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DREAMSCAPE REALTY BROKERAGE INC.

**2025
EDITION**

*It's not about Buying or Selling a house or a Piece of Property,
It's about Creating a Lifestyle...*
YOUR LIFESTYLE!



THINGS TO CONSIDER WHEN SELLING YOUR HOME

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SO, YOU ARE THINKING ABOUT SELLING

Congratulations! You are thinking about making a lifestyle change.

As exciting as this decision is, it can also be a stressful journey, so here are a few things to consider that will help reduce your stress during your journey!

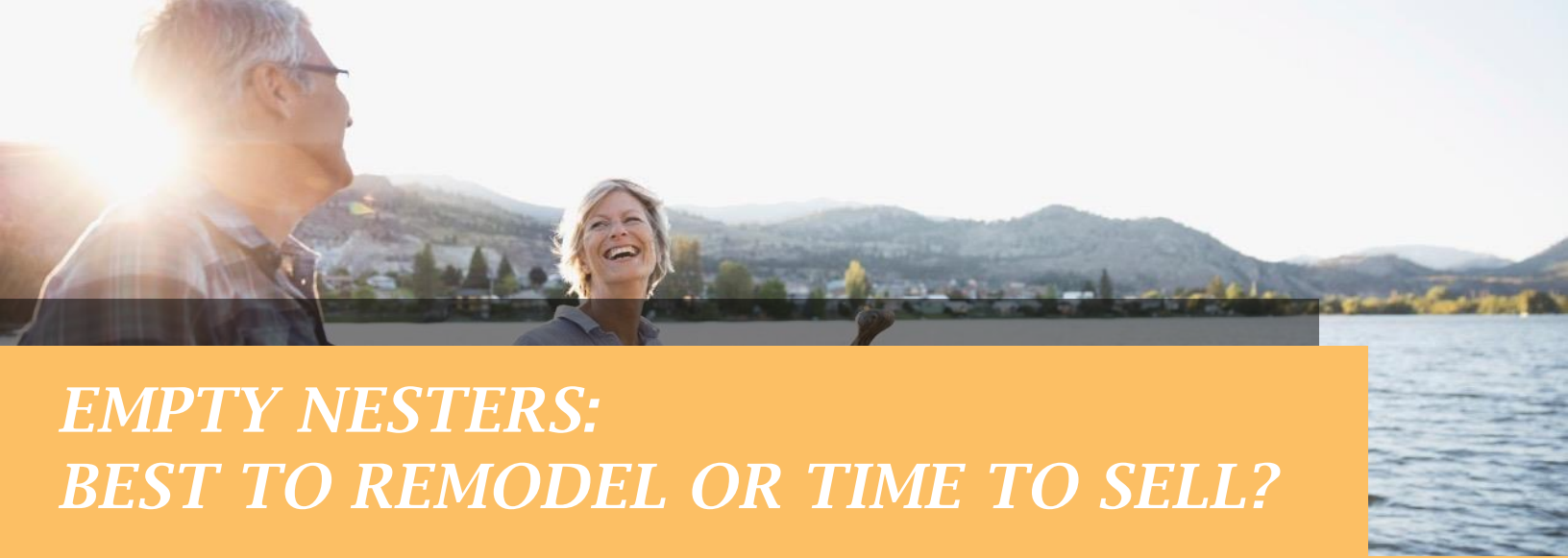


ESTABLISH YOUR MOTIVATION

First things first, establish your motivation for selling by answering the following questions;

1. Is this a lifestyle change?
2. Are you selling for personal reasons?
3. Is this a relocation issue?

Your motivation is exactly that: It is your motivation to sell; understanding why you want to purchase will go a long way to easing your anxiety when you finally decide to put pen to paper and submit your offer.



EMPTY NESTERS: BEST TO REMODEL OR TIME TO SELL?

Your children have finally moved out, and now you and your spouse find yourselves living alone in a four-bedroom colonial-style home (or a similar type of house). You have two main choices to consider:

1. Remodel your house to fit your current lifestyle and needs.
2. Sell your house and purchase your dream home.

Many homeowners are opting for the first choice, as significant money has recently been spent on remodeling and renovations. However, is this truly the best long-term solution?

If you currently live in a three- to four-bedroom home, you likely chose it with your children in mind, as they were a major factor in determining your family's housing needs. Along with having a spacious home, you probably also considered aspects such as the quality of the school district, the size of the property, and the presence of other families in the neighbourhood—perhaps wanting a block where your children could play with others and a backyard large enough to accommodate their needs.

Remodeling your home to suit your current situation might involve combining two bedrooms into a beautiful primary suite and transforming another bedroom into a spacious walk-in closet that you've always wanted. However, if your neighborhood typically attracts young families, you risk undermining your home's value by reducing the number of bedrooms, making it less appealing to the types of families that might want to move into your block.



EMPTY NESTERS: BEST TO REMODEL OR TIME TO SELL?

Research shows that if you sell a remodelling project in the future, you will recoup only 64.4% of the investment dollars.

Your home is at its highest value as it stands right now. Instead of remodelling your house, selling your current home and purchasing one built specifically to meet your current lifestyle, and desires may make better financial sense.

This well-designed home will often give you exactly what you want in less square footage (*read: less real estate taxes!*) than your current home.

Bottom Line

If you are living in a house that no longer fits your needs, at least consider checking out other homes in your area that would meet your lifestyle needs before taking on the cost and hassle of remodelling your current house



2 FACTORS TO WATCH IN TODAY'S REAL ESTATE MARKET

When it comes to buying or selling a home, there are many factors you should consider. Some of those factors are where you want to live, why you want to buy or sell, and who will help you along your journey. When it comes to today's real estate market, the top two factors to consider are what's happening with interest rates & inventory.

Interest Rates

The interest rate you secure when buying a home not only greatly impacts your monthly housing costs but also impacts your purchasing power.

Purchasing power is the amount of home you buyers can afford to buy for the budget they have available to spend. As rates increase, the price of the house they can afford to buy will decrease if you plan to stay within a certain monthly housing budget.

The chart below demonstrates the impact rising interest rates would have if you planned to purchase a \$400,000 home while keeping your principal and interest payments between \$1,800-\$1,900 a month.



2 Factors to Watch in Today's Real Estate Market

Buyer's Purchasing Power

RATE	5.25	\$ 2,208	\$ 2,154	\$ 2,098	\$ 2,044	\$ 1,988
	5.00	\$ 2,148	\$ 2,094	\$ 2,040	\$ 1,986	\$ 1,932
	4.75	\$ 2,086	\$ 2,034	\$ 1,982	\$ 1,930	\$ 1,878
	4.50	\$ 2,026	\$ 1,976	\$ 1,926	\$ 1,874	\$ 1,824
	4.25	\$ 1,968	\$ 1,919	\$ 1,869	\$ 1,820	\$ 1,771
	4.00	\$ 1,910	\$ 1,862	\$ 1,814	\$ 1,766	\$ 1,719
	3.75	\$ 1,852	\$ 1,806	\$ 1,760	\$ 1,714	\$ 1,667
	\$ 400,000	\$ 390,000	\$ 380,000	\$ 370,000	\$ 360,000	
		-2.5%	-5%	-7.5%	-10%	

With each quarter of a percent increase in interest rate, the value of the home BUYERS afford decreases by 2.5% (in this example, \$10,000). According to ratehub.ca, the current 5-year Fixed Rate for the six banks ranges from 4.59 (RBC) to 4.89 (TD).

If you are interested, ratehub.ca is a great resource for checking the current posted rates for all major lenders.



HOW A LACK OF LISTINGS IMPACTS THE MARKET

Inventory

****Inventory****The housing crisis may be easing as the real estate market recovers. While home values are increasing, there are growing concerns about a potential rise in bankruptcies, which could lead to a temporary uptick in distressed sales, such as foreclosures and short sales.

According to the Canadian Real Estate Association (CREA), home sales in 2025 are forecasted to increase by 6.6% year over year, along with a 4.4% rise in the average sales price; however, one significant factor that may slow down the industry is the lack of housing inventory.

Buyer demand typically increases during the summer, but supply has not kept pace.

If you are considering selling your home, this Spring might be busy for you. Demand for your property is likely to be strong when there's less competition in the market, which could lead to a quick sale at a great price.

[Click here to read a more in-depth update.](#)

THE ROLE ACCESS PLAYS IN GETTING YOUR HOUSE SOLD!

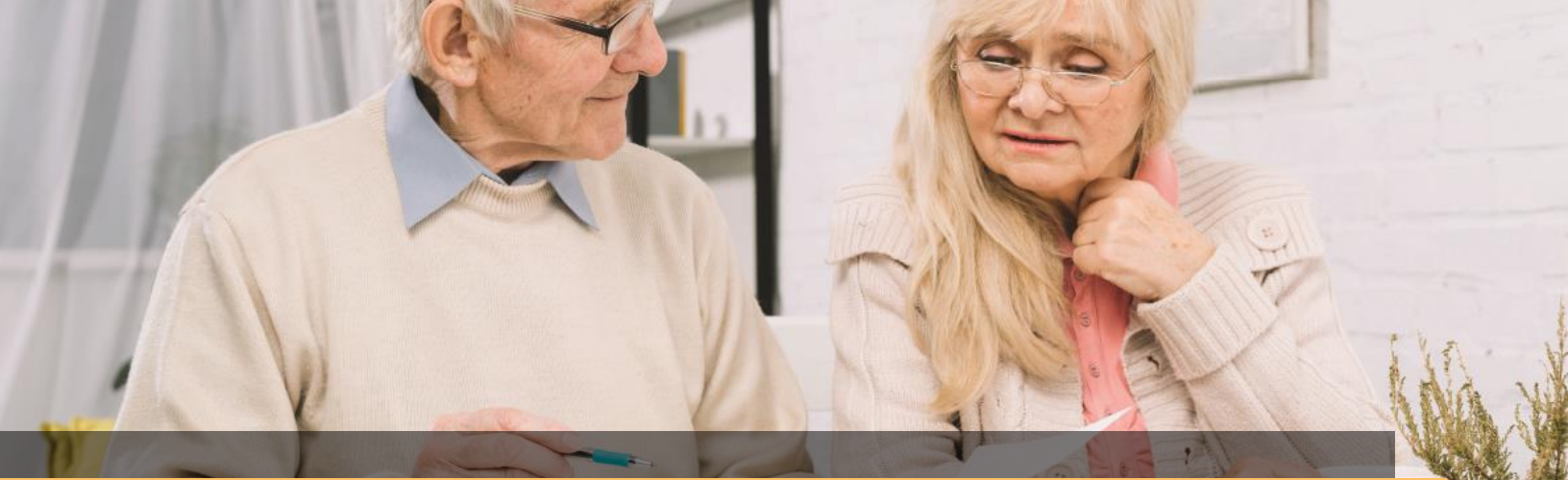
Here are the top ten mistakes home sellers often make when listing their property:

1. **Overpricing the Home**: Sellers may have an emotional attachment to their home and set an unrealistic price, which can deter potential buyers and prolong the selling process.
2. **Neglecting Home Repairs**: Failing to address necessary repairs can lead to a negative impression during showings and inspections, potentially lowering the sale price.
3. **Skimping on Home Staging**: Not staging the home effectively can make it difficult for buyers to envision themselves living there, leading to fewer offers.
4. **Inadequate Marketing**: Relying solely on traditional methods like yard signs and word-of-mouth without leveraging online listings, social media, or professional photography can limit exposure.
5. **Being Present During Showings**: Sellers who are present during showings can make buyers uncomfortable and prevent them from freely discussing their thoughts about the property.
6. **Ignoring the Curb Appeal**: Underestimating the importance of the exterior appearance can turn away potential buyers before they even enter the home.
7. **Failing to Disclose Issues**: Not being transparent about the home's problems can lead to mistrust and legal issues down the road if problems are discovered after the sale.

THE ROLE ACCESS PLAYS IN GETTING YOUR HOUSE SOLD!

8. ****Not Being Flexible with Showings****: Limiting the availability for showings can restrict potential buyers, making it hard to find interested parties.
9. ****Having Poor Communication with the Real Estate Agent****: Lack of communication with an agent can lead to misunderstandings and missed opportunities in the selling process.
10. ****Ignoring Market Trends****: Failing to research and understand current market conditions can lead to misinformed decisions about pricing and timing.

Avoiding these common pitfalls can help sellers navigate the process more smoothly and achieve better outcomes in their home sale.



WHY YOU SHOULDN'T FOR SALE BY OWNER

Rising home prices coupled with a lack of inventory in today's market may cause some homeowners to consider selling their home on their own (known in the industry as a *For Sale By Owner*). However, an *FSBO* might not be a good idea for most sellers.

The top five reasons are listed below:

1. Online Strategy for Prospective Purchasers

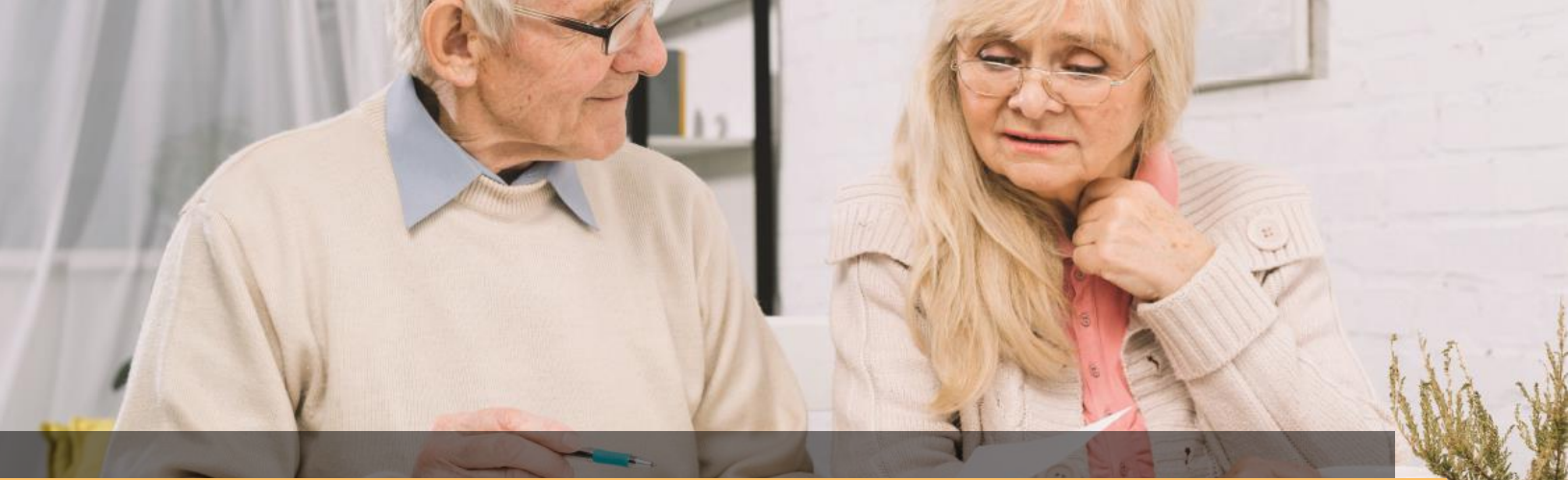
Recent studies have shown that 95% of buyers search online for a home. In comparison, only 13% use newspaper ads. Most real estate agents have an Internet strategy to promote the sale of your home. Do you?

2. Results Come from the Internet

Where did buyers find the home, they actually purchased?

- 50% on the Internet
- 28% from a Real Estate Agent
- 7% from a yard sign
- 1% from newspapers

The days of selling your house by just putting up a sign and putting it in the paper are long gone. Having a strong Internet strategy is crucial.



WHY YOU SHOULDN'T FOR SALE BY OWNER

3. There Are Too Many People to Negotiate With

Here is a list of some of the people with whom you must be prepared to negotiate if you decide to For Sale By Owner:

- The buyer who wants the best deal possible
- The buyer's agent who solely represents the best interest of the buyer
- The buyer's attorney (in some parts of the country)
- The home inspection companies which work for the buyer and will almost always find some problems with the house
- The appraiser if there is a question of value

4. FISBOing Has Become More and More Difficult

The paperwork involved in selling and buying a home has increased dramatically as industry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people FSBOing has dropped from 19% to 7% over the last 20+ years



WHY YOU SHOULDN'T FOR SALE BY OWNER

5. You Net More Money When Using an Agent

Many homeowners believe that they will save the real estate commission by selling on their own. Realize that buyers look at FSBOs mainly because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything. Sometimes, they may cost themselves more by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

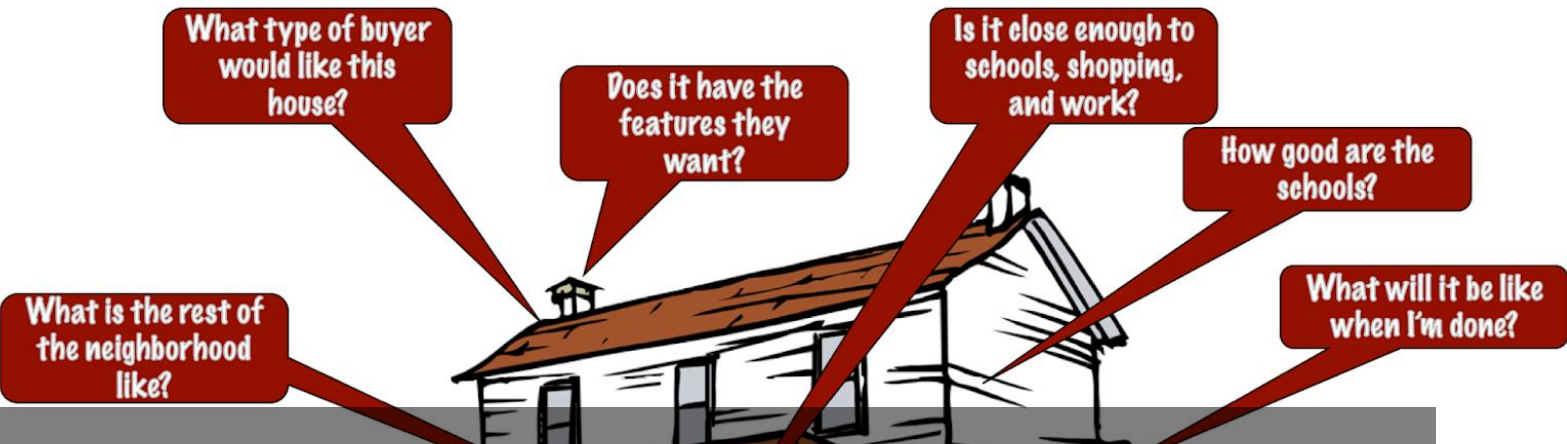
“Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally compensate agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool.”

The more buyers who view a home, the greater the chance of a bidding war. The study showed that the difference in price between comparable homes of size and location is currently an average of 6%.

Why would you choose to list on your own and manage the entire transaction when you can hire an agent and not have to pay anything more?

Bottom Line

Before you decide to take on the challenges of selling your house on your own, let's get together and discuss your needs.



What type of buyer would like this house?

Does it have the features they want?

Is it close enough to schools, shopping, and work?

How good are the schools?

What is the rest of the neighborhood like?

What will it be like when I'm done?

TOP 10 MISTAKES HOME SELLERS MAKE

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5 Reasons to Hire a Real Estate Professional



Contracts

They help with all disclosures & contracts necessary in today's heavily regulated environment.



Experience

They are well educated in and experienced with the entire sales process.



Negotiations

They act as a “buffer” in negotiations with all parties throughout the entire transaction.



Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



Understanding of Current Market Conditions

They simply & effectively explain today's real estate headlines & decipher what they mean to you.

CONTACT ME TO TALK MORE

I'm sure you have questions and concerns about selling your house.

I would love to talk with you about what you read here, as well as help you on the path to selling your house. My contact information is below. I look forward to hearing from you!



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