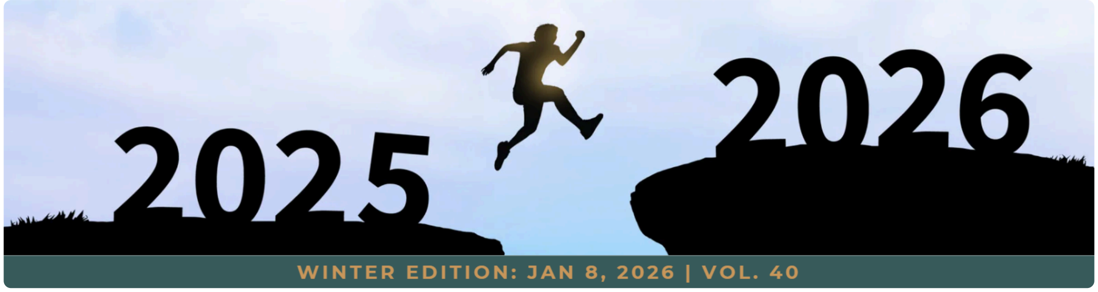


Real Estate Market in Toronto

Hi Mo,

As we step into a new year, January is always a time to reflect, reset, and look ahead. The past year brought shifts in the market, changing buyer behavior, and valuable lessons across the Toronto real estate landscape. It also reinforced what matters most to us, guiding families with care, clarity, and long-term thinking.

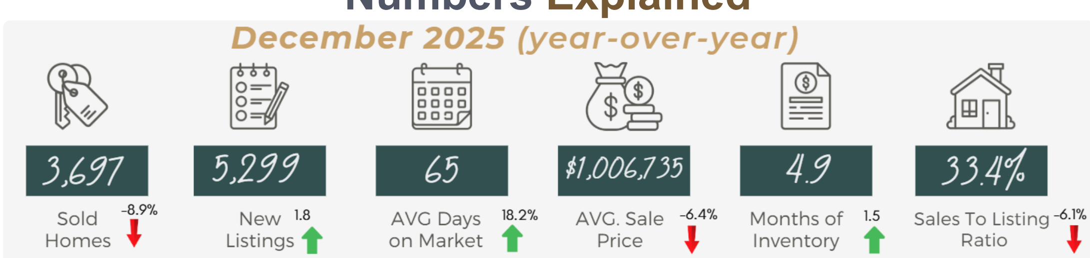
In this edition, we'll look back at 2025 market highlights, review how December closed out the year, and share insights on what shaped the market overall as we head into 2026.

Welcome to the team:Ghada Farah

With growing demand and a continued focus on delivering exceptional service, we're excited to welcome **Ghada Farah to the Mo Realty Team**!!

Ghada is a seasoned real estate professional who shares our core philosophy, people over transactions. Her experience, dedication, and client-first approach make her a natural fit as we scale thoughtfully while maintaining the high level of service our clients expect. I'm excited to have her be part of our team; and looking forward to servicing even more families.

Numbers Explained



💡What the numbers say for Buyers

More Choice, More Leverage: Active listings remain elevated and sales activity is measured, giving buyers more room to negotiate price, conditions, and timelines.

Fewer Bidding Wars: With longer days on market across many segments, buyers can move with intention rather than urgency.

Value Opportunities: Price softness is most noticeable in condos and certain freehold segments, creating opportunities for buyers focused on long-term value.

📦What the numbers say for Sellers

Pricing Matters More Than Ever: Buyers are selective and well-informed. Homes priced accurately from day one perform better than those that chase the market downward.

Presentation Drives Results: Properties that show well and are marketed properly continue to attract serious interest, even in a slower environment.

Expect Longer Timelines: With more inventory available, some homes may require patience and flexibility around closing dates or terms to secure the right buyer.

2025 in Review

📉 2025 marked one of the lowest sales years on record, with approximately 62,000 total transactions across the GTA. To put this into context, the long-term 10-year average excluding the pandemic surge sits near 93,000 annual sales, meaning 2025 activity came in roughly 34 percent below normal levels. Last time we saw sales activity this low was the year 2000 (25 years ago).

📊 The year started with early signs of price stabilization and a modest rebound, but momentum slowed through the summer, with values finishing the year below January levels.

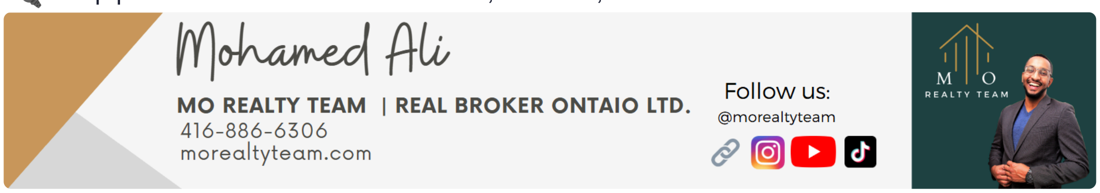
🏦 Interest rates declined modestly early in 2025, remained mostly flat through the summer, and saw another mild reduction in the fall.

🔑 Overall, market conditions continued to shift in favour of buyers. Looking ahead, 2026 is expected to be relatively flat with the potential for a modest uptick, supported by improving confidence and economic stability. As always, we'll continue to monitor the market closely and keep you informed.

January Home Tips

🔥 Service furnace and rebalance vents between floors
🪟 Inspect window seals and recaulk drafts
❄️ Keep exhaust and intake vents clear of snow
🧯 Test smoke and CO alarms, replace batteries
🚰 Insulate exposed pipes and shut off unused exterior lines
🧂 Watch for ice buildup and reapply salt safely
📦 Organize storage areas to prevent moisture damage
🧽 Test sump pump before spring thaw

🏢 **Condo Owners & Renters**
🌬️ Clean fan coil or heat pump filters
🔌 Keep portable heaters clear of curtains, blankets, and fabrics



Thank you for reading, and thank you for trusting us :)

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