# SPRING NEWSLETTER

# HOUSES, HORSES, AND HELPING YOU!

Life has been a thrilling ride, juggling the dynamic world of Ottawa real estate with my passion for show jumping! Recently, I had the incredible opportunity to compete at the World Equestrian Centre in Ocala, Florida, where my partnership with Arlequin Du Mazes earned us 4 reserve championships in the Jumper divisions.

More than just a pastime, the focus, discipline, and all-or-nothing commitment I bring to the show jumping ring directly fuel my dedication to my real estate clients. It's this same unwavering approach, coupled with your incredible support, that has propelled me to consistently rank among the top 5 individual realtors in Ottawa.

With over 39+ years of experience in the Ottawa real estate market and a background in design, I've had the privilege of guiding thousands of clients through successful transactions, helping them find their perfect homes. Many are still happily settled, while others are now considering their next chapter.



WEC OCALA - Leah McVey and Isabelle Gauthier

Whether retirement dreams call for downsizing and travel, or a growing family necessitates more space, I'm here to listen, understand, and help you navigate the best path forward. My expertise extends beyond simply buying and selling; I offer valuable insights into wise real estate investments, ensuring long-term value and financial security tailored to your unique needs.

If you or someone you know is contemplating a move this year or in the future, I would be delighted to offer my trusted advice and guidance. Please feel free to reach out by phone or email – I look forward to helping you make your next move the right one!

## SUSTAINABLE HOME PRACTICES IN OTTAWA: ECO-FRIENDLY UPGRADES

You can make your home more eco-friendly and save money with a few simple steps. Start by sealing air leaks around windows and doors to improve insulation. Replace old light bulbs with LEDs, and unplug electronics when not in use to reduce 'phantom energy' use. Adjust your thermostat seasonally or invest in a programmable one. Install low-flow showerheads and faucet aerators to conserve water, and maximize natural light to minimize reliance on artificial lighting.



Finally, composting food and yard waste can enrich your garden and reduce landfill contributions. These combined efforts result in noticeable energy savings and a smaller environmental footprint.

# NAVIGATING YOUR NEXT HOME PURCHASE

Buying a home, whether it's your first or your fifth, is a significant life decision, and the process can seem overwhelming. But fear not, with a little preparation and the right guidance, you can make your next home purchase a smooth experience.

#### To Start: Lay the Foundation

- Define your wants and needs make a plan by discussing your vision, budget, location and style preferences.
- Mortgage approval get pre-approved for financing providing full details on your finances and acquire a written approval with rate guarantee.
- Find the best team! Select a reliable real estate agent, a trusted lender and a good real estate lawyer to help you navigate the process

#### Why choose a professional?

As your real estate professional, I'm committed to providing you with expert guidance and support every step of the way. With nearly 4 decades of experience and recent achievements as one of Ottawa's top realtors I'll be able to ensure a seamless and stress-free experience from start to finish.

# TARIFF TENSIONS: HOW U.S. POLICIES COULD IMPACT CANADIAN HOME PRICES

The impending increased U.S. tariffs is stirring up worries in Canada's real estate market, and for good reason. Increased costs for building materials like lumber, steel, and aluminum will strain home builders, potentially driving up prices. While Canada produces some of these materials, reliance on U.S. imports means we won't escape the impact.

Rank	City	Tariff Exposure Index	Rank	City	Tariff Exposure Index
1	Saint John, NB	131.1%	20	Chilliwack, BC	-1.2%
2	Calgary, AB	81.6%	21	Red Deer, AB	-3.8%
3	Windsor, ON	61.7%	22	Sherbrooke, QC	-5.6%
4	K-C-W*, ON	43.0%	23	Montréal, QC	-5.7%
5	Brantford, ON	27.8%	24	Edmonton, AB	-6.6%
6	Guelph, ON	24.0%	25	Kingston, ON	-6.9%
7	Saguenay, QC	23.5%	26	Québec, QC	-7.6%
			27	Toronto, ON	-8.4%
8	Hamilton, ON	19.8%	28	Kelowna, BC	-9.9%
9	Trois-Rivières, QC	18.9%	29	Ottawa - Gatineau, ON/QC	-10.9%
10	Lethbridge, AB	15.7%	30	Moncton, NB	-11.1%
11	Belleville - Quinte West, ON	14.4%	31	London, ON	-11.3%
12	Drummondville, QC	12.1%	32	Vancouver, BC	-14.9%
13	Thunder Bay, ON	11.2%	33	St. John's, NFLD	-15.5%
14	Oshawa, ON	11.0%	34	Saskatoon, SK	-21.6%
15	Abbotsford - Mission, BC	7.6%	35	Halifax, NS	-35.1%
16	St. Catharines - Niagara, ON	5.4%	36	Victoria, BC	-40.1%
17	Peterborough, ON	4.5%	37	Regina, SK	-40.9%
	[19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 19] 20 - 10[ 20 - 10] 20 - 10[ 20 - 1		38	Winnipeg, MB	-50.6%
18	Fredericton, NB	4.2%	39	Nanaimo, BC	-60.6%
19	Barrie, ON	0.7%	40	Kamloops, BC	-78.1%
			41	Sudbury, ON	-82.0%

Source : Business Data Labs

Beyond construction costs, economic anxiety is a major concern. Regions heavily reliant on U.S. trade, such as Saint John, Calgary, and Windsor, are most vulnerable. Ottawa, currently ranked 29th, is relatively less exposed.

However, given the close relationship between the Bank of Canada and the U.S. Federal Reserve, any increase in U.S. rates could trigger a similar response in Canada, making mortgages more expensive and further hindering affordability. Moreover, if tariffs lead to job losses or a broader economic slowdown, fewer people will be able to afford homes, resulting in a decline in housing demand across Canada.

CMHC forecasts varying scenarios. A severe tariff impact could delay housing market recovery. Even in milder cases, rapid price increases remain a risk. However, predictions suggest Eastern Canada's housing market will remain strong in 2025, with continued pressure on rental markets. The 2024 rebound in housing starts and sales is expected to continue, supported by lower interest rates, with price increases stabilizing later.

Ultimately, the tariffs' full impact hinges on the specifics and the government's response.

Source : CHMC & CHBA

# BANK OF CANADA CUTS RATE AMID TRADE FEARS



Source : Bank of Canada

The Bank of Canada lowered its key interest rate to 2.75% March 12, citing rising trade tensions with the U.S. While Canada's economy started 2025 strong, tariffs and uncertainty are expected to slow growth and increase inflation.

Despite past rate cuts boosting the economy, consumer confidence is dropping and businesses are delaying investments. Though inflation is near target, it's expected to rise.

The rate cut aims to balance slowing growth against rising prices. The Bank will monitor inflation closely, acknowledging that monetary policy can't fully offset trade war impacts, but will work to maintain price stability.

#### PLANNING FOR A CHANGE IN 2025



#### Benjamin Moore | Colour of the Year

Benjamin Moore has unveiled its 2025 Colour Trends, led by the Colour of the Year, Cinnamon Slate 2113-40. This blend of heathered plum and velvety brown is accompanied by 9 other calming colours with 2025 rich undertones. The collection emphasizes colours with depth encouraging harmonious flow throughout your home.

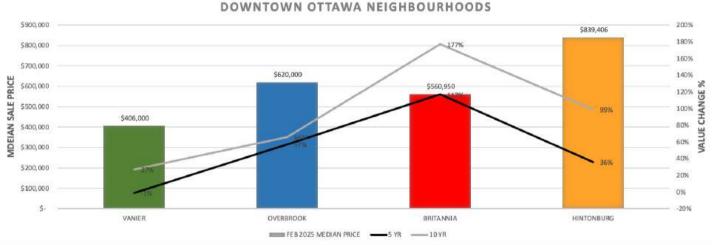
## NEUTRALS TO SHOW OFF YOUR HOME

Benjamin Moore Baby Fawn OC-15 Benjamin Moore Chantilly Lace (2121-70)

Dulux Barley Beige 30YY 68/024

Source: Benjamin Moore

## NEIGHBOURHOOD HIGHLIGHTS



Source : OREB Statistics

**VANIER:** The east end is undergoing a vibrant revitalization, attracting a diverse population. Beechwood Avenue is becoming a hub for trendy shops and restaurants. The area's affordability and proximity to downtown make it an attractive option for many.

**OVERBROOK:** This family-friendly area is known for its community spirit and green spaces like Overbrook Park. Proximity to the Rideau River and a mix of housing styles make it a desirable location for those seeking a balanced lifestyle. The upcoming St. Laurent Shopping Centre redevelopment will further enhance local amenities. **BRITANNIA:** Offering a unique blend of urban and natural settings, Britannia sits along the Ottawa River. Britannia Beach and the Mud Lake Conservation Area provide residents with scenic views and outdoor activities. This charming residential area boasts a mix of older cottages and modern homes.

HINTONBURG: This trendy and vibrant neighborhood is known for its artistic vibe and thriving local scene. Wellington Street West is lined with independent shops, restaurants, and cafes. The area's walkability and bike-friendly atmosphere make it popular among young families and retirees.



Taste the best of Little Italy! Starting April 8<sup>th</sup> 6-9PM at the Preston Event Centre. Your ticket includes unlimited samples of delicious small plates from local restaurants and unique finds from local shops, all in one place.

#### APRIL IN OTTAWA



Join Stanley's Olde Maple Lane Farm's Easter Egg Hunt! Saturday April 12<sup>th,</sup> Sunday April 13<sup>th</sup> and Saturday April 19<sup>th</sup> help the Easter Bunny find lost eggs and get a reward in return – fun for all ages!



Explore cottage living at the Ottawa Cottage Life & Backyard Show at the EY Centre from April 11-13, 2025. Discover exhibitors showcasing docks, builders, innovative products, decor, water toys, and more to get ready for cottage season.

Source: Ottawa Tourism

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NANCY BENSON