



WINTER 2025

...AND BEST WISHES FOR A PROSPEROUS NEW YEAR!

Another year already? 2025 flew by and Christmas is around the corner. From our family to yours, I'd like to take a minute to wish you all a Merry Christmas. It's also a great time to share some insights into the market and also extend my appreciation to so many of you who put your trust in me to help you achieve your real estate goals. It seems like yesterday seeing you at the Thanksgiving pie day, what a great turnout! Next Thanksgiving we plan to host the same event with a couple of small changes, we're looking forward to updating you on that as we get closer. Looking back this past year, it has been a great joy and privilege helping families relocating closer to each other, transferring out to take a new job, and helping young people find their first home is always exciting too. Assisting downsizing retirees is amazing, but helping elderly family members needing higher levels of support and compassion has been highest on my list of honours. Farmers, investors, small businesses have been busy too, all exciting journeys that I am proud to be a part of.

Grey Bruce Market Stats for 2025:

On the back of this newsletter are the top 10 real estate market stats for our region of Grey and Bruce counties. You'll find that the Grey-Bruce real estate market in 2025 is showing signs of balance and a gradual return to a normal market offering opportunities for both buyers and sellers. Total volume of sales remain consistent and prices are being held relatively stable with slight increases year over year. By the end of December 2024, inventory and days on market remained elevated, slightly increasing, with 1,055 active listings and 9.1 months of supply for the month of December—these numbers are above long-term norms but not unlike the market when I started this journey back in 2009. Early 2025 was quiet, with soft Q1 sales and single-detached homes sitting a bit longer on the market. However, momentum picked up again in Q3: residential sales increased 6.5% year over year, even as the median single-detached price eased to \$590,000. Homes under \$500,000 continued to draw the strongest and quickest buyer activity.

Selling in 2026:

If you've been waiting for the market to pick up, 2026 may present an opportune window. Elevated inventory and stronger buyer activity cause demand for homes that are well-priced, well-prepared, and marketed strategically. As more buyers are returning, motivated sellers could benefit from good interest without aggressive overpricing. Starting your preparation now—decluttering, making small improvements, and aligning your pricing with 2025 realities—will give you an edge in the spring market.

Opportunities for Buyers:

This is a favourable market to purchase. With inventory elevated and softer overall prices, buyers are finding more negotiating power on price and terms than in previous years. Combined with interest rates that are continuing to ease, buyers who are well-positioned to enter the market can enjoy more choice and potentially better terms. For investors, too, a more balanced market means less frenzy, more leverage, and the chance to secure properties with greater opportunity for overall value increase.

Final Thoughts:

Are you planning a move in the next 12 months? I am eager to help you and your loved ones navigate buying and selling with confidence. Please reach out and we'll make plans to discuss over a coffee together. As we enter the Christmas season, Meaghan and I want to wish you all a joyful, peaceful, and refreshing holiday. Thanks again for being part of our real estate community, you mean the world to us. Merry Christmas and a Happy New Year!

Warm regards,

Matt Hutten



New Year, New Home Goals

A new year is a traditional time to review and set new goals. It's also a great time to take stock and ask yourself, "Does my home still suit my needs?"

AVERAGE HOMEOWNER
EQUITY IS APPROX.

73.7%
OF THE HOME'S
VALUE.

HOMEOWNERS HAVE A
MEDIAN NET WORTH
UP TO

30x
HIGHER THAN
RENTERS.

INFLATION-ADJUSTED
(REAL) HOME PRICES
IN CANADA SURGED

163.5%
BETWEEN 1981 AND
2024.

START WITH THESE QUESTIONS:

1. What works?
2. What doesn't?
3. What can you easily change?
4. Is a major renovation worth the time and cost?

Knowing what your
home is worth today

This can help you plan upgrades, refinancing, or future goals. I'd be happy to run a free, no-pressure comparative market analysis for you!

THE
TOP **10**

VITAL STATS

Grey & Bruce County

	Grey County	Bruce County	Grey County	Bruce County	Grey County	Bruce County
	Nov 2022-Nov 2023		Nov 2023-Nov 2024		Nov 2024-Nov 2025	
Total Active Residential Listings	5064	2733	5632	2,971	4584	2810
Average List Price	966,366	684,578	1,399,576	670,493	1,117,117	706,093
Average Sales Price	741,960	599,283	756,141	609,237	763,034	625,522
List Price vs. Sales Price Ratio	96%	96%	96%	97%	95%	96%
Average Days on Market	54	59	61	66	64	66
Number of Home Sales YTD	1594	1150	1643	1148	1686	1158
Number of Expired Listings	1119	732	1464	973	1202	748
Overall Appreciation or Depreciation	-0.1153%	-0.060%	+0.019%	+0.016%	+0.009%	+0.026%
Number of Months of Supply	8.58	7.45	7.63	7.75	8.67	9.11
Prime Interest Rate (Yearly Average)	4.61%	-	4.66%	-	2.86%	-

Source: Habistat Analytics Platform & Onepoint Association of Realtors

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