# Most Recent

Buyers have the advantage right now. Here's what sellers need to know

For September 11, 2025

After nearly two decades of sellers calling the shots, things have changed.

Across Canada, inventory is up, prices are down, and buyers finally have leverage. In fact, there hasn't been a buyer's market like this since the 1990s, according to economists.

The latest numbers show it clearly:

- New listings are rising faster than sales
- 👉 Average prices in cities like Toronto and Calgary are down 5% or more year over year
- ← The sales-to-new-listings ratio is hovering under 40% in most of the country, well below the 60–80% range we saw during the pandemic peak

In plain terms: homes are sitting longer, buyers are taking their time, and conditional offers are back.

And for sellers, that presents both a challenge...and an opportunity.

Right now, it may actually make more sense to sell first and buy later. With more homes on the market and more time to negotiate, there's less pressure to lock in your next home before your current one sells.

But that doesn't mean the path is simple.

If your home isn't priced correctly, it may sit. If your marketing doesn't match what today's buyers expect, it might get overlooked. And if your expectations are based on last year's market, you could end up chasing the wrong result.

Thinking of making a move?

Reply to this email and we'll talk through what's happening in your local market and how to position your home to sell with confidence in this environment.

Sincerely, [Agent/Team]

# **Archive**

# Summer was slower than expected. Will fall heat up?

For September 4, 2025

While the weather may have been hot this summer, the Canadian housing market stayed surprisingly cool.

Many buyers hit pause: spooked by economic uncertainty, job market concerns, and rising inventory.

But with four months of sales gains and fall typically being the second-strongest market of the year, there are signs things may shift.

Here's what we're seeing now:

- **/ More choice.** Listings have stayed high, giving buyers time and breathing room.
- ✓ More caution. Buyers who jumped in early this year are now delaying until 2026.
   Others are backing out mid-process when red flags appear.
- **More momentum.** Despite the hesitation, home sales in Canada have risen for four straight months, and some of that extra inventory is finally being absorbed.

The big question: will fall bring the recovery many are hoping for?

Some experts say yes, but it may be slower than a "typical" fall surge. Others warn that unpredictable global trade conditions could keep some buyers on the sidelines.

Wherever the market goes, smart strategy is key this fall, for both buyers and sellers.

Want to talk about what this all means for your plans? Just reply to this email and let's chat.

Sincerely,

# Could this be your window to buy?

For August 28, 2025

For years, homeownership has felt out of reach in cities like Toronto and Vancouver. But according to new reports, that picture may be changing.

Condo prices are softer, interest rates are holding steady at 2.75%, and many experts are calling it one of the best environments for first-time buyers in years.

- ← Buyers finally have more negotiating power, more choice, and less pressure to rush into a decision.

That said, the story isn't the same everywhere. Markets like Saskatchewan, Quebec, and Atlantic Canada remain tight, with prices still climbing. And experts caution that interest rates, job market pressures, and supply slowdowns could change conditions quickly.

So is now the moment? For some buyers, yes. For others, waiting and preparing over the next 6–9 months may make more sense.

Either way, the current market offers a rare window: time and flexibility to explore options without the frenzy of the past decade.

If you're considering buying your first home—or just curious what's possible—we'd be happy to walk you through your options.

Sincerely,

[Agent/Team]

P.S. Want to see what you could afford in today's market? Reply with your budget and we'll send you a list of properties that match.

# Is Canada's housing market showing signs of life again?

For August 21, 2025

After months of uncertainty, it looks like momentum is returning to the market.

According to the latest stats from CREA, home sales across Canada jumped 6.6% in July compared to this time last year—and they're up more than 11% since March.

The GTA led the charge, with a staggering 35.5% rebound in sales since the spring. But it's not just Toronto—markets across the country are seeing signs of renewed activity, even as prices remain relatively flat.

- ← Home Price Index: unchanged month-over-month

So, what's behind the shift?

Economists are pointing to delayed pent-up demand, signs of economic stability, and the potential for more Bank of Canada rate relief in the second half of the year.

If you've been waiting for a more balanced moment to make a move, this might be it.

Curious what your home's worth—or what your budget can buy?

Reply to this email and we'll set up a quick 1:1 conversation to help you make sense of the market.

Sincerely,

[Agent/Team]

# Confidence is returning to the housing market 🏡

For August 14, 2025

A new analysis from RBC Economics shows confidence is starting to return to Canadian housing markets, with sales activity picking up in many regions.

Here's what's happening across the country:

#### **/** Toronto & Vancouver:

- Sales are rising (Toronto resales jumped 13% month-over-month in July), but prices are still down (-5.4% year-over-year in Toronto, -2.7% in Vancouver).
- High inventory and stretched affordability are keeping prices under pressure.

#### Prairies, Quebec & Atlantic Canada:

- Prices have held up better thanks to tighter supply and steady demand.
- Cities like Calgary, Edmonton, Regina, and Saskatoon all saw resale gains in July, building on June's momentum.
- Calgary's MLS HPI dipped 3.9% year-over-year, but RBC expects that decline to be short-lived.

Overall, RBC's economists believe a broad market recovery is on track. Price trends will vary by region for now, but they expect those gaps to start narrowing later this year or into next.

#### What this means for you:

- In high-inventory markets, today's conditions may offer more room to negotiate.
- In tighter markets, competition could remain strong, keeping prices more stable.
- Every market is different, and so is every home.

If you'd like a breakdown of the latest numbers for your neighbourhood, reply to this email and we'll send you a local market snapshot.

Sincerely,

[Agent/Team]

## What's happening with Canada's housing market in 2025?

For August 7, 2025

The latest forecast from CMHC just dropped—and if you're wondering what's in store for Canada's real estate market this year, here's the high-level view:

- home prices are expected to decline slightly in 2025 (about 2% on average), with larger drops in Ontario and B.C.
- **Construction is slowing**, especially in higher-cost markets where presale targets aren't being met and developer confidence is low.
- Economic uncertainty (including trade tensions and higher unemployment) is weighing on demand, but **recovery is expected to begin in 2026**.
- **Rents are still climbing**—but at a slower pace—as new supply finally starts to ease pressure on the rental market.
- Mortgage rates are expected to remain relatively steady, with **modest drops in 2025** and increases projected again by 2027.

So what does this mean for you?

If you're a buyer: You may see more price flexibility this year—especially in markets like Toronto and Vancouver—but don't expect a fire sale. Homes that are well-priced are still moving. And with variable-rate mortgages remaining attractive, it's worth keeping an eye on your options.

**If you're a seller:** Pricing strategy is critical right now. The days of multiple offers over asking are less common, and buyers are more cautious. But with the right approach—and strong marketing—homes are still selling.

**If you're not planning to move just yet:** Keeping tabs on the market helps you stay informed about your equity, timing, and long-term plans.

Want to know how this plays out in your neighbourhood?

Reply to this email and we'll send you a local update based on your property and city.

We're here if you need us.

Sincerely,

[Agent/Team]

P.S. CMHC projects a gradual recovery starting in 2026. That makes 2025 a smart time to make strategic moves while competition is still low.

# Fixed rates are rising again—here's what Canadian buyers should know

For July 31, 2025

If you've been waiting for mortgage rates to drop before making a move, here's the latest:

- Fixed rates are ticking up again—by about 10 basis points over the past two weeks.
- One- and two-year terms are the exception—they've actually gotten a bit cheaper recently.
- X But the bond market is betting against more rate cuts this year.

Translation? That low-rate window buyers were hoping for might not open anytime soon.

With inflation worries, market uncertainty, and a surprisingly strong economy, the Bank of Canada is under pressure to hold rates steady—not cut them. And that's changing the math for both buyers and sellers.

### So what can you do with this info?

If you're buying, it might be worth locking in a short-term mortgage while one- and two-year deals are still low.

If you're selling, expect buyers to be extra sensitive to affordability—and pricing strategy will matter more than ever.

Want to talk through your options? Whether you're planning to move soon or just watching from the sidelines, we can help you make sense of what's happening and how it affects you.

Sincerely,

[Agent/Team]

P.S. If you'd like a custom breakdown of today's rates or a home value update for your property, just hit reply and let us know.

## Why so many Canadians feel stuck right now

For July 24, 2025

According to a new survey from Mortgage Professionals Canada, **70% of recent** homebuyers say they couldn't have purchased without financial help from family.

In today's market, help with a down payment isn't a bonus—it's becoming a necessity.

Between rising costs, minimal interest rate relief, and mounting financial stress, it's no wonder first-time buyers are feeling the pressure. Here's what else the data shows:

- ✓ 1 in 5 homeowners with a mortgage renewal coming soon are worried about affording their new payments
- ✓ 27% of Canadians can't pay all their bills right now
- ✓ Most households are delaying major life decisions, waiting for rate cuts that may not come this year

Even as prices soften in some markets, affordability remains a major hurdle. And many people feel stuck—unsure whether now is the right time to make a move or continue waiting.

### So what can you do in this kind of environment?

Whether you're buying, selling, or just exploring your options:

- You need a clear understanding of your financial position
- You deserve honest advice on what's realistic right now
- You benefit most from a strategy built for today—not yesterday

If you're feeling uncertain or overwhelmed, we're here to help make the process clearer. We can walk through your local market, your current home equity, or what it might take to buy in this climate.

Just reply to this email if you'd like to chat.

Sincerely, [Agent/Team]

#### New RBC Data Reveals a Tale of Two Markets

For July 17, 2025

RBC just released their latest housing outlook—and it confirms what many buyers and sellers are starting to feel:

 ← Canada's housing market is no longer moving in one direction.

In fact, we're seeing two very different stories play out at the same time.

Here's the current landscape, according to RBC Economics (July 10, 2025):

#### In Southern Ontario and BC:

- Prices are falling—Toronto's MLS HPI is down 5.5% year-over-year
- **Inventory is at multi-decade highs**, giving buyers more options and leverage
- In Vancouver, active listings just hit a **13-year high**, with prices still trending down

### In the Prairies, Quebec, and the Atlantic region:

- Prices continue to climb, supported by tight supply and resilient demand
- In Montreal, median prices are up 7.4% for single-family homes
- The Calgary market is softening—but supply and demand are largely in balance

### What does this mean for you?

Where you live—and where you're moving next—matters more than ever.

If you're planning to sell, timing your move with local market data can help you:

- ✔ Price competitively (without leaving money on the table)
- ightharpoonup Market strategically, especially in regions where buyers have power
- ightharpoonup Take advantage of regional momentum—whether you're upsizing, downsizing, or relocating

If you'd like a local market report or want to talk through your strategy, just hit reply. We'll share insights based on your area—and what the next few months could look like for your home.

Sincerely,

[Agent/Team]

P.S. RBC expects these regional differences to persist into 2026. That makes local market intelligence more valuable than ever.

# Why Canada's housing market may weaken before it recovers

# For July 10, 2025

After a short burst of optimism in May, Canada's housing market is cooling again—and some economists say the slump may extend through the end of 2025.

Here's why:

- Trade tensions between Canada and the U.S. are shaking buyer confidence
- Job losses and weak consumer sentiment are keeping demand soft
- **Listings are rising**—but homes are sitting longer
- And mortgage rates aren't expected to fall much further this year

According to Oxford Economics, we could see a nationwide price decline of 8–10% by year-end, driven by distressed sales and cautious buyers. A separate Reuters survey also downgraded its forecast, now expecting home prices to decline 2% this year and remain flat through 2026.

Even with the Bank of Canada cutting its rate to 2.75%, the expected housing rebound hasn't materialized. Fixed mortgage rates are now projected to rise to 5.5% by year-end, tightening affordability just as more homes hit the market.

In markets like Calgary and the GTA, we're already seeing the effects:

- Calgary sales dropped 16.5% last month
- Toronto prices fell 1.5% from May
- Active listings are up 30–80% year-over-year in some regions

This isn't doom and gloom—but it's not a return to bidding wars either. It's a reset. And smart sellers are adjusting their strategy before the rest of the market catches up.

Sincerely,

[Agent/Team]

**P.S.** If you're thinking about listing this fall—or just curious what your home would sell for in this environment—reply to this email and we'll put together a local report for you.

## Most renters want to buy. So why are they still waiting?

For June 26, 2025

A new Royal LePage survey just confirmed what many in real estate already know:

#### 54% of Canadian renters plan to buy a home in the future.

But despite improving conditions, most are still on the sidelines.

Here's what the survey found:

- **28%** of renters are actively working toward buying a home
- **16%** plan to buy in the next 2 years
- **11 21**% plan to buy in the next 2 to 5 years

So what's holding them back?

- ▼ **40**% are waiting for prices to come down
- **29%** are holding out for lower interest rates
- 💰 28% are continuing to rent so they can save for a down payment

And even though affordability is still a challenge—especially in big cities—opportunity is growing. Home prices are down from last year's highs, rates are easing, and incomes are up in many areas.

As Royal LePage's CEO put it:

"The window of opportunity may be narrower than it appears, and strategic buyers are beginning to move."

If you're renting now and wondering whether to wait—or to make your move—we'd be happy to help you build a plan that fits your goals.

Just reply to this email and we'll walk you through your options.

# Could this be the start of a housing market turnaround?

For June 20th, 2025

After six straight months of decline, Canadian home sales are finally showing signs of life.

According to the Canadian Real Estate Association, national home sales rose 3.6% from April to May—the first monthly gain since November.

Prices? They've mostly stabilized.

The national benchmark price dropped just 0.2% in May. And CREA's economist put it this way: "One car doesn't make a parade, but there's a sense that the long-expected market turnaround may finally be taking shape."

So what does that mean for you?

It means we could be entering a new phase of the market—one where activity begins to pick up again. And if that happens, today's window of opportunity (less competition, more motivated sellers, some pricing leverage) may not stick around much longer.

If you've been waiting for a sign to get back into the market, this might be it.

Have questions about what's happening locally or what your move could look like? Just reply to this email—we'd be happy to help.

Sincerely,

[Agent/Team]

P.S. The national average home price in May was \$691,299—down just 1.8% from a year ago. In other words, prices aren't free-falling. They're finding their floor. If you're waiting for a "bottom," this may be as close as we get.

## Is it the right time to buy? Not quite yet, says BMO.

June 12, 2025

You've probably heard whispers that now's the time to buy. But according to BMO, we're not there yet—and the data backs it up.

In Toronto and Vancouver, home sales just dropped again in May. Inventory is rising. Buyer demand? Still soft.

And despite all this, many sellers are still holding out for higher prices.

Here's what that means if you're watching the market:

- ✓ Buyers have the upper hand—for now.
- ✓ But prices haven't come down the way you'd expect in a true buyer's market.
- ✓ And mortgage rates aren't helping. In fact, they're edging *up*, not down.

So what's holding the market back?

Sellers are waiting for interest rate cuts to stir up demand. But with inflation still sticky and bond yields rising, that relief isn't coming as fast as hoped.

As BMO put it: "We're still not there."

#### If you're thinking of buying soon, strategy matters more than ever.

We can help you read the signs, stay prepared, and take advantage of the right opportunity when it does show up.

Reply to this email and let's talk about what smart timing could look like for you.

Sincerely, [Agent/Team]

## What Canadian banks are watching closely ••

For June 5, 2025

Canada's big banks just posted another round of solid earnings.

But if you listen closely, there's a new phrase popping up again and again in their outlooks: "Cautiously optimistic."

Why? Because while the economy's holding steady and our banking system remains one of the most stable in the world, the housing market is starting to show signs of stress—especially in places like Ontario and B.C.

Here's what we're keeping an eye on:

- More inventory: In Metro Vancouver, listings reached a 10-year high this spring. Homes are taking longer to sell, and buyers are being more selective.
- Renewals ahead: Roughly 60% of mortgages in Canada will come up for renewal in 2025 or 2026. Many were locked in at pandemic-era rates under 2%. Even with recent rate cuts, renewals will be higher—and that could stretch household budgets.
- **Delinquencies rising:** According to Equifax, more Canadians are starting to miss payments, especially in provinces with higher housing costs. That's something banks and economists alike are tracking closely.

But here's the bigger picture:

- Canadian banks are well-capitalized and proactive.
- Most homeowners have built significant equity.
- ✓ And for buyers, more inventory means more choice—and more negotiating power.

Markets change. That's nothing new. But being informed and having a plan? That's what makes all the difference.

If you'd like a quick update on how local trends are playing out near you—or how this might impact your next move—just hit reply.

Sincerely,

[Agent/Team]

# New Canadian buyers are entering the market—but not without challenges

For May 29, 2025

A new wave of first-time buyers is stepping into Canada's housing market—armed with family support and plenty of financial pressure.

According to CMHC's latest Mortgage Consumer Survey, first-time buyers now make up 12% of all mortgage activity, up from 10% last year. Many are optimistic—74% believe buying is a good investment—but they're also maxing out their budgets and leaning on financial gifts to make it work.

Here's what's interesting:

#### Digital tools are the norm.

85% compared interest rates online, 82% used mortgage calculators, and 71% got pre-approved virtually. YouTube even beat Facebook as the top social platform for housing content.

#### Dut tech doesn't replace human advice.

Real estate agents were ranked the most valuable person in the process—especially among first-time and repeat buyers.

#### figure 1 Gifts are helping—but with strings attached.

Gifts and inheritances played a major role, with 41% of first-time homebuyers receiving one—averaging \$74,570—towards their down payment. Most said they could have bought a home without the gift, but only with some concessions.

#### Affordability is still the biggest hurdle.

Nearly 6 in 10 buyers spent the maximum they could afford. In B.C. and Ontario, that number climbs even higher.

#### Nurprise costs are rising.

42% of buyers were hit with unexpected expenses—everything from immediate repairs to legal fees—up from 36% last year.

#### And financial stress is real.

Half of first-time buyers are struggling with debt payments, and nearly 1 in 6 have missed a mortgage payment.

This paints a clear picture: buyers are motivated, but stretched thin. If you're considering buying—or selling—understanding what buyers are facing can help you navigate your next step with clarity.

Sincerely,

[Agent/Team]

P.S. Curious how your home might fit into this shifting market? Reply to this email and we'll send over a quick update on your home's value and buyer demand in your area.

# Why the housing market feels quiet right now

For May 22, 2025

If the spring market feels slower than usual, you're not imagining it.

According to the Canadian Real Estate Association (CREA), national home sales were flat in April—essentially unchanged from March, and down 9.8% compared to April 2024.

What's causing the pause?

Tariff concerns are replacing interest rates as the key source of buyer hesitation. CREA's Senior Economist Shaun Cathcart notes that many buyers are sitting tight due to uncertainty about Canada's economic outlook.

Prices are adjusting. The national average home price declined 3.9% year-over-year, while the MLS® Home Price Index (HPI) dropped 1.2% month-over-month. This shift gives buyers more leverage and encourages negotiation.

New listings are slowing. While national inventory rose 14.3% year over year—largely due to Ontario and B.C.—the number of new listings actually fell in April. In most provinces, inventory remains tight.

What does this mean for you as a seller?

- ← The market is balanced. With 5.1 months of inventory, we're right in line with long-term averages. This isn't a buyer's market or a seller's market—it's a market that rewards smart strategy.
- ✓ Serious buyers are still active. They're just more deliberate. Homes that are priced well and move-in ready are still attracting offers—but overpricing or poor presentation could leave a listing sitting.

If you're thinking about selling this summer, now is the time to review your local market and build a strong game plan.

Sincerely,

[Agent/Team]

P.S. Want a custom market report for your neighbourhood? Just reply to this email and I'll send you recent sales data and pricing trends you won't find on the public sites.

# Canada's housing market is slowing—what should you do?

For May 15, 2025

Canada's housing market is officially hitting pause.

According to the Canadian Real Estate Association (CREA), home sales fell nearly 5% in March—the lowest March sales volume since 2009. And looking ahead? CREA just downgraded its 2025 forecast by 50,000 transactions.

So what does this mean if you're thinking about buying or selling?

For buyers: This slower market doesn't necessarily mean it's easier to buy—but it does mean you may have a little more time and leverage than you did a year or two ago. Prices are still high in many regions, but the urgency has cooled. If you've been waiting for the market to feel less frantic, this could be your window to plan strategically.

**For sellers:** Buyers are more cautious than they were during the peak. That means pricing your home right from the start is critical. Overpriced homes are more likely to sit. But with the right strategy and marketing, serious buyers are still out there.

As always, success in real estate comes down to timing, local trends, and your specific goals. If you'd like to talk through your options, just hit reply—we'd be happy to help.

Sincerely,

[Agent/Team]

# Worried about a slowdown? Here's how the housing market usually responds.

For May 8, 2025

With economists now warning of a possible economic slowdown in the months ahead, a lot of homeowners and potential buyers are asking the same question:

Will home prices drop if the economy does?

Here's what history tells us:

Real estate often holds steady—or even grows—during economic slowdowns.

In Canada, we've seen that housing tends to remain more stable than the stock market during periods of uncertainty. In fact, during past slowdowns, many regions saw home prices continue to rise, especially when interest rates began to fall.

According to RBC and TD Economics, if economic conditions soften later this year, the Bank of Canada is expected to begin cutting rates, possibly as early as summer. That could bring more buyers back into the market and support home values—particularly in areas with low inventory and strong demand.

So while headlines might sound ominous, the reality is often more nuanced.

If you're curious what this could mean for your home or your neighborhood, we're happy to share what we're seeing locally.

Just hit reply and we'll send over a quick update.

Sincerely,

[Agent/Team]

# Spring surge? What's happening in Canadian real estate

For May 1, 2025

If you've been wondering what's happening with the Canadian real estate market lately, here's a quick snapshot:

Bottom line?

The Canadian market is regaining momentum as we head into the summer, but affordability and competition remain major factors shaping the landscape.

If you'd like a quick snapshot of what's happening specifically in your area, feel free to reach out!

Sincerely,

[Agent/Team]

## 48% of Canadian homeowners don't know this number

For April 24, 2025

A survey from RE/MAX found that almost half of Canadian homeowners don't actually know how much equity they've built in their home.

That's a big deal—because equity isn't just a number on paper.

It can be the key to your next move, your renovation budget, or even your retirement strategy.

With home prices starting to rebound and new mortgage options out there, now's a good time to get clear on where you stand.

If you're curious, we'd be happy to put together a quick equity report for you.

Just reply with your address and we'll take care of the rest.

Sincerely,

[Agent/Team]

# The #1 mistake to avoid with spring buyers

For April 17, 2025

Buyers this spring are active, informed—and cautious.

They're watching every new listing closely, and they're quick to scroll past anything that feels overpriced or poorly presented. That's why one of the most costly mistakes sellers are making right now is overpricing out of the gate.

Set the right price, and you create instant momentum. Miss the mark, and your listing could stall before it gets traction.

If you're thinking about selling, let's talk about how to make sure your price—and your marketing—hit the sweet spot.

Sincerely,

[Agent/Team]

## Selling soon? Here's where to spend (and save)

For April 10, 2025

Thinking of selling your home and want to boost its value first? Smart updates can make your home stand out—and put extra cash in your pocket.

According to the latest data from the Appraisal Institute of Canada, these are the renovations with the highest returns right now:

### **Kitchen Updates:**

Buyers love a fresh kitchen. Even simple updates can recoup **75–100**% of your investment. Just keep your budget around 10–15% of your home's value to maximize returns.

#### **Bathroom Refresh:**

Bathroom makeovers can also deliver big, with returns of **75–100**%. Think about cosmetic updates like modern fixtures, new tiles, or fresh paint for a budget-friendly impact.

#### Fresh Paint Inside & Out:

A new coat of neutral paint is one of the easiest ways to attract buyers, offering a return of **50–100**%. It instantly refreshes your home's look and feel.

## Window & Roof Replacements:

Replacing old windows or fixing your roof can reassure buyers—and these projects typically return **50–80**% of your investment.

Wondering what makes the most sense for your home? Just hit reply—I'm here to help!

Sincerely,
[Agent/Team]

P.S. Not sure where to start? Reply now and let's chat about your home's best improvements.

# Thinking about downsizing? You're not alone.

For April 3, 2025

Have you thought about downsizing lately? It doesn't mean giving up comfort or convenience—in fact, a smaller home often means more freedom.

Imagine having less space to clean and fewer expenses, giving you more time and money for the things you really love—like traveling, hobbies, or just relaxing with family.

We know the idea of moving from a bigger house to something smaller can be intimidating. You're probably wondering what to keep, how to handle the logistics, or even how to manage letting go of things you've had for years.

That's exactly why we're here—to make the process easier. We'll help you figure out your home's current value, decide what you truly need to keep, and find the perfect place that suits your new lifestyle.

If you're ready to talk about downsizing and what it could mean for you, just hit reply. We'd love to help you plan your next move.

Sincerely,

[Agent/Team]

# Need real estate advice? Here's how we can help.

For March 20, 2025

**Subject:** Need real estate advice? Here's how we can help.

Navigating today's real estate market can feel like trying to predict the weather—uncertain and constantly changing.

Are we in a recession? Are we not? Is now the right time to buy or sell? Or should you wait?

We get it. It's a lot to figure out, which is why we keep reaching out. We've been chatting with a lot of homeowners who feel unsure about their next move. If that sounds familiar, we're here to help with:

- ← Advice on renovations or home updates that add real value
- ← Recommendations for trusted local service providers
- ← A current market assessment of your home's worth
- ← Guidance on buying or selling in today's conditions

Or anything else related to homeownership—just ask! Whether you're making a move now or just weighing your options, we're happy to chat.

Sincerely,

[Agent/Team]

## How to buy a home with no down payment

For March 13, 2025

Subject: How to buy a home with no down payment

Saving for a down payment is the biggest hurdle to homeownership. But what if you didn't have to wait years to save up that big lump sum?

The good news? It's possible—and there are several ways to make it happen:

- **← Rent-to-Own** With a rent-to-own agreement, a portion of your monthly rent goes toward the future purchase of the home. It's a great way to work toward homeownership while improving your credit and saving at the same time.

Homeownership might be closer than you think. If you'd like to explore your options, we're happy to walk you through the process.

Sincerely,

[Agent/Team]

P.S. Have questions? Just hit reply—we'd love to help.

# Thinking of selling before your mortgage term ends? Read this first.

For March 6, 2025

**Subject:** Thinking of selling before your mortgage term ends? Read this first.

Selling your home before your mortgage term is up? It's important to know what that means for your finances. While there can be penalties, in the right situation, it might still be the best move. Here's what to consider:

- Mortgage penalties Most closed mortgages come with a prepayment penalty, plus potential administrative, appraisal, and discharge fees. If you received a cash-back incentive or line of credit, you may need to repay that too.
- **Interest rate savings** If mortgage rates have dropped, breaking your mortgage could help you secure a lower rate for your next home. Just make sure the savings outweigh the penalties.
- **Blend-and-Extend option** Some lenders let you combine your current mortgage rate with a new one, potentially avoiding penalties. Not all lenders offer this, so it's worth checking with your provider.
- Your home equity If your home's value has gone up, your equity might help offset some of the costs of an early sale.

Every situation is different, so before making a move, it's best to get all the facts. If you have questions, just reply—we'd be happy to help!

Sincerely,

[Agent/Team]

**P.S.** Curious about how much equity you've built? Reply with your address, and I'll put together a home value report for you.

## Flooring Updates That Can Boost Your Home's Value

For February 27, 2025

Subject: Flooring Updates That Can Boost Your Home's Value

If you're thinking about home improvements, flooring is one of the smartest upgrades you can make. Whether you're preparing to sell or simply want to enjoy a refreshed space, new floors can dramatically enhance both style and value.

### Why does it matter?

The right flooring instantly elevates a home's aesthetic while increasing its market appeal. Buyers notice high-quality, modern flooring, and durable choices can stand the test of time—making your investment well worth it.

Here are some top flooring trends that can add value to your home:

- **Engineered Hardwood:** Get the classic warmth of hardwood with added stability and moisture resistance. It's a long-term investment that can be refinished to maintain its beauty over the years.

Upgrading your floors is an easy way to modernize your space and maximize resale value. If you're considering making a change, choosing the right materials will ensure your home looks stunning now and pays off in the future.

Need advice on which flooring option best suits your home? Let's chat!

#### [Agent/Team]

P.S. Thinking of selling? Small upgrades like flooring can make a big difference—let's talk about the best ways to increase your home's value.

## "Should I worry about timing the market?"

For February 20, 2025

Subject: "Should I worry about timing the market?"

We talk to a lot of people who are waiting for the perfect time to buy a home.

They want to wait for prices to drop. They want to wait for rates to drop.

And we get it—no one wants to overpay. Everyone wants the best possible deal.

But here's the thing...

Trying to perfectly time the market rarely works.

What matters more than timing the market is time in the market.

You've probably heard this when it comes to investing—it's the same idea.

Someone who buys a home—even when the market isn't "perfect"—is still building equity over time.

Someone who waits for the perfect moment might miss out on long-term wealth growth.

That's why a long-term mindset is key.

The market may fluctuate in the short term, but owning real estate is one of the best ways to build wealth over time.

If you want to explore your options, we'd be happy to chat!

Sincerely,

[Agent/Team]

# House hunting? 10 smart tips to help you make the right choice

For February 13, 2025:

Subject: House hunting? 10 smart tips to help you make the right choice

Whether you're just starting your home search or you're already deep into the process, house hunting can be exciting—but it's easy to get swept up in first impressions.

To help you stay on track and make a smart decision, here are 10 practical tips that will guide you through your search.

- **1. Location matters:** You can change almost anything about a home, but you can't change its location. Make sure it's close to the places you frequent—work, schools, and essential services.
- **2. Pay attention to smells:** If you notice odd odours, like dampness, it could point to hidden issues like poor ventilation or mould.
- **3. Check for even floors:** Uneven floors can be a sign of structural problems. Take a moment to notice if anything feels off.
- **4. Assess natural lighting:** Don't overlook how much natural light flows into the home. It can make a big difference in your comfort.
- **5. Imagine your furniture in the space:** It's easy to be wowed by staging, but make sure the room sizes and layouts work for your own furniture and lifestyle.
- **6. Don't forget parking:** Ensure there's enough parking for your household, and that your vehicles will comfortably fit.

- **7. Evaluate laundry space:** If the home has laundry facilities, make sure they're conveniently located. If not, is the nearest option practical for you?
- **8. Storage is key:** Storage space is often overlooked, but it's important to have enough room to store your belongings without cluttering your living space.
- **9. Don't be fooled by staging:** Beautiful staging can sometimes hide potential issues. Focus on the bones of the house, not just the decor.
- **10. Take your time with kitchens and bathrooms:** These are the most expensive rooms to renovate. Make sure they meet your standards before making an offer.

A home inspection will provide deeper insights, but keeping these tips in mind can help you avoid wasting time and money on a home that doesn't fit your needs.

Sincerely,

[Agent/Team]

p.s. If you're considering buying or selling soon, just reply to this email. We'd love to set up a 1:1 consultation to see how we can help.

## What to know about Canada's mortgage stress test

For February 7, 2025:

Subject: What You Need to Know About Canada's Mortgage Stress Test

If you're thinking about buying a home or refinancing your mortgage, you've likely heard about Canada's mortgage stress test. While it might sound complicated, it's simply a safeguard to ensure you can manage your mortgage if interest rates rise or your financial situation changes.

Here's what you need to know:

- ← Refinancing? You'll likely need to pass again. If you switch lenders or refinance, you may need to requalify under the stress test—something to consider if your income or financial situation has changed.
- ← A larger down payment can help. The more you put down, the less you need to borrow, making it easier to qualify and giving you more flexibility.

Understanding the mortgage stress test can help you plan ahead. If you're thinking about buying, refinancing, or making a move, talking to a mortgage professional can give you a clearer picture of your options.

Have questions? Let's chat.

Sincerely, [Agent/Team]

## How Canadian homebuyers' priorities are shifting

For January 31, 2025:

Subject: How Canadian homebuyers' priorities are shifting

As Canadian real estate continues to evolve, so do homebuyers' priorities. Whether you're thinking about selling your home now or just curious about the market, it's helpful to stay informed about what buyers are looking for.

According to RE/MAX's 2024 Liveability Report, here are a few notable trends influencing the decisions of today's homebuyers:

- ← Affordability is still top of mind: With housing prices fluctuating, affordability remains the key factor for buyers across the country. Forty-four percent of Canadians are looking for homes that fit their budget while offering good value.

important, proximity to work is becoming slightly less of a priority than in previous years. People are also valuing flexibility in how they navigate their day-to-day activities.

The key takeaway?

Homebuyers' priorities are shifting, and understanding these trends can help you stay prepared—whether you're thinking of selling soon or just planning for the future.

Sincerely,

[Agent/Team]

p.s. If you're curious about what these trends could mean for your home's value, feel free to reach out. We'd be happy to provide more insights or discuss how your home fits into today's market.

# Millennial home buying trends: What homeowners should know

For January 22, 2025:

Subject: Millennial home buying trends: What homeowners should know

If you're considering selling your home in the next few years, it's important to know who's driving the market: millennials.

This generation now makes up the largest demographic of homebuyers in Canada.

In fact, 43% of Canadians plan to purchase a home within the next five years, with millennials leading the way (NerdWallet and Canadian Real Estate Magazine).

What are millennials looking for? Here are some key trends:

- ✓ Tech-friendly features: Millennials value energy-efficient appliances and smart home technology. Homes with these eco-friendly upgrades stand out to this environmentally conscious group.
- ✔ Flexible workspaces: With remote work on the rise, buyers want homes with dedicated office spaces. A well-organized home office is a big selling point for this generation.
- ✓ Outdoor living: Comfortable outdoor spaces, such as patios or lounge areas, have become more popular. Millennials appreciate a place to relax or entertain that's low maintenance and functional.
- ✓ Low maintenance homes: Millennials don't want to spend too much time on upkeep. Modern, easy-to-maintain materials like hardwood floors and updated kitchens are at the top of their lists.

Making small updates to meet these demands can help your home appeal to the largest buyer pool in the market. As millennials continue to shape real estate trends, ensuring your home aligns with their preferences can make a big difference when you're ready to sell.

Sincerely,

[Agent/Team]

## Simple tips to boost your home's appeal—starting today

For January 17, 2025:

**Subject:** Simple tips to boost your home's appeal—starting today

Whether you're thinking about selling your home soon or just planning for the future, it's always a good idea to keep your home in great shape. Making small improvements now can help you feel more prepared whenever the time to sell comes.

Here are 7 simple ways to get your home ready—whether you're selling in a few months or a few years:

- ✓ **Declutter as you go:** You don't have to wait until you're ready to sell to declutter. Start small by organizing one area at a time. It helps keep your space clean now, and makes things easier later on.
- **Embrace natural light:** Homes that feel bright and airy are always more appealing to buyers. Make it a habit to keep windows clean, open blinds, and swap out heavy curtains for lighter ones to let in more natural light.
- **Keep it fresh:** Even if you're not planning to sell soon, regularly freshening up your home can make a big difference. Pay attention to lingering smells and consider using air fresheners or lightly scented candles to keep your space smelling inviting.
- Maintain curb appeal: Curb appeal is your home's first impression. Regularly mow the lawn, trim the hedges, and consider adding a few seasonal flowers to keep your exterior looking its best year-round.
- Consider small repairs now: Don't wait until you're listing your home to fix minor repairs. Tackling small fixes like leaky faucets or chipped paint as they come up keeps your home well-maintained and saves you time later.
- Weep pets in mind: Even if you're not selling tomorrow, keeping your home pet-friendly (but not pet-centred) will make things easier when you do decide to sell. Regular grooming and cleaning up after pets helps maintain a clean, fresh space.
- Make regular updates to key spaces: Certain areas, like kitchens and bathrooms, have a big impact on your home's value. Consider making small updates—like replacing outdated hardware or adding a fresh coat of paint—so these key spaces always look their best.

These simple steps not only help you enjoy your home more now, but they'll also make things much easier whenever you decide to sell, whether that's sooner or further down the road.

Sincerely,

[Agent/Team]

## What's your plan?

For January 3, 2025:

**Subject:** What's your plan?

Hey there—

We're reaching out because a lot of our clients are starting to think about their next move, and we wanted to see where you're at.

Which of these would you consider to be your current situation?

- 1. No plans I love my home!
- 2. I'm thinking about buying but haven't found anything yet
- 3. I'm curious how much I could sell for

Looking forward to your response! 🙏

Sincerely,

[Agent/Team]

# Where are home prices headed? Key expert forecasts and trends

For December 20, 2024:

**Subject:** Where are home prices headed? Key expert forecasts and trends

Whether you're actively looking to buy or sell, or just keeping an eye on the market, it's always helpful to stay informed. We wanted to share some expert insights into where Canadian home prices might be headed in the coming years.

Here's what experts are predicting for 2025 and beyond:

- CREA projects a 5% increase in home prices in 2025, bringing the national average to \$729,319.
- BMO economists expect home prices to continue growing by 3% annually from 2025 through 2027.

A few key trends are likely to shape the housing market:

The market is always changing, but these insights give us a clearer view of the trends that will likely shape Canadian home prices over the next few years.

Sincerely,

[Agent/Team]

p.s. If it's been more than 6 months since you've checked your home's value and you're curious on how local price trends have impacted it, reply to this email with your address. You might be surprised at how much your home's value has changed.

## A closer look at renting vs buying

For December 13, 2024:

**Subject:** The rent vs buy dilemma: What's right for you?

Deciding whether to rent or buy can feel overwhelming, especially in today's Canadian housing market.

As you already know, homeownership offers a lot of benefits—like building equity, stability, and control over your living space. For many, it's a way to secure long-term financial growth.

On the other hand, renting provides flexibility and frees you from the costs of repairs and maintenance. It's often more affordable month-to-month, which can give you more room to save for other financial goals.

But here's the thing: there's no one-size-fits-all answer. Your financial situation, lifestyle, and future goals all play a huge role in what's best for you right now.

If you're someone who values stability and is ready to settle down for the long haul, buying could be the right move.

But if you need flexibility and prefer to avoid the responsibilities that come with homeownership, renting may make more sense—at least for now.

Whichever option you're leaning toward, taking the time to weigh the pros and cons can help you make an informed decision that works for you.

If you have any questions, we're here.

Sincerely,

[Agent/Team]

p.s. If you're serious about buying a home soon, let's connect. Reply to this email and we can set up a time to develop a winning strategy for you.

"The thought of selling my home is overwhelming."

For December 6, 2024:

**Subject:** "The thought of selling my home is overwhelming."

Homeowners use a lot of words to describe selling...

Fun isn't typically one of them.

It's stressful. It's complicated. It takes time. Strangers walk through your house and touch your stuff. Then you have to move all your stuff. The deal could come together, and then fall apart at the last minute.

The list goes on.

But here's the thing...

When it's time to sell, you know.

In fact, a lot of homeowners in our area sold just in the last month.

Why?

They wanted to upgrade. They wanted less maintenance. They wanted new neighbors. They wanted no neighbors. They wanted to move closer to (or farther away from) family.

If you know it's time to sell, we have a plan for your situation. Even if...

Your home needs repairs.

You live out of state.

You really want to buy your next home before you sell.

We have a solution for you.

Reply "sell" to this email and let's have a conversation.

Sincerely,

[Agent/Team]

## Three reasons why a home won't sell

For November 29, 2024: **Subject:** Three reasons why a home won't sell *\( \shi\)* Let's say you decide to sell. You contact an agent. You clean the house. You make a few repairs. Then... Crickets. No offers, no showings, and a lot of excuses from the agent. Unfortunately, this scenario is becoming more common. Buyers have become more patient and selective, making it tougher to close a sale. If a home doesn't sell, it's for three reasons: 1. It was priced incorrectly 2. It didn't get enough exposure 3. It wasn't presented properly Now, if the reason is because of #1... You wouldn't need another agent, you'd just need a lower price. But if the reason is because of #2 or #3, you'd need a stronger, more strategic marketing plan to sell for top dollar. Great agents:

- Have a wide network of potential buyers.
- Have strong connections/good relationships with other agents in the market.
- Invest in your home. They're willing to put \$\$\$ in the marketing and advertising of your property to ensure a successful outcome.

Even if you're not thinking about selling anytime soon—we hope this is helpful insight.

Sincerely,

[Agent/Team]

#### Been awhile?

For November 22, 2024:

Subject: Been awhile?

Hey there—

We're setting aside some time next week to prepare some home value updates for a few clients so they can understand what their buying power is in today's market.

When's the last time you've had a professional home value report prepared?

#### Don't hire an agent unless they have these 5 things

For November 15, 2024:

Subject: Don't hire an agent unless they have these 5 things

Choosing the right real estate agent can make all the difference in your buying or selling experience.

According to research from *ResiClub*, a real estate research and data company, Here are the top 5 things you should look for in an agent:

- **Extensive Experience:** You need an agent who has spent years refining their skills, becoming an expert in closing deals efficiently and effectively. Their experience will help navigate any challenge that comes your way.
- Local Market Knowledge: Your agent should have an in-depth understanding of local market trends and pricing. This expertise ensures they can accurately price homes and identify the best opportunities for you.
- **Broad Connections:** A skilled agent will have extensive networks, including other agents, lenders, contractors, and potential buyers or sellers. These connections can open doors and expedite your buying or selling process.
- **High Client Satisfaction:** Look for an agent with a large base of repeat clients and numerous referrals. This steady stream of business indicates trust and satisfaction from previous clients.
- **Exceptional Marketing:** High-performing agents invest in advanced marketing tools and strategies. They use professional photography, staging, online marketing, and social media campaigns to showcase properties effectively. Their strong brand recognition will attract more potential buyers to your listing.

When choosing your real estate agent, consider these skills—and when interviewing an agent, make sure to ask questions related to these. They can significantly impact your real estate journey, ensuring a smoother and more successful process.

Sincerely,

[Agent/Team]

#### Just out of curiosity...

For November 8, 2024

Hi there—

We know rates are high and that makes buying a challenge.

But if we had a house that checked off all your must-haves and the price was within your budget, would you want to make an offer?

Sincerely,

[Agent/Team]

### How can I improve my home's value before selling?

For October 18, 2024

**Subject Line:** How can I improve my home's value before selling?

Thinking about ways to increase your home's value before selling? Making strategic renovations can help you stand out in the market and maximise your return on investment.

According to the Appraisal Institute of Canada, some of the most valuable home renovations include upgrades to the kitchen, bathroom, and even a simple fresh coat of paint. A kitchen renovation alone can recoup up to 75% of your investment, while bathroom updates can bring in 85%.

- **Kitchen Renovation:** A modern kitchen is a big draw for buyers. Just be mindful—experts recommend keeping your renovation budget under 15% of your home's total value.
- Bathroom Remodel: Similar to the kitchen, bathroom updates can deliver a high return. Focus on cosmetic changes like new fixtures, tiles, or a fresh coat of paint to make the space feel updated and inviting.
- **Interior & Exterior Painting:** A fresh coat of neutral paint is one of the easiest and most cost-effective ways to increase value and attract more buyers.
- Windows & Roof Replacement: Essential updates like replacing old windows or fixing the roof can return up to 75% of your investment. Buyers love the peace of mind that comes with knowing these big-ticket items are in good shape.

Remember, it's important to prioritize renovations that add true value, while also ensuring your home is well-maintained.

If you have any questions about which renovations make the most sense for your home, feel free to reach out—we hope this is helpful!

Sincerely,

[Agent/Team]

#### Is a cash offer always the best option?

For October 11, 2024

**Subject Line:** Is a cash offer always the best option?

Let us guess...

At some point, someone has offered to buy your home for cash.

They've promised:

 ← Fast closings

 ← No repairs needed

Sound too good to be true?

Well, yes and no.

A cash-offer can be a great option if you had to sell <u>yesterday</u>. It's fast, convenient and if you have a home that may be challenging to sell, it's worth exploring.

But here's the catch—you rarely get your desired sales price.

If you're anything like us (and all of our clients that we helped last year), you don't want to be rushed into making a decision.

You want to know all your options.

If you're exploring the idea of selling and want to compare your options, just reply back to this email to set up a professional consultation.

We look forward to hearing from you!

Sincerely,

[Agent/Team]

### 4 ways we can be helpful

For October 4, 2024

**Subject Line:** 4 ways we can be helpful

Navigating today's real estate market can feel like wandering through a fog.

Are we in a recession? Are we not in a recession? Is it a good time to buy or sell? Should I wait?

We get it. It's a confusing time, and that's why we keep reaching out. We've been talking to a lot of folks who don't know what they should do. So if you have questions about...

- → Making renovations or updates on your home
- ← Trusted local service providers
- **b** Buying or selling

Or any questions about homeownership in general, please don't hesitate to reach out.

We're here for you.

Sincerely,

[Agent/Team]

## Major mortgage reforms are coming—here's what you need to know

For September 27, 2024

Subject Line: Major mortgage reforms are coming—here's what you need to know

For many first-time homebuyers, owning a home has felt out of reach. But with new mortgage reforms on the horizon, that could soon change.

Starting December 15, 2024, the federal government will introduce significant changes to make homeownership more attainable for younger buyers and those purchasing new builds.

Here's what's changing:

← All first-time homebuyers and buyers of new builds will soon be eligible for a 30-year amortization on insured mortgages. This will help reduce monthly payments, making homeownership more affordable from the start.

For example, you could pay just 5% on the first \$500,000 and 10% on the portion between \$500,000 and \$1.5 million.

Keep in mind, while these changes lower monthly costs, extending a mortgage over 30 years means paying more in interest over time.

We hope this is helpful!

Sincerely,

[Agent/Team]

p.s. If you're serious about buying a home before the end of the year, reply "2024" to this email. We'll set up a brief 1:1 consultation about exactly what you're looking for and help you find your next home.

## What's happening with the housing market? Latest data from CREA /

For September 20, 2024

**Subject Line:** What's happening with the housing market? Latest data from CREA 👉

Canada's housing market remains in a bit of a "wait-and-see" phase as we head into fall.

According to the latest report from the Canadian Real Estate Association (CREA), national home sales edged up by 1.3% in August. This marks the highest level of activity since January, but the market is still mostly in a holding pattern.

Many Canadians are holding off on big moves, waiting for further interest rate cuts expected later this year and into 2025. However, people are still buying and selling—activity hasn't stopped, just slowed.

The number of new listings ticked up by 1.1% in August, and prices are holding relatively steady. The national average home price of \$649,100 remains almost unchanged from a year ago.

While inventory levels are up 18.8% from last year, they're still below what we typically see this time of year, hovering around 177,450 properties.

Even though these insights reflect national trends, they offer valuable context for understanding the current market dynamics. While some are waiting, others are taking action—there's still opportunity for those ready to move forward.

We're here if you need anything.

Sincerely,

[Agent/Team]

Curious to find out how much your home is (actually) worth?

For September 13, 2024

Subject Line: Curious to find out how much your home is (actually) worth?

Hey there—

We're setting aside some time next week to prepare some home value updates for a few clients so they can understand what their buying power is in today's market.

These reports are more comprehensive and accurate than what you'd get from an online tool.

Would you like one for your home?

Let us know!

Sincerely,

[Agent/Team]

#### The BoC rate cut: What it could mean for you

For September 6, 2024

Subject Line: The BoC rate cut: What it could mean for you

The Bank of Canada has lowered its policy interest rate by 25 basis points, bringing it down to 4.25%.

This marks the third rate cut this year, and economists expect more reductions through the end of 2024.

With inflation now at 2.5%—its lowest in over three years—the focus is shifting toward supporting economic growth. Experts from TD and Scotiabank are already predicting the rate could drop to 3.75% by the end of the year.

If you're a homeowner with a variable-rate mortgage, this means some immediate relief, with monthly payments expected to decrease slightly. However, as mortgage expert Victor Tran from Rates.ca notes, affordability challenges remain, and fixed-rate mortgage holders will only feel the impact when it's time to renew.

If you're considering buying, this latest rate cut could open up new opportunities. With rising inventory and lower borrowing costs, this fall may present a favourable time to re-enter the market.

As always, let us know if you have any questions or need further insights.

Sincerely,

[Agent/Team]

#### This type of home seems to be in low demand **→**

For August 30, 2024

**Subject Line:** This type of home seems to be in low demand **★** 

"Is there any appeal to them whatsoever?"

↑ This question, drawn from a recent article in *The Globe and Mail*, reflects the growing sentiment among first-time buyers across the country.

With rising home prices and shrinking condo sizes, many first-time buyers are turning away from condos in favor of more spacious options. They're looking for homes that offer long-term value, fewer fees, and the space needed to grow—qualities that many of today's condos may not provide.

In fact, a survey found that just 12% of potential buyers are interested in condos, while a significant 77% prefer single-family homes. This trend is particularly pronounced among younger buyers who are increasingly prioritizing space over proximity.

These are the factors driving the shift away from condos:

- ✓ Smaller living spaces
- ✓ Rising condo fees
- ✓ Limited long-term value
- ✓ Desire for ownership of land

...but this doesn't mean condos are unsellable in today's market.

While the data shows a trend, there are still buyers who value the convenience and lower maintenance of condo living.

Even if you're not planning to buy or sell soon, staying informed about these trends is always helpful (and interesting).

We're here if you have any questions. 🙌

Sincerely,

[Agent/Team]

#### [New Data] The latest on housing affordability

For August 23, 2024

Subject Line: [New Data] The latest on housing affordability

The National Bank of Canada recently released their quarterly report with some insightful data on housing affordability across the country.

We know the idea of 'improving affordability' might seem far-fetched, especially given what we're all seeing on the ground.

Even still, here are the key takeaways from the report:

Housing affordability is showing slight improvement: In 80% of major Canadian markets, there's been a positive shift, with mortgage payment as a percentage of income (MPPI) decreasing by 1.1 percentage points. It's a step in the right direction.

Income growth plays a role: Median household income increased by 1.2% last quarter, which has helped balance out the slight rise in home prices, making housing somewhat more accessible for some.

Interest rates could potentially ease: The National Bank of Canada forecasts a potential decrease in policy rates over the next 12 months, which could lower mortgage rates and make borrowing more affordable.

The widespread progress in affordability across many markets is an encouraging sign.

Here's why this matters:

While these developments are promising on paper, it's understandable that the market still feels tough. However, if interest rates do ease as predicted, there could be a window of opportunity for those looking to buy in the near future.

Even though these insights reflect national trends, they offer valuable context for understanding the current market dynamics.

If you have any questions, we're here.

Sincerely,

[Agent/Team]

#### Finally, some encouraging news

For August 16, 2024

Subject Line: Finally, some encouraging news

Recent data from a Maru Public Opinion survey reveals that **44%** of Canadians now believe the economy will improve over the next two months. This shift in sentiment follows the Bank of Canada's recent interest rate cuts, signaling better days ahead for homeowners.

Lower interest rates typically mean more favourable mortgage terms and increased buying power.

John Wright, executive vice-president at Maru Public Opinion, noted that these rate cuts are "a tangible signal to consumers that things are on the right track for better days ahead."

This market is not perfect.

There are real concerns around affordability and the general lack of inventory, but the market is showing signs of renewed strength, and there's a growing sense of optimism among consumers.

As always, we're here to help you navigate the market.

Sincerely,

[Agent/Team]

p.s. If it's been more than 6 months since you've checked your home's value, reply to this email with your address. We think you'll be surprised how much your home's value has changed.

# [New Data] Feeling uncertain about buying a home? You're not the only one

For August 9, 2024

**Subject Line:** [New Data] Feeling uncertain about buying a home? You're not the only one

If you're thinking about buying, but feel uncertain about the market, you're not alone.

In a recent survey by Zoocasa, 41.3% of potential buyers are unsure if it's the right time to buy.

Their top concern?

Surprisingly, not interest rates.

Instead, it's **high home prices** that 58% of respondents see as the biggest hurdle to affordability.

Still, 31% of respondents still consider mortgage rates to be very important in their decision-making.

And interestingly, 53.7% of potential buyers plan to wait a year or longer before making a purchase, while others are just waiting for the right opportunity.

Without the right information and data, navigating the market with confidence can feel impossible.

That's what we're here for.

If you want personalized guidance on your situation to better understand your position in the market, reply to this email.

Sincerely,

[Agent/Team]

#### If you're planning on selling, avoid this

For August 2, 2024

**Subject Line:** If you're planning on selling, avoid this

So you've decided to sell.

You contact an agent.

You clean the house.

You make a few repairs.

Then...

Crickets.

No offers, no showings, and a lot of excuses from the agent.

Unfortunately, this scenario is becoming more common.

Buyers have become more patient and selective, making it tougher to close a sale.

But there's good news. With the right marketing and pricing strategy, you can stand out.

Even if you've just had the earliest thoughts of selling but you're not sure what to do, start by asking your agent — what's your plan?

A good agent will have a detailed plan with a proven track record to back it up.

If you have any questions or need personalized advice, reply to this email.

Sincerely,

[Agent/Team]

### Why are Canadians considering selling now?

For July 26, 2024

**Subject Line:** Why are Canadians considering selling now?

According to a recent survey from Wahi, 11 percent of homeowners planning to sell are doing so because of the cost of living, while 37 percent are looking to downsize and 25 percent are looking to upsize.

If you're not in your forever home and want to evaluate if selling makes sense, the first step is to see if there are new homes that fit both your criteria of "I want to live here" and "I can afford it."

Here's how we help our clients navigate this market:

**Market Analysis:** We'll provide you with a detailed analysis of your current home's market value, so you have a clear understanding of what you can expect if you decide to sell.

**Personalized Search:** We'll identify potential new homes that match your criteria, ensuring they are within your budget and in a location you love.

**Financial Review:** Together, we'll look at your financial situation, including potential savings on insurance and taxes, to ensure your next move is financially sound.

**Expert Guidance:** We'll guide you through every step of the selling and buying process, making it as smooth and stress-free as possible.

We're not sure if this is for you, but if you're feeling overwhelmed or confused and would value an expert second opinion, we're here to help.

Simply reply to this email and we can schedule a 1-on-1 consultation. We look forward to hearing from you.

Best regards,

[Agent/Team]

#### July rate cut?

For July 19, 2024

**Subject Line:** July rate cut?

RBC reported Tuesday that June's inflation drop to 2.7% may lead to a rate cut this month.

They aren't the only economists who believe the BoC is on track for another rate cut in July:

←CIBC Economics sees the central bank as likely to cut rates in July, citing increased labor market slack.

←BofA Global Research expects a 25 basis point cut on July 24, forecasting the rate to reach 3.75% by year-end.

 ← Desjardins economist Marc Desormeaux believes the softening labor market and easing inflation support another cut in July.

Here's what that could mean for you:

#### If you're a homeowner?

- ✓ Variable-rate mortgage holders would see immediate benefits.
- ✓ Homeowners with fixed-rate mortgages approaching renewal might see some relief compared to current rates, although rates would still be higher than they were a few years ago.
- ✓ Home equity line of credit (HELOC) borrowers would likely see a reduction in their interest costs.

#### If you're looking to buy a home?

- ✓ While a single 25-basis point cut may not dramatically change affordability, this could signal the start of a downward trend in interest rates.
- ✓ Lower rates could encourage more buyers to enter the market, potentially increasing competition.
- ✓ We don't know yet how it would impact home prices—while lower rates could make mortgages more affordable, increased demand could put upward pressure on prices.

If you have any questions, we're here to help.

Sincerely,

[Agent/Team]

#### 72% of Canadians are...

For July 12, 2024

Subject Line: 72% of Canadians are...

...waiting for mortgage rates to drop before buying a home—a 4 percent increase since 2023.

That's what a recent poll by BMO reported.

We're curious...

If you've considered buying at all, are you in the majority or the minority?

Hit reply and tell us. 🙌

Sincerely,

[Agent/Team]

## Subject Line: Summer plans?

For June 28, 2024

Now that it's officially summer and we're halfway through 2024, we just wanted to touch base on your plans.

As we embrace the summer season, what is most important to you?

- 1. Selling my home for top dollar
- 2. Selling my home quickly and painlessly
- 3. Finding a new home that I love and that I can afford
- 4. All of the above 👆

We can't wait to hear your answer!

Sincerely,

[Agent/Team]

p.s. If you've been feeling stressed out about this real estate market, you're not alone. It's normal to feel overwhelmed. The good news is that we've helped a lot of clients this year navigate this market successfully. If you'd like to chat about your unique situation, reply back. We're here for you.

#### Subject: Rent or Sell?

For June 21, 2024

If you're like a lot of homeowners, you may be weighing the pros and cons of selling versus renting out your current property.

If this describes your current situation, I recommend getting a professional Rent vs. Sell Analysis.

This report will provide you with a detailed breakdown of how much income you could generate each year if you decide to rent out your home, as well as an estimate of your net proceeds in the event of a sale.

It takes into account factors such as local market trends and the condition of your property to give you an accurate picture of your options.

Even if you don't have any plans to sell, this report will be helpful as you weigh your future options.

Interested?

All you have to do is **reply to this email with "I'm in!"** and we'll get to work on preparing a Rent vs. Sell Analysis for your home.

Sincerely,

[Agent/Team]

### Subject Line: The mortgage rates dropped...now what?

For June 14, 2024

Last week, the Bank of Canada announced cuts to its overnight lending rate by 25 basis points.

So what happens next?

The market will accelerate—

And buyers will sprint off the sidelines.

According to a survey earlier this year commissioned by Royal LePage, around 56 per cent of Canadian adults who have been active in the housing market said they have been forced to postpone their property search.

But over half said they would start looking at homes again once interest rates went down, including one-in-10 who said a 25-basis-point reduction would be enough for them to jump back in.

So, long story short—competition will be heating up—and if you're looking to buy, you'll need to make decisions faster than before.

The bottom line?

Buying a home is a deeply personal decision—and it might not be the right time for you, right now.

But if you *are* in the market to buy, and you *can* afford it, it might make sense to do it sooner rather than later, given what we know now.

If you want to chat further, don't hesitate to reach out.

We're here to help. 🙌

Sincerely,

[Agent/Team]

P.S. If you – or someone you know – are in the market to buy soon, then reply with your ideal neighbourhood. We'll send over a complete list of homes that are available now.

#### Subject: The news you've been waiting for

For June 7, 2024

Finally.

The news we've all been waiting for.

The Bank of Canada has reduced the overnight lending rate from 5% to 4.75%.

How does this impact you?

For buyers, this means you may have to move at a faster pace than you were previously used to. Make sure to stay updated on property listings and secure your pre-approvals as soon as possible.

And for sellers, this could mean a good opportunity for a quick sale.

Month-over-month home sales have already picked up quite a bit, with national sales up 14.5% from March to April and 10.1% year-over-year. [Zoocasa]

If you have any additional questions about how this rate cut impacts you, our team is here to help. Feel free to reach out.

Sincerely,

[Agent/Team]

#### Subject Line: Is it a good idea to buy a home right now?

For May 31, 2024

Mortgage rates have largely remained steady, except for TD Bank's uninsured variable-rate offer, which increased slightly. [Financial Post]

However, True North Mortgage and Marathon Mortgage are offering attractive six-month fixed rates on insured mortgages at 3.99% and 4.34%, respectively. [Financial Post]

With the potential for Bank of Canada rate cuts on the horizon, it's worth considering these short-term options.

But you still might be thinking -

Is it even a good idea to buy right now?

The short answer is, it depends on your situation.

We know that figuring out the right time to buy can be intimidating and overwhelming – especially now.

If you are looking to buy a home soon (or know someone who is), and want to understand what these rates mean for you, we'd love to help.

Reply "I'm interested" to this email and we'll set up a personal consultation to help you make an informed decision.

Sincerely,

[Agent/Team]

#### Subject line: The market is a roller coaster

For May 24, 2024

If you're feeling overwhelmed by all the twists and turns in the market, you're not alone.

With so many narratives about the market, it helps to look at the actual data.

In April, the number of properties available for sale surged by 6.5%, marking one of the largest monthly gains on record.

This increase has brought the total inventory to its highest level since before the pandemic.

But on the flip side, home sales fell by 1.7%, and prices remained flat at \$719,400.

High interest rates are keeping buyers on the sidelines, despite the increase in inventory.

So, what's next for the market? We're about to find out.

As always, we're here if you have any questions.

Sincerely,

[Agent/Team]

P.S. Despite the recent headlines, we're still helping buyers and sellers every single day make informed decisions and achieve their goals. If you're open to a conversation about how we can help you, just reply to this email.

### Subject Line: Waiting for home prices to drop? Read this ★

For May 17, 2024

This spring, we've seen a noticeable shift: more sellers are re-entering the market, particularly in Vancouver, Toronto, and Montreal.

But while the number of homes for sale is going up, the buying activity hasn't picked up at the same pace.

Despite the increase in listings, Robert Hogue from RBC highlights that buyers are still facing challenges—namely the high interest rates that continue to limit affordability.

This situation creates an interesting market dynamic.

Prices are slightly increasing, but the overall sales volume remains lower than usual.

And according to Hogue, we might not see a significant market recovery until we experience substantial rate cuts, projected to start later this year.

I understand that buying or selling a home can be a complex and stressful process, especially in today's ever-changing market.

Whether you have concerns or questions about the current market conditions, or simply need advice on how to make the best decisions for your unique situation, I am here to help.

Sincerely,

[Agent/Team Name]

#### Subject Line: The elephant in the room is ...

For May 10, 2024

Mortgage rates.

While many potential homebuyers are adjusting their expectations in this high-rate environment and moving forward with their plans, others are sidelined.

According to a new report by the British Columbia Real Estate Association (BCREA), it is incredibly likely that the Bank of Canada will begin lowering its policy interest rates at some point later this year.

So, what will happen if mortgage rates do drop?

The market will shift.

Buyers will sprint off the sidelines.

Prices will go up.

Competition will heat up—and buyers will need to make decisions faster than before.

The bottom line?

Buying a home is a deeply personal decision—and it might not be the right time for you, right now.

But if you *are* in the market to buy, and you *can* afford it, it might make sense to do it sooner rather than later.

If you want to chat further, don't hesitate to reach out.

We're here to help. 🙌

Sincerely,

[Agent/Team]

P.S. If you (or someone you know) are in the market to buy soon, then reply with your ideal neighbourhood. I'll send over a complete list of homes that are available now!

#### Subject: Yes, there is a silver lining

For May 3, 2024

According to a recent Bank of Montreal survey, a significant 72% of potential homebuyers are planning to delay their purchases until interest rates fall.

This shift in buyer sentiment suggests a more cautious market, possibly impacting demand and timing for sellers.

Despite the buyers' wait-and-see approach, there's a silver lining.

The same survey found that 85% of these potential home buyers feel they are making real strides towards their homebuying goals, even amidst some financial anxiety and concerns about costs and climate-related issues.

As we anticipate interest rate adjustments later this year, understanding these trends can help you strategically position your home sale for success.

Reply to this email and let's discuss how you can leverage this information to maximize your opportunities in the current market.

Sincerely, [Agent/Team]

#### Subject: A quick market update

For April 26, 2024

According to the latest data from the Canadian Real Estate Association (CREA), while overall sales and new listings showed minimal changes in March, there was a notable surge in activity towards the end of the month.

And interestingly, new listings jumped significantly at the beginning of April.

Although prices have slightly declined—down 0.3% to a benchmark of \$718,400 in March—they are still up by 1.1% compared to last year. [Source: CREA]

Sales volumes have also improved, (albeit modestly), rising by 0.5% from February and are 1.7% higher than last year's low levels. [Source: CREA]

It's also worth noting that while new listings contracted by 1.6% in March, they are still substantially higher (10.1%) than last year, hinting at a potentially more balanced market ahead. [Source: CREA]

As we move forward, it will be crucial to monitor how this influx of April listings impacts the market. This could signal either a robust recovery or a need for cautious optimism if the inventory remains unsold.

And if you have any questions or want more insight into current market trends, send us a reply—we're here to help.

Sincerely,

[Agent/Team]

## Subject: Big news for first-time homebuyers

For April 19, 2024

Starting August 1st, if you're a first-time buyer interested in a newly built home, you'll have the option for a 30-year amortization period.

This is a significant shift from the previous 25-year limit.

Here's why this matters—

Extending the loan term to 30 years can increase your purchasing power by about 5 to 5.5%, or similarly reduce the income needed to qualify for a mortgage. This comes at a crucial time when affordability is more challenging than ever.

This policy update aims to draw more buyers, mitigate the effects of high interest rates, and boost construction to address the ongoing shortage of housing.

Remember, if you're closing a mortgage before September, consider securing your rate soon, given the unpredictable economic landscape.

And if you're curious about how this will affect your future homeownership plans, we're just an email away.

Sincerely,

[Agent/Team]

#### Subject: Yup, the interest rate is holding steady (again)

For April 12th, 2024

The Bank of Canada has decided to keep the interest rate steady at 5%—marking the sixth time in a row without change since last summer's hike.

Yes, it's disappointing. But there is a bit of silver lining—

Inflation's been on a slow decline, now at 2.8%. But the Bank's taking a cautious approach, hinting at possible rate cuts in the future while weighing risks like global tensions and domestic wage growth against productivity.

The essence? They're seeing positive signs but need more time to ensure these trends hold steady for sustained price stability.

The buzz among economists is that we might see rate reductions starting as early as July.

The timing is up in the air, but if it happens, this move could ease mortgage rates slightly, though affordability remains a key challenge.

It's probably not the news you want to hear, but we're here to keep you informed.

Sincerely,

#### [Agent/Team]

p.s. If you're considering a move and want professional guidance on your situation, we're here. Reply to this email to set up a time for a personal consultation.

#### Should you list low to start a bidding war?

For: April 5, 2024

**Subject Line:** Should you list low to start a bidding war?

With buyer confidence rebounding and the spring market heating up, there seems to be a growing trend of strategic underpricing to kick off bidding wars.

So what are the pros and cons of listing low?

Pros-

- **← Draws More Interest:** A lower price point can attract a broader pool of potential buyers.
- **←Quick Sales:** It often leads to a faster selling process, saving time and hassle.
- **← Potential for Higher Offers:** The competitive atmosphere can drive the final sale price above expectations.

Cons-

- **→ No Guarantees:** There's a risk that the strategy might not ignite the bidding frenzy you hoped for.
- **← Possible Low Offers:** You could end up with offers that don't meet your target, maybe even below market value.
- **Stress Factor:** The uncertainty and potential for back-and-forth can be stressful.

Ultimately, how you choose to list depends on every seller's unique situation and personal goals.

Sincerely,

[Agent/Team]

p.s. Considering a move soon? Reply back to this email to set up a 1:1 consultation where we'll talk about your unique goals and develop a strategy that's tailored to what you need out of your home sale.

## 2 different approaches to achieving homeownership

For: March 29, 2024

**Subject Line:** 2 different approaches to achieving homeownership

A recent study by Houseful provides some interesting insights into how prospective buyers are making decisions and achieving homeownership.

The first approach prioritizes *flexibility*.

These prospective buyers are:

- Opting for smaller spaces
- Evaluating properties that fit what they need right now, instead of years down the road
- Open to living in a variety of locations

The second approach prioritizes patience.

The survey found that *these* prospective buyers are:

- Open to delaying their purchase plans until they find the perfect home
- Mostly unwilling to compromise on the size of property they have in mind
- Wanting to live as close as possible to their preferred city

Of course, this is a high-level view of the buyer landscape, and each individual's journey is unique. But we still found this study interesting (and hope you did, too).

We're here if you need us!

Sincerely,

[Agent/Team]

p.s. If you're looking for the right support and expert guidance to help you navigate our local market with confidence, we'd love to chat with you. Reply to this email to set up a 1:1 consultation about your situation.

# February was "the last uneventful month of the year" in housing 👉

For: March 22, 2024

**Subject Line:** February was "the last uneventful month of the year" in housing 👉

That's according to Shaun Cathcart, the Canadian Real Estate Association's (CREA) Senior Economist.

According to their latest report, Canada's home prices saw their first month of no change in February, after five consecutive months of declines.

To put it in perspective, national prices dropped 1.3% in January.

This abrupt shift in national home price trends signals that the market is picking up...

New listings in February were up 1.6% month-over-month.

With buyer demand building, we expect even more sellers to list their properties in the coming months.

If you have any questions about the market, we're here to help.

Sincerely,

[Agent/Team]

p.s. If you're considering a move and want professional guidance on your situation, we'd love to help. Just reply back to this email and we'll set up a time.

## The First-Time Home Buyer Incentive is discontinued: What now?

For: March 15, 2024

**Subject Line:** The First-Time Home Buyer Incentive is discontinued: What now?

The Canada Mortgage and Housing Corporation (CMHC) recently announced that The First-Time Home Buyer Incentive is being discontinued, since launching in 2019.

Buying a home already feels daunting for many—and with one less program designed to help Canadians enter the housing market, it can feel even more discouraging.

Fortunately, if you're a first time home buyer—or if you know someone who is—there are still alternative options.

Here are a few to consider—

- 1. **The Home Buyers' Plan** lets first-time buyers use up to \$35,000 from their RRSPs for a down payment, with a 15-year repayment period. If purchasing with a partner, each can withdraw the same amount, potentially totaling \$70,000 for a down payment.
- 2. Launched in April 2023, **The First Home Savings Account** offers a unique opportunity for first-time buyers to save up to \$8,000 annually, tax-free, specifically for their first home purchase, mirroring the tax advantages of a TFSA.
- 3. **The Home Buyers' Amount (HBA)** provides a non-refundable tax credit of up to \$10,000 for first-time home buyers, applicable to the tax return of the year they purchase a qualifying home, whether it's an existing home or one under construction.

Even if you're not a first-time home buyer—we hope this is helpful.

Sincerely,

[Agent/Team]

#### Will rates ever drop?

For: March 8, 2024

**Subject Line:** Will rates ever drop?

On Wednesday, the Bank of Canada announced that it will hold its overnight rate steady at 5 percent—until at least April 9.

The response is mixed—

For some who were expecting rates to drop, it's a massive disappointment.

But for others who can afford to buy where rates are at now, it's positive news—especially given that if and when rates fall, home prices typically increase.

Predictions are just that—predictions—but since the announcement, economists are forecasting that we'll see a rate cut in June.

We'll have to wait and see.

Sincerely,

[Agent/Team]

p.s. If you're considering a move and want professional guidance on your situation, we're here. Reply to this email to set up a time for a personal consultation.

# [New Data] 49% of Canadians plan on buying a home in the next 5 years

For: March 1, 2024

Subject Line: [New Data] 49% of Canadians plan on buying a home in the next 5 years

NerdWallet just released their 2024 Canadian Home Buyer Report—turns out a whopping 49% of Canadians are setting their sights on purchasing a home within the next five years.

Here are a few more highlights from the report that you might find interesting:

- Only 11% are looking to make the move in the next 12 months, suggesting many are waiting out interest rates.
- Only 16% of potential buyers have started saving for their down payment.
- And it's not just buyers who are active; 42% of homeowners are considering selling in the same timeframe.

The data shows—even with the current economic conditions—Canadians are still eager to get into the housing market.

If there's anything we can do to help, we're here.

Sincerely,

[Agent/Team]

#### A closer look at renting vs buying

For: February 23, 2024

Subject Line: A closer look at renting vs buying

Statistics Canada just published some compelling data on renting vs buying that you might find interesting...

Renters are more than 11 percentage points less likely to express high overall life satisfaction compared to homeowners.

They also reported feeling less inclined to feel a strong sense of belonging to their community and are more prone to experiencing loneliness.

This might not surprise you...

...but we can't talk about how homeowners typically report a higher quality of life without also talking about today's affordability challenges.

With Canadians dedicating a larger share of their income to shelter costs—31.4% in 2021, up from 29.3% in 2019—the financial flexibility for other necessities is increasingly constrained.

So while homeownership is associated with increased personal happiness and stability for many, it's an incredibly challenging market that buyers are facing.

If you have any questions, we're here.

Sincerely,

[Agent/Team]

p.s. If you're serious about buying a home in 2024, let's connect. Reply to this email and we can set up a time to develop a winning strategy for you this year.

### How can you leverage your home equity right now?

For: February 16, 2024

**Subject Line:** How can you leverage your home equity right now?

With living costs on the rise and economic uncertainty, a lot of people are looking for ways to offset the cost of living.

One way to do that?

Leverage your home equity to find some financial relief—

- 1. Home Equity Line of Credit (HELOC). This is a flexible option that allows homeowners to borrow and repay funds up to a certain limit (typically up to 65% of the home's value).
- 2. Reverse Mortgage. This is available to homeowners who are 55 and older, allowing them to borrow up to 55% of their home's value.
- 3. Refinancing. Homeowners can refinance their mortgage up to 80% of the home's appraised value, which can be a viable solution during financial emergencies, despite not necessarily offering better interest rates.

4. Second Mortgage. This involves taking out another loan on the home. Although this option comes with higher interest rates due to increased lender risk, it can provide needed funds.

Of course, the amount of equity you have depends on the current value of your home and the balance on your mortgage.

We have a lot of clients who are curious about how much equity they have right now, so we prepare a custom report for them so that they have an accurate picture of their financial situation.

Would you like one for your home?

Sincerely,

[Agent/Team]

### Why the rush?

For: February 9, 2024

**Subject Line:** Why the rush?

Frenzied.

That's how a recent article from Bloomberg News described Canadian homebuyers.

And it's because despite the unpredictability of interest rates, there's a significant wave of buyers eager to enter the market.

So why now?

A couple reasons—

- 1. They want to buy before competition heats up more.
- 2. They're feeling more optimistic about home prices, ever since November 2023 (Source: Nanos Research).

3. They can afford it now, when they couldn't last year.

And for some, it simply comes down to this:

They've spent years weighing a home purchase, saving for a down payment, and are excited about the possibility of lower rates. They want a house...now.

Hope this high-level view is helpful—even if you're not in the market.

Sincerely,

[Agent/Team]

p.s. If you're serious about buying a home in 2024, let's connect. Reply to this email and we can set up a time to develop a winning strategy for you this year.



Subject Line: 🔥 or 🤐

Last year, very few people were feeling optimistic about the housing market.

But that might be changing...

Just out of curiosity, how hot do you think the spring market will be?

Reply with an emoji 👇



Or

The market is going to crash.

We can't wait to hear what you think!

Sincerely,

[Agent/Team]

### Have interest rates peaked?

**Subject Line:** Have interest rates peaked?

Big news from the Bank of Canada this week—interest rates are holding steady at 5.0%.

It's a signal many are reading as the peak of the cycle.

Governor Tiff Macklem's shift from hiking rates to keeping them steady has caught everyone's attention. And while it's not a promise of cuts, the door's still open.

In fact, many economists are leaning towards the likelihood of rate reductions by summer.

This potential for lower borrowing costs is already stirring the market with more buyers making the jump...

It's a bit of a dance, though. Lower rates might mean higher prices down the line. Which makes it a classic dilemma for buyers: jump in now or wait for potentially cheaper rates?

While waiting on rates might seem tempting, the real power lies in what you can do right now: Your savings, your readiness, and some solid advice for your specific situation are your best allies.

If you need anything, we're here to help.

Sincerely,

[Agent/Team]

p.s. Don't navigate the market alone—we'd love to help give you the local insight you need for a successful outcome. If you want to talk about your buying or selling plans, reply to this email to set up a consultation.

Thinking about renting out your home? Read this first

**Subject Line:** Thinking about renting out your home? Read this first 👉

If you're a property owner, chances are you might have (at some point or another) considered renting out your space on Airbnb or VRBO.

It makes sense—it can be a profitable revenue stream for some. But for others, selling might be the better option, especially if you've gained a significant amount of equity and you're open to a move.

Before you make a decision, here are some things to consider:

#### Pros:

- ✓ Income potential. On average, Airbnb hosts earn between \$6K-12K annually, depending on how often you rent it out, where your place is located, etc.
- ✔ More flexibility
- ✔ The opportunity to connect with travelers

#### Cons:

- ←Inconsistent income
- ←Chance of property damage

As a homeowner, you have a lot of options with what you do with your most valuable asset. If you'd like professional guidance on your situation, we're here.

Sincerely,

[Agent/Team]

# "A wave of optimism"

**Subject Line:** "A wave of optimism"

Well, 2024 is off to an optimistic start.

At least that's according to a recent Maru household survey:

Nearly 40 percent of Canadians believe the economy will improve over the next two months—a significant increase from previous months. (Maru Household Outlook Index)

That's up from 37 percent in November, and 33 percent in October.

It seems that overall, Canadians are starting to feel a sense of stability and predictability, which is directly linked to the Bank of Canada's pause on interest rates.

And it makes sense—in a way it's given us a moment to pause, reflect on our finances, organize our lives, and figure out what we can manage in the coming year.

This is a trend we'll be keeping a close eye on in the coming months.

Sincerely,

[Agent/Team]

p.s. Are you part of the 40 percent feeling more optimistic about the economy? If your plans have changed and you're considering a move in 2024, reply to this email to set up a 1:1 strategy consultation about your situation.

#### 2023 Housing Market Highlights

**Subject Line:** 2023 Housing Market Highlights

It's never a dull moment in real estate, and 2023 was no different.

Here are a few notable data points:

- ← The Bank of Canada hiked rates 10 times between March 2022 and July 2023, to 5 percent.
- ←The actual (not seasonally adjusted) national average home price was \$646,134 in November 2023, up 2% from November 2022. (CREA)
- → National home sales dropped 0.9 percent year-over-year in November.

Happy holidays to you and yours,

[Agent/Team]

p.s. If you'd like to set up a professional consultation about your 2024 plans, just reply "2024" to this email, and we'll reach out shortly.

# What's driving Canadians to buy homes?

**Subject Line:** What's driving Canadians to buy homes?

There's no denying it: It's a challenging market.

Still, a lot of buyers are making the leap.

According to a recent survey from Zolo, here's what's driving them:

35% are tired of renting. The asking price for a rental unit in Canada averaged \$2,125 in November (Rentals.ca).

37% need more space.

And rising home prices are driving 43% to buy.

And a whopping 93% said competitive markets and rising interest rates influenced their decision to jump into the market.

A lot of people are at a crossroads—and that can be a hard place to be.

If you're starting to think about your plans for 2024, we'd love to help you make the right decision and put you in the best possible decision to buy or sell.

Either way, here if you need us.

Sincerely,

[Agent/Team]

### 60 percent of Canadians...

Subject Line: 60 percent of Canadians...

...view their home as being part of their investment strategy.

This is according to the latest survey from BNN Bloomberg and RATESDOTCA.

And here's what you might find interesting—

When it comes to whether they view their home as good long-term investment:

11 percent said they no longer see it that way.

23 percent said their perception has weakened.

But the majority (43 percent) said they feel even more confident that their home is a good long-term investment.

So why the split?

It's no secret that some markets have experienced price declines—which is causing some people to reconsider their perspective.

And yet others—regardless of what's going on in the market—still see their home as an incredible way to build long-term wealth.

At least for now, this is where Canadians stand, according to this survey.

We'll be sure to keep you updated on any new insights.

Sincerely,

[Agent/Team]

p.s. If you're part of the 43 percent who believe that buying a home is a good long-term investment and want to buy in 2024, it's never too early to start getting prepared. Reply to this email to set up a 1:1 strategy consultation about your situation. We'd love to help you find a great deal.

### Surprised by this market trend?

**Subject Line:** Surprised by this market trend?

Across Canada, buyers are finding themselves with a stronger hand.

↑ This is according to a new report by RBC, which found that in many parts of Canada, prices are softening and activity is cooler than it has been.

This means that generally speaking, buyers have more options to choose from and have more negotiating power when putting in an offer.

Out of curiosity—have you given up on trying to buy a home this year?

I'd love to hear your thoughts!

Sincerely,

[Agent/Team]

### 2024 Home Prices: 4 Expert Predictions

**Subject Line:** 2024 Home Prices: 4 Expert Predictions **→** 

We both know it's impossible to predict the real estate market.

And yet, keeping a pulse on where experts think home prices are headed is wise—especially if you're considering a move in 2024.

But even if you're not—you've gotta admit—they're fun to read.

Here's the roundup of 5 expert predictions for Canadian home prices in 2024:

▼ Oxford Economics: -10.0%

**↑**TD Economics: +6.1%

**↑**CREA: +1.5%

◆Canada Mortgage and Housing Corporation (CMHC): +7.9%

We'll see what happens.

If you have any questions about the market, you know where to find us.

Sincerely,

[Agent/Team]

P.S. What's your plan for 2024? If you're thinking about buying or selling, it's never too early to start the conversation. Reply "2024" to this email to set up a professional consultation where we can talk about your goals (no cost or obligation).

#### Last week's news

Subject Line: Last week's news 💰

Last week, the Bank of Canada announced that it will hold its overnight rate steady at 5 percent.

This comes as a relief—and marks the second straight time the BoC has done so.

Might this mean that rate cuts are coming?

Many economists would say that we're still a ways off from that happening.

Even though the inflation data for September came in at 3.8 percent year-over-year, it's still higher than the central bank's target of 2 percent.

Still, the good news is that for the first time in a long time, the aggressive rate hikes are finally behind us.

Sincerely,

[Agent/Team]

P.S. If you're looking to buy soon, we know how overwhelming it can feel trying to navigate this market alone. That's why we're here—we help people like you every single day explore a realistic plan for their situation. If you're interested in a 1:1 with our team, just reply "I'm interested" to this email and we'll be in touch.

#### Tough choices.

Subject Line: Tough choices.

If you're a homeowner, we know how overwhelming it can feel with mortgage rates climbing.

You're not alone—and selling your home (while it is an option) isn't the only path forward.

Here are some strategies to consider:

- **1. Review Your Budget:** It may be time for substantial, sustainable cuts. This isn't just about cutting back on small luxuries; it's about a major overhaul—like canceling unnecessary subscriptions, opting for more cost-effective grocery stores, or putting your vacation fund on hold.
- **2. Explore Ways to Boost Your Income:** Consider taking on additional work or renting out part of your home. Every extra dollar can make a difference.
- **3. Negotiate Your Mortgage:** Don't accept the first offer. Shop around. Even a slight reduction in the rate can lead to significant savings over time.

While it's impossible to predict what will happen with the market in the future, the best thing you can do for yourself is to know what your options are now.

Sincerely,

[Agent/Team]

P.S. If you feel like you've exhausted all other avenues, and selling might be your best option, reply to this email. Let's set up a 1:1 consultation to talk about your situation and discuss your options so you can make an informed decision (no obligation or cost).

### Worried about timing the market?

**Subject Line:** "Should I worry about timing the market?"

We talk to a lot of people who are concerned about perfectly timing the housing market.

They want to wait for prices to drop. They want to wait for rates to drop.

And we get it—no one wants to overspend. We all want the best possible deal.

But here's the thing...

Trying to perfectly time the market rarely works.

In fact, what's more important than timing the market is time in the market.

You're probably familiar with this idea. It's the same as in the stock market –

A person who has money in the market – even if they invested at a "bad" time – will typically grow their investments.

A person who waits and tries to find the perfect time to invest might miss out on crucial wealth-building opportunities.

That's why it's better to have a long-term mindset.

Because while the market may be volatile in the short-term, jumping in when you can will help you build wealth for your future.

Sincerely,

[Agent/Team]

#### How many Canadians are really thinking about selling?

**Subject Line:** How many Canadians are really thinking about selling? [New Report]

A new survey from Dye & Durham Limited shed some insight into how Canadians are really feeling about the housing market.

While nearly 25% of respondents are waiting until prices and/or interest rates drop, some are getting ready to make a move.

In fact, 1 in 10 Canadians expect to sell their home and purchase a new one in the next year.

Now, at first glance that might not seem significant.

But given the fact that only 5% of respondents did buy or sell in the last 12 months, it does signal an optimistic shift in the market.

We're here if you have any questions. 🩌

Sincerely,

[Agent/Team]

P.S. We know that buying or selling—right now—might not be a realistic option for you. That's okay. But if you are in the 10% of homeowners who know they want to sell within the next year, just reply to this email. We'd love to have a conversation, and come up with a selling strategy that makes sense for your situation.

### Is it actually a bad time to buy a home?

**Subject Line:** Is it actually a bad time to buy a home?

According to a new survey from Mortgage Pros Canada (MPC), 71 percent of Canadians think that it's a bad time to purchase a home.

Only 6 percent of respondents said it was a good time to buy.

But is it actually a bad time to buy a home?

Here are the facts:

- ← National home sales declined 4.1 percent month-over-month in August [CREA].
- ←The number of newly listed properties edged up 0.8 percent month-over-month [CREA].

"With sales slowing and new listings returning to more normal levels, demand and supply are continuing to come into better balance" said Larry Cerqua, Chair of CREA.

What this data shows is that the market is going to remain (relatively) stable—and houses are slowly coming back on the market.

If you're ready to make your move and take a look at your options, we are here to help.

Sincerely,

[Agent/Team]

P.S. Eager to get the ball rolling on your homeownership journey? Reply to this email with "Ready" and we'll take care of the rest.

#### Just had to share this...

**Subject Line:** Just had to share this...

Last week, Zoocasa reported that most Canadian homes across all markets have increased in value by more than \$150K since 2018.

So, what can you use your home equity for?

Renovations or home repairs

💰 Buying an investment property

🏦 Paying off debt

**S**Creating an emergency fund

i Starting a business

What else are homeowners doing with their equity?

Selling.

In fact, 1 in 5 homeowners are planning on selling in the next 3 years. (Source: NerdWallet)

If you're curious to know how much equity you have right now, reply to this email with your phone number.

We'll give you a call to get some more details about your home and prepare a custom report for you, so you have an accurate picture of your financial situation.

We're excited to dig into this for you.

Sincerely,

[Agent/Team]

### If you're waiting for prices to drop...

**Subject Line:** If you're waiting for prices to drop...

...You might be waiting a long time.

We know—it's not the news you want to hear, especially from real estate agents that should want to paint a rosy picture for you.

But the truth is—once interest rates come down, every buyer that's been waiting on the sidelines will jump.

When that happens, housing costs will continue to increase.

It's probably not the news you want to hear.

Canadians everywhere are feeling stretched, and you might be feeling a bit defeated.

But it's never impossible.

Adjusting your expectations, being realistic, creating a plan to buy within your means – even exploring the idea of co-owning with family and friends – is how buyers are winning in today's market.

Sincerely,

[Agent/Team]

P.S. If you've been hoping to buy in today's market, we'd love to help you strategize a realistic plan. Reply "I'm ready" to this email and let's have a (no obligation) conversation.

# What's really holding you back from selling?

**Subject Line:** What's really holding you back from selling?

We know firsthand that coming to a decision about selling your home isn't easy.

If the idea of selling has been rattling around in your head for a minute, we want to know:

What's really holding you back from selling?

- OA. Finding another home I like
- OB. A large tax bill
- OC. Rising interest rates
- OD. The logistics of planning a move
- ©E. Something else

Reply to this email, and let's set up a personal consultation (at no cost) to talk through a realistic solution.

Don't let uncertainty stop you from exploring your options. We're here to help.

Sincerely,

[Agent/Team]

P.S. And if you're on the market for a new home in your area, these properties just hit the market!

# Shifting gears? Again?

**Subject Line:** Shifting gears? Again?

A new report from Desjardins found that although the housing market feels grim, there's a caveat –

New listings in Canada climbed 21% since April.

That's the fastest three-month increase ever recorded outside the pandemic.

We won't sugarcoat it - the market is still volatile.

But this suggests a meaningful shift in how buyers and sellers are viewing the market.

Hey, we'll take it.

While national data is helpful in getting a pulse on the overall economy, it doesn't account for what's really happening at the local level.

If you're thinking about buying, but have questions about our local market, hit reply.

We're here. 🙏



Sincerely,

[Agent/Team]

P.S. Hoping to find a deal in today's market? These homes just had a price cut in the last 7 days.

# New listings are "rising rapidly"

**Subject Line:** New listings are "rising rapidly"

It might not seem like the tides of the real estate market are shifting.

But according to the most recent data from CREA, the number of new listings is rising pretty rapidly.

In fact, at a national level, that number rose 5.6% month-over-month in July.

Given the fact that inventory was at a 20-year low back in April, this surge in new listings could be the key to unlocking your home buying goals.

Whether you're aiming to find your dream home or unlock the true potential of your current one, now is the time to dive into action.

These homeowners just listed in the past 7 days.

If you see anything special, reply back to schedule a private tour.

Sincerely,

[Agent]

P.S. If you're among the people who are contemplating selling, the initial step is to request a comprehensive home value report for your property. Respond to this email with your address, our team will get to work (no obligation or cost).

# Is it time to reconsider your next home?

**Subject Line:** Is it time to reconsider your next home?

There's no easy way to slice it—the home inventory crunch continues.

This has some people seriously re-evaluating their next home purchase.

Just out of curiosity — if you're in the market to buy soon — which type of home are you most interested in?

- A. New Construction
- B. Move-In Ready
- C. Needs Some Repairs
- D. Renovation Project
- E. All the above

Hit reply and tell us. 🙌

Sincerely,

[Agent/Team]

#### Have home sales stalled or soared in 2023?

**Subject Line:** Have home sales stalled or soared in 2023?

Most people assume that a challenging market – like the one we're in now – means that no one is buying or selling.

High interest rates, low inventory, soaring home prices — should we be seeing *less* home sales?

It turns out that since the start of 2023, we've actually seen home sales skyrocket.

In fact, national home sales have more than doubled since January. (Source: CREA)

In [Your Area], we saw a [%] increase in home sales from January.

To be sure, the market is still slower than we've seen in the past few years, but people are still buying and selling real estate.

We're here if you need us. 🙌

Sincerely,

[Agent/Team]

P.S. Are you considering buying or selling this year? It's never too early to start talking strategy. Reply to this email to set up a professional consultation about your plans to see how we can help.

# Waiting for home prices to plummet? Read this.

**Subject Line:** Waiting for home prices to plummet? Read this.

If you were expecting a massive drop in home prices, you might be surprised to hear that buyer demand remains strong.

In fact, Royal LePage now predicts national home prices to rise 8.5 percent by the end of the year.

That's up significantly from 4.5 percent – which was their forecast in April.

Will it actually happen?

We'll have to wait and see.

Real estate is impossible to predict, but one thing is certain –

Even in today's challenging market, buyers are still in the game.

Sincerely,

[Agent/Team]

P.S. Whether you have concerns or questions about the current market conditions, or simply need advice on how to make the best decisions for your unique situation, just reply to this email. We're here to help.

### June Market Update

**Subject Line:** This is what happened in the market in June **→** 

New data from The Canadian Real Estate Association gives us a clear overview of what happened in the national market last month.

Here are the highlights —

- ←The MLS® Home Price Index (HPI) increased 2% month-over-month.
- ←Home sales ticked up 1.5% since May.

And finally, some good news for buyers –

 ← The number of newly listed properties actually climbed 5.9% month-over-month.

This data indicates a more balanced market and after a roller coaster year — we'll gladly take it.

Sincerely,

[Agent/Team]

P.S. Regardless of your situation, we know that all Canadians are facing unique challenges. If there's any way we can help you with your buying or selling plans, just reply back to this email.

#### Bank of Canada's recent news ★

**Subject Line:** Bank of Canada's recent news **◆** 

Last week, the Bank of Canada raised its benchmark interest rate by 25 basis points.

This marks the 10th rate hike since March 2022, and the first time since 2001 that we've reached 5 per cent.

Many experts expected this announcement – but it doesn't make it any easier to swallow.

If this feels like a roadblock to your buying or selling plans, we want to help you navigate this change and help you make the best decision.

If you need us, we're here.

Sincerely,

[Agent/Team]

#### 68% of Canadians are...

**Subject Line:** 68% of Canadians are...

...waiting for mortgage rates to drop before buying a home.

That's what a recent poll by BMO reported.

We're curious...

If you've considered buying at all, are you in the majority or the minority?

Hit reply and tell us. 🙌

Sincerely,

[Agent/Team]

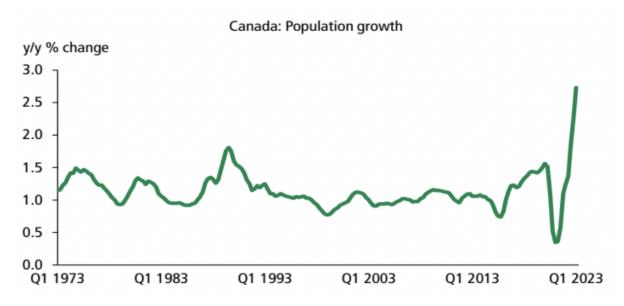
# Housing demand is back with a vengeance. But why?

**Subject Line:** Housing demand is back with a vengeance. But why?

New data from Desjardins revealed that the national housing market is making a strong rebound since March 2023.

Housing demand is particularly strong right now and here are two reasons why -

1. Population growth is increasing at the fastest pace in decades.



(Source: Desjardins)

2. Canadians accumulated a significant amount of savings during the pandemic.

In Q3, Canadian's excess savings surpassed \$350B.

We'll keep a close eye on the data to see what's to come in the housing market, but so far, the 2023 housing market has beat expectations.

We're here if you have any questions.

Sincerely,

[Agent/Team]

P.S. If you're open to buying or selling soon, you need to know what's happening in the market. To set up a personal 1:1 consultation about your unique situation, just reply to this email.

#### Stressed about the market?

**Subject Line:** Stressed about the market?

If you're feeling overwhelmed by today's housing market, you're not alone.

High rates. Tight inventory. Rising costs.

It's a stressful time, and we're all feeling the impact.

With so many narratives about the market, it helps to look at the actual data.

So what happened in the market in May?

Despite a high rate environment, people are still making moves.

In fact, new data from the Canadian Real Estate Association found that nationally, Canadian home sales actually climbed 5.1% month-over-month.

As far as prices, the national average sales price increased 3.2%.

And while we're still facing historically low inventory levels, new listings increased 6.8%.

What's next for the market? We're about to find out.

As always, we're here if you have any questions.

Sincerely,

[Agent/Team]

P.S. Despite the recent headlines, we're still helping buyers and sellers every single day make informed decisions and achieve their goals. If you're open to a conversation about how we can help you, just reply to this email.

# Is it a good idea to buy a home right now?

**Subject Line:** Is it a good idea to buy a home right now?

As you might already know, the Bank of Canada announced last week that it will hike its benchmark interest rate 25 basis points to 4.75%.

The news has potential home buyers asking –

*Is it even a good idea to buy right now?* 

The short answer is, it depends on your situation.

We know that figuring out the right time to buy can be intimidating and overwhelming – especially now.

If you are looking to buy a home soon (or know someone who is), and want to understand what this rate hike means for you, we'd love to help.

Reply "I'm interested" to this email and we'll set up a personal consultation to help you make an informed decision.

Sincerely,

[Agent/Team]

# Summer plans?

**Subject Line:** Summer plans?

Now that we're almost halfway through 2023, we just wanted to touch base on your plans.

As we approach the summer season, what is most important to you?

- 1. Selling my home for top dollar
- 2. Selling my home quickly and painlessly
- 3. Finding a new home that I love and that I can afford
- 4. All of the above  $\frac{1}{2}$

We can't wait to hear your answer!

Sincerely,

[Agent/Team]

p.s. If you've been feeling stressed out about this real estate market, you're not alone. It's normal to feel overwhelmed. The good news is that we've helped a lot of clients this year navigate this market successfully. If you'd like to chat about your unique situation, reply back. We're here for you.

### Why are home prices still so high?

**Subject Line:** Why are home prices still so high?

Last month, the average home sold price in [Insert Area] hit [\$].

That's a [%] increase from March.

So why are home prices still so high?

Let's take a closer look at the data.

Although the number of newly listed homes in Canada increased 1.6% month-over-month in April, inventory is still very tight.

In fact, new supply is still at a 20-year low. (Source: CREA)

Of the homes that do hit the market that are priced right, buyers are devouring.

The bottom line?

Limited homes for sale plus buyer resilience is part of the reason why prices are holding strong.

There's never a dull moment in the industry, and especially now – it's a critical time to stay informed.

We're here if you need us. 🙌

Sincerely,

[Agent/Team]

P.S. Considering buying or selling soon? In today's market, you need a problem solver. Hit reply to see how we can help you navigate your unique situation.

# Bonus: Feel like you missed out on selling your home in 2021? Read this. ★

**Subject Line:** Feel like you missed out on selling your home in 2022? Read this. ◆

This might not be the case for you, but a lot of homeowners still have regrets about not selling their home in 2021-2022.

We get it!

Those were the "unicorn years" in real estate, and now that we're getting back to a normal market, a lot of potential sellers feel like they missed out.

But here's what most people don't realize...

It's still a great time to sell.

Here's why –

#### 1. Homes in [Area] are appreciating.

In fact, they've increased [Insert %] since this time last year.

#### 2. Prices are going up, not down.

The average home sold price in [Area] recently jumped to [\$].

#### 3. Multiple offer situations are back.

So yes, the market is still *very* hot.

If you're interested in knowing how much you could sell your home for in today's market, I'd love to prepare a professional home value report for you.

Just a warning –

The results might surprise you.

Would you like one for your home?

Sincerely,

[Agent/Team]

P.S. If you've been thinking about buying or selling soon, now would be a great time to talk strategy. Text me anytime [Insert Your Phone Number].

#### An unexpected turn in the Canadian housing market ◆

Subject Line: An unexpected turn in the Canadian housing market ↓

We knew that the Canadian housing market would eventually stabilize...

We just didn't expect it to happen this quickly.

According to new data released by the Canadian Real Estate Association, national home sales spiked 11.3% month-over-month in April – even surprising most economists.

Not only that, the national benchmark home price jumped to \$723,900.

That's a 1.6% increase from what we saw in March.

Demand is still outpacing supply, but we are finally seeing the signs of a stable real estate market.

We're here if you have any questions. 🙏

Sincerely,

[Agent/Team]

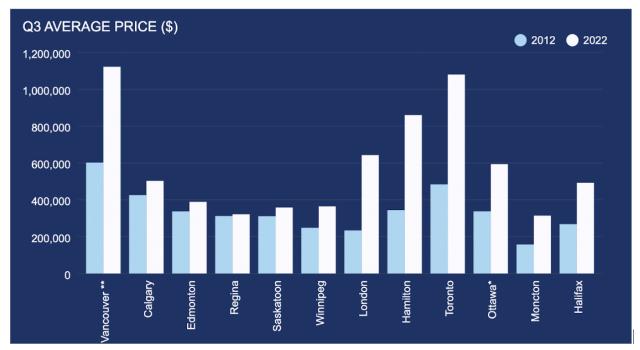
P.S. Thinking about buying or selling, but not sure if it's the right time for you? Let's talk it through. Reply back and we'll set up a no-pressure consultation to help you make the best decision.

### This is good news for homeowners **+**

**Subject Line:** This is good news for homeowners **↓** 

According to a recent report from RE/MAX, Canadian homeowner equity has gone through the roof.

Over the past decade, prices have increased significantly, and loan-to-value ratios have decreased in 67% of markets.



Source: RE/MAX

Canadians are still facing pressures in the housing market today, but homeowners are in a much better position than we were 10 years ago.

If you're curious to know how much equity you have right now, I'd be happy to help.

Would you like me to prepare a Professional Equity Assessment Report for you?

Sincerely,

[Agent]

#### More than 99% of Canadians...

**Subject Line:** More than 99% of Canadians...

Are in good standing with their mortgages.

According to the Canadian Bankers Association, mortgages in arrears in Canada are at the lowest level in decades.

Now that might lead you to the conclusion that nobody is selling their home.

Especially if you've read the headlines recently about "low inventory."

But in [Area], there are still plenty of homes selling each month.

In fact, last month, we had [# of New Listings] homes hit the market and [# of Homes] sell.

There's no question that we have a shortage of homes to meet buyer demand but that's not necessarily a bad thing.

We are finally seeing the signs of a stable real estate market, and that's something worth celebrating.

Sincerely,

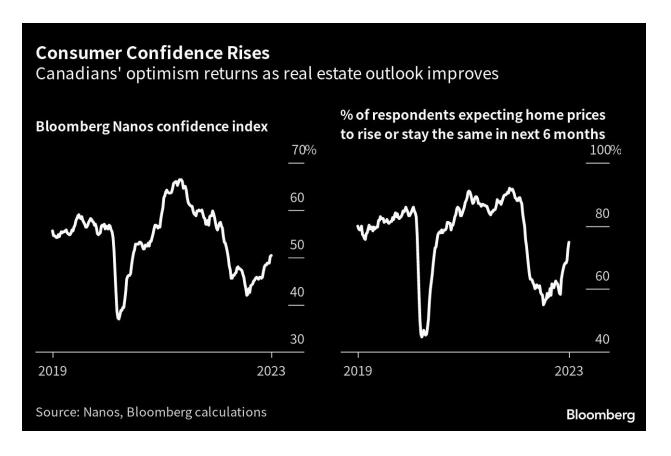
[Agent]

P.S. If you're considering selling before the spring rush is over, we should set up a time to chat ASAP. Call or text me today at [Your Phone Number].

#### This is how Canadians really feel about the 🏡 market...

**Subject Line:** This is how Canadians really feel about the 🏡 market...

According to the Bloomberg Nanos Canadian Confidence Index, consumer confidence recently rose to the highest level since June.



That's a 5-week consecutive increase, and there are few signs of that changing.

Buyer urgency is increasing – especially for well-maintained homes in great locations.

If you know anyone who is thinking about selling, text me at [Insert #].

As always, I'm here if you have questions.

Sincerely,

[Agent/Team Name]

### Why this spring market is stronger than you think

**Subject Line:** Why this spring market is stronger than you think

According to most housing analysts, 2023 was supposed to be a rough year for the Canadian housing market.

But so far, the data shows signs of stabilization.

Demand is outpacing supply and prices are holding strong.

In fact, home sales rose 1.4% in March. That's the fourth increase in the past six months. (Source: CREA)

And for the first time in one year, the national benchmark price increased 0.2%.

What's causing this spring rebound?

- 1. Buyers are inspired to jump into the market following the Bank of Canada's decision to pause rate hikes.
- 2. Supply is (still) tight. New supply is currently at a 20-year low. (Source: CREA)

The bottom line?

This spring market may not be "normal" but there are still great opportunities for buyers and sellers who want to make a move in today's market.

I hope this helps. 🙏

Sincerely,

[Agent/Team]

P.S. Even in our local market, the data can vary depending on the neighborhood. If you're thinking about buying or selling and have questions about a particular area, reply back to this email. We're happy to help.

### The housing market update you didn't expect ◆

**Subject Line:** The housing market update you didn't expect **◆** 

Ever since the Bank of Canada's decision last month to pause interest rate hikes, buyers have been like tigers circling prey.

When a home hits the right price—and that price is different for every buyer—they pounce.

And demand isn't slowing down.

That's—in part—because of rent prices.

A new report from Rentals.ca and Urbanation revealed that the national average asking rent in March jumped to \$2,004.

That's a 10.8% year-over-year increase, and the first monthly increase since November.

With that, homeownership is quickly becoming the more attractive option for many potential buyers.

Don't buy the narrative that this market is an ice bath.

The market is moving, and deals are happening. 🩌

We're here if you have any questions.

Sincerely,

[Agent/Team]

P.S. If you're open to the idea of selling your home, but are concerned about finding your next home, you're not alone. To set up a professional consultation to see how we can help with your unique situation, just reply to this email.

### Waiting for home prices to plummet? Read this +

**Subject Line:** Waiting for home prices to plummet? Read this **◆** 

If you were expecting a massive drop in home prices, you might be surprised to hear that buyer demand remains strong for prospective homebuyers.

Despite uncertain economic conditions, the Canadian housing market is proving itself resilient.

In fact, according to The Canadian Real Estate Association (CREA), the average home price is expected to rise by 3.5% to \$685,056 by 2024.

The days of 15% appreciation in a single year are a distant memory.

We're returning to a steady state in the real estate market.

I understand that buying or selling a home can be a complex and stressful process, especially in today's ever-changing market.

Whether you have concerns or questions about the current market conditions, or simply need advice on how to make the best decisions for your unique situation, I am here to help.

Thank You,

[Agent/Team Name]

#### Real Estate Watchlist

**Subject Line:** Real Estate Watchlist ••

The market is always moving and if you're serious about buying a home in the next few months, you have to be prepared to jump on an opportunity —

There are a few properties that are on my watchlist:

#### **Price Reduction Prediction:**

[Insert Address]

This home has been on the market for more than [Insert #] days. As a result, I suspect the seller is getting eager to sell the home.

Based on the information I have available, it wouldn't surprise me if they reduced the price by [Insert \$].

#### **Hidden Gems:**

[Insert Address]

There are certain things that buyers can't look past.

An outdated kitchen. Floors that need refinishing. A bad paint job.

If you're looking for move-in ready, [Insert Address] isn't it.

But if you're willing to put in the work, this home has some serious potential.

#### **Hot Homes That Won't Last:**

[Insert Address]

The hottest homes I've seen hit the market over the last few months have three things in common:

- 1. They are priced to sell
- 2. They are in desirable locations
- 3. They have features/amenities that buyers want

[Insert Address] checks all those boxes.

If you want this home, be prepared for a bidding war.

I hope this market update gave you some insight into where I see the open opportunities for buyers.

I'm here if you have any questions.

Sincerely,

[Your Name/Team Name]

P.S. If you're looking to gain an edge in today's market, you need a pro by your side. I've helped over [Insert #] people this year achieve their real estate goals. If you'd like a free real estate consultation, you can reach me on my cell at [Insert Phone Number].

#### 2.3% spike in home sales

**Subject Line:** 2.3% spike in home sales – here's what you need to know

National home sales rose 2.3% in February. (Source: CREA).

It's a competitive environment for homes that are well-maintained and check all the boxes.

If you're in the market to buy right now, it's critical to work with an agent who can help you create a winning offer that makes sense for the market.

Here's my advice –

- ✓ Secure your financing early in the process (← I can help with this).
- ✓ Take what the market can give you, and adjust your expectations.
- ✓ Be realistic about what it's going to take be prepared to move fast.

If you have questions or are just curious about the current market conditions...text me anytime at [Insert Number]. As always, I'm here to help.

Sincerely,

[Your Name/Team Name]

P.S. [Insert #] homes just hit the market in the last 30 days. If you see anything special, let me know and I can set up a private tour ASAP.





**Subject Line:** 🔥 or 🤐



It's hard to believe we're already 3 months into 2023.

Just out of curiosity, how hot do you think the spring market will be?

Reply with an emoji **→** 





Or

The market is going to crash.

I can't wait to hear what you think!

Sincerely,

[Your Name]

#### When they reply, respond with this message:

Thanks for sharing your prediction!

One more thing...

I'm creating local market reports for my network this week so that they can see how much their home's value has changed in the past 12 months. Would you like one for your home?

### What will happen if mortgage rates drop?

**Subject Line:** What will happen if mortgage rates drop?

We can't ignore the elephant in the room:

Mortgage rates.

While many potential homebuyers are adjusting their expectations in this high-rate environment and moving forward with their plans, others are sidelined.

But what will happen if mortgage rates drop?

The market will accelerate –

Buyers will sprint off the sidelines.

Prices will go up.

Competition will heat up — and buyers will need to make decisions faster than before.

The bottom line?

Buying a home is a deeply personal decision — and it might not be the right time for you, right now.

But if you *are* in the market to buy, and you *can* afford it, it might make sense to do it sooner rather than later, given what we know now.

If you want to chat further, don't hesitate to reach out.

We're here to help. 🙌

Sincerely,

[Your Name]

P.S. If you – or someone you know – are in the market to buy soon, then reply with your ideal neighbourhood. I'll send over a complete list of homes that are available now!

# What are potential homebuyers thinking right now?

**Subject Line:** What are potential homebuyers thinking right now?

It's been an interesting start to real estate in 2023 and there are still unanswered questions

What will happen to rates?
Where are home prices headed?
What will the spring market look like?

Today let's answer:

What are potential buyers thinking right now?

Most buyers today fall into one of three categories -

#### 1. Still in the market, but frustrated

It's no secret that housing inventory is scarce, and buyers are having a tough time finding a home that meets their needs.

With spring around the corner, these buyers are waiting and watching for more listings to hit the market.

#### 2. Stepping away (for now)

With rates rising and falling – the fluctuation is causing some buyers to pause until buying a home becomes more affordable.

#### 3. Forging ahead

These buyers are ready to move and proactive in their search. They're visiting Open Houses, writing offers, and going up against multiple offers (in some cases). They're doing everything it takes to get into the market.

So while there are still a lot of unknowns in the 2023 housing market, one thing is certain: There are plenty of motivated buyers.

Sincerely,

[Agent]

P.S. We know it's a tough time to be a buyer, and everyone's situation is different. If you're considering buying a home, which category resonates most?

### 3 reasons why homeowners are selling now

Subject Line: 3 reasons why [Insert Area] homeowners are selling now

If you've seen the headlines recently, you might assume that there's very little activity happening in the housing market.

But this might surprise you –

Just in the past 30 days, more than [Insert #] people have listed their home in [Insert Area].

In this rollercoaster market – besides absolutely *needing* to – why might anybody consider selling now?

A few thoughts –

#### 1. Low Inventory

There's simply not enough homes on the market to keep up with the amount of people looking to buy, and sellers want to capitalize.

#### 2. Equity Gains

Often we only compare today's market with what we saw in the red hot seller's market.

But that's not the full story.

Homeowners have built up a lot of equity over the years, and can still make a great profit.

#### 3. Risk vs. Reward

Fact is: Good homes in great locations that are priced well and marketed effectively are selling quickly.

Like anything with real estate, there's always risk involved.

But if it's true that homeowners can still secure a fantastic outcome if they decide to sell soon, then maybe the reward is worth the risk.

At least [Insert #] people seem to think so (these homes hit the market less than 3 days ago).

As always, I'm here if you have questions.

Sincerely,

[Your Name]

P.S. If you *are* thinking about selling, knowing what to do next can feel overwhelming. If that's you — reply back to this email to see how we can help.

#### Homebuyers are defying expectations

**Subject Line:** Are homebuyers adjusting to the new 🏠 market?

The spring market isn't coming – it's here.

Despite today's high-interest rate environment, homebuyers are defying expectations.

In fact, The Redfin Homebuyer Demand Index — which measures requests from home tours — recently hit its highest level since September.

Not only that, Google searches for "homes for sale" were up 38% in February from their November low.

Very few people were expecting this level of intensity in buyer demand this early into 2023.

But if we've learned anything from the past, it's that the housing market is full of unexpected twists.

I'm here if you have questions.

Sincerely,

[Insert Your Name]

P.S. One of the best ways to really understand the market is to look at which homes sold recently, and for how much. If you'd like a complete list of the homes that sold near yours in the past 30 days, just reply back to this email.

Is the spring selling season starting early (again)?

**Subject Line:** Is the spring selling season starting early (again)?

We both know that the spring season typically brings a flood of new listings.

But the pandemic shook things up.

In 2021-2022, it seemed like any time was a good time to sell.

Then the market froze.

But with rates stabilizing and buyer demand ticking up, it begs the question –

Is the spring selling season already upon us?

While it's too early to say for sure, here's what we do know –

Just in the last 30 days, more than [Insert #] homes hit the market in [Insert Area]. i.e. <u>Just in the last 30 days, more than 90 homes hit the market in Orillia.</u>

[Insert #] homes are available now.

And more than [Insert #] homes are Coming Soon. Including [Insert #] for over [Insert \$].

What will the number of new listings look like February-March?

We're about to find out.

As always, I'm here if you have any questions.

Sincerely,

[Agent]

P.S. We *are* seeing more competition for homes at lower prices. These homes are new to the market as of 3 days ago. [Insert #] are under [Insert \$]. If you see something you love, I'd act soon.

Let me guess...

**Subject Line:** Bad news and good news for buyers

Let me guess...

You want to buy a home in [Insert Area], but there aren't many homes to choose from.

The reality is –

Inventory is extremely tight compared to years past.

But the good news is –

At [Insert Your Team Name], we work with people like you every single day.

So we get it - we know that you don't want to keep thinking about the market. You just want to buy a home you love and move on with your life.

If that's you, here's what we can do –

Reply back with your ideal neighbourhood and price range, and I'll add you to our VIP list for that area.

When I come across a good deal (either on the market or off-market) I'll send you the details ASAP.

Sincerely,

[Agent]

#### Buyer activity is on the rise

**Subject Line:** What's happening with buyer activity in [Insert Area]?

Last week, the Bank of Canada raised its benchmark interest rate to 4.5% — the smallest hike since March.

Which is a strong indication that the worst of the rate shock is finally behind us.

Some could argue that it's still too early for a victory lap, but at least in the [Insert Area] market, we're starting to see green shoots.

One being that buyer activity is starting to pick up.

[Insert #] homes sold just in the last 7 days.

Sellers today have 2 major advantages –

- 1. An increase in interested buyers *and* tight inventory means that they have little competition.
- 2. If their home is priced right, they'll attract competitive offers.

Even if you're not thinking of buying or selling anytime soon, it's important to stay informed.

As always, I'm here if you have any questions.

Sincerely,

[Agent]

P.S. In case you're curious, here's the full list of all the homes in [Insert Area] that just hit the market this week.

i.e. In case you're curious, <u>here's the full list of all the homes in Orillia that just hit the market this week.</u>

### Most sellers are surprised to hear this

**Subject Line:** Most sellers are surprised to hear this

Ever since the market shifted, I've talked to a lot of potential sellers who feel like they've lost out.

When you look at the national average home price now, it's 13% below its peak in February 2022. (Source: CREA)

The reality is that we're not in a red hot seller's market anymore.

But here's what might surprise you –

The average home price nationally is still more than 34% above where it was before the pandemic. (Source: CREA)

Remember, what we saw in 2021 and the beginning of 2022 was not the norm.

The past 7 months have been challenging for sure, but it's important to look at the right data to provide perspective.

I hope this helps. 🙏



Sincerely,

[Insert Agent Name]

P.S. [Insert #] people listed their home in [Insert Area] just in the last week. [Insert Number] of them are asking more than [Insert \$].

Example P.S. 117 people listed their home in Raleigh just in the last week. 70 of them are asking more than \$385K.

#### Unique Opportunity for Buyers

**Subject Line:** Now is a unique opportunity for buyers

It's no secret that the market we're in is challenging for both buyers and sellers.

And it's recently taken a dramatic turn.

If [Insert Area] home sale prices were traveling 100 mph at the beginning of 2022, they're now slowing down quite a bit.

In February 2022 the average home sale price in [Insert Area] was [Insert \$].

Now it is [Insert \$].

Most economists are predicting that number to drop even more in 2023.

In fact, there have been [Insert #] recent price reductions in [Insert Area] just in the past 30 days.

But it's actually not all bad news -

If you're thinking about buying, the frenzy of years past is finally behind us.

You don't need to go into bidding war after bidding war or put in an unconditional offer just to get a home.

Now is a unique opportunity for buyers who've been on the sidelines for years, and are finally ready to make a move.

One final thought -

National real estate headlines aren't prescriptive.

If you want advice on your particular situation, we should talk. Text or call me anytime at [Insert #].

Sincerely,

[Insert Agent Name]

P.S. There are also [Insert #] new listings that just hit the market in the past 7 days in [Insert Area]. If you see anything special, let me know and I'll set up a private tour ASAP.

#### Unpopular Opinion: It's a good time to be a seller

Subject Line: Unpopular opinion

It's a good time to be a seller.

Now I know that sounds absurd, but hear me out...

Even though prices are down on a national level, we're seeing a different story at a local level.

In [area], prices are actually up [Insert %] year over year, which means you could still command a premium price for your home.

Further, the federal government introduced new tax changes in 2023 to boost affordability. Here are two –

- 1. The First Home Savings Account (FHSA) allows first time homebuyers or people re-entering the market to save up to \$40,000 toward a home purchase.
- 2. The Multigenerational Home Renovation Tax Credit allows people looking to construct a secondary suite for a senior or adult with disability to get up to \$7,500 in support.

With less inventory on the market, this data actually works in your favor.

No one can predict where the market is headed.

But given what we know now, the decision to sell might be worth considering.

Sincerely,

[Insert Agent Name]

P.S. I was just looking through the data from all the homes that sold in [Insert Area] in the last 30 days. It's fascinating. Do you want me to send you my findings?

### Home prices fall \$184K

#### **Generic Version**

**Subject Line:** Home prices fall \$184K

If you're looking for a deal on a property, I've got good news –

The average home price in Canada is now down almost \$184,000 from its peak. (Source: CREA)

This is opening up massive opportunities for buyers in 2023.

For instance –

There are currently [Insert #] price reductions in [Insert Area].

If you want more info on any of these homes, reply to this email. I'd love to help.  $\wedge$ 

Sincerely,

[agent]

P.S. If you're considering moving, but concerned about selling your home first, I'd love to chat. Text me at [Insert #] for a personal consultation.

#### **Specific Version**

**Subject Line:** Home prices fall \$184K

If you're looking for a deal on a property, I've got good news –

The average home price in Canada is now down almost \$184,000 from its peak. (Source: CREA)

This is opening up massive opportunities for buyers in 2023.

For instance –

There are currently [Insert # of Price Reductions] in [Insert Area and Add Link].

Like this home in [Insert Area] that dropped by [Insert Price Drop and Add Link].

And this home in [Insert Area] that dropped by [Insert Price Drop and Add Link].

If you want more info on any of these homes, reply to this email. I'd love to help.

Sincerely,

[agent]

P.S. If you're considering moving, but concerned about selling your home first, I'd love to chat. Text me at [Insert #] for a personal consultation.