

NEWSLETTER



SUMMER 2026 | **NANCY BENSON & ASSOCIATES**

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WELCOME TO OUR CHANGING MARKET!

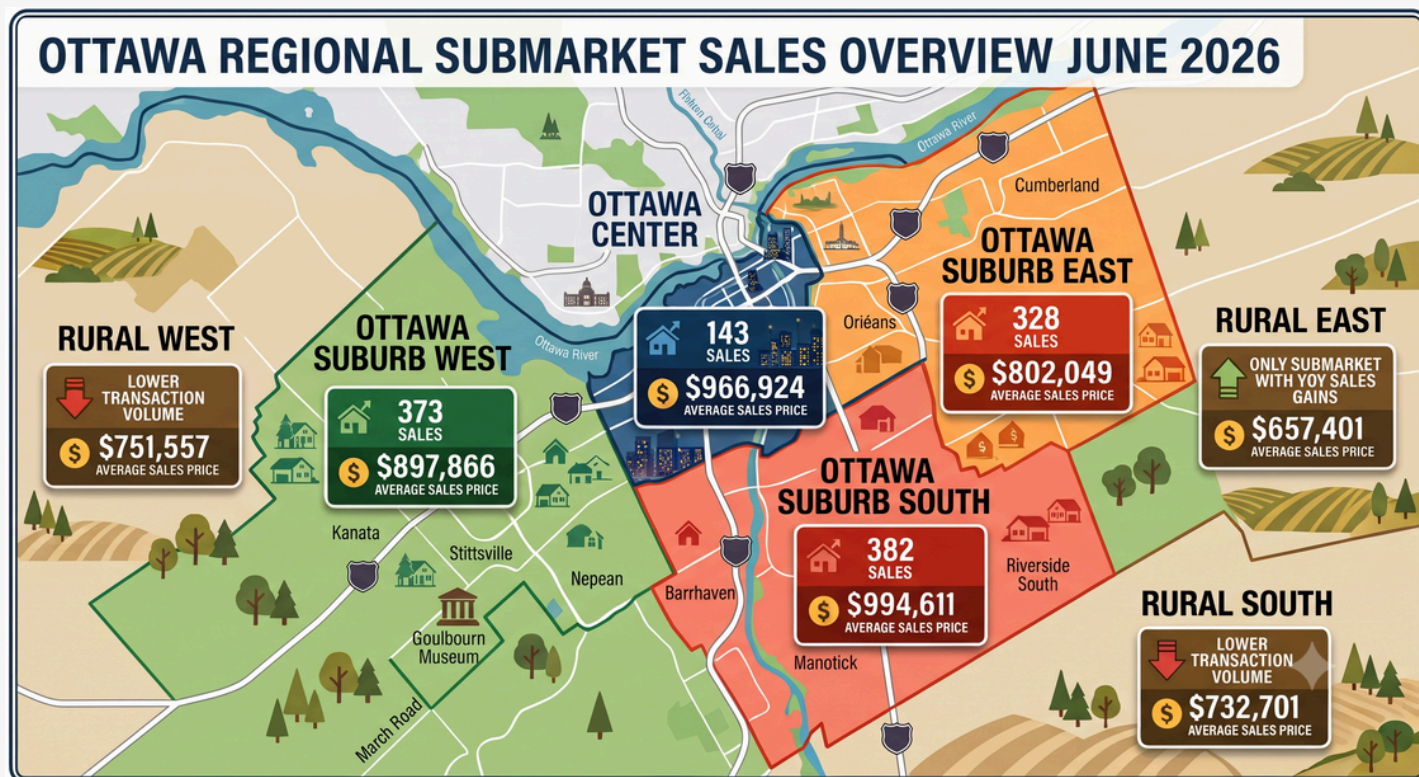
As the warm days of summer linger and we look toward the golden months ahead, there's a distinct feeling of transition in the air. Late summer and early fall bring a unique window of opportunity, a chance to settle into a new routine, refocus on your goals, and make strategic moves before the end of the year, whether that means buying, selling, or simply keeping a close eye on the market.

We invite you to stay connected with our team. Follow along on our social media channels for the latest listings, market insights, and a behind-the-scenes look at how we showcase our properties. With a full-time, experienced team, we take pride in offering top-tier marketing, professional photography, and strategic exposure to ensure every home stands out in any season. Cheers!

 @bensonnancy  @Nancy Benson & Associates  @Nancy Benson  @nancybenson.uniquehomes

MID-YEAR 2026 MARKET REVIEW

The Ottawa market remains balanced, although generally sales remain slightly lower compared to 2025. Overall the market remains steady but is more divided beneath the surface, first by property type, with single-family homes continuing to account for the largest share of activity, having 879 sales in June, down 1.8% from a year earlier. Townhouse sales totalled 429, down 7.3%, while apartment-style properties recorded 178 sales, down 14.0%. And further differences emerged amongst the regional submarkets with Ottawa Suburbs sales accounting for 70% of all sales in June.



Source : OREB/The Habistat



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WHAT HAS CHANGED IN REAL ESTATE IN THE LAST 10, 20, 30, YEARS?

For many homeowners, selling a home after 10, 20, or even 30 years can feel like stepping into a completely different world. If it's been a long time since you bought or sold a home, you may be wondering just how much has changed. The answer is: quite a lot! While the goal is still the same, to help you achieve the best possible price with the least amount of stress, the way we market homes, communicate with buyers, and complete a sale has evolved dramatically.



MARKETING HAS GONE DIGITAL

Years ago, buyers found homes by driving through neighbourhoods, reading newspaper ads, or picking up printed real estate magazines. Today, nearly every buyer begins their search online.

Professional photography, video tours, drone photography, floor plans, social media marketing, and targeted online advertising now showcase your home to thousands of potential buyers within hours of it being listed. Your home is no longer marketed only locally, it can be seen by buyers across the country and around the world.

BUYERS ARE BETTER INFORMED

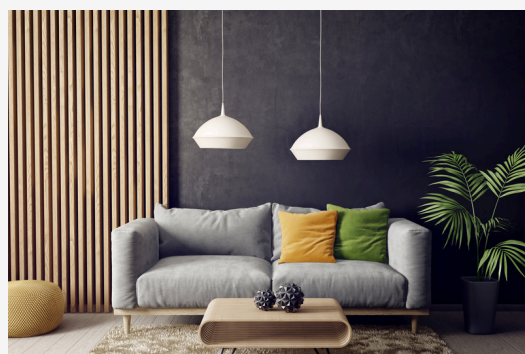
Today's buyers have access to more information than ever before. They can research neighbourhoods, schools, commute times, market trends, and comparable sales before they even schedule a showing.

That means pricing your home correctly from the beginning is more important than ever. A well-priced home attracts interest quickly, while an overpriced home can sit on the market and become less appealing over time.

PRESENTATION MATTERS MORE THAN EVER

Today's buyers expect homes to be bright, clean, and move-in ready whenever possible. Simple improvements such as fresh paint, decluttering, updated lighting, and thoughtful staging can make a significant difference in both buyer interest and the final sale price.

The goal isn't to renovate your entire home, it's to present it in its best light.



THE SELLING PROCESS IS FASTER

Technology has simplified many parts of the transaction. Electronic signatures, digital documents, online scheduling, and virtual communication make the process more efficient and convenient for everyone involved.

MARKET CONDITIONS CHANGE MORE QUICKLY

Interest rates, inventory levels, and buyer demand can shift much faster than they did years ago. Staying informed about current market conditions helps sellers make confident decisions about when to list and how to position their home.

TODAY'S BUYERS HAVE DIFFERENT PRIORITIES

Home offices, energy efficiency, outdoor living spaces, updated kitchens, and flexible living areas have become increasingly important. Every generation of buyers has different needs, and understanding those trends helps position your home effectively.



EXPERIENCE STILL MATTERS

While technology has transformed real estate, one thing hasn't changed: experience, local knowledge, and trusted advice remain invaluable.

Every home has a story, and every seller has unique goals. A successful sale isn't just about putting a sign on the lawn, it's about understanding the market, preparing your home properly, negotiating effectively, and guiding you through every step of the process.

If you've been thinking about selling after many years in your home, you don't need to know everything about today's real estate market, that's my job!

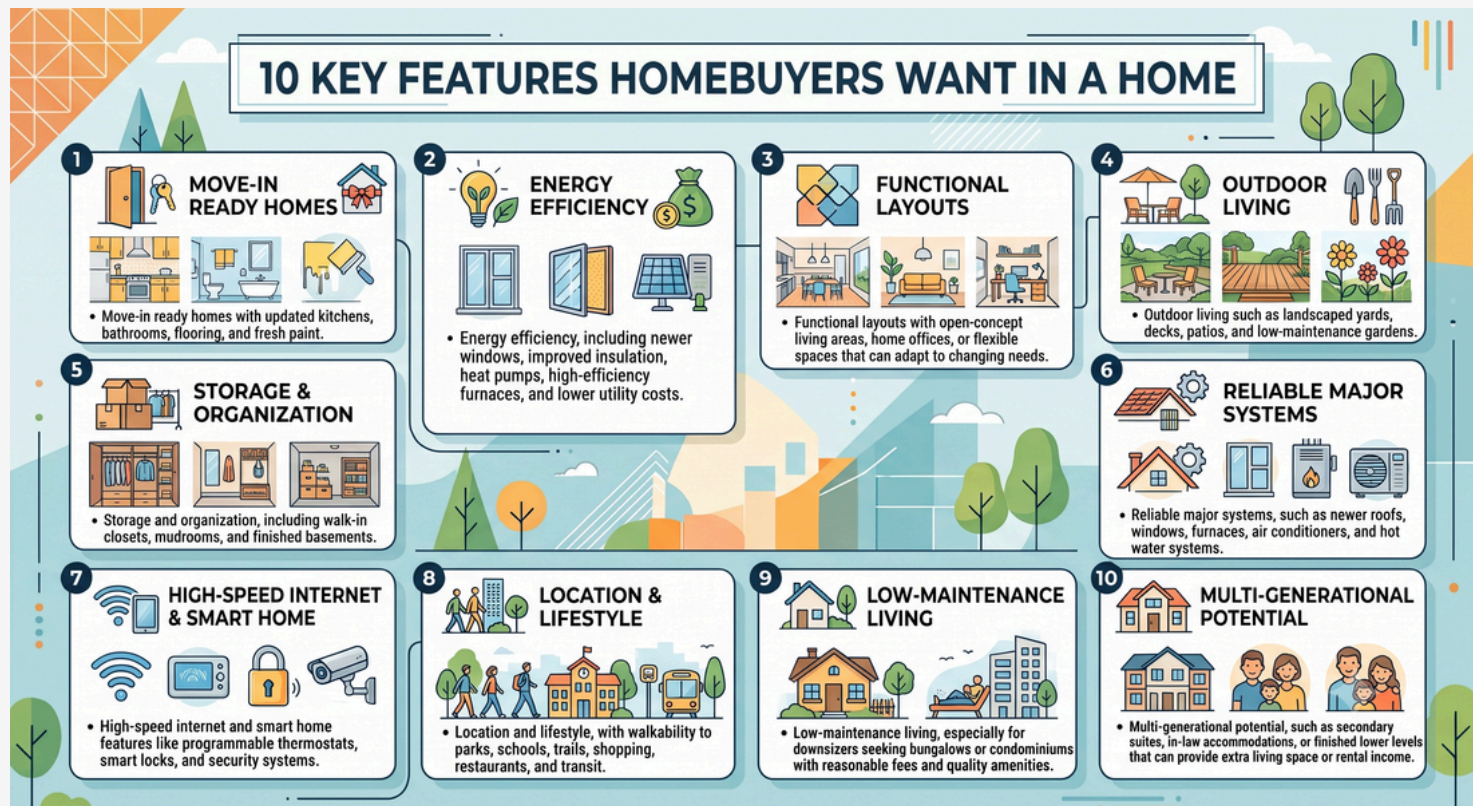
After nearly 40 years of helping Ottawa families buy and sell homes, I've seen the market evolve many times. My goal is to make the process straightforward, answer your questions, and help you move forward with confidence.

Whether you're planning to sell this year, next year, or simply want to understand your options, I'd be happy to have a conversation. Sometimes, the first step is simply talking about what's changed, and how it can work to your advantage.



WHAT ARE TODAY'S BUYER'S LOOKING FOR?

Today's buyers are generally more selective than they were a few years ago. With higher home prices and mortgage rates, they want a home that feels like good value and doesn't require major work. Here are the features that are attracting the most interest:



In the Ottawa market, buyers are also paying close attention to monthly carrying costs. Homes with reasonable utility bills, manageable property taxes, and little deferred maintenance often stand out from the competition.

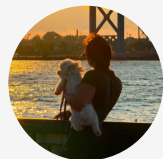
One interesting trend is that buyers are willing to pay a premium for homes that are well prepared before they hit the market. Professional staging, high-quality photography, and a home that has been thoroughly cleaned and decluttered can make a significant difference in both the selling price and the time it takes to sell.

For homeowners who have lived in their home for 10, 20, or even 30 years, it's often surprising how much buyer expectations have evolved. Small updates and thoughtful preparation can have a much greater impact today than they did a decade ago.

MEET THE TEAM BEHIND THE SCENES!

Meet the team at Nancy Benson & Associates that makes the magic happen in the background when you're buying or selling your home, and learn what they get up to when they're off the clock!

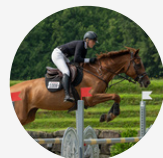
VALENTINA SEAL



This summer has been all about spending quality time with friends and family, enjoying new experiences, and making lasting memories. Mike and I have enjoyed travelling together, exploring new places, and taking advantage of everything the season has to offer. One of the biggest highlights has been welcoming Monty, our new Maltese puppy, into the family. He has quickly become part of our summer adventures, joining us for walks, visits to dog-friendly parks, and trips to the beach.

We have also enjoyed several visits to Toronto, where we attended concerts, explored the city's restaurants and nightlife, and made the most of the warm summer evenings. Between time with friends and family, travelling, and life with our energetic new puppy, it has been a busy, memorable, and joyful summer.

HEATHER STRUTHERS



Our newest member of the team, Heather brings a wonderful combination of sales experience, creativity, and a true passion for building relationships, qualities that make her a natural fit for real estate! Before making the move into real estate, Heather was the owner of Performance Horse & Rider, where she built her business around equestrian sales, special event marketing, and providing high-end equestrian apparel and tack to riders and horse enthusiasts.

Outside of real estate, Heather remains deeply involved in the equestrian community. She helps organize events and continues to train and show jumpers, bringing the same dedication, commitment, and passion to everything she does.



Q&A WITH NANCY

Nancy Benson tackles some of the frequently asked questions of 2026! If you have a burning question that you don't see here, please don't hesitate to reach out and connect with us on socials or via email and we would be happy to answer your questions directly!

QUESTION: *Are condos still a good investment?*

ANSWER: I think it's important to remember that Ottawa's condo market is very different from Toronto or Vancouver. We simply haven't built the same volume of condominiums over the years. More recently, many builders shifted away from building condos and focused instead on purpose-built rental buildings. That has created a lot more choice for renters.

The area I've seen most affected by the slowdown is the studio and smaller one-bedroom condominium market. Quite a few investors purchased these units expecting strong rental demand, but with so many new rental buildings available, renters now have plenty of options. That has made it more challenging for investor-owned condos to compete, both in attracting tenants and achieving the rental rates owners were hoping for.

Larger, well-located condominiums that appeal to people looking to live in them have generally held up much better. As always in real estate, every segment of the market tells a different story.

QUESTION: *Should I buy a resale home or new construction?*

ANSWER: New construction offers modern energy efficiency, builders warranties, and the HST savings are an attractive financial incentive, but resale homes are in established neighbourhoods, have larger lots, mature landscaping, and more central locations closer to urban hubs. Let your Realtor help you find what's important for you.



QUESTION: *How much do I need for a downpayment?*

ANSWER: In Canada, you may need as little as 5% down, depending on the purchase price of the home. As an example, if you're currently paying \$2,500 per month in rent, that monthly payment could potentially support the purchase of a home in the \$425,000-\$450,000 range, depending on your income, debts, interest rate, and other qualifying factors. A 5% down payment on a \$450,000 home would be \$22,500.

If you're curious about what you could qualify for, I'd be happy to help you work through the numbers.

QUESTION: *Is 2026 a good time to buy a home or should I wait?*

ANSWER: If you're currently renting, this could be an excellent time to consider purchasing a home. Markets often present the best opportunities when there is less competition, and today's buyers have more choice and greater negotiating power.

For many renters, monthly mortgage payments are now comparable to what they are paying in rent. The difference is that you're building equity in your own home rather than paying your landlord's mortgage.

While no one can predict future interest rates or home prices, buying when the market is balanced can be a smart long-term investment. If rates decline in the future, you may also have the option to refinance.

QUESTION: *When is the best time to sell my home?*

ANSWER: The best time to sell your home is something we should look at together based on your goals, your property, and the current market conditions. Traditionally in Ottawa, the strongest market has been late winter through spring (generally February to June) when more buyers are actively looking.

After nearly 40 years of selling homes in Ottawa, I have learned that timing is about more than just picking a month. It is about making sure your home is properly prepared, priced correctly, and launched when we can create the strongest opportunity to attract the right buyer.

The average time to sell can vary depending on the neighbourhood, price range, and type of home. Some properties sell within a few weeks, while others may take longer depending on competition and buyer demand.

My advice is always to plan ahead so we have time to prepare your home and create the right strategy to achieve the best possible result.

