

Buying or Selling... the Key is Neighbourhood Knowledge!



MARGARET BERLO
Broker

905-807-7653
margaret.berlo@gmail.com

SARAH GIGLIA
Broker

905-730-3480
soldbysarahgiglia@gmail.com

www.motherdaughterteamsells.com

Right Time, Right Place

The youngest wave of baby boomers is now turning 65 and, according to Statistics Canada, that means more than 20% of Canadians are officially considered seniors. With this milestone often comes an important question: when is the right time to downsize the family home?

Here are four signs it may be time to start the conversation:

- 1. You have more space than you need.** Empty nesters often find themselves with unused rooms that sit idle most of the year. Maintaining, heating, and cooling space you rarely use can become unnecessarily costly.
- 2. Home maintenance is becoming a burden.** If the upkeep of your property—whether gardening, repairs, or snow removal—feels more overwhelming than rewarding, it may be time to consider a

lower-maintenance lifestyle.

- 3. Your home is harder to navigate.** Stairs and multi-level layouts can become increasingly challenging over time. Many homeowners choose to transition to a more accessible, single-level home that better supports their long-term comfort and safety.

- 4. Your location priorities have changed.** You may now prefer to be closer to family, healthcare, shopping, amenities, and/or public transportation.

Downsizing is a process, but starting early gives you the advantage of time. Gradually sorting through your belongings allows for thoughtful decisions and conversations with family members about items they may value now. It also helps avoid the stress of making rushed decisions later due to sudden health or mobility changes.

June marks the halfway point of the year and the launch of summer plans for many families. For households with school-aged children, this season also often presents the ideal time to move, allowing for a smooth transition into the new school year.

Let's connect to discuss your moving goals for the summer, or beyond.

ROYAL LEPAGE STATE REALTY
Brokerage

115 #8 Hwy
Stoney Creek, ON L8G1C1



MARKET UPDATE - HAMILTON & BURLINGTON

April 2026 Statistics courtesy of the REALTORS® Association of Hamilton-Burlington

New Listings

	Hamilton	Burlington
2026	1,288	428
2025 (% Change)	-4.5%	-3.8%

Sales Activity

	Hamilton	Burlington
2026	498	209
2025 (% Change)	-6.9%	24.4%

Days on Market

	Hamilton	Burlington
2026	35.0	32.0
2025 (% Change)	6.1%	23.1%



All Residential

	Hamilton	Burlington
(Average Price)	\$782,148	\$1,045,590



Single Family

	Hamilton	Burlington
(Average Price)	\$860,131	\$1,325,250



Townhouse/Condo

	Hamilton	Burlington
(Average Price)	\$581,302	\$734,857

Have a Safe Vacation!



• **Adjust the thermostat.** If you're away, there's no need to keep the air conditioner running at full blast. However, it's still important to prevent excessive heat and maintain air circulation. Setting the temperature to between 25°C and 27°C (about 78°-80° F) is typically sufficient to help prevent mould while conserving energy.

Before you go, don't forget to prepare your home for its own "vacation" by taking care of a few key safety measures.

The weather is finally pleasant enough to confidently pack up the car and head off for some well-deserved time away. But before you go, don't forget to prepare your home for its own "vacation" by taking care of a few key safety measures.

• **Subscriptions and deliveries.**

Remember to pause daily deliveries such as newspapers and meal kits. Depending on how long you'll be away, you can ask a neighbour to collect your mail for you or place a "Hold Mail" request with the post office. Either way, it's wise to have someone check your mailbox regularly and clear out mail

and flyers, as an overflowing mailbox is a clear sign the home is unoccupied.

• **Set up cameras.** Security cameras not only allow you to monitor your home remotely, but they can also provide valuable evidence for police and insurance purposes if needed. If your camera or doorbell isn't hardwired, be sure to fully charge the battery before you leave.

• **Program lights.** There are many smart lighting options that allow you to schedule lamps and other lights to turn on and off automatically or remotely, helping create the appearance that someone is home.

• **Clear out food and garbage.** Discard or freeze any perishable food before you leave. If a neighbour is willing to take your garbage to the curb or add it to their own bin, that's ideal. If not, and if you only have a small amount of perishable waste, seal it well, label it clearly, and place it in the freezer until you return.

A little preparation goes a long way in protecting your home while you're away, allowing you to enjoy your vacation knowing everything at home is safe and secure.

Today's Homeowner Tip: **Clip Tips**

When it comes to binder clips, it's time to think beyond the office. Here are a few handy uses for these versatile clips.

Clip Chips. Keep bags of chips and other snacks fresh by sealing opened bags with a binder clip.

Keep it Spicy. Similarly, binder clips can not only seal spice bags for freshness, but can also help to keep them organized in the pantry. For easy access, install hooks inside a kitchen cabinet to hang clipped spice bags.

Good Gloving. Install a hook inside a cabinet door, then use a binder clip to keep kitchen gloves together and hang them to dry between uses.

Hang Out. Use large binder clips to hang pants and skirts neatly from standard hangers.



Family Trust

Parents or grandparents are often in the position to help younger family members achieve their housing dreams. Financial support, sometimes described as an “early inheritance,” can certainly be very helpful—even essential—when it comes to providing a child or grandchild with a down payment or assisting with mortgage payments. However, it’s important that any funds are classified properly, transferred correctly, and documented accurately.

In recent years, stricter anti-money-laundering regulations have made lenders far more cautious about large financial transfers between family members. Transactions that may once have seemed routine now require clear documentation.

Open discussion among family members is an essential first step. One of the most important distinctions is whether the funds are a gift or a loan. If the money is truly a gift, lenders typically require a signed letter confirming the funds are non-repayable. If repayment is expected, the funds are treated as a loan, which becomes a debt that may affect the borrower’s ability to qualify for, renew, or refinance a mortgage.



Before transferring funds, it’s wise to speak to your lender or mortgage professional to confirm the preferred process, especially if the funds will be moved to the buyer’s account close to the mortgage transaction.

If a child cannot qualify for a mortgage on their own, a parent may also assist by becoming a co-borrower, co-signer, or guarantor, each of which carries different financial and legal implications. Careful discussion with a mortgage professional is essential before proceeding with any financial gifts, loans, or home purchase arrangements.

Quote of the Month:

“One of the funny things about the stock market is that every time one person buys, another sells, and both think they are astute.”

~

William Feather



Regrets, We’ve Had a Few

As much as we spend time searching for the “perfect” home, the actual purchase itself often happens at lightning speed, sometimes leading to buyer’s remorse—especially in competitive markets where quick decisions are the norm and emotions can override careful planning. Here are three common home-buying regrets.

1. Location. Buying a beautiful home is a worthy goal, but if it’s far from work, family, friends, and the activities that shape your daily life, its appeal can fade quickly. Prioritize location first—the home itself can often be adapted over time to fit your needs.

2. Price. It’s easy to get swept up when you find a property that checks all your

boxes, especially after a long search. Before bidding beyond your budget, take a breath and run all the numbers carefully. A higher purchase price often brings other increased costs—property taxes, maintenance, insurance, and other expenses. Set a clear financial limit and stick to it.

3. Skipping the Home Inspection. A freshly painted, well-staged home can be captivating, but it’s the behind-the-scenes issues that can make or break your budget later. Problems with plumbing, electrical systems, or mould that are not immediately visible can quickly turn a dream home into an expensive headache. A thorough professional home inspection helps understand what might be beneath the surface.

It’s always wise to review common evaluation scenarios with your real estate representative before making important home buying decisions.



