Real Estate Market in Toronto

Hi Mo,

December brings a mix of optimism and reflection to our market. Canada's latest employment report showed strong job growth, a welcome sign as we move toward a more stable economic environment. With confidence gradually returning, many buyers and homeowners are beginning to think ahead to the opportunities that 2026 may bring.

In this month's edition, we'll touch on what's happening with rates, highlight key economic insights, share a few holiday season ideas, and offer practical winter home tips to help you start the new year prepared.

Numbers Explained

November 2025 (year-over-year)

Sold Homes	New Listings	AVG Days on Market	AVG. Sale Price	Months of Inventory	Sales To Listing Ratio
5,010	11,134	56	$1,039,458	4.8	33.7%
-15.8%	-4.0%	16.7%	-6.4%	1.5	-6.1%

WHAT THE NUMBERS SAY FOR **BUYERS** 💡

The Market: Inventory is high and the prices have softened.
Less Competitive Bidding: The market has shifted toward buyers, with buyers able to negotiate on prices and favorable terms.
Opportunity: For those with stable finances and long-term plans, today's market offers opportunities we haven't seen in over 8 years.

Homes Taking Longer to Sell: Rising inventory and higher days on market mean sellers should anticipate a longer wait for offers.
Pricing Matters: With prices down, buyers are more selective. Overpricing can lead to fewer showings and extended sale time.
Opportunity: Turnkey homes with the right upgrades are still moving if they are priced right. Also some sellers are using this market to relocate into neighborhoods previously priced out of.

WHAT THE NUMBERS SAY FOR 📦SELLERS

Home Maintenance

🍂 December Home Tips:

🔧 Replace furnace filter, adjust vents upper/lower levels to balance air throughout the house
🚪 Seal window and door drafts
❄️ Keep exterior vents clear of snow
🧯 Test smoke and CO detectors
💧 Prevent frozen pipes by draining, and using insulated covers
🌨️ Restock salt, shovels, winter supplies
🎄 Check holiday lights for damage prior to using
🐾 Add mats to protect floors from snow and salt

Market Overview & Interest Rates

Canada's prime rate remains at 4.45 percent, and with unemployment improving and over 180,000 new jobs added, the Bank of Canada is expected to hold rates steady on December 10th. A stronger labour market reduces the urgency for another rate cut in the short term. That said, the improving economic backdrop may boost buyer confidence, especially as households feel more secure in their employment heading into 2026, still early to tell.

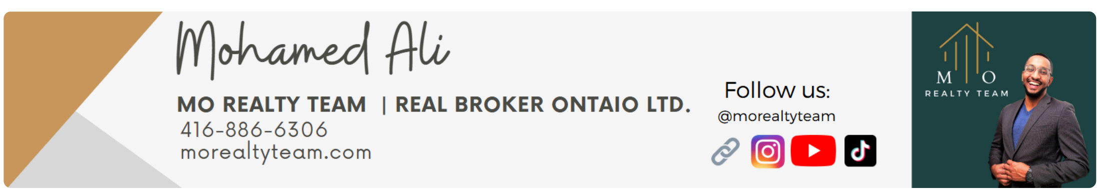
We are finally seeing variable rates trending below fixed rates. something that hasn't been the case for the past 2 years.

Fixed 5 year	3.80 - 4.10
Fixed 3 Year	3.90 - 4.20
Variable 5 Year	3.70 - 4.00

Featured Business

We're excited to share that MORO is **now officially live on both the Apple App Store and Google Play.** MORO helps families and caregivers support non-speaking individuals through personalized profiles, shared insights, and better communication.

If you haven't tried it yet, **download the app and share your feedback,** your input helps us continue improving the experience for families and care teams.



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