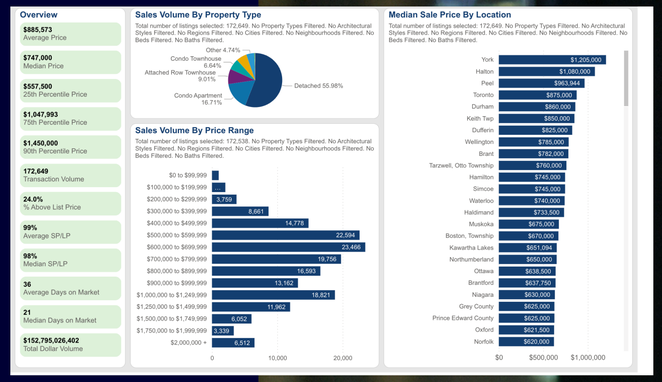
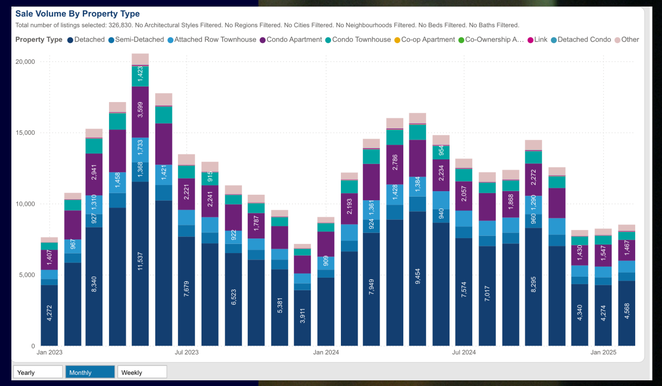
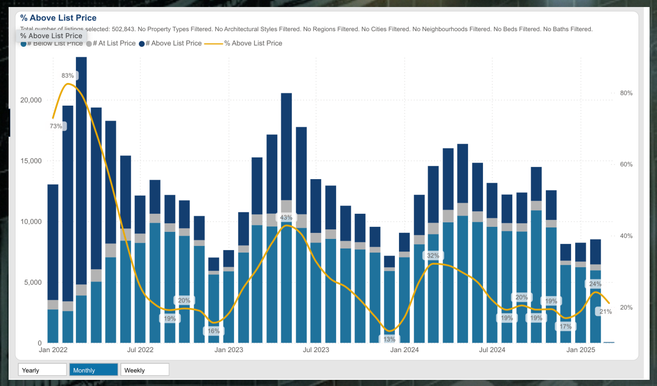






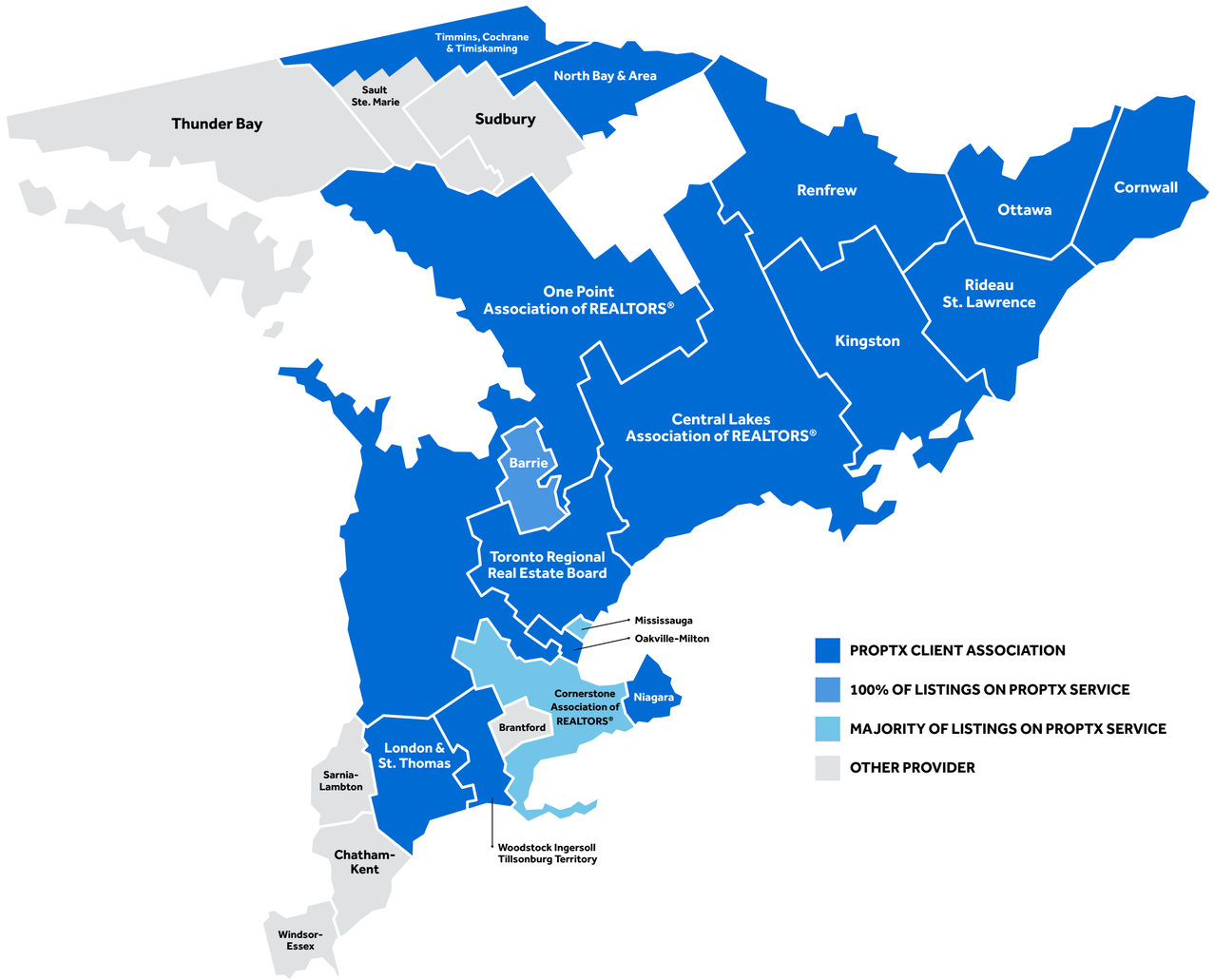


MAKING SENSE OF
REAL ESTATE STATISTICS

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PropTx

PropTx Tools URL: https://tools.proptx.ca/PROPTX/



Complete Listing Data from these areas:

- Toronto Regional Real Estate Board
- Central Lakes Association of REALTORS® (Quinte, Northumberland Hills, Peterborough, Kawartha Lakes and Durham)
- London St. Thomas Association of REALTORS®
- Timmins, Cochrane & Timiskaming Districts Association of REALTORS®
- Brampton Real Estate Board
- Inter-boarded listings, dual member listings

New additions currently being added:

- Niagara Association of REALTORS®
- Kingston and Area Real Estate Board
- Ottawa Real Estate Board
- Renfrew County Real Estate Board
- Cornwall and District Real Estate Board
- Rideau-St. Lawrence Real Estate Board
- Woodstock Ingersoll Tillsonburg & Area REALTOR® Association
- The Oakville, Milton and District Real Estate Board
- One Point Associations of REALTOR® (Guelph, Grey Bruce and Owen Sound, Lakelands and Huron Perth)
- North Bay and Area REALTORS® Association

One Common Database

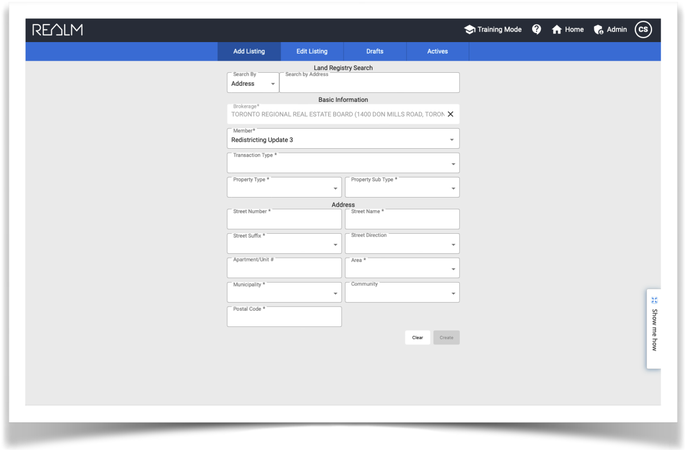
REALM™

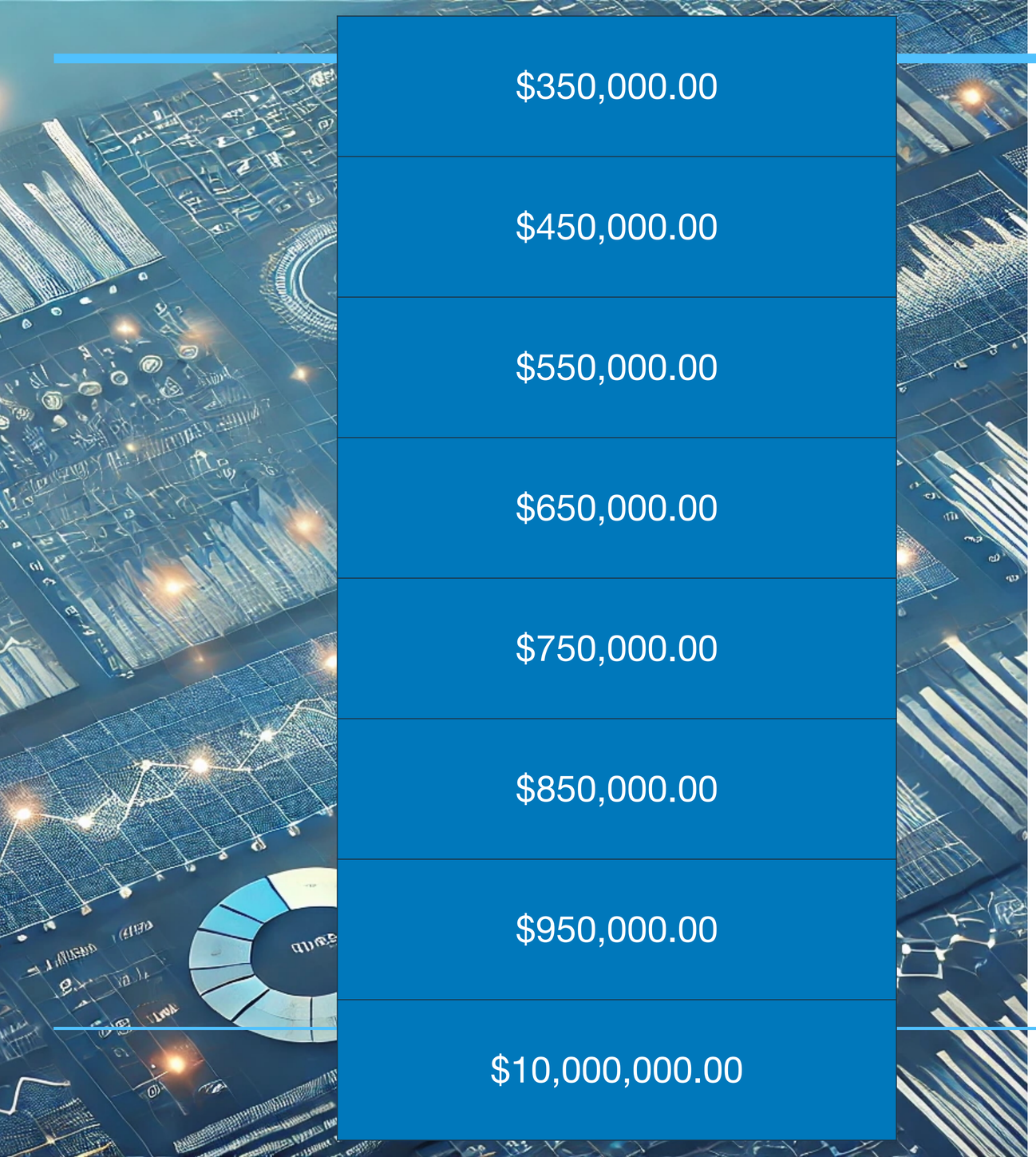


MATRIX

CoreLogic®

Add/Edit





2 Key Ways to Look at the Data Set

Mean/Average = $1,818,750.00

Median = $700,000.00

Market Watch

January 2025

For All TRREB Member Inquiries:
416-443-8152

For All Media/Public Inquiries:
416-443-8139

Toronto Regional Real Estate Board

Economic Indicators

Real GDP Growth

Q3	2024	1.0% ▼

Toronto Em

December		

Toronto Un

December		

Inflation (Y

December		

Bank of Canada Overnight Rate

January	2025	3.0% ▼

Prime Rate

January	2025	5.5% —

Mortgage Rates	January 2025
1 Year	— 7.24%
3 Year	— 6.54%
5 Year	— 6.49%

GTA REALTORS® Release 2025 Outlook and January Stats

TORONTO, ONTARIO, FEBRUARY 5, 2025 – The Toronto Regional Real Estate Board's (TRREB) Market Outlook and Year in Review report reveals that a well-supplied housing market will keep average annual home price growth at the rate inflation, with the average selling price increasing moderately in the Greater Toronto Area (GTA) over the course of the year.

"A growing number of homebuyers will take advantage of lower borrowing costs as we move toward the 2025 spring market, resulting in increased transactions and a moderate uptick in average selling prices in 2025. However, the

Let's Go Live

challenges that require integrated approaches. The current system of high development charges, taxes, and administrative hurdles only exacerbates the issues. This stalls progress on building the housing supply we need to support our growing communities," said TRREB CEO John DiMichele.

The year started off with GTA REALTORS® reporting 3,847 home sales through TRREB's MLS® System in January 2025 – down by 7.9 per cent compared to the same period last year. New listings in the MLS® System amounted to 12,392 – up by 48.6 per cent year-over-year. On a seasonally adjusted basis, January sales were up month-over-month compared to December 2024. The MLS® Home Price Index Composite benchmark was up by 0.44 per cent year-over year in January 2025. The average selling price, at $1,040,994, was up by 1.5 per cent compared to the January 2024.

Sales & Average Price by Major Home Type

	Sales			Average Price		
January 2025	416	905	Total	416	905	Total
Detached	351	1,229	1,580	$1,579,386	$1,319,751	$1,377,430

TRREB MLS® Sales Activity





What is the Sales to New Listing Ratio?

SNLR measures the number of sales compared to the number of new listings

- SNLR is 60% or higher, the market is usually is considered a SELLER'S MARKET
- SNLR is 40% or lower, the market is generally considered a BUYER'S MARKET
- SNLR is between 40% to 60% is typically considered a BALANCED MARKET



What is Months of Inventory or MOI?

Months of Inventory in real estate is defined as the amount of time (or months) it would take for all current MLS® listings to sell given that no new listings enter the market

- MOI is 2 or lower, the market is usually considered a SELLER'S MARKET
- MOI is 4 or higher, the market is generally considered a BUYER'S MARKET
- MOI is between 2 to 4 are typically considered a BALANCED MARKET

LDOM vs PDOM

Toronto Regional Real Estate Board

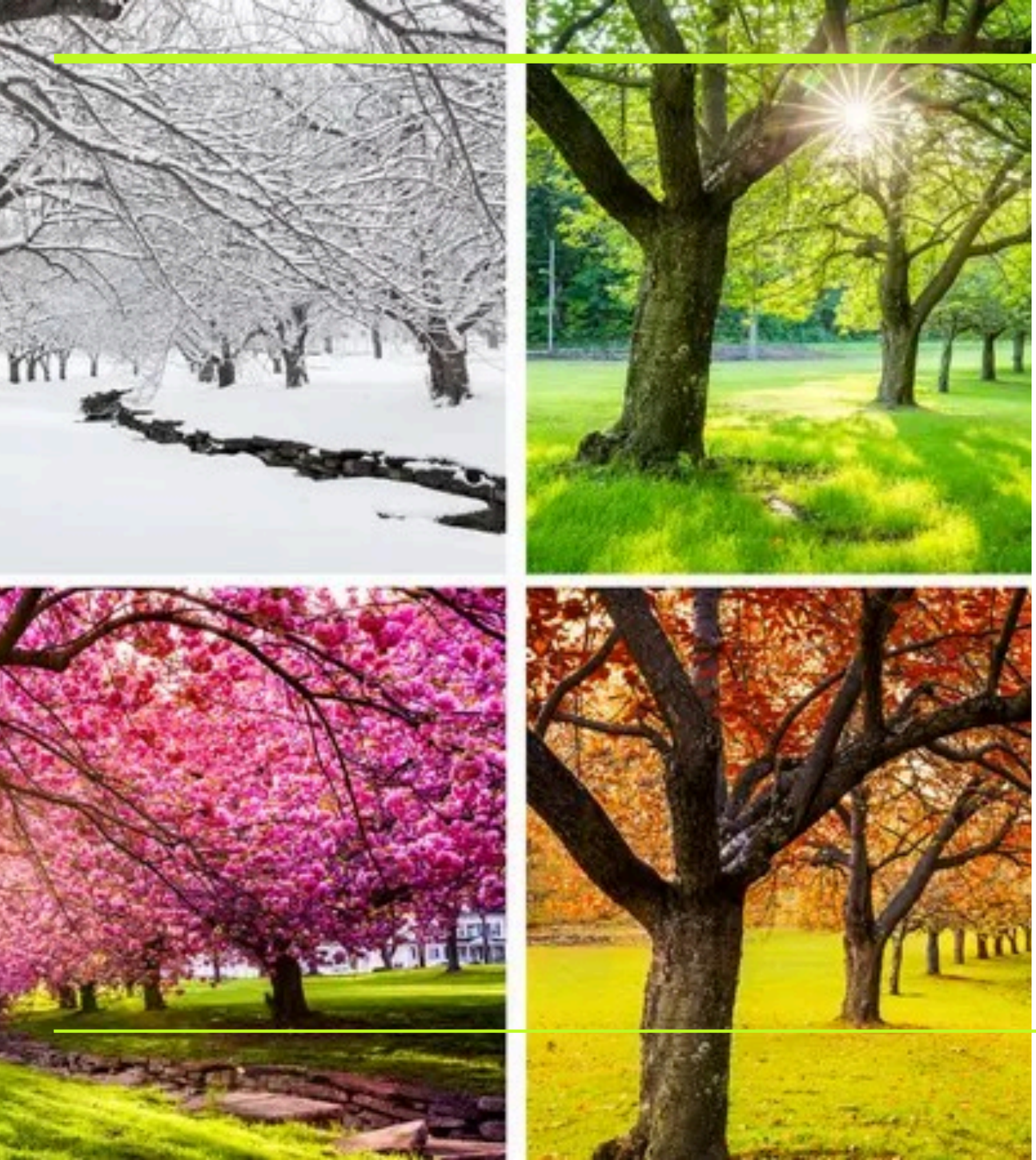
Toronto Regional Real Estate Board

Days on Market Comparison

All Home Types

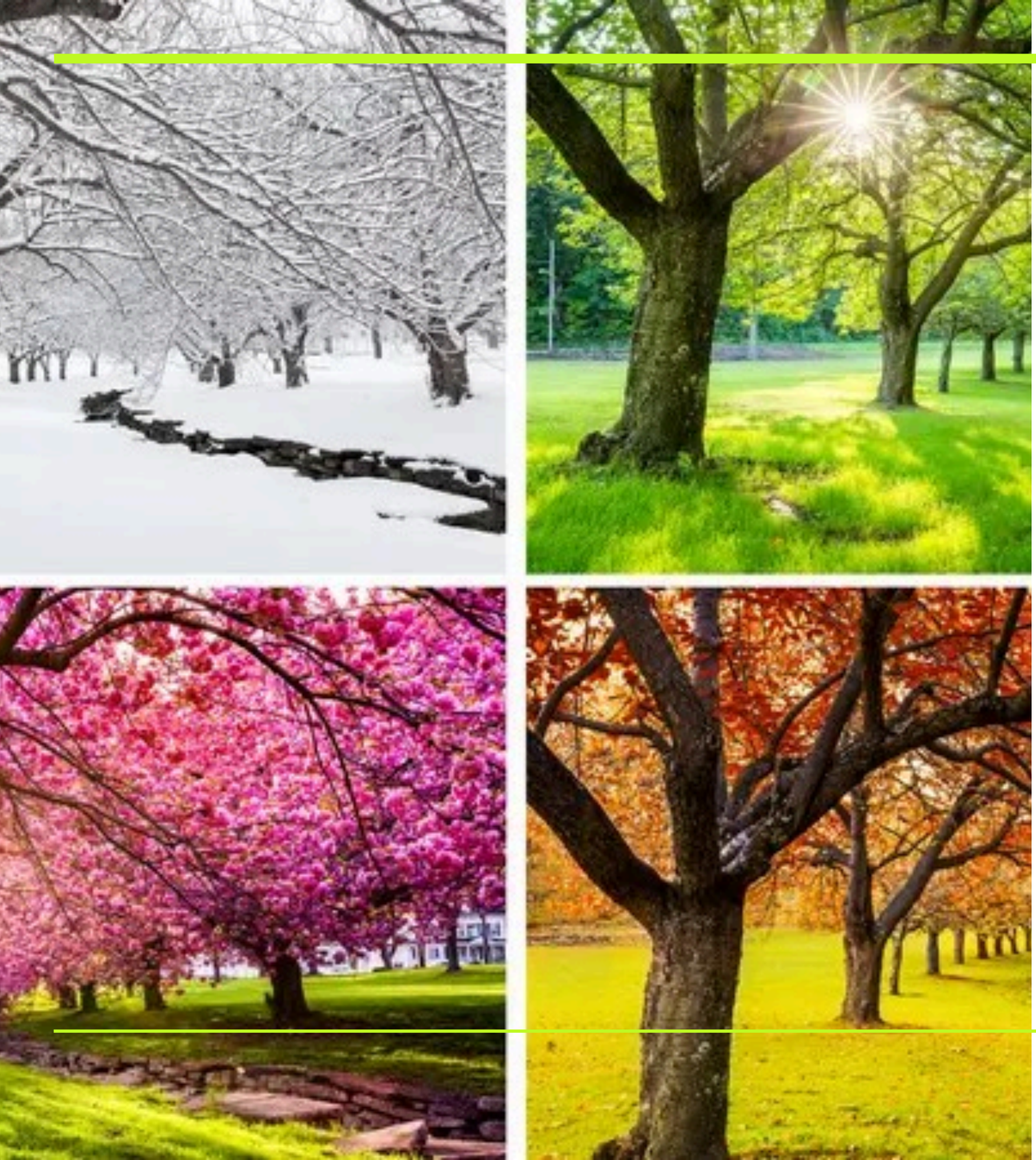
	January 2025			YTD 2025		
	Sales	Avg. LDOM	Avg. PDOM	Sales	Avg. LDOM	Avg. PDOM
All TRREB Areas	3,847	37	55	3,847	37	55
Halton Region	440	38	54	440	38	54
Burlington	139	43	61	139	43	61
Halton Hills	47	43	54	47	43	54
Milton	116	33	44	116	33	44
Oakville	138	35	55	138	35	55
Peel Region	749	37	54	749	37	54
Brampton	355	31	48	355	31	48
Caledon	48	47	61	48	47	61
Mississauga	346	41	59	346	41	59
City of Toronto	1,386	39	57	1,386	39	57
Toronto West	378	40	54	378	40	54
Toronto Central	645	41	63	645	41	63
Toronto East	363	35	50	363	35	50
York Region	620	37	54	620	37	54
Aurora	26	29	36	26	29	36
East Gwillimbury	23	40	68	23	40	68
Georgina	42	43	63	42	43	63
King	10	59	102	10	59	102
Markham	173	34	51	173	34	51
Newmarket	35	33	47	35	33	47
Richmond Hill	114	38	51	114	38	51
Vaughan	161	38	54	161	38	54
Stouffville	36	45	65	36	45	65
Durham Region	489	30	45	489	30	45

Average Property Days on Market (“Avg. PDOM”) – takes into account sold properties that were listed more than once by the same combination of owner, brokerage and salesperson during the original contract period.



What Does Seasonal Adjustments to Data Mean?

- refers to the practice of accounting for predictable seasonal fluctuations in real estate activity when analyzing and reporting data
- allows for a more accurate comparison of trends over time by removing the impact of recurring seasonal patterns, such as increased activity during spring and summer or slower activity in winter
- Seasonal adjustment involves using historical data to estimate the typical seasonal pattern and once identified, these patterns are mathematically removed from the data



What Does Seasonal Adjustments to Data Mean?

- Suppose unadjusted data shows home sales in December dropped by 30% compared to November. Without adjustment, this could seem alarming. However, after seasonal adjustment, the data might show that the decline is consistent with historical patterns, indicating no cause for concern
- Trend Analysis: Helps identify long-term market trends and cyclical behaviour independent of seasonal effects
- Year-over-Year Comparisons: Enables more accurate comparisons between different time periods, even if they fall in different seasons

HPI or Home Price Index

Interactive HPI Dashboard

Intro | Perf. over time (line cht) | % Diff. by timeframe | By timeframe & benchmark | Price Estimate | Benchmark Comparison | Concordance | Map

MLS® Home Price Index

Click here to learn more

HPI or Benchmark Price
- (•) HPI
- ( ) Benchmark Price

Value or percent change
- ( ) Value
- (•) Percent change

1. Board: Greater Toronto [TRREB]

2. Property Type: —— 2 Storey Detached SF

3. Area/Property Type Selection: —— Subarea: Annex [TRREB] – 2 Storey Detached SF

HPI by Timeframe and Property Type

	January 2025	1 Month Ago	3 Months Ago	6 Months Ago	12 Months Ago	3 Years Ago	5 Years Ago
Annex [TRREB] – 2 Storey Detached SF	242.8	-2.2%	-8.9%	-6.1%	-14.5%	-19.2%	7.7%

We have all these great statistics from the sales of actual homes, so why do we need the Home Price Index and how do we use it?

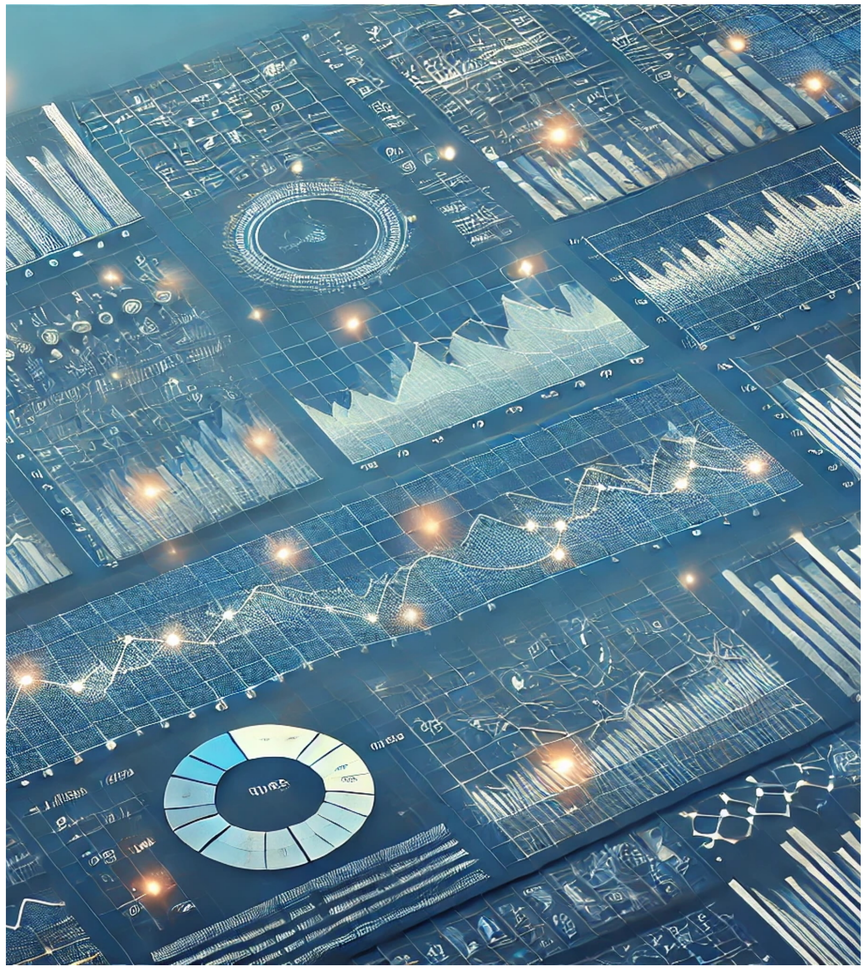
What is an Index?

An index is used to measure trends over time and relative to a base period by creating consistency in what it measures. For the Home Price Index or HPI it is measuring trends in home sales and the base period it is measuring from is January of 2005 where it was set to have a base index of 100

What Does an Index Do?

Let’s think of the variability problem with RAW data to measure a trend in the housing market.

So then the HPI simplifies the comparison process, but how?



How is the HPI different from Market Watch?

Multivariate regression analysis

- helps us understand how multiple factors (or variables) influence a single outcome
- factors such as SQ/FT, bedrooms, washrooms etc can influence the price, but some factors might matter more than others. and Multivariate regression is used to figure which factors are most important in predicting the price.
- It uses mathematical equations that allows consistent comparisons of attributes to see a trend
- Price=(Size×A)+(Bedrooms×B)+(Age×C)+Constant

The Benchmark Home

- Benchmark homes attributes are typical of homes traded in the area where it is located
- Physical characteristics of a benchmark home remain fixed over time
- Benchmark property attributes are formulated for each sub area for Benchmark housing categories that have a significant presence in a sub-area.
- One-storey single family homes
  - A property with one floor above ground
  - Characterized by the bedrooms, kitchen and dining rooms being on the same floor
  - Utility room and laundry room are generally located below ground

The Benchmark Home

Benchmark Characteristics Comparison (January 2025)

Subarea/Property Type Selection

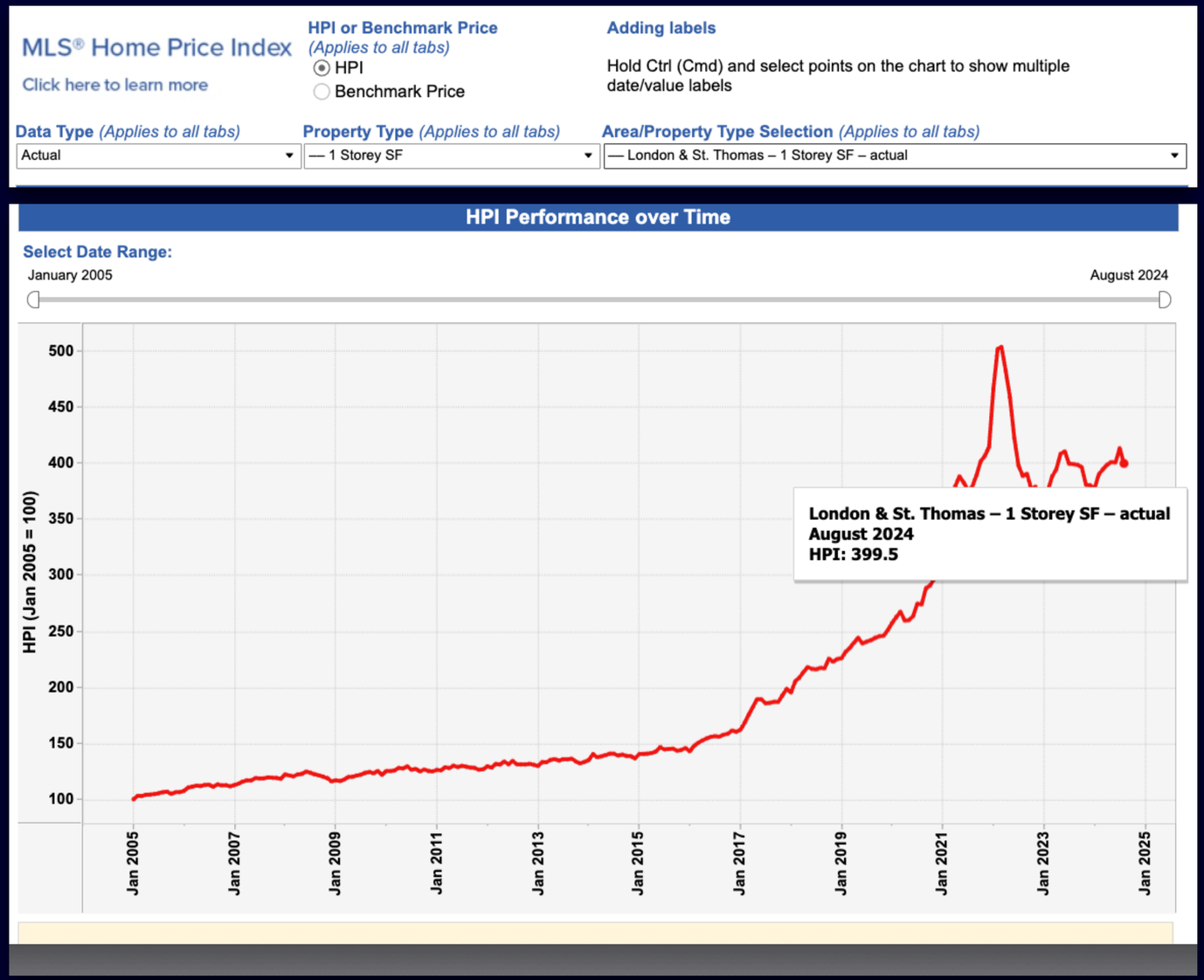
(Multiple values)

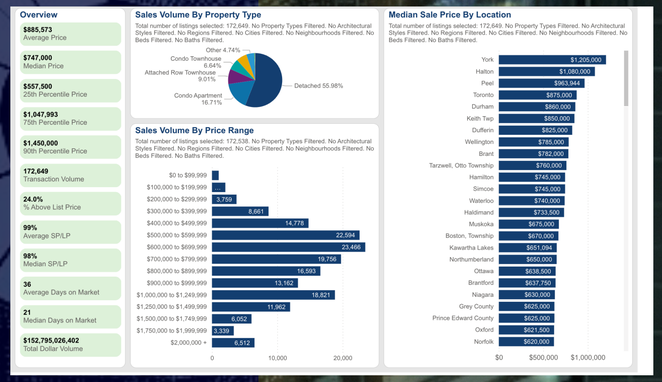
Characteristic Selection

(Multiple values)

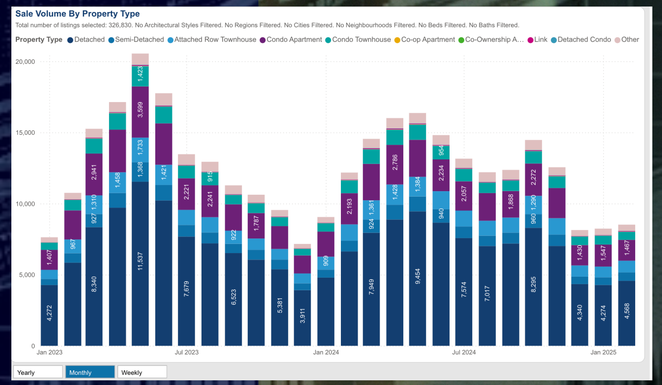
	612- Hawkesbury [OREB] – 2 Storey Detached SF	Forest Hill North [TRREB] – 2 Storey Detached SF	Forest Hill South [TRREB] – 2 Storey Detached SF
Above Ground Bedrooms	3	3	4
Basement Finish	(not applicable)	Totally finished	Totally finished
Full Bathrooms	1	3	3
Garage Description	(not applicable)	Attached, Single width	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	1,414	2,233	3,019
Lot Size	6,112	4,488	5,773

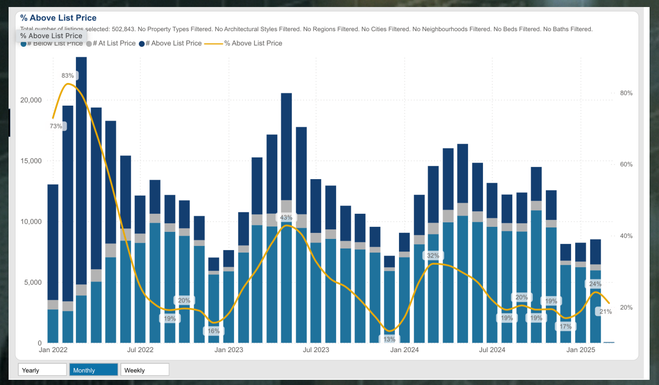
HPI Dashboard Tool - Let's Go Live !









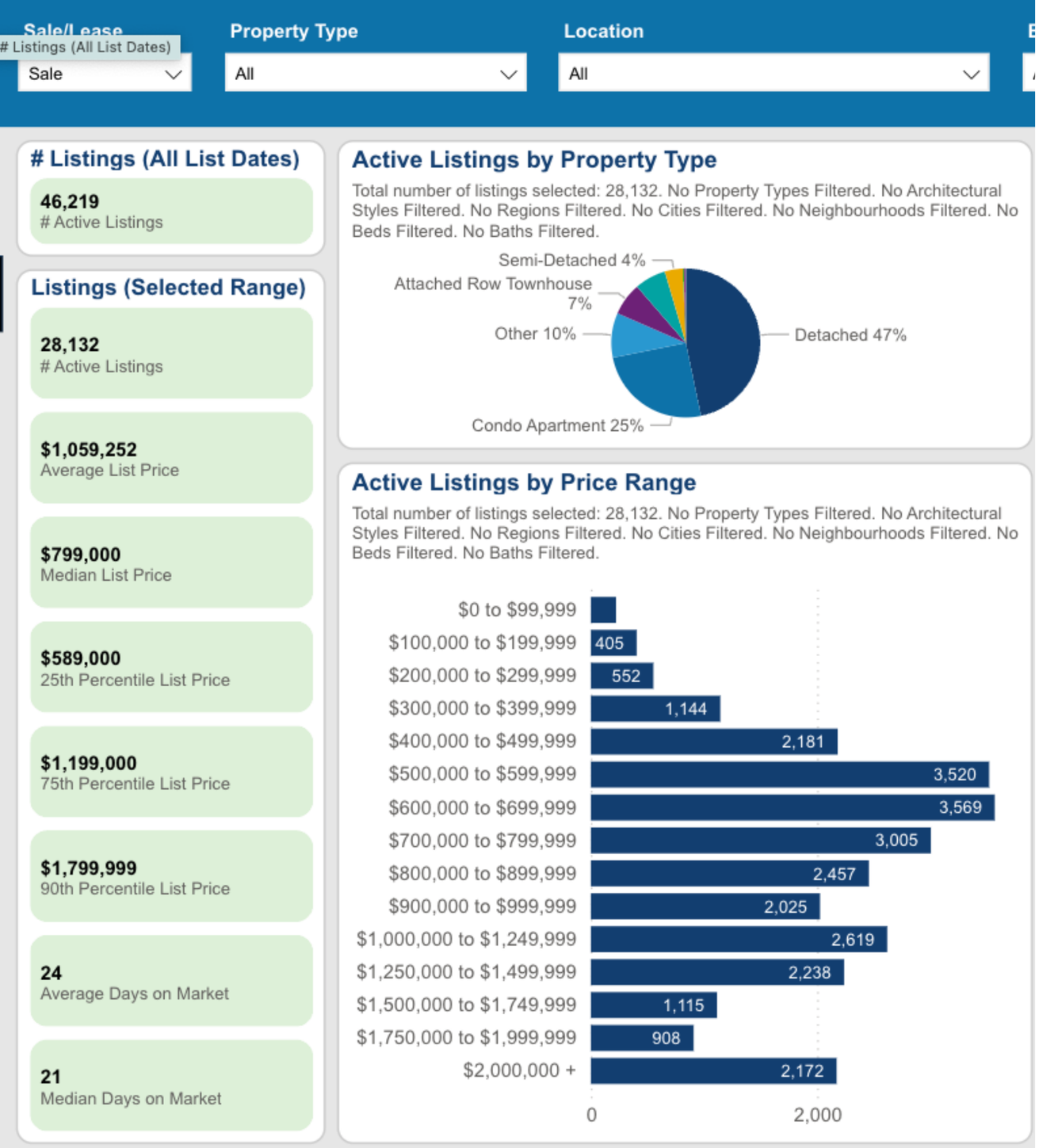


Data-Driven Real Estate: Unlocking Market Trends with

The Habistat

CLIFF SPICER - SENIOR LEARNING AND DEVELOPMENT SPECIALIST

PropTx



Introduction and Benefits

- Connects to the same database/ information as REALM™ and Matrix, allowing all PropTx clients to create meaningful insights into their areas
- Can be used at the Board level to generate useful market reports for their members
- Can be used by Brokerage Offices to share data with their team
- Can be used by individual Realtors® to create targeted reports for their clients

PropTx

A Review of a Few Key Concepts

Sales Performance Indicators

Mean	Median	Percentiles
The average value of a set of numbers, calculated by adding all the numbers together and dividing by the total count of numbers. In real estate, the mean is often used for metrics like average list price or average days on market. While useful, the mean can be skewed by outliers, such as exceptionally high-priced properties.	The middle value in a set of numbers when arranged in order. The median is often preferred in real estate analysis, especially for prices, as it's less affected by extreme values. For example, the median list price provides a more representative view of the typical property price in a market.	Values that divide a dataset into 100 equal parts. In real estate, percentiles are often used to analyze price distributions. For instance, the 25th, 75th, and 90th percentile list prices provide insights into different segments of the market, from entry-level to luxury properties.

A Review of a Few Key Concepts

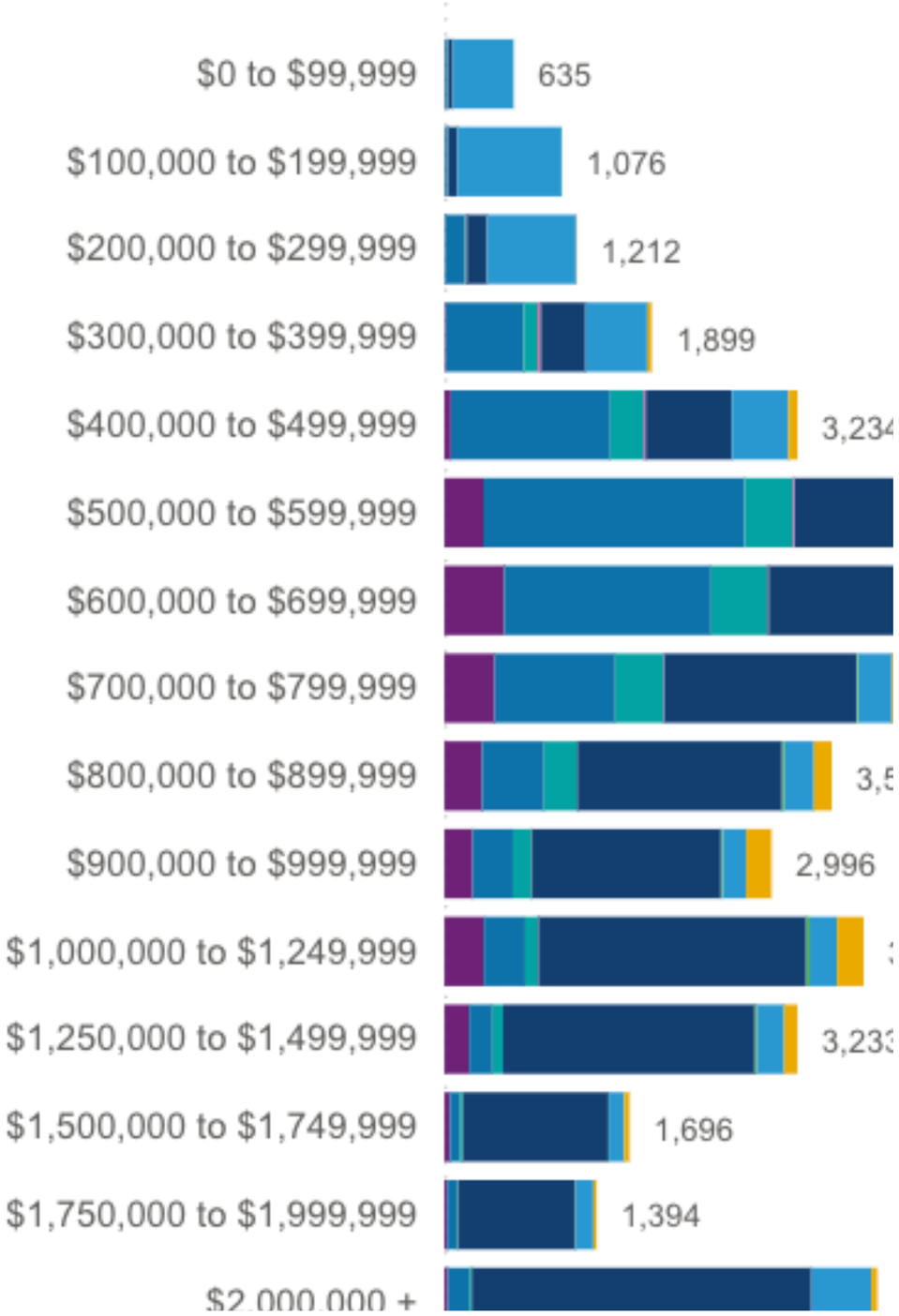
Time-Based Metrics

Days On Market (DOM)	Months of Inventory (MOI)	MOI (T3M)
The number of days a property remains listed for sale before it is sold or removed from the market. This metric is a fundamental indicator of market activity and can vary significantly based on property type, location, and price point.	The time (in months) it would take to sell all current active listings at the current sales pace. MOI is a critical metric for understanding the balance between supply and demand in a market.	Calculates the months of inventory based on the trailing three months of data. This can provide a more stable view of inventory levels, especially in markets with seasonal fluctuations.

A Review of a Few Key Concepts

Comparative and Trend Analysis Metrics

MoM% (Month-over-Month Percentage)	YoY% (Year-over-Year Percentage)	YTD (Year-to-Date)
The percentage change in a specific metric compared to the previous month. This metric is useful for identifying short-term trends and seasonal patterns in the real estate market. For example, a positive MoM% in median list price might indicate growing market strength, while a negative MoM% could suggest a cooling trend	The percentage change in a specific metric compared to the same period in the previous year. YoY% is particularly valuable for understanding long-term market trends while accounting for seasonal variations. This metric helps professionals identify sustained growth or decline in various aspects of the market, such as home prices, sales volume, or inventory levels	The cumulative data for a specific metric from the beginning of the calendar year to the current date. YTD figures are useful for tracking progress towards annual goals and comparing performance across different years. For instance, YTD total dollar transactions can provide insights into overall market activity and how it compares to previous years.



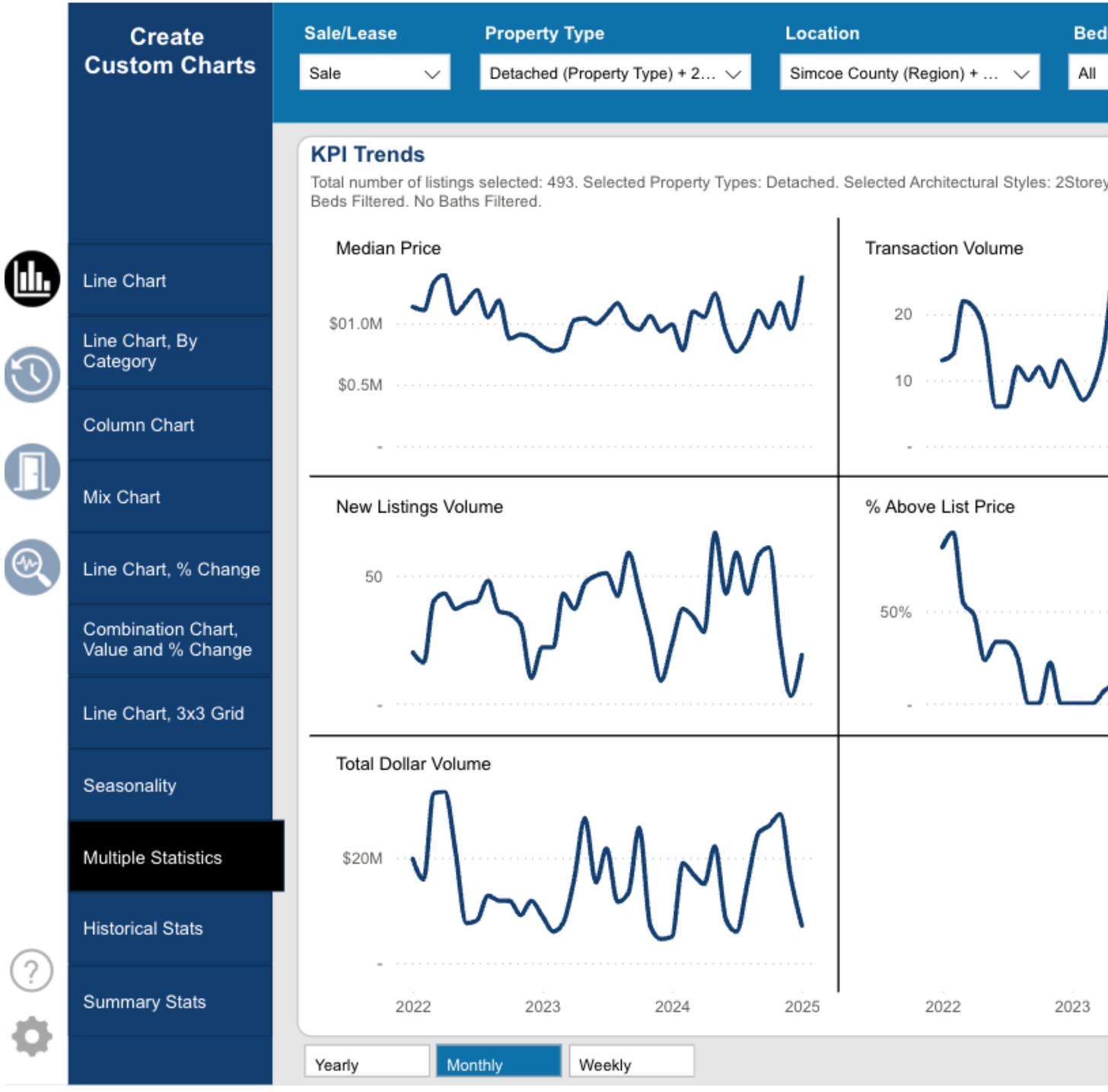
4 Main Modules

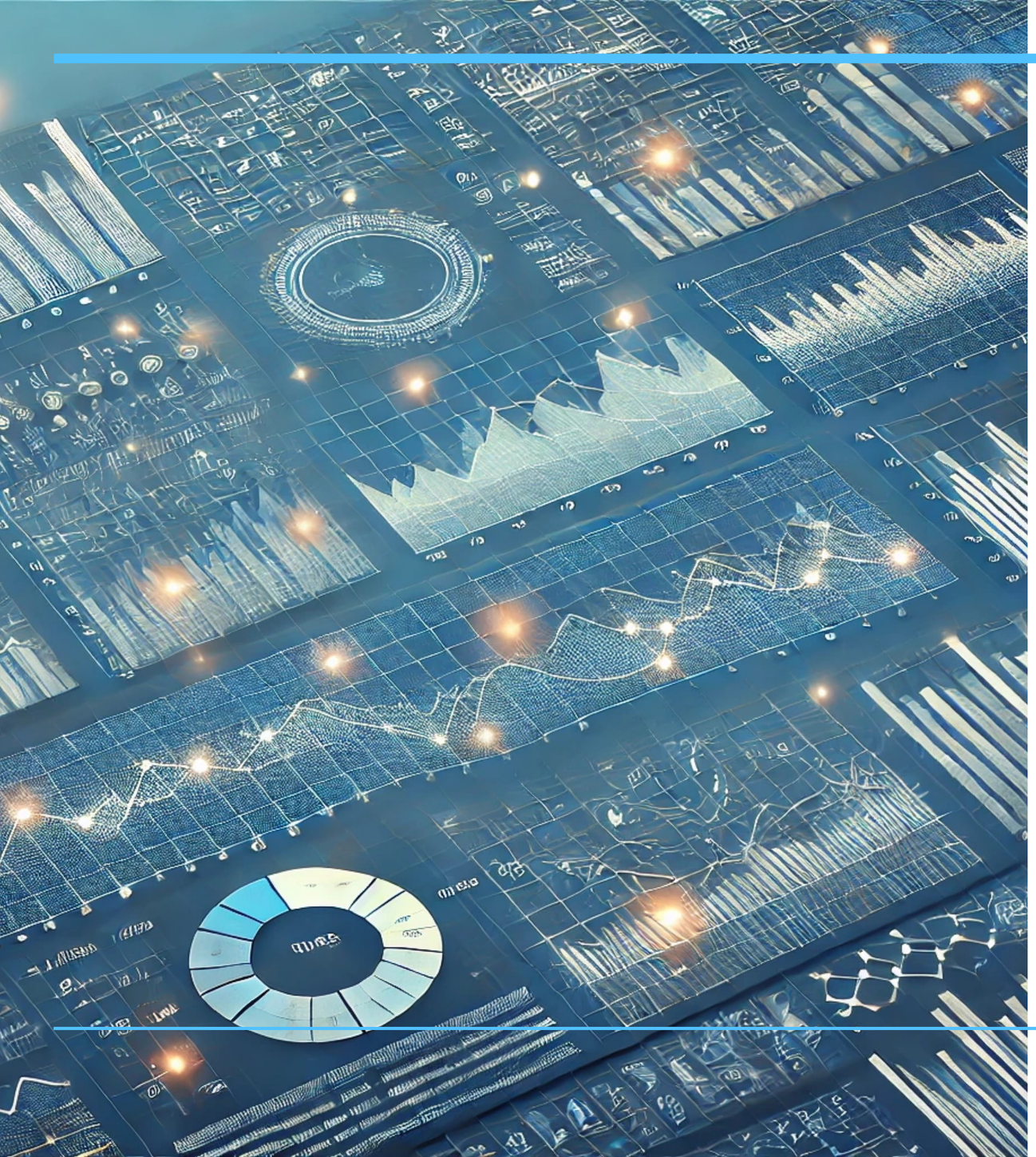
- Custom Charts
- Past Transactions
- Active Listings
- Market Insights

PropTx

Custom Charts

PropTx

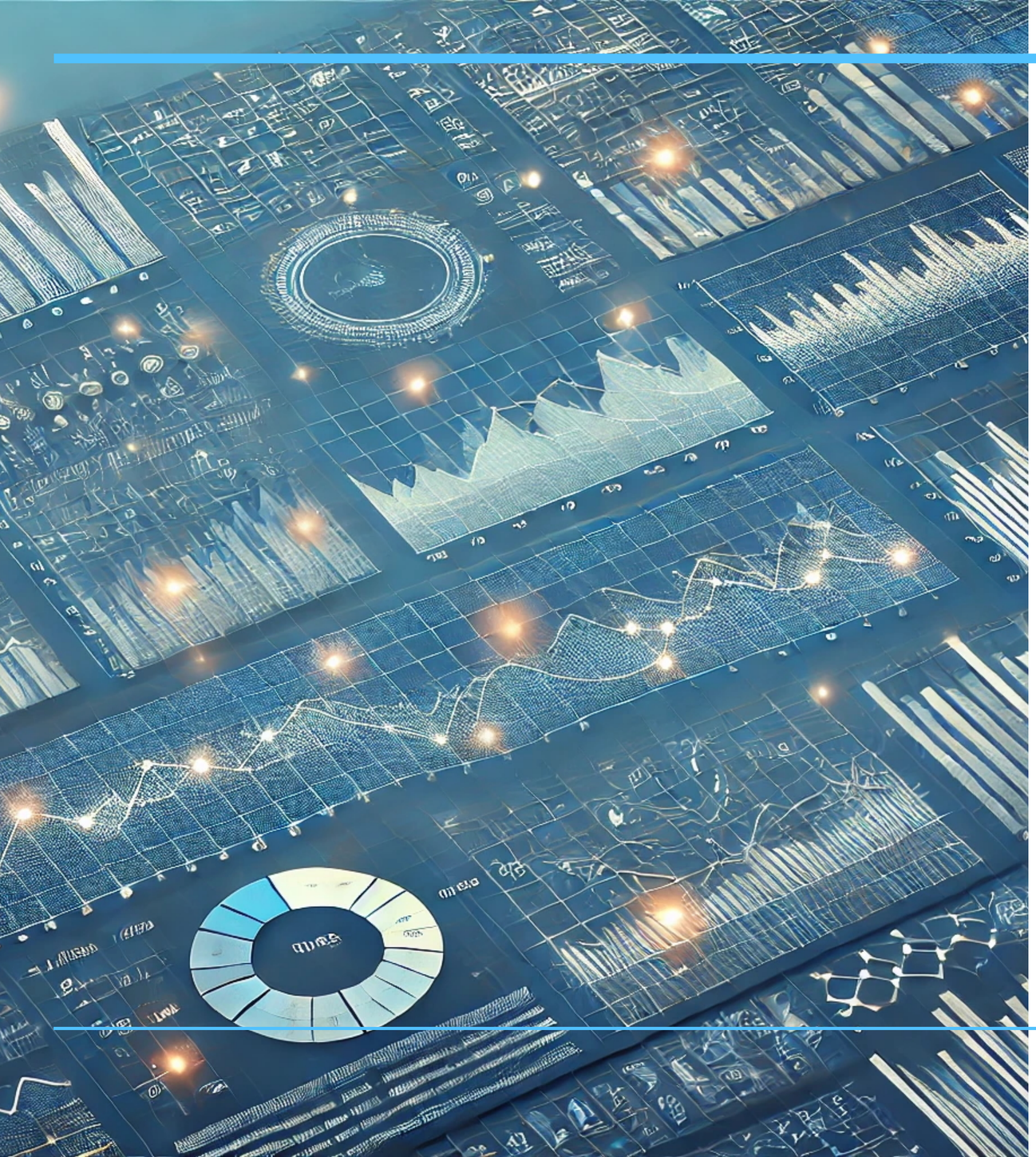




Case Study

Year over Year

- You are trying to determine, if there is a trend, in the number of new listings for two-story properties in Durham. You decide to look as far back as January 1st, 2022 to today's date to see if you can see any patterns in the historical data that would indicate to you, if more people were putting their houses on the market due the seasonality of the industry



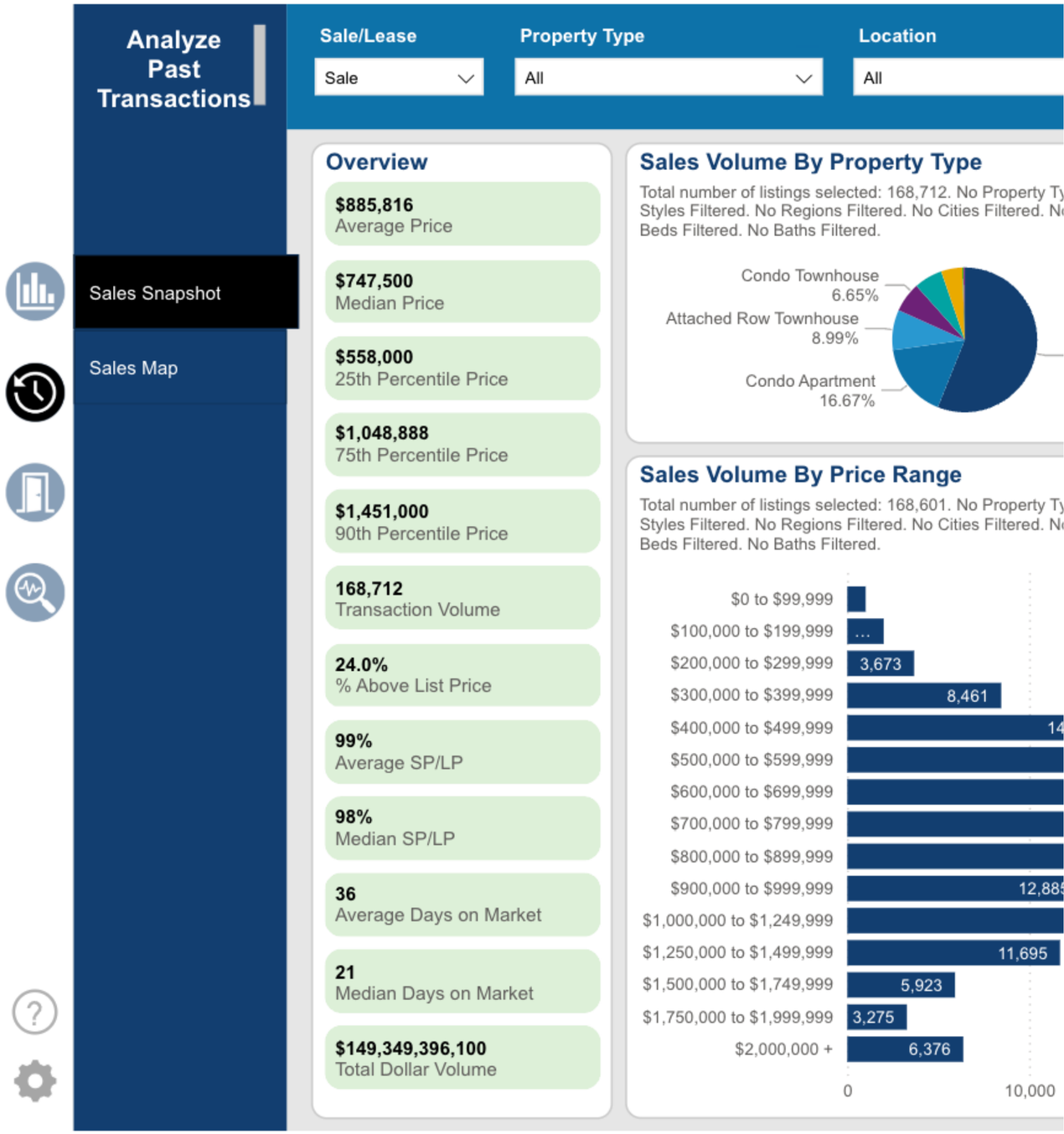
Case Study

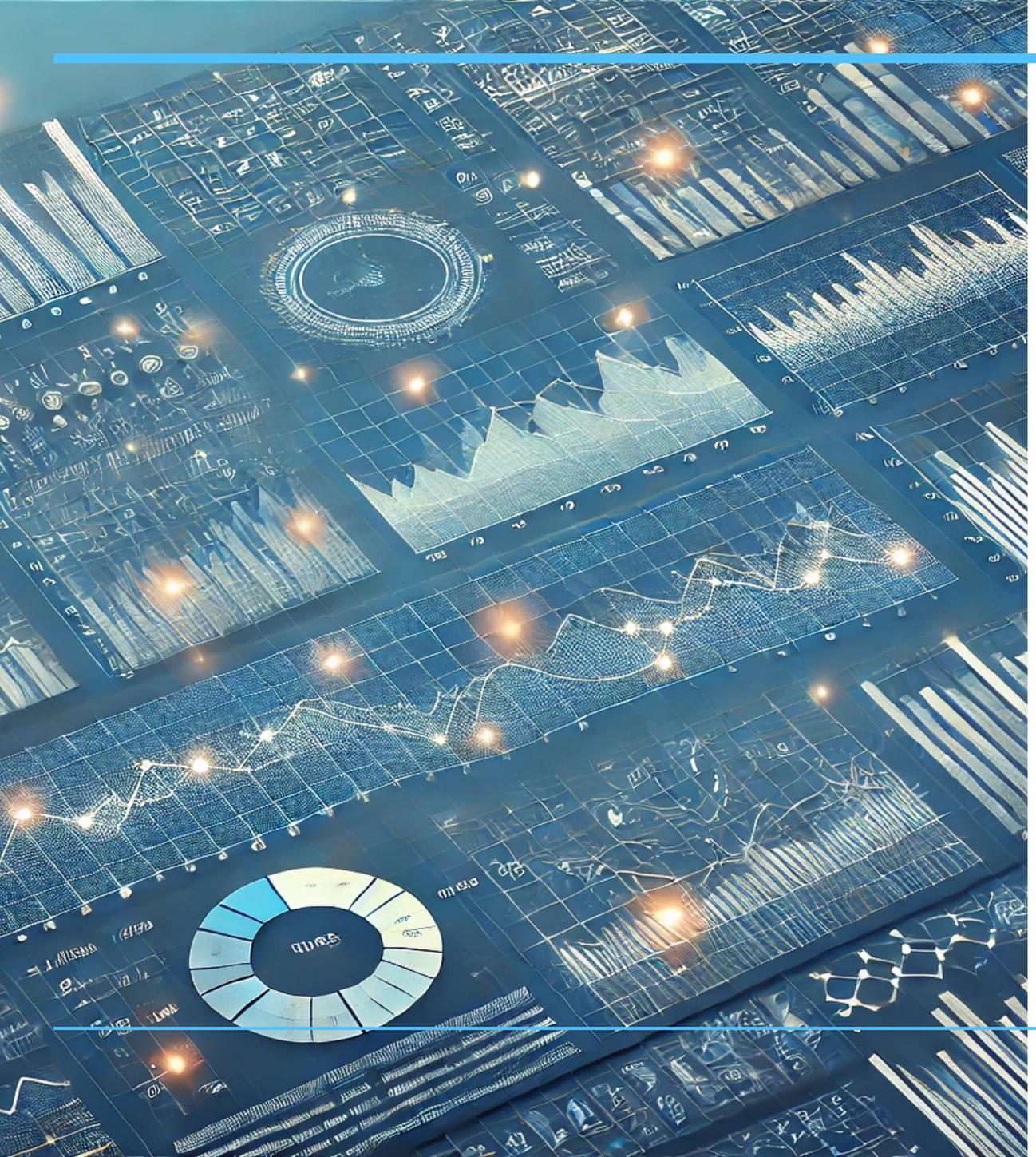
Summary Statistics

- You want to know in E04 for the the YTD which neighbourhoods had the most sales of detached homes, which ones the buyer had the advantage in and you want to compare the data regarding the sales of detached homes.

Past Transactions

PropTx





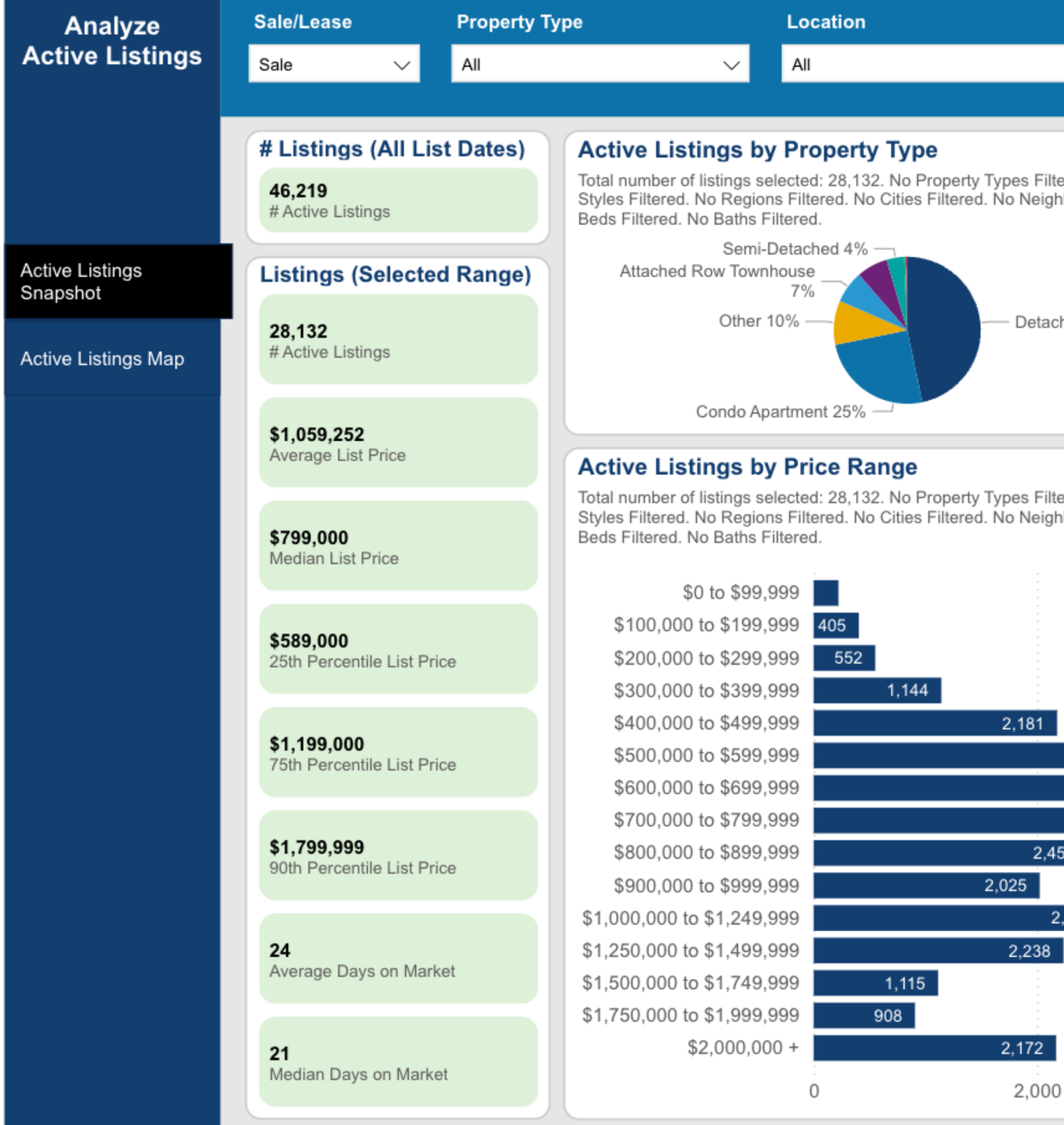
Case Study

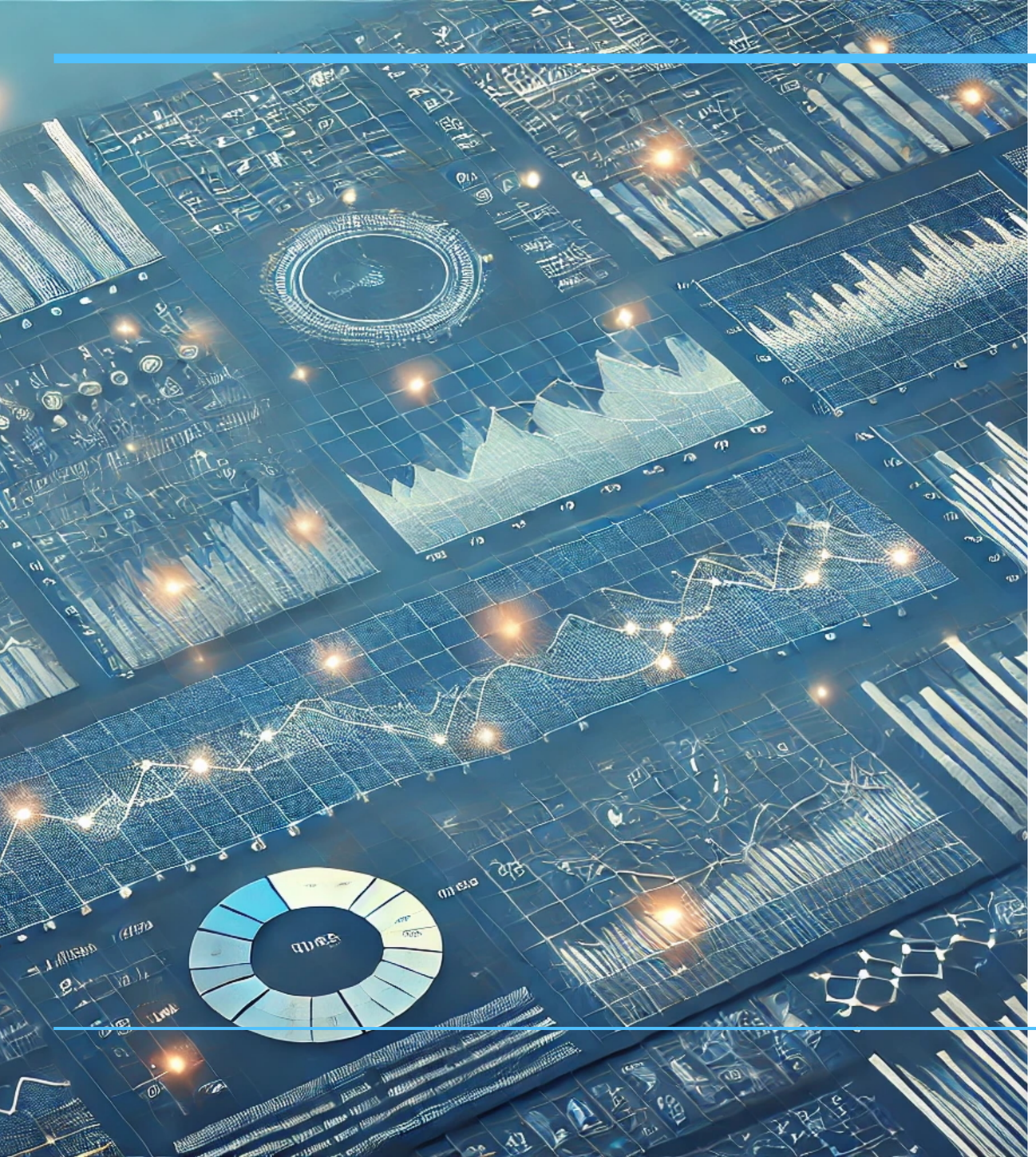
Past Transactions

- You would like to better understand the 2024 market for various home types in Mississauga. You are curious what the percentages of the sales were by home type. You also want to know what the price ranges for sales were by specific communities. Then you want to drill down into the communities for detached homes and review the sales performance indicators.

Active Listings

PropTx





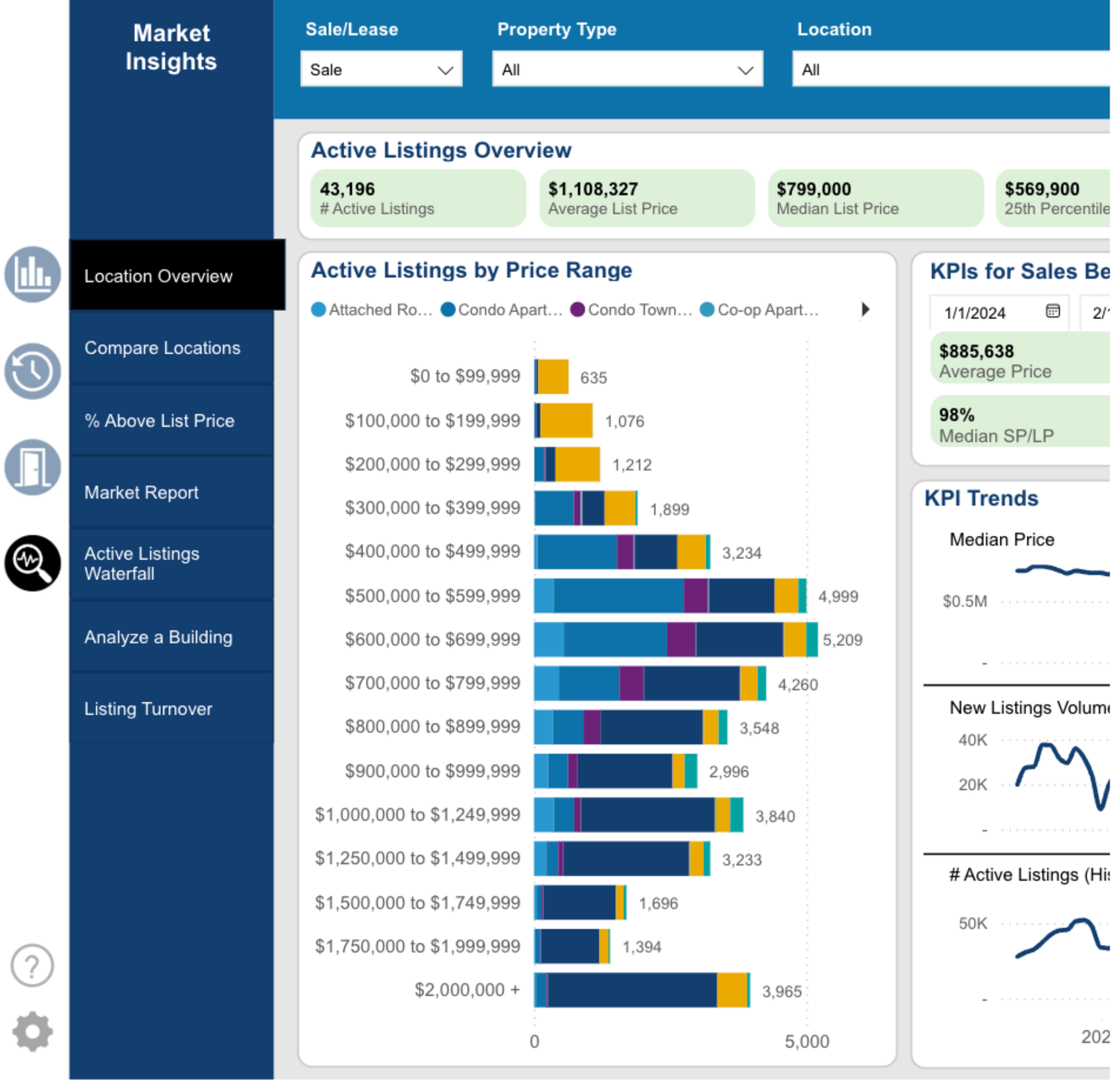
Case Study

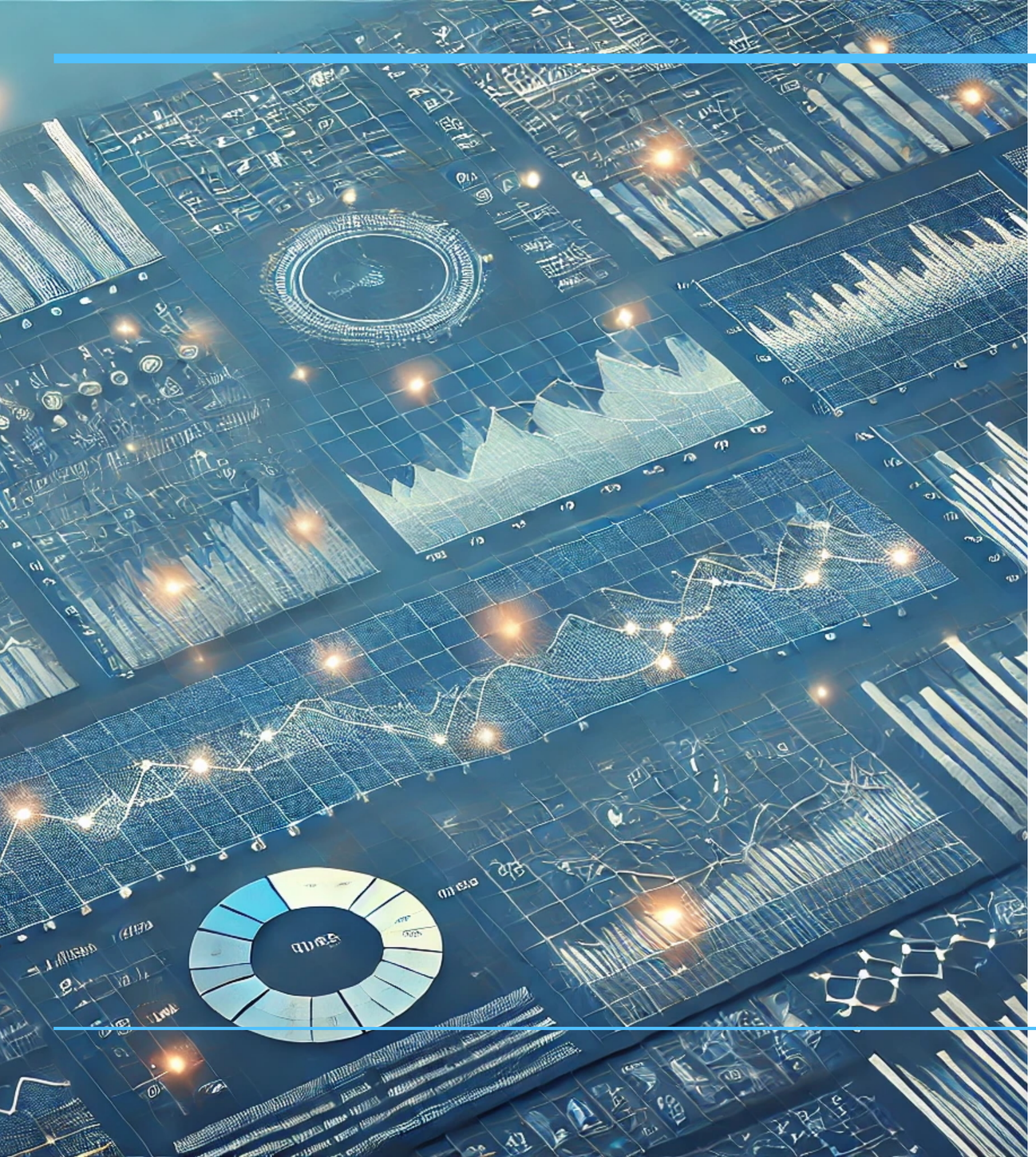
Active Listings

- You have a client looking for an detached 2 Story in Barrie and their budget is $900K. They would like to know how many are available in their price range for the communities of Bayshore, Holly and Wellington. They would like to you to also provide them sales performance indicators a well as some time based metrics to help them with this decision.

Market Insights

PropTx

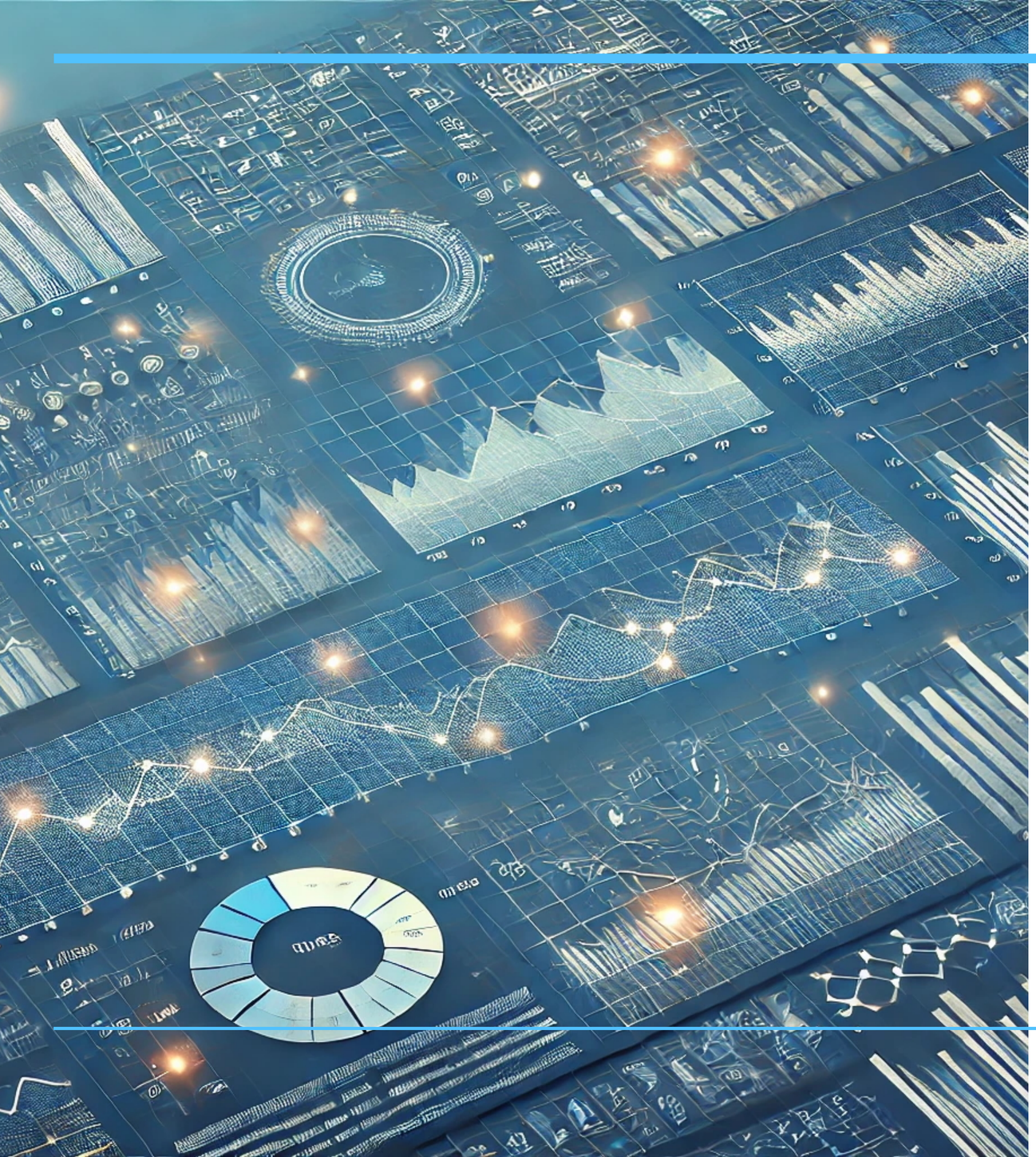




Case Study

Compare 2 Municipalities

- Your client works in Toronto but wants to buy a 2 story property east of the city. They can’t decide between Ajax and Whitby and would like you to provide them information on what is currently available in both locations as well as information on the past year worth of sales.



Case Study
Market Report

- Your a Realtor® who works in Vaughan and you want insight for detached homes in March. You want to be able to review the important Key Performance Indicators (KPI) and exam the trend analysis metrics. You then would like to turn this information into a marketing piece you can share with your clients and potential clients to position yourself as an expert in your farm area.

How to use The Habistat and ChatGPT Together

February 2025 Market Watch
Detached Homes

Market Report - February 2025

Total number of listings selected: 14. Selected Property Types: Detached. No Architectural Styles Filtered. Selected Regions: Muskoka. Selected Cities: Huntsville. No Neighbourhoods Filt Filtered.

KPI	Selected Month	Prior Month	MoM %	Same Month Last Year	YoY %	YTD	Prior YTD	YTD % Change
Median Price	$855,950	$752,000	↑ 13.8%	$735,000	↑ 16.5%	$819,900	$720,000	↑ 13.9%
Transaction Volume	14	11	↑ 27.3%	30	↓ -53.3%	25	42	↓ -40.5%
Median List Price	$1,149,900	$839,900	↑ 36.9%	$874,450	↑ 31.5%	$949,900	$928,900	2.3%
New Listings Volume	35	33	6.1%	36	-2.8%	68	84	↓ -19.0%
% Above List Price	14.3%	9.1%	5.2%	16.7%	-2.4%	12.0%	16.7%	-2.4%
% At List Price	14.3%	9.1%	5.2%	13.3%	1.0%	12.0%	11.9%	2.4%
% Below List Price	71.4%	81.8%	↓ -10.4%	70.0%	1.4%	76.0%	71.4%	0.0%
Median SP/LP	97.4%	94.6%	2.8%	96.7%	0.7%	97.0%	96.8%	0.6%
Median Days On Market	26	44	↓ -40.9%	54	↓ -51.4%	37	48	↓ -22.9%
Terminations Volume	3	9	↓ -66.7%	4	↓ -25.0%	12	6	↑ 100.0%
Total Dollar Volume	$12,172,500	$9,946,400	↑ 22.4%	$28,465,015	↓ -57.2%	$22,118,900	$37,509,815	↓ -41.0%

The February 2025 real estate market report for Huntsville, Muskoka, shows significant shifts in pricing, sales volume, and overall market activity. Home prices have risen sharply, with the median sale price reaching $855,950, a 13.8% increase from the previous month and a 16.5% jump from last year. Despite this price growth, the number of transactions has dropped significantly, with a 53.3% decline compared to the same month in 2024. This suggests that while fewer buyers are active in the market, those who are purchasing homes are willing to pay higher prices.

Homes are also selling faster than before, with the median days on market dropping to just 26, a 40.9% decrease from last month. Fewer properties are being sold below the list price, while a greater percentage are selling at or above asking. This indicates that buyers are acting quickly on well-priced

properties, making strategic pricing more important for sellers looking to attract interest.

While some short-term metrics show improvement, the broader trend points to a slowdown in overall market activity. Year-to-date transaction volume has dropped by 40.5%, and the total dollar volume is down 41.0% compared to the same period in 2024. Although prices remain strong, fewer homes are selling, reflecting a more selective buying environment. This suggests that both buyers and sellers should be mindful of pricing strategies and market trends to navigate the evolving conditions effectively.

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How To Get AI To Help You Analyze Your Data

"As an expert in real estate statistics, your task is to analyze a dataset I provide and present the key insights in a clear, easy-to-understand paragraph format. Your analysis should be tailored for readers who may not have a deep understanding of real estate data and statistics.

In your response, please include the following:

1. A brief overview of the dataset and its key characteristics.

2. Three main takeaways or insights that can be drawn from the data.

3. An explanation of each takeaway in plain language, avoiding technical jargon.

4. Any relevant context or implications the insights may have for the real estate market or my audience.

The goal is to provide an insightful, actionable analysis that I can include in my newsletter to inform and educate my readers. Please let me know if you need any clarification on the dataset or the desired output.

I'm looking forward to your expert analysis!"

Please provide all insights in paragraph format and make the last paragraph a summary "

PropTx


WAIT! Not that guy!
He ALWAYS said thank you.
10 YEARS AGO
ChatGPT
Danilo
Great answer, thank you.

Market Report - February 2025

Total number of listings selected: 14. Selected Property Types: Detached. No Architectural Styles Filtered. Selected Regions: Muskoka. Selected Cities: Huntsville. No Neighbourhoods Filte
Filtered.

KPI	Selected Month	Prior Month	MoM %	Same Month Last Year	YoY %	YTD	Prior YTD	YTD % Change
Median Price	$855,950	$752,000	↑ 13.8%	$735,000	↑ 16.5%	$819,900	$720,000	↑ 13.9%
Transaction Volume	14	11	↑ 27.3%	30	↓ -53.3%	25	42	↓ -40.5%
Median List Price	$1,149,900	$839,900	↑ 36.9%	$874,450	↑ 31.5%	$949,900	$928,900	2.3%
New Listings Volume	35	33	6.1%	36	-2.8%	68	84	↓ -19.0%
% Above List Price	14.3%	9.1%	5.2%	16.7%	-2.4%	12.0%	16.7%	-2.4%
% At List Price	14.3%	9.1%	5.2%	13.3%	1.0%	12.0%	11.9%	2.4%
% Below List Price	71.4%	81.8%	↓ -10.4%	70.0%	1.4%	76.0%	71.4%	0.0%
Median SP/LP	97.4%	94.6%	2.8%	96.7%	0.7%	97.0%	96.8%	0.6%
Median Days On Market	26	44	↓ -40.9%	54	↓ -51.4%	37	48	↓ -22.9%
Terminations Volume	3	9	↓ -66.7%	4	↓ -25.0%	12	6	↑ 100.0%
Total Dollar Volume	$12,172,500	$9,946,400	↑ 22.4%	$28,465,015	↓ -57.2%	$22,118,900	$37,509,815	↓ -41.0%

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Questions & Answers

The Habistat

THANK YOU

CLIFF SPICER - SENIOR LEARNING AND DEVELOPMENT SPECIALIST

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