario Municipal Property Assessment Corporation reports, “Over the past four years, farmland values across Ontario have increased more than any type of residential property, including waterfront property ...farmland prices in the Greenbelt surrounding the Greater Toronto Area increased by an average of 41 per cent.”

It took years. And it was a struggle. We may have taken advantage of a brief blip in the rising real estate market. But we were finally York Region farmland owners!



## Going to the Farm Side

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- Develop realistic action plans
- Learn about cost-share funding opportunities

#### GYFP Workshop Schedule

Bloomfield	Day 1 - September 4	Day 2 - September 11
Brighton	Day 1 - October 9	Day 2 - October 16
Nobleton	Day 1 - October 29	Day 2 - November 5
Tweed	Day 1 - November 10	Day 2 - November 17
Douro	Day 1 - November 20	Day 2 - November 27
Sharon	Day 1 - November 28	Day 2 - December 5
Caledon	Day 1 - December 2	Day 2 - December 9
Bloomfield	Day 1 - January 7	Day 2 - January 14
Whitby	Day 1 - January 14	Day 2 - January 21
Sunderland	Day 1 - February 19	Day 2 - February 26
Lindsay	Day 1 - March 17	Day 2 - March 24
Napanee	Day 1 - March 18	Day 2 - March 25

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Producers are invited to attend free EFP (Fourth Edition) Workshops to learn more about:

- Best management practices
- Develop an action plan for their farm
- Learn about cost-share funding opportunities

All Workshops are from 10am to 3pm

#### EFP Workshop Schedule

Nobleton	Day 1 - October 1	Day 2 - October 8
Douro	Day 1 - October 7	Day 2 - October 14
Demorestville	Day 1 - October 28	Day 2 - November 4
Roblin	Day 1 - November 12	Day 2 - November 19
Sharon	Day 1 - November 18	Day 2 - November 25
Tweed	Day 1 - November 26	Day 2 - December 3
Whitby	Day 1 - January 9	Day 2 - January 16
Roblin	Day 1 - January 15	Day 2 - January 22
Lindsay	Day 1 - January 20	Day 2 - January 27
Brighton	Day 1 - January 22	Day 2 - January 29
Sunderland	Day 1 - February 5	Day 2 - February 12
Milton	Day 1 - February 19	Day 2 - February 26
Markham	Day 1 - February 23	Day 2 - March 2
Belleville	Day 1 - March 4	Day 2 - March 11
Caledon	Day 1 - March 19	Day 2 - March 26

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