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# Living in North York

The Real Estate Market Watch

Spring/Summer 2017

## Ontario Announces Measures to Cool Housing Market



TORONTO - The Ontario government announced its wide-ranging plan to cool the housing market on Thursday morning with a series of measures called Ontario's Fair Housing Plan, highlighted by a 15% tax on non-resident speculative buyers.

Following on the heels of British Columbia, which implemented a foreign buyer tax last year, the proposed Non-Resident Speculation Tax would add a 15% levy to "transfers of land that contain at least one and not more than six single family residences". The tax would apply to purchases in the Greater Golden Horseshoe and would affect foreign corporations and people who are not citizens or permanent residents. If passed, it is expected that the tax would be effective as of 21 April, 2017.

Stressing that "Ontario is still open for business", Ontario's Finance Minister Charles Sousa revealed that certain exceptions will be made, with the tax not applying to refugees and people nominated under the Ontario Immigration Nominee Program, for example. Sousa also listed a number of potential rebates for students and people who work in Ontario after purchasing a property.

That wasn't the only measure announced by Sousa, Premier Kathleen Wynne, and Housing Minister Chris Ballard during their press conference in Liberty Village. Following recent stories of huge rent increases in Toronto, notable inclusions for renters were added to the plan.

As anticipated by many, rent controls will be expanded to include all private rental units in Ontario. Previously, the controls did not apply to buildings built after November 1991 and it is hoped this expansion will help address the rapidly increasing rental prices in and around Toronto.

To further improve the supply of rental units, the plan states that the "province will also work with municipalities and other partners to identify provincially owned surplus lands that could be used for affordable and rental housing development". It also introduces a \$125 million rebate program to encourage the development of new rental apartment buildings.

In another widely talked about move, the plan mentions a new effort to "understand and tackle practices that may be contributing to tax avoidance and excessive speculation in the housing market". In particular, it mentions the practice of "paper flipping", which involves people entering into an agreement to buy a new home but then selling that agreement and assigning it to another person before closing.

Another move came in the form of measures to address vacant homes. The plan introduces legislation that would allow Toronto and other municipalities to tax owners of vacant homes. Estimates vary as to the number of vacant homes in the GTA, but the aim of such a tax is to encourage the owners to either rent the homes or sell them, thus adding to the supply of homes.

Most notable for real estate professionals was an announcement of a plan to review the rules that real estate agents are required to follow in order to protect consumers and "improve the home buying experience".

Article by James Ellener



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"WHERE HOMES AND OWNERS CONNECT"



### Strong Growth in New Listings in April

May 3, 2017 -- Toronto Real Estate Board President Larry Cerqua announced that Greater Toronto Area REALTORS® entered 33.6 per cent more new listings into TREB's MLS® System in April 2017, at 21,630, compared to the same month in 2016. New listings were up by double-digits for all low-rise home types, including detached and semi-detached houses and townhouses. New listings for condominium apartments were at the same level as last year.

Total sales for the TREB market area as a whole amounted to 11,630 – down 3.2 per cent year-over-year. One issue underlying this decline was the fact that Easter fell in April in 2017 versus March in 2016, which resulted in fewer working days this year compared to last and, historically, most sales are entered into TREB's MLS® System on working days.

"The fact that we experienced extremely strong growth in new listings in April means that buyers benefitted from considerably more choice in the marketplace. It is too early to tell whether the increase in new listings was simply due to households reacting to the strong double-digit price growth reported over the past year or if some of the increase was also a reaction to the Ontario government's recently announced Fair Housing Plan," said Mr. Cerqua. The MLS® Home Price Index (HPI) Composite Benchmark Price was up by 31.7 per cent year-over-year in April 2017. Similarly, the average selling price for all home types combined was up by 24.5 per cent to \$920,791.

"It was encouraging to see a very strong year-over-year increase in new listings. If new listings growth continues to outpace sales growth moving forward, we will start to see more balanced market conditions. It will likely take a number of months to unwind the substantial pent-up demand that has built over the past two years. Expect annual rates of price growth to remain well-above the rate of inflation as we move through the spring and summer months," said Jason Mercer, TREB's Director of Market Analysis.

Source: Toronto Real Estate Board

### Sales & Average Price by Major Home Type - April 2017

	Sales			Average Price			Year over Year % Change	Sales			Average Price		
	416	905	Total	416	905	Total		416	905	Total	416	905	Total
2017													
Detached	1,268	4,447	5,715	\$1,578,542	\$1,098,827	\$1,205,262	-8.7%	-4.1%	-5.1%	25.2%	24.5%	24.3%	
Semi - Detached	321	704	1,025	\$1,104,047	\$727,218	\$845,230	-13.2%	-7.4%	-9.3%	22.4%	27.0%	24.2%	
Townhouse	381	1,288	1,669	\$793,129	\$673,942	\$701,150	-13.2%	-7.5%	-8.9%	29.7%	30.7%	30.1%	
Condo Apartment	2,148	865	3,013	\$578,280	\$449,792	\$541,392	8.0%	6.9%	7.7%	32.3%	31.0%	32.1%	



**Zuny Cheng**  
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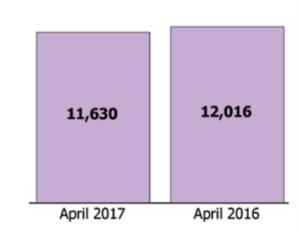
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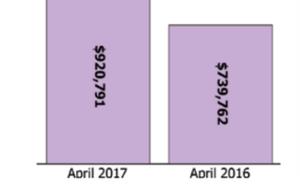
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### TREB MLS® Sales Activity



### TREB MLS® Average Price



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