



REEGAN & LIVIERO
REAL ESTATE TEAM

How Will U.S. Tariffs & Falling Interest Rates
**Impact Canadian
Real Estate?**





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U.S. Tariffs: What They Mean for Canadian Real Estate

Market Uncertainty: Will Your Dream Home Cost You More?

If you're considering moving into your forever home but feel unsure about the timing, you're not alone. The real estate market is in flux, and the next few months could bring significant changes to home prices in Simcoe County and beyond.

With the recent introduction of a 25% tariff on construction materials, the Bank of Canada's 0.25% rate cut, and the potential for more adjustments, many buyers are left asking: Is now the right time to buy, or should you wait?

The reality? This is a "wait and see" scenario. Prices could rise, pre-construction homes might become more expensive, and rate cuts could drive greater competition. Staying informed and acting strategically is more important than ever—it could save you thousands.

Let us help you navigate these potential changes with insights into short-term and long-term market impacts.

Immediate Market Shifts to Consider (0-12 Months):

1. More Buyers Returning to the Market

Concerns about rising prices are prompting many buyers to act now, creating a more competitive market environment.

2. A Temporary Opportunity with Rate Cuts

Lower interest rates make borrowing more affordable, but as more buyers enter the market, demand could push home prices higher.

3. Tightening New Home Supply

Rising material costs could cause developers to delay or cancel projects, resulting in fewer new homes and more competition for resale properties.

4. Increasing Renovation Costs

Materials like steel, appliances, and cabinetry are becoming more expensive, which could impact your renovation plans if you're considering a fixer-upper.

5. Rising Pre-Construction Prices

Tariffs on steel, aluminum, and lumber are driving up costs, which builders are likely to pass down to buyers, leading to higher prices for new builds.

Projected Long-Term Market Trends (12+ Months):

1. Pre-Construction Deposits May Lock in Savings

Securing a pre-construction home now could protect you from future price increases, though developers may raise prices on later phases.

2. Persistently Tight Housing Inventory

Fewer new builds combined with steady demand could continue to push resale home prices higher due to limited supply.

3. Luxury & Custom Homes May Get More Expensive

High-end homes that rely on imported materials will see significant price hikes. If you're considering a custom build, prepare for higher costs.

4. Rate Cuts Could Lead to Greater Competition

While rate cuts reduce mortgage payments, they increase affordability, which may drive up competition and push prices higher.

5. Pre-Listings Provide a Competitive Edge

Access to exclusive pre-listings before they hit the MLS can give you an advantage in a competitive market. We can help connect you with these opportunities

Bottom Line: What Should You Do?

Thinking of Buying? Explore pre-construction opportunities now to avoid future price hikes.

Waiting for a Price Drop? It's a gamble—lower rates might increase demand, driving prices higher.

Need More Options? Pre-listings can give you first access to homes before competition intensifies.

We're Here to Support You.

Navigating the shifting real estate market doesn't have to be overwhelming. The Reegan and Liviero Real Estate Team is here to provide expert advice and personalized guidance tailored to your needs. Whether you're buying, selling, or just exploring, let us help you make the right move at the right time.

Call us today

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Let's make your real estate dreams a reality