

New Year, New Home Goals

A new year is a traditional time to review and set new goals.

It's also a great time to take stock and ask yourself,
"Does my home still suit my needs?"

Inflation-adjusted
(real) home prices
in Canada surged
163.5%
between 1981 and 2024.

Average
homeowner equity
is approximately
73.7%
of the home's
value.

Homeowners
have a median net
worth up to
30x higher
than renters.

Home values
continue to grow
in spite of market
valuations
(in most areas).

When goals become reality

RENOVATE

NEW HOME

Start with
these questions:

1. What works?
2. What doesn't?
3. What can you easily change?
4. Is a major renovation worth the time and cost?

Knowing what your
home is worth today

This can help you plan
upgrades, refinancing, or
future goals. I'd be happy
to run a free, no-pressure
comparative market
analysis for you!

The Perfect Time to Make a Move...

...is when it's right for you. As rates start to shift, more buyers and sellers will enter the market. If you're thinking about making a move in 2026, it's worth it to start the process now.

Take These 4 Steps:

1. **Assess your finances**
2. **Clear up any credit issues**
3. **Research home buying options**
 - Down payment assistance programs from financial institutions
 - Government-sponsored programs
 - Loans or gifts from family members
4. **Ask me!**

No matter where you are in the process, I'd be happy to meet with you and offer some advice.

SOURCES:

1. nesto.ca/industry-news/growing-wealth-divide/
2. [www150.statcan.gc.ca/n1/daily-quotidien/250911/dq250911a-eng.htm?](https://www150.statcan.gc.ca/n1/daily-quotidien/250911/dq250911a-eng.htm?_ga=2.250911a-eng.htm?_ga=2.250911a-eng.htm)
3. kelownarealestate.com/blog-posts/canadian-real-estate-vs-stocks-historical-performance-1990-2024
4. nesto.ca/mortgage-basics/mortgage-rates-forecast-canada/
5. canada.ca/en/financial-consumer-agency/services/buying-home.html
6. chbanorthernbc.ca/blog/Unlock-Savings-with-Temporary-Buydowns-Navigating-High-Mortgage-Rates.htm
7. rbcbank.com/affordable-housing-program/

If you need a referral for any other type of professional, I can connect you to a great one in my network. And oh, by the way...I'm never too busy for any of your referrals!