

## **Email Databases Suitable For Promoting New And Resale Condos**

### **Real Estate Investors**

#### **Current Ontario Real Estate Investors – 39,866 emails**

- database consists of 4 types of people:
  - o private, individual residential, commercial and recreational property investors
  - o real estate agents representing investor clients **(these agents can be separated from investors)**
  - o property management companies
  - o REITs, Syndicates and other group investors
- all investors are current investment property owners (residential, commercial and recreational) who advertised a rental property online since August 2010

**Current Canada Real Estate Investors – 77,621 emails** - all investors are current residential/commercial/recreational investment property owners from Ontario, BC, Quebec and Alberta

**Current Real Estate Investor Emails Worldwide – 452,299 emails** - all investors are current residential/commercial/recreational investment property owners mostly from North America and also Europe, South America, Europe, Asia and Africa

### **Current Home Buyers/Sellers**

**Toronto Area Prospects Currently/Imminently Looking For A New Home – 1774 emails** - people who have indicated in the past 45 days in an online ad they are moving soon

- Canada Wide = 7600 emails
- Database divisible by city and province

## **For Sale By Owner (FSBO)**

**Ontario For Sale By Owner (FSBO) emails – 1500 emails** - people who have posted their own property for sale online without a real estate agent in the past 45 days

- Toronto area FSBOs can be isolated from rest
- July 2010 – present - 5622 emails

## **Home Rental/Mortgage Prospects**

**Ontario Renters** – people who have posted an online classified ad looking for a rental property since August 2010 - 11,261 emails

**Canada Renters** - people who have posted an online classified ad looking for a rental property since August 2010 – 24,402 emails

**Canada Mortgage Broker Emails** – 11,599 emails from all Canadian provinces for recruiting agents from competitor brokerages such as Argentum Mortgage, Centum, Invis, Mortgage Alliance, Mortgage Architects, MortgageBrokers.com, Mortgage Intelligence, Dominion Lending, Verico and many smaller mortgage brokerages Canada wide.

## **Contact Info**

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**BJL Realty's Best Year – 2007 = by 2009 – sales down 70% - 5% of deals have more than 1 offer in 2009 – what % today have multiple offers?**

Were there any mini bubbles within in Canada area IE cities or even neighborhoods that were overbuilt and have suffered a major downturn between 2007 and 2009? Where are these markets now in 2009?

In the past 10 years what have proven to be strongest condos markets in Canada?

“A normal real estate market is where it takes about 90 to 120 days to sell, and you actually get a chance to look at it four or five times, bring your kids and your friends, your family, and you make an offer, negotiate and end up with a 4% discount off the asking price” – where is this happening in Canada today?

Currently, what is the biggest real estate bubble in Canada that investors should avoid buying in right now?

The big question – how has the US real estate market and economy affected the Canadian real estate market? Myths vs. reality + outlook for the next 5 years.

What do you say to people who are currently waiting for the Canadian real estate market to “bottom out” before buying?

Let's talk actual statistics. How have home sales actually been in the past 4 years across Canada?

In National Post forum - you saw the Toronto condo market completely stall in October-November 2008. With only about 100 condos sold in December 2008 vs. 2000 condos sold in December 2007. What happened?

You refer to the US economic doom and gloom as caused by a banking crisis. Can you elaborate?

“if you go back to March 2008 and listen to what every single economist except maybe three in the world was saying, it was a rosy picture going forward. All the economic growth numbers were 2-3% growth, but wound up being -3.4% growth in early 2009.

You said in April 2009 post roundtable that the market had bottomed out. Looking back now, what actually happened?

Do you find many condo buyers follow the advice of economists and buy only when the economists say market conditions are good? Or are buyers typically buying for their own reasons, regardless of what the economists say.

“the condo market can expand, and that's the one area that's given people the most fear”

“unemployment rate has been increasing at a rate that has never been seen before. Retail sales just in January have fallen at rate that’s never been seen before, and layoffs are mounting in Canada” – are these factors very important in certain real estate markets and not as important in others?

In December 2008, 198 condos sold in Toronto, an 81% drop from December 2007. Bild said that January 2009 was down 69% and February 2009 65%.

Prior to 2008, Toronto had more condo projects being developed than anywhere in North America – more than New York, more than Chicago. Is that still true today?

Have logos of publications that have featured Brad interviews and articles

Talk about his developing in “diamond in the rough” areas – you’ve talked about how a building like the Candy Factory started the gentrification process of Queen West where everyone had previously been avoiding the area - describe the process of neighborhood gentrification: what happens, how long it takes, and it’s effect on real estate values in the immediate area

In recent years, to what extent has owning a “green, environmentally” condo been important to condo buyers? Does a “green” condo/building translate into greater appreciation than condos and buildings built without green features?

Having what types of commercial businesses within a condo building are considered most desirable and have the biggest impact on appreciation for the building’s residential units?

Greater Toronto REALTORS® reported 7,658 transactions through the TorontoMLS® system in September - a 25 per cent increase over September 2010

Cashflow on Ontario Rental Properties – rent controls - limits on what is charged for rent initially? increasing rent? Exceptions for increasing rent (eg. Upgrades)?

Recommendation for buying and holding a pre-construction condo – once unit is occupied by tenant, how long should an investor hold onto the unit before selling?

Evicting non-paying tenants in Canada – difficult? How long does it take?

Any taxes payable on pre-construction condos? Annual property taxes on condos?

You are not taxed on 50% of the capital gains on your property IF you buy and hold and do not flip –

“The location and quality of the property must be satisfactory to lender to ensure that the value meets the lending needs.” – what are banks looking for when it comes to foreign investors?

Buy and hold – typical monthly condo fees?

Foreign investors – what do banks look for? What turns them off?

Financing for foreign investors – how much do Canadian banks want as a down payment? Other special requirements banks require of foreign investors?

Is it easier for foreign investors to buy a Canadian investment property if they plan to use it for themselves and not rent it out to anyone else? Do Canadian banks prefer lending on properties in certain geographic areas over others?

If I want a property management company to handle everything to do with my tenants – collect rents, repair and maintenance - how much will that typically cost in Canada?

What are the best things an investor can improve in their new condo do for improving rent + resale value?

Profile of typical tenant of a Toronto condo?

According to TREB – 2011 is headed for being 2<sup>nd</sup> best year ever in sales

GTA Average Price (2011) - \$465,369

GTA Average Price (2010) - \$425,757

GTA Median Resale Price (2009) - \$353,800

416 Average Price - \$495,686

905 Average Price - \$444,592

Average Sale Price (Condo) - \$330,512

416 Average Condo Sale Price - \$350,146

905 Average Condo Sale Price - \$278,856

Remax First Time Buyers Report 2011 – “Condominiums have become the first step to homeownership in the GTA with approximately 63% (1927 units) selling under the \$300,000 threshold (in 2010), compared to freehold properties at 37% (1128 units). C01, bordered by Lake Ontario to the South, Yonge St. to the east, Dufferin St. to the west, and Bloor St. to the north, home to Toronto’s condominium boom, is the hub of new and resale activity in the GTA. Just 77 resale apartment and town house units are currently listed for sale under \$275,000 in the district, which has prompted competitive offers in recent weeks. King St. West and Liberty Village attract the lion’s share of first-time buyers, many of whom are young, single and work in the downtown core... Given an improving economic picture and the threat of higher interest rates, home-buying activity is expected to continue unabated throughout the remainder of the year”

In the past 4 years – characterize the types of real estate and their geographic areas that have increased in value, remained the same value, and have decreased in value

When looking at Market Watch reports on different geographic areas with an eye to investing, what are the most important factors to look at in these reports?

Who is fuelling Toronto's condo growth the most – a) first time buyers or b) move up buyers and down sizing baby boomers?

Mortgage affordability – eg. a 1% increase in interest rates - how much does this actually play a factor in people's willingness to buy a first home?

“The resale market in the Greater Toronto Area (GTA) will put an exclamation point on 2010 with a record level of activity this year. Sales will reach six digits for the first time and price growth will be well above the historical average” - CMHC GTA Housing Market Outlook – Spring 2010

“There is a risk that prices could come down some in late 2010/early 2011. However, any declines would be minimal and short-lived. In fact, it is quite difficult to call a decline in house prices that last longer than six months in Toronto as prices have recorded annual increases in each of the past 14 years. That streak is expected to increase to 16 years in 2011 with a balanced market producing price growth of less than two percent. Prices can be expected to remain fairly flat over the next few years to allow income levels to catch up” - CMHC GTA Housing Market Outlook – Spring 2010

“(GTA) New home sales will jump to 42,000 in 2010 thanks to a 50% increase in high rise sales”

According to CMHC, rising interest rates along with the GTA's average home price well over \$400,000, will cause delay in buying a home for many first time buyers – what does this mean for investors?

“Demand from current homeowners is expected to pick up some of the slack left by first-time buyers. Owners feel the timing is right to make a move as prices for their current home climb to new highs and financing costs for their next purchase still remain low. Also, price appreciation for detached homes in some desirable areas in the GTA hasn't been as strong as the rest of the market. A higher presence of move-up buyers will further increase the appeal of established neighbourhoods, which should see above average price growth in the coming years due to their fixed level of supply and relatively low level of turnover. With move-up buyers looking to enter the high end and down-sizing baby boomers looking for less maintenance and to liquidate assets for retirement, a high level of new listings will be a theme over the next couple years” - CMHC GTA Housing Market Outlook – Spring 2010

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“Investors are also expected to be active in listing their condominiums – approximately 17,000 high rise units will be completed this year with an additional 16,000 coming on stream in 2011. Those who purchased at pre-construction sales centres a couple years back will realize their completed units have gone up in value by about 20%” – CMHC  
GTA Housing Market Outlook – Spring 2010

“Total new home sales will ... register a banner year for 2010. High rise units will take back the majority share of new home purchases this year with a record-breaking 23,500 sales. The 18,500 low rise sales will provide a boost for housing starts, but single-detached homes will soon become a drag for overall housing starts in the GTA.

“High rise starts will rise by close to 30% next year (2011) with the potential for further gains in the years ahead.” – CMHC

“Unlike the high rise market, better times for low rise construction appear to be in the past. ... A 60% increase in detached starts in 2010 will be matched by an equivalent reduction in 2011 ... Perhaps the bigger story weighing on the outlook for single detached construction relates to the scarcity of available land. Over the past seven years the number of available units at construction sites has been cut in half, resulting in the same trend for sales and starts. Greenbelt boundaries and Provincial housing density targets are making low rise development less feasible in the GTA ... Single detached project sites will continue to come online, however, at this time, less than 5000 units are ready to build according to Realnet Canada Inc ... single detached starts will remain limited and the supply squeeze will continue to push prices up”

Local Economy – “employment in Toronto will rise by 1.5 % in 2010 and wages will grow by 2.5% - pretty big numbers for the first year out of a recession. Following the downturn of 1990-1991, it took until 1995 for the job market to add positions ... As a result, employment in Toronto will quickly return to the pre-recession level in the second half of this year (2010) before reaching new highs in 2011” – CMHC

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GTA Housing Market Outlook – Spring 2010

Double-digit gains characterize average price appreciation in most Toronto neighbourhoods in 2010, says RE/MAX

Toronto’s housing market roared back to life in the first half of 2010, with single-detached homes and condominium apartments and townhouses posting unprecedented double-digit gains in average price in most districts, according to a report released by RE/MAX Ontario-Atlantic Canada. This is in stark contrast to the July 2009 RE/MAX

report that found that values in approximately 80 per cent of neighbourhoods surveyed in Toronto had depreciated over the same period in 2008.

RE/MAX examined 63 Toronto Real Estate Board (TREB) districts in the single-detached category between January and June of 2010 and found that 85.7 per cent experienced double-digit gains. ... While first-time buyers dominated housing markets during the first half of 2009, move-up buyers ruled during January to June of 2010.

With affordability a growing issue for many in the Toronto market, the city's vast supply of existing condominium apartments and townhomes offer a financially attractive alternative. Like single-detached homes, however, condominium prices were on the upswing in the first six months of the year in the 59 TREB districts examined—with 61 per cent reporting double-digit increases.

The Danforth, East York (E03) was the top performing condominium market in terms of price appreciation—with values up 28.2 per cent to \$222,421. While the increase is significant compared to the same period in 2009, it's a more moderate 15 per cent ahead of the \$195,019 reported in 2008. Yorkville (C02) secured second spot, with a 22.6 per cent increase in values, bringing average price to \$653,745—a serious uptick over the 2009 level of \$553,302 but only a nominal 5.6 increase over 2008's \$619,151. Markham (N01) took third place with an increase of 22.1 per cent to \$332,590 over the 2009 figure (\$272,316). Bayview Village (C15)—Toronto's newest condominium corridor—saw a 19.6 per cent increase, with values rising to \$331,063. North York (C14) continued to experience upward momentum during the first half of the year, with average price on the Yonge St. line up 19.5 per cent to \$363,685, compared to the \$304,342 reported during the same period in 2009.

Not surprisingly, condominium apartments and townhomes in the central core experienced the most significant upswing, with average price in TREB's Central district rising 16.8 per cent to \$385,996, up from \$330,517 one year ago. – REMAX report

**“The Royal LePage House Price Survey** released on October 5, 2011 showed the average price of a home in Canada increased between 5.7 and 7.8% in the third quarter of 2011, compared to the previous year. The strength of home price appreciation in the third quarter defied expectations as very low interest rates buoyed consumer confidence in a comparatively stable Canadian economy. ...

The third quarter (of 2010) saw a return to a normal seasonal business cycle as price appreciation slowed in many areas – with some average values even falling slightly – after the busy spring trading season. A broader slowdown is expected in the months ahead but fears of a US-style correction are completely unfounded. Canadian home owners have turned a deaf ear to the negative economic situation shaking housing markets in Europe and the United States. A resilient domestic economy coupled with the stimulative effect of ultra low interest rates has extended the post-recession bounce in house prices, but there is evidence of over-shooting in some markets. Although some commentators are predicting that the sky will fall on the Canadian housing market in a

US style implosion, we (Canadians) lack the structural conditions that precipitated the housing crash in the United States six years ago.” – Phil Soper, President and CEO of Royal LePage

In the third quarter of 2011, the national average price of a detached bungalow rose 7.8% year over year to \$349,974, standard two-storey homes rose 7.7% to \$388,218 and standard condominiums rose 5.7% to \$239,300

What are the biggest indicators of a healthy, stable real estate market IE a market whose properties enjoy steady + substantial long term appreciation?

CMHC lists the following as key factors affecting residential construction:

- Mortgage Rates
- Employment
- Income
- Net Migration
- Natural Population Increase
- Resale Market
- Vacancy Rates
- Regulation

What do you think are the biggest 3 factors affecting the Toronto condo market for:

- first time buyers
- move up buyers
- empty nest move down buyers

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Email Marketing Plan For Promoting King Charlotte And Brant Park To Investors & Buyers

Each of the two webinars will be a pre-recorded interview I will conduct with Brad prior to the date/time the webinar is actually aired. The first webinar's topic will be on the Canadian Real Estate Market and the second webinar's topic will be on the Toronto Condo Market.

During the first webinar I will ask Brad a series of prepared questions about the past, present and future of the residential Canadian Real Estate Market. Areas to be discussed include the US Economy and Real Estate market and it's effect on the Canadian real estate market; stability of Canada Real Estate market vs. US; bubbles in Canadian real estate market?; waiting for the market to bottom out vs. buying now; etc.

During the second webinar I will ask Brad a series of prepared questions about the past, present and future of the Toronto Condo Market. Areas to be discussed include diamond in the rough neighborhoods

Thursday October 20<sup>th</sup> at 8PM - Webinar: Canadian Real Estate Market Outlook

Wednesday October 26<sup>th</sup> at 8PM - Webinar: Toronto Condo Market Outlook

Wednesday November 2<sup>nd</sup> evening- Event: Promoting King Charlotte Condos To Investors + Buyers

Wednesday November 9<sup>th</sup> at 8PM – Webinar (Repeated): Canadian Real Estate Market Outlook

Wednesday November 16<sup>th</sup> at 8PM – Webinar (Repeated): Toronto Condo Market Outlook

Wednesday November 23<sup>rd</sup> at 8PM – Event: Promoting Brant Park to Investors + Buyers