

# 2025 PROJECTIONS

## REAL ESTATE OPPORTUNITIES

### GET IN ON THIS

Is this your year to make the right purchase or sale? Here are some expert predictions for 2025 real estate. Learn how they may impact buyers, sellers, and investors.



#### **Radka Hnilicova**

Realtor  
Century21 B.J. Roth Realty Ltd.  
[radka-hnilicova.c21.ca/](https://radka-hnilicova.c21.ca/)  
[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



The real estate market has seen significant changes since 2020 and it continues to evolve each year. Recent economic growth, decreasing interest rates, and less demand for housing will likely result in stable, more affordable home sales. Keep reading for the latest changes and insight into expert projections:

PAGE 02

## **2024 Summary of Real Estate**

PAGE 04-06

## **2025 Expert Projections**

PAGE 07

## **2025 For Home Sellers**

PAGE 08

## **2025 For Home Buyers**



### **Radka Hnilicova**

Realtor  
Century21 B.J. Roth Realty Ltd.  
[radka-hnilicova.c21.ca/](mailto:radka-hnilicova.c21.ca/)  
[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



## 2024 Summary of Real Estate

2024 was a dynamic year for real estate. Fluctuating mortgage rates and a rise in smart home technology encouraged unexpected buyer competition. Here's a summary of 2024 real estate trends from expert analysts:

Annualized Growth Rate for	
Real GDP	0.4
Consumer Prices	0.5
Consumer Confidence	105
INTEREST RATES IN PERCENTAGES	
Fed Funds Rate	4.6
3-Month T-Bill Rate	5.4
Prime Rate	5.7



**Radka Hnilicova**  
Realtor  
Century21 B.J. Roth Realty Ltd.  
radka-hnilicova.c21.ca/  
radka.hnilicova@century21.ca  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



**MORTGAGE RATES IN PERCENTAGES**

30-Year Fixed-Rate	6.8%
--------------------	------

Existing Home Sales	0.1% increase
---------------------	---------------

New Single-Family Sales	0.4% increase
-------------------------	---------------

**MEDIAN HOME PRICES IN THOUSANDS OF DOLLARS**

Home Sale Prices	1.7% decrease
------------------	---------------

Available Home Inventory	14% decrease
--------------------------	--------------

**Radka Hnilicova**

Realtor

Century21 B.J. Roth Realty Ltd.

[radka-hnilicova.c21.ca/](mailto:radka-hnilicova.c21.ca/)[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)

Phone: 705-205-9585 , Office: 705-205-9585

License: 4740448, ON



2025 Expert Projections (Part 1)

Experts predict that high construction costs and a cooling rental market could pose interesting challenges for buyers and sellers this year. Despite these challenges, first-time homebuyers may experience improved affordability. Here’s the forecast for residential real estate in 2024:

ANNUALIZED GROWTH RATE FOR	
Real GDP	2.3%
Consumer Prices	2%
INTEREST RATES IN PERCENTAGES	
Fed Funds Rate	3.5% - 3.75%
3-Month T-Bill Rate	4%
Prime Rate	3.5%

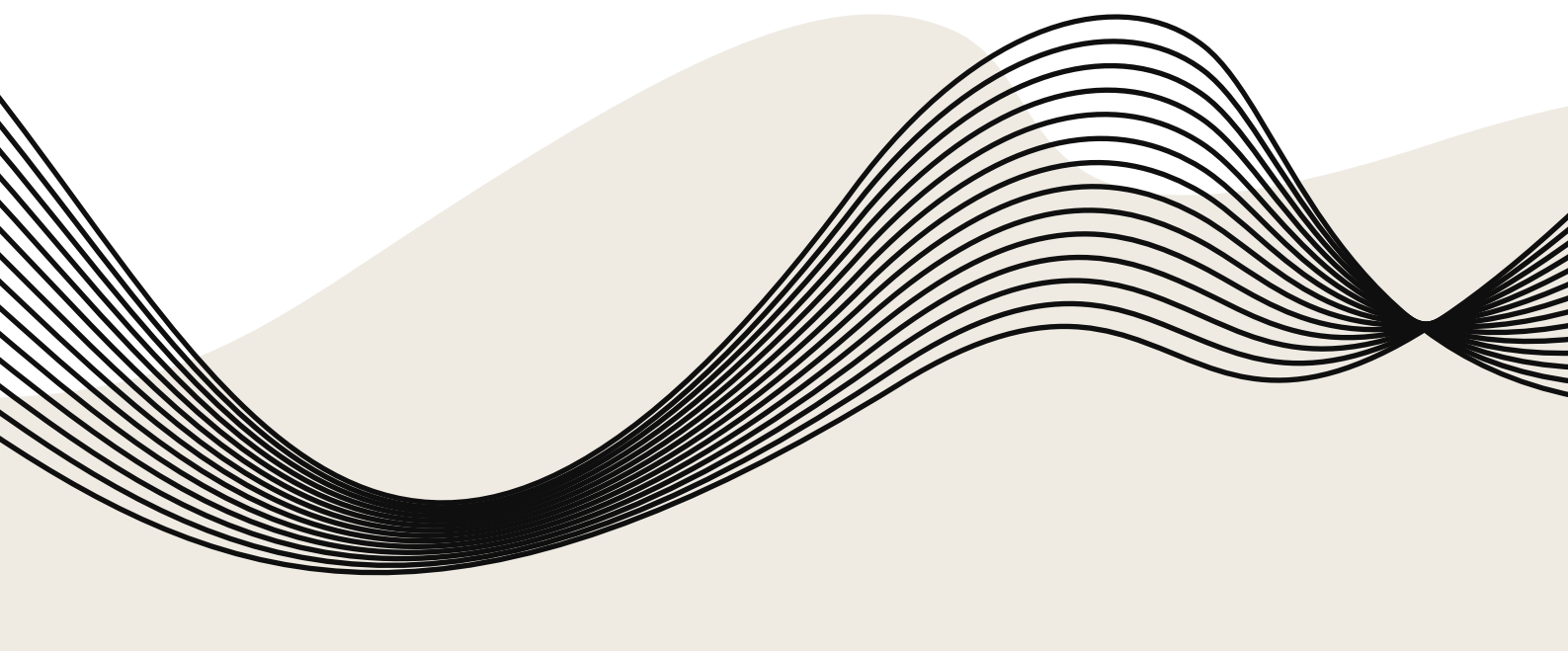


**Radka Hnilicova**  
Realtor  
Century21 B.J. Roth Realty Ltd.  
radka-hnilicova.c21.ca/  
radka.hnilicova@century21.ca  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



**MORTGAGE RATE AND HOME SALE PREDICTIONS**

30-Year Fixed-Rate	6.3%
Existing Home Sales	1.5% increase
Home Sale Prices	3.7% increase
Available Home Inventory	11.7% increase

**Radka Hnilicova**

Realtor  
Century21 B.J. Roth Realty Ltd.  
[radka-hnilicova.c21.ca/](mailto:radka-hnilicova.c21.ca)  
[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)  
Phone: 705-205-9585, Office: 705-205-9585  
License: 4740448, ON





## 2025 Expert Projections (Part 2)

### Key Takeaways

The 2025 housing market is projected to see stagnant existing home sales, a scarcity of housing inventory due to high construction costs, and a slower rental market with a slight decline in median rent. First-time homebuyers face challenges, but affordability may improve. 2025 can expect uncertainties in mortgage rates, geopolitical events, and domestic politics. Buyers should prepare financially, considering down payment assistance, while sellers may encounter more competition from builders. Renting remains cost-effective in the short term, though its advantage may diminish with declining home prices and mortgage rates.

To read the full report, visit the link below:

**[click here](#)**



#### Radka Hnilicova

Realtor  
Century21 B.J. Roth Realty Ltd.  
radka-hnilicova.c21.ca/  
radka.hnilicova@century21.ca  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



## 2025 for Home Sellers

Here are some key predictions from experts on what 2025 will hold for home sellers.

Mortgage Bankers Association (MBA) estimates mortgage rates will reach 6.5% by the end of 2024.

Mortgage originations are expected to total \$1.95 trillion in 2025.

Annual median home prices are expected to stabilize at the national level.

Even though home sales could decline, high mortgage rates could result in homeowners being reluctant to sell.

Bottom line: with slower inventory and relatively unchanged costs, housing demands may experience a slow burn. Despite predictably stable conditions, home prices are likely to decrease, which could result in a buyer's market.

To see the full report from MBA:

**[click here](#)**

**Radka Hnilicova**

Realtor  
Century21 B.J. Roth Realty Ltd.  
radka-hnilicova.c21.ca/  
radka.hnilicova@century21.ca  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON





## 2025 for Home Buyers

Inventory and affordability are top concerns for home buyers. With low inventory and existing home prices falling, the 2025 market is predicted to turn in favor of buyers.

### First-time home buyers can prepare with these tips:

1. Understand your budget and what you can afford
2. Pay attention to mortgage rates and work with a realtor to navigate “too good to be true” prices

## 2025 for Investors

With cooling home sales and a subtle yet gradual decline in rent, rental supply is outpacing demand. This could lead to a larger vacancy rate in 2024, which property investors may want to prepare for. However, more affordable lease options could become the preferred choice for those not ready to buy, promising a warm rental market.



### Radka Hnilicova

Realtor  
Century21 B.J. Roth Realty Ltd.  
[radka-hnilicova.c21.ca/](mailto:radka-hnilicova.c21.ca/)  
[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)  
Phone: 705-205-9585 , Office: 705-205-9585  
License: 4740448, ON



## Want to make strategic housing decisions in 2024?

Finding the right real estate professional will make all the difference. Whether you want to buy, sell, rent, or invest, I can help! I'll be happy to share my expertise as you purchase, sell, or invest in real estate this year.

→ **Contact me to learn more!**



### **Radka Hnilicova**

Realtor

Century21 B.J. Roth Realty Ltd.

[radka-hnilicova.c21.ca/](https://radka-hnilicova.c21.ca/)

[radka.hnilicova@century21.ca](mailto:radka.hnilicova@century21.ca)

Phone: 705-205-9585 , Office: 705-205-9585

License: 4740448, ON

