THE MCINTYRE MARKET REPORT

East End/Beach Condo Newsletter — November 2025

Real Estate "A to Z": What can and can't the reserve fund be used for?

There are specific rules around when reserve funds can and cannot be tapped into. The whole purpose of a reserve fund is to be earmarked solely for specific expenditures on common elements. Here are some of the qualifications that must be met for condo boards to withdraw funds from the reserve pool:

- The expenses must be either unforeseen or already scheduled in the reserve fund study.
- The funds must only be used on major expenses that require significant time, energy, and money. That could be repairing a broken elevator, replacing the siding of the building, or replacing all the carpeting.
- The repair or replacement is one in which the corporation has an obligation to make.
- Reserve funds must not be used for minor repairs and maintenance of normal wear and tear, like changing a burnt-out light bulb or repotting dead plants. Instead, these expenses should come out of the operating budget. As a general rule of thumb, if the work is something that occurs frequently or is repeated annually, it is most likely an expense that should come out of the operating fund, not the reserve fund.

Decorating your condo for fall: What's allowed and what's not

With cooler temperatures on the horizon, we're already thinking about getting cozy and hosting indoors. Though fall and its accompanying decor can bring a touch of festivity to condo living, it's important to make sure you're following your building's guidelines. Before you unpack the gourds and twinkling lights, here's what to keep in mind.

Balcony rules

Though balconies are exclusive-use areas, they do still count as a common area, meaning building-wide rules apply. Inflatable decorations, open flames or heavy, flammable items are likely prohibited for safety reasons. Weatherproof items are recommended, and walkways should never be blocked or restricted.

Common areas

Shared areas like lobbies, hallways and stairwells do not typically allow for decor, unless permission has been granted, as items could block exits and walkways, and create hazards for residents. Seasonal decor that has been coordinated with the condo association is usually allowed, like decorations on designated bulletin boards and tables.

Window displays

Windows are your chance to get creative. Displaying fall and Halloween-themed decals on the interior side of your window is generally acceptable, and if you overlook a busy street, it will look great from the P.O.V. of passersby. However, hanging decorations outside that alter the appearance or shine a bright light into neighbours' windows, are prohibited.

Noise and clean-up

Nobody likes a party pooper, but residents should be considerate when decorating and celebrating. Playing music at a reasonable volume and decorating your unit during regular daytime hours is generally acceptable in condo buildings. However, loud animatronic decorations in common areas or on balconies, or littering with pumpkins and other debris, can disturb neighbours and create a mess and should be avoided.

Seasonal flexibility

Condo associations usually have some flexibility when it comes to decorating for fall, with short-term decorations for Thanksgiving and Halloween generally acceptable. However, residents should follow the rules and keep displays within the permitted areas. It's always best to coordinate with your association to ensure that your decor complies with building guidelines.

Brian McIntyre Real Estate

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GTA CONDO PRICES CONTINUE SOFTENING TREND AMID HIGH INVENTORY

Market Highlights

- September sales of 1,437 units were up by 7.2% versus September 2024 although 2025 year-to-date volume remains 13.6% behind 2024 performance
- Average selling price of $655,231 declined by 4.3% year-over-year while the median selling price of $575,000 was also down by 5.7% over the same timeframe
- The MLS® Home Price Index Composite benchmark was also down by 8.1% for the condo apartment segment, further confirming the downward pricing trend
- Inventory remains extremely high by historical standards with active listings of 9,233 units at month end (66.2% higher than the latest 10-year average)

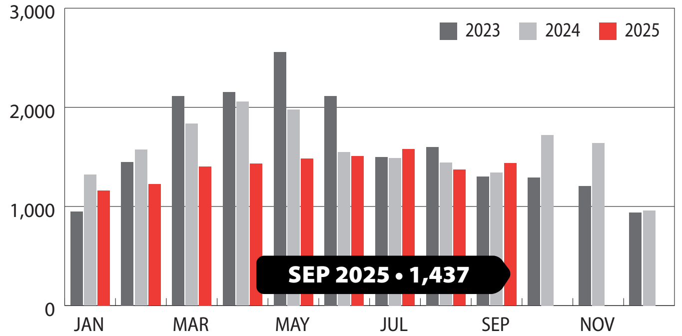
Resale Condo Sales

Sep 2025	year/year	Sep 2024
1,437	+7.2%	1,340

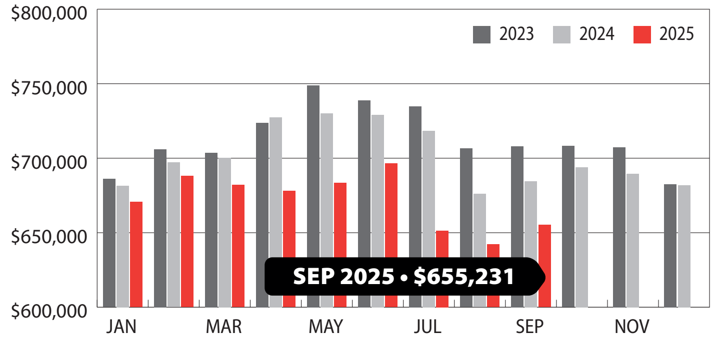
Average Resale Price

Sep 2025	year/year	Sep 2024
$655,231	-4.3%	$684,672

GTA Condo Apt Resale Home Sales



GTA Condo Apt Average Resale Price



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Message from Brian...

Canada's housing affordability gains may have peaked: RBC

Falling interest rates, flattening prices and increased household income made housing more affordable for Canadians from the end of 2023 to the middle of this year. However, the bulk of the affordability gains appear to be in the "rearview mirror" according to a new report by RBC assistant chief economist Robert Hogue. "Further advancement becomes more challenging once interest rates reach a stable plateau as it depends exclusively on home price movements and household income trends," reads the report. "Substantial price declines or robust increasing income would be necessary to drive more meaningful gains." Hogue anticipates broadly stable pricing across Canada over the next two years, with some regional variations and moderate wage increases.

Not intended to solicit buyers or sellers currently under contract with a brokerage. Figures based on the latest 6 months and reflect all MLS® sales as reported by the Toronto Regional Real Estate Board. Copyright © 2025 Mission Response Inc. 416-236-0543 www.missionresponse.com All Rights Reserved. J0327

6 Month Sales Recap for East End/Beach Condos from Apr 1, 2025 - Sep 30, 2025 Market Watch
For more detailed statistics, visit www.EastEndBeachCondos.info

November 2025

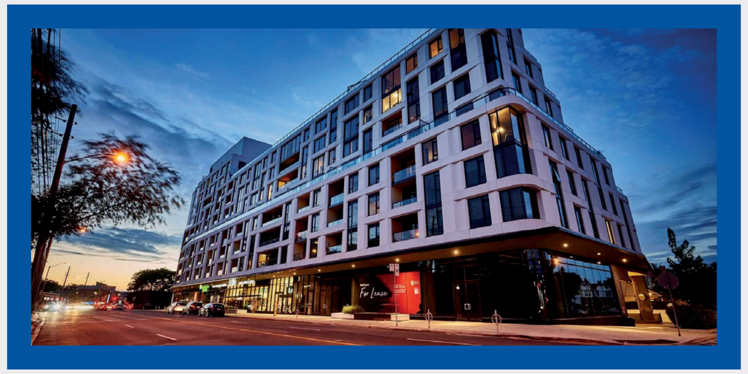
Haven on the Bluffs - 22 East Haven Dr

	# sold	avg price	high price	days on market
less than 700 sq. ft.				
1 bed, 1 bath	3	421,000	443,000	25
700-1000 sq. ft.				
2 bed, 1 bath	1	559,000	559,000	19
2 bed, 2 bath	5	555,800	575,000	40
penthouses				
700-1000 sq. ft.				
2 bed, 2 bath	1	540,000	540,000	3
3 bed, 2 bath	1	695,000	695,000	4
townhouses				
1000-1400 sq. ft.				
2 bed, 3 bath	1	740,000	740,000	25

Terrasse At The Hunt Club - 1316 Kingston Rd

	# sold	avg price	high price	days on market
1000-1400 sq. ft.				
2 bed, 2 bath	1	950,000	950,000	41

Kingston and Co Condos - 1100 Kingston Rd



	# sold	avg price	high price	days on market
700-1000 sq. ft.				
2 bed, 2 bath	1	630,000	630,000	15
1400-2000 sq. ft.				
3 bed, 3 bath	1	1,298,980	1,298,980	60

Residences at the Hunt Club - 1350 Kingston Rd

	# sold	avg price	high price	days on market
700-1000 sq. ft.				
1 bed, 1 bath	1	587,000	587,000	1
2 bed, 1 bath	1	595,000	595,000	8

Henley Gardens - 1093 Kingston Rd

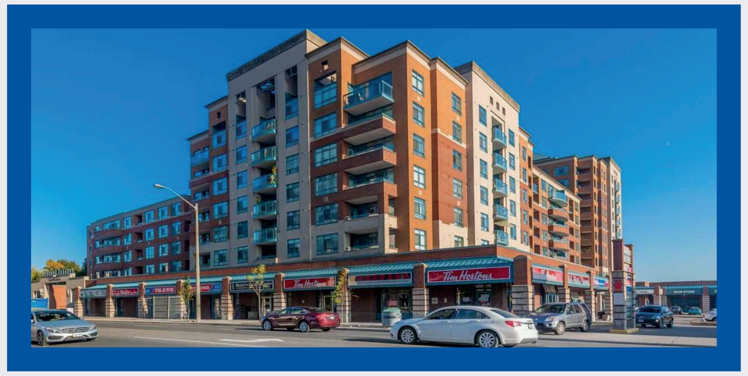
	# sold	avg price	high price	days on market
1000-1400 sq. ft.				
2 bed, 2 bath	3	963,333	1,125,000	17

Upper Beach Club - 1400 Kingston Rd

# sold	avg price	high price	days on market

Please note that there have been no transactions within the date range specified.

Henley Gardens - 1091 Kingston Rd



	# sold	avg price	high price	days on market
700-1000 sq. ft.				
1 bed, 1 bath	2	537,000	571,000	6
1400-2000 sq. ft.				
3 bed, 3 bath	1	1,299,900	1,299,900	15

Fallingbrook Lofts - 160 Fallingbrook Rd

	# sold	avg price	high price	days on market
1000-1400 sq. ft.				
1 bed, 1 bath	1	785,000	785,000	9
1 bed, 2 bath	1	995,000	995,000	7

Hunt Club Terrace - 2A Queensbury Ave

	# sold	avg price	high price	days on market
townhouses				
1000-1400 sq. ft.				
2 bed, 2 bath	1	835,000	835,000	8