

Ontario's Golden Opportunity for Homebuyers

Why 2025-2026 Will Be Remembered as the Best Time to Buy

The Construction Slowdown Creates Your Advantage

Ontario saw 33% fewer housing starts in early 2025 compared to last year. First quarter 2025 housing starts hit the lowest levels since 2009—just 12,700 units started, down 20% from 2024.

What this means for you: You're buying before the supply shortage drives prices up in 2027-2029.

The Numbers Tell the Story

Ontario's population grew by 500,000 people last year. We built just 82,000 homes. Ontario needed 200,000 new homes to keep pace—we delivered 40% of what we needed. This shortfall compounds every single year.

Why 2027-2029 Will Look Very Different

Picture this:

- Three years of reduced construction
- Population keeps growing at 500,000 annually
- All the buyers who waited realize the bottom has passed
- Everyone rushes back to the market at once
- Drastically reduced inventory from the construction freeze

Even if builders restart in 2027, homes take 18-24 months to complete. Those won't hit the market until 2029.

Four years of pent-up demand chasing far fewer available homes.

Right Now? You're in the Driver's Seat

- ✓ Prices down 5-8% from peak
- ✓ Falling mortgage rates (3.99% available now)
- ✓ Record high inventory = actual choice
- ✓ Sellers who will negotiate
- ✓ You have the power

This is your window.

The Setup Smart Buyers See

You're buying at a discount RIGHT BEFORE a massive supply shortage hits.

While everyone else waits on the sidelines, you're positioning ahead of the crisis.

In 2028, when bidding wars return and inventory disappears, you'll already own.

The Cost of Waiting Until 2028

- ✗ Compete with 10+ other buyers for every property
- ✗ Limited negotiating power
- ✗ Far fewer options
- ✗ Prices accelerating to make up for lost time

The difference between buying now versus 2028 could easily be \$150K-250K—probably more for detached homes.

This Is Your Golden Opportunity

2025-2026 is your window. You have choice. You have leverage. You're buying before the supply crisis drives prices back up.

The buyers who act now will look incredibly smart in 2028.

Don't miss it.

GET PRE-QUALIFIED TODAY

Mike Gelsthorpe

Mortgage Agent Level 2

FSRA License #M15002079

DLC Forest City Funding Lic #10671

📞 437-836-7858

🌐 mikegelsthorpe.ca

IMPORTANT: When you contact me, please mention where you saw this flyer so I can thank the person who shared it with you!

"If you can afford a detached or semi, or townhouse buy now before the supply crisis hits. If you're looking at condos, you can negotiate a bigger discount."