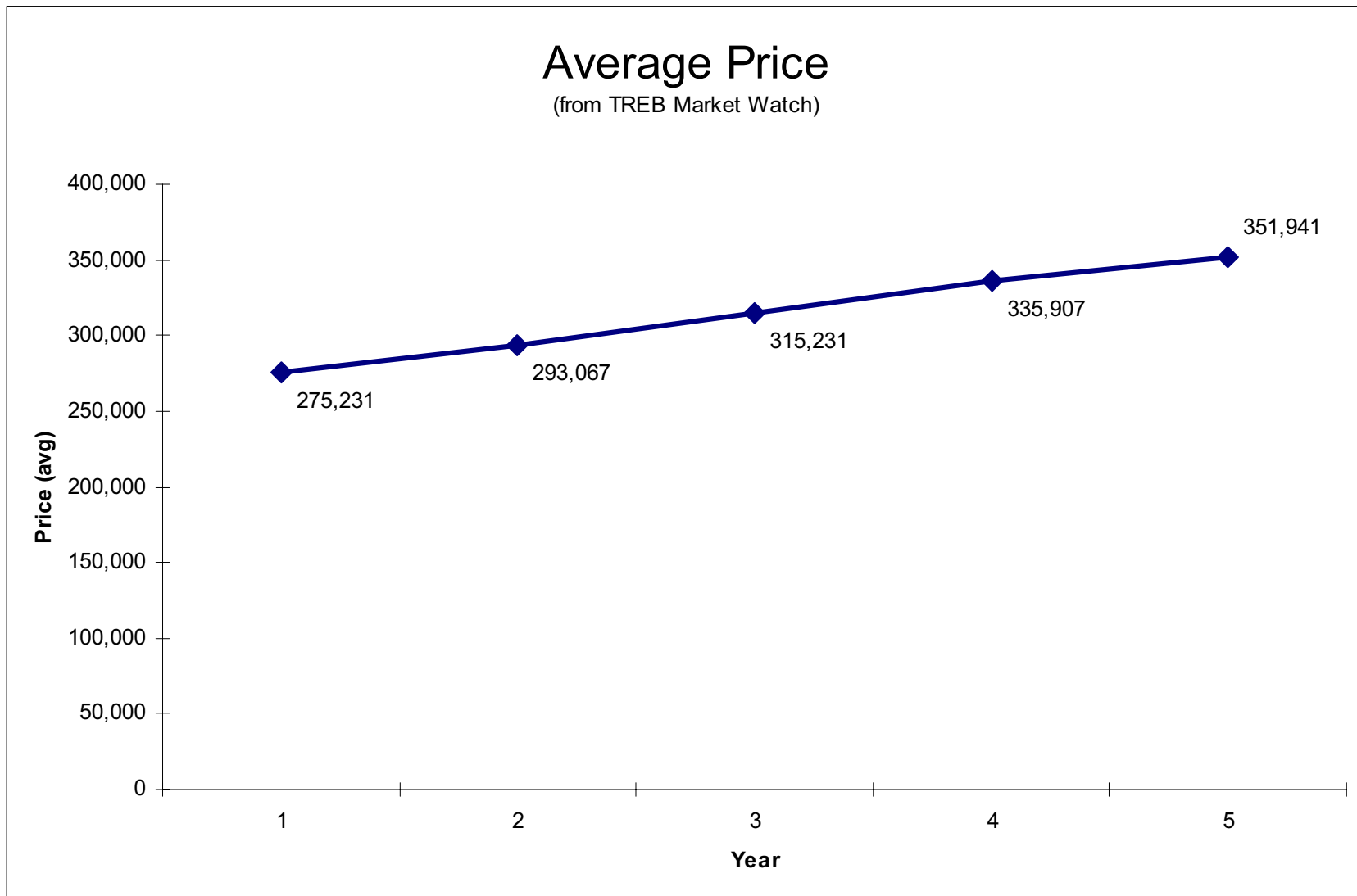


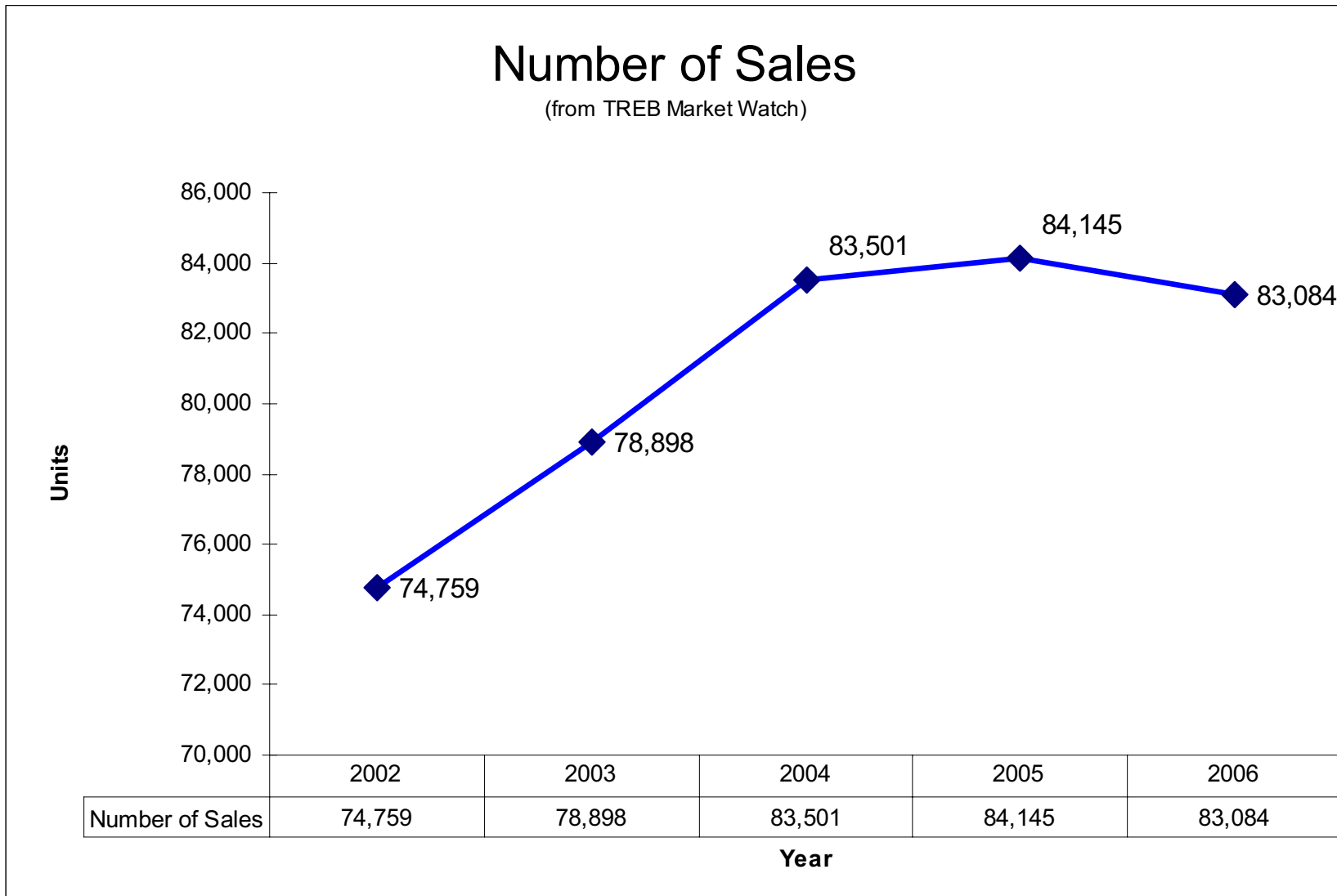
# Breakfast of Champions

**Is it a good time  
to buy or sell?**

# Breakfast of Champions



# Breakfast of Champions



# Breakfast of Champions

## Is it a good time to buy?

- **3<sup>rd</sup> highest unit sales in the history of TREB**
- **Average price is the highest in TREB history, it is still less than 1989 values in most markets after inflation adjustment**
- **Affordability index still below the 1989 values**
- **Affordability index is ratio of total family income spent on housing**

# Breakfast of Champions

## A Tale of Two Markets

### Canada

↑Housing Starts 17.3%

↑Building Permits 11.3%

↑Home Sales 4.3% (resale)

↑Average Price 10% (resale homes  
year over year)

### United States

↓Housing Starts 14.3%

↓Building Permits 2.8%

↓Home Sales 16.6% (new homes)

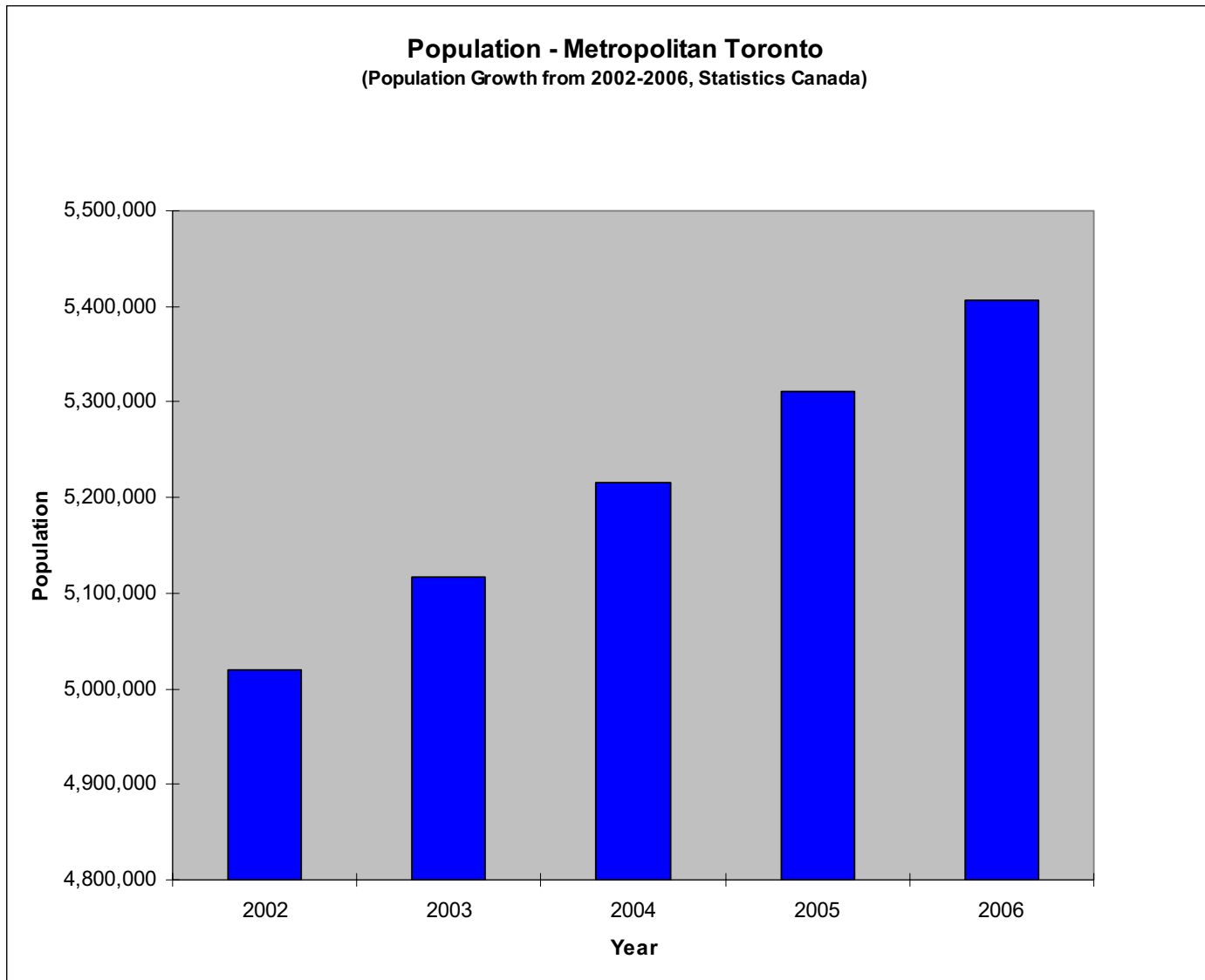
↑Average Price 0.7% (new homes  
year over year)

# Breakfast of Champions

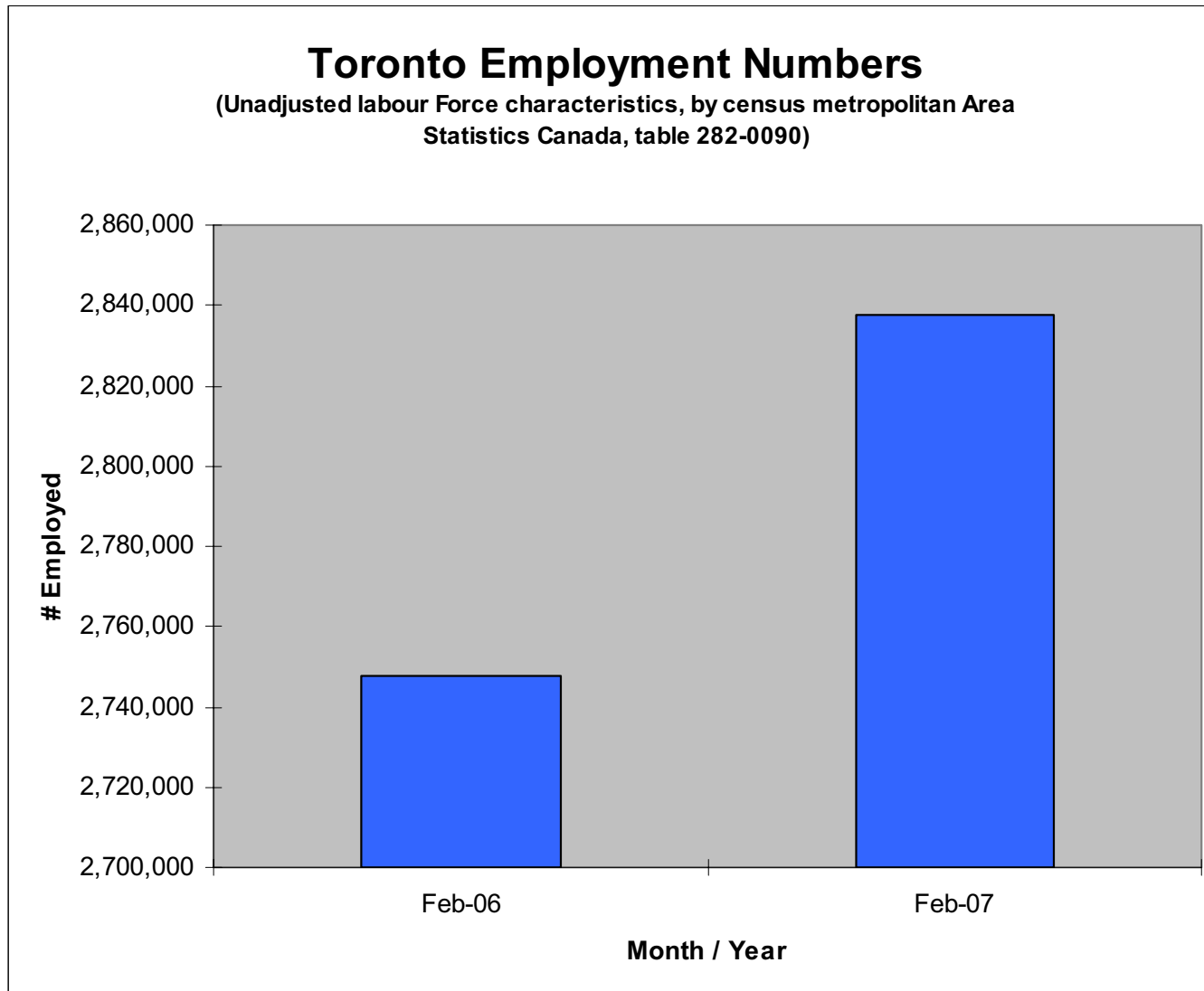
**So why is a good time to buy and sell ...**

- **Population Growth**
- **Job Growth**
- **GDP\***
- **Interest Rates\***

# Breakfast of Champions



# Breakfast of Champions



# Breakfast of Champions

## Investment Potential

- **\$300,000 Purchase Price**
- **10% Down = \$30,000**
- **3% Appreciation**
- **\$30,000 Grows to \$39,000**
- **30% Appreciation**

# Breakfast of Champions

## Investment Potential

- **\$300,000 Purchase Price**
- **5% Down = \$15,000**
- **3% Appreciation**
- **\$15,000 Grows to \$24,000**
- **60% Appreciation**

# Breakfast of Champions

## Summary

- **Excellent real estate market**
- **Great job and population growth**
- **Strong government stability**
- **US economy does not affect our real estate market**
- **Strong local economy bodes well for next few years**