NOVEMBER 2026

MARKET INSIGHTS & REAL ESTATE UPDATES

HOMEWARD BOUND NEWSLETTER

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GTA HOUSING MARKET MAINTAINS CAUTIOUS PACE IN OCTOBER

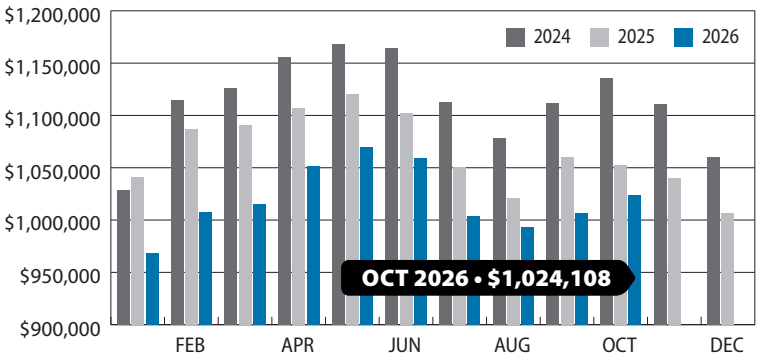
Market Highlights

- October sales of 5,603 units were down by 7.9% versus October 2025 and were also 21.3% below the latest 10-year average for the month (7,122 units)
- New listings of 14,173 units declined by 11.9% versus October 2025 however they were in line with the latest 10-year average for the month (14,291 units)
- The October MLS® Home Price Index Composite benchmark declined by 4.3% year-over-year while the average selling price of $1,024,108 was also down by 2.7% over the same timeframe
- Ongoing uncertainty around inflation, borrowing costs and the economy continued to keep many potential home buyers on the sidelines in October

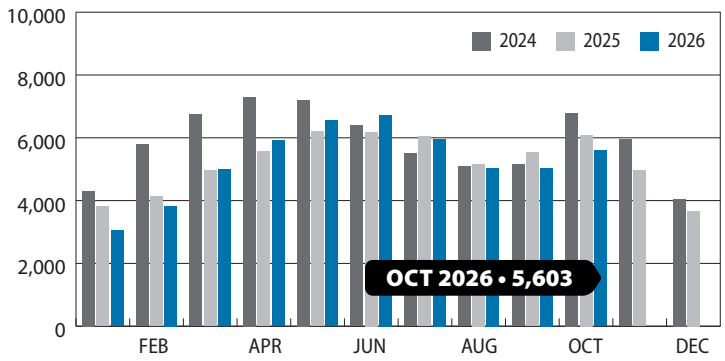
		Oct 2026	Oct 2025
Average Resale Price	-2.7% year/year	$1,024,108	$1,052,539
Resale Home Sales	-7.9% year/year	5,603	6,083
New Listings	-11.9% year/year	14,173	16,080

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GTA Average Resale Price



GTA Resale Home Sales



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Tankless vs. conventional water heaters: which is right for your home?

Nobody thinks much about their water heater until a shower turns icy. However, when it's time for a replacement, suddenly there are questions you never considered before. Should you stick with a conventional storage tank or upgrade to a tankless model? From installation costs to potential resale appeal, here's what homeowners need to know before taking the plunge.

Upfront costs and installation

If budget is your priority, the traditional tank wins out. These systems store a supply of heated water, and replacing one with a similar model is generally straightforward. Depending on the fuel source, size and installation, a new tank might cost around $1,200 to $3,000 or more installed.

Tankless heaters warm water on demand, so there's no bulky reservoir taking up valuable floor space. That convenience comes at a price: installations commonly run around $3,000 to $6,500 or more. Switching from a tank may require upgraded gas lines, venting or electrical capacity, pushing costs higher. Get an itemized quote from a qualified installer, including permits and removal of the old unit. If you're renting your current heater, check the contract for buyout fees.

Energy efficiency and monthly savings

Conventional heaters keep water hot and ready, even when nobody's turning on a tap. That means energy is lost while the tank sits idle. Tankless models avoid most of this standby heat loss by heating water only as needed. Natural Resources Canada estimates that Energy Star-certified tankless heaters use about 30 per cent less energy, on average, than storage-tank models.

That doesn't necessarily translate to 30 per cent off your total utility bill. Savings depend on local energy rates, how much hot water your household uses and the models you're comparing. Tankless heaters aren’t magic, though. Run several showers or appliances at once and an undersized unit may struggle, especially when incoming water is icy in the winter. Ask your installer to calculate the flow rate you'll need. Remember that on-demand doesn't mean instant. Water still has to travel through the pipes, so you may wait just as long for a hot shower.

Lifespan and maintenance

A conventional water heater typically lasts about 10 to 15 years, while a well-maintained tankless unit can last 20 years or more. Neither is maintenance-free. Storage tanks may need sediment flushed out and their corrosion-protecting anode rods checked. Tankless systems need periodic servicing and descaling, particularly in areas with hard water.

Though tankless units remove the risk of a large storage tank leaking, they can still develop leaks or need expensive repairs. Factor servicing into your long-term budget, not just the sticker price. A longer lifespan is only a benefit if you keep up with the manufacturer's maintenance schedule.

Which is better for resale?

An efficient, space-saving tankless heater might appeal to buyers, particularly in smaller homes and basements where every square foot matters. But don't count on it to add thousands to your asking price. A recently installed, properly maintained tank can be just as reassuring as an unfamiliar high-tech upgrade.

Whatever you choose, keep installation documents, warranty details and servicing records handy. Buyers may also want to know whether the unit is owned outright or subject to a rental agreement. Ultimately, the best investment is the heater that fits your budget, your household's hot-water habits and how long you plan to stay.

4 benefits of replacing your windows and doors



New windows and doors may not be as exciting as a hot tub, but they can make everyday life more comfortable. If yours are drafty, damaged or difficult to open, here are four reasons to consider an upgrade.

Better energy efficiency

Well-fitted, energy-efficient windows and doors help reduce heat loss in winter and unwanted heat gain in summer. That can mean fewer drafts and lower heating and cooling costs. Look for Energy Star-certified products and professional installation. Savings depend on your home and the condition of the units being replaced.

A quieter home

Improved seals and glazing designed to reduce sound can help soften traffic noise and neighbourhood activity. Results vary by product, so ask about sound ratings if peace and quiet is a priority. Your dog may still bark at the mail carrier, though!

Fresh curb appeal

A welcoming front door and attractive windows can refresh your home's appearance. Choose colours, styles and hardware that complement its architecture, whether you prefer a classic entrance or a bold splash of colour.

Improved security

Sturdy frames, quality deadbolts and secure window locks can help make forced entry more difficult. Double glazing alone does not guarantee better security, so ask about the complete assembly. Ensure emergency exits remain easy to open.

Before buying, check current provincial or utility rebates and eligibility rules. Some programs require an energy assessment before work begins

5 useful items every homeowner should own



Homeownership comes with a never-ending to-do list, but you don't need every gadget in the hardware store. These five basics can make everyday upkeep a little easier.

Ladder

A sturdy stepladder is handy for changing lightbulbs, painting and reaching high shelves. Choose one with a suitable height and weight rating, and use it on firm, level ground. For outdoor jobs, consider whether an extension ladder is practical or the task is better left to a professional.

Basic tools

Start with a hammer, tape measure, level, pliers, adjustable wrench and screwdrivers. Add a cordless drill with drill and driver bits for assembling furniture and tackling minor repairs. A portable work light helps illuminate awkward corners.

Pressure washer

A pressure washer can make short work of grime on suitable driveways, patios and fences. Use the recommended nozzle and pressure for each surface: too much force can damage wood, paint and siding. For occasional jobs, renting may make more sense than buying.

Wet-dry vacuum

Keep your household vacuum for ordinary cleaning. A wet-dry model can handle workshop debris and suitable liquid spills, using the correct filter and setup. Check its instructions before tackling fine dust and never use it for hot ashes or flammable liquids.

Snow shovel

Choose a sturdy shovel that feels comfortable to lift and manoeuvre. A wide pusher suits light snow, while a smaller scoop helps keep loads manageable. Your future winter self will thank you!

YOUR REFERRALS HELP THE KIDS @ SICKKIDS!



A Season of Change... A Season of Giving is Coming Soon

There's something special about fall. The leaves turn, the air gets crisp and we start gathering closer to the people who matter most. It's a season that reminds us to slow down, be grateful and think about what really counts.

For The MEandANG Team, one thing that really counts is **SickKids.**

A cause close to our hearts: More than 20 years ago, Angie's cousin's son was diagnosed with leukemia at just four years old. His family faced months of chemotherapy, a bone marrow transplant and more hard days than any family should have to go through. Through it all, the team at SickKids cared for him and for the whole family, with world-class medicine and support.

Today, that little boy is 25, healthy and building a career as an engineer. Every fall, as we count our blessings, his story is near the top of the list.

We set out to raise $50,000 for SickKids Hospital in Toronto and with your help, we've already donated $34,250. That puts us at nearly 70% of the way there, with $15,750 left to go. And we won't stop until we reach it.

Many of SickKids' recovery and family support programs rely on donations to keep running, so every dollar makes a real difference.

How your referrals help: Here's the simple part: a portion of our income from every home we buy or sell goes to SickKids. That means when you refer a family member, friend, neighbour or co-worker who's thinking of making a move, you're doing two good things at once. They get our award-winning service and you help a child and family at SickKids.

Fall is a busy time for change and many moves are near, so if you hear someone talking about buying or selling, we'd be honoured if you passed along our name. Refer a friend, family member or colleague: **Text or give us a call directly at 416.998.9891.**

As the season changes, thank you for being part of our mission. Together, we can turn every move into something that matters. **Your Referrals Help the Kids! Thank you for your support!**

AWARD WINNING TEAM SINCE 2009

FEATURED PROPERTIES

FOR SALE

BUY THIS HOME AND WE'LL BUY YOURS*



Oak Ridges - Lake Wilcox

Feng Shui certified, 52-foot lot, 5 bedrooms, 4 bathrooms, finished basement with separate entrance. **$1,350,000**

SOLD

YOUR HOME SOLD GUARANTEED OR WE'LL BUY IT*



Fully Upgraded Townhome

Where modern comfort, stylish finishes and exceptional living come together. Close to downtown Aurora.

SOLD

YOUR HOME SOLD GUARANTEED OR WE'LL BUY IT*



Turnkey Estate - $2,299,999

Upscale Palgrave bungalow, 4 bedrooms, 5 bathrooms, chef's kitchen, and a resort-style backyard with pool.

SOLD

YOUR HOME SOLD GUARANTEED OR WE'LL BUY IT*



Burlington - 7-Unit Multiplex

Rare opportunity - Fully furnished and income-generating property. Move-in ready. **$2,099,999**



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