

THE COLLECTIVE

REAL ESTATE TEAM



MAPLE RIDGE MARKET REPORT



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WHY UNDERSTANDING The Real Estate Market Matters

Understanding the real estate market is crucial for anyone involved in buying, selling, or investing in property. The market fluctuates based on a variety of factors such as interest rates, supply and demand, economic trends, and local conditions. Having a solid grasp of these dynamics allows you to make informed decisions, whether you're navigating a competitive buyer's market or preparing to sell your property at its peak value. By staying updated on market trends, like those in Burnaby, you can better predict price movements, identify investment opportunities, and minimize risks, ensuring your real estate decisions align with current market conditions and future forecasts.





NOVEMBER 2025

Price Band & Bedroom CONDOS & TOWNHOMES

SnapStats®	Inventory	Sales	Sales Ratio
\$0 - 100,000	0	0	NA
100,001 - 200,000	0	0	NA
200,001 - 300,000	0	0	NA
300,001 - 400,000	18	4	22%
400,001 - 500,000	63	7	11%
500,001 - 600,000	41	14	34%
600,001 - 700,000	46	8	17%
700,001 - 800,000	44	5	11%
800,001 - 900,000	42	3	7%
900,001 - 1,000,000	17	1	6%
1,000,001 - 1,250,000	6	0	NA
1,250,001 - 1,500,000	0	0	NA
1,500,001 - 1,750,000	0	0	NA
1,750,001 - 2,000,000	0	0	NA
2,000,001 - 2,250,000	0	0	NA
2,250,001 - 2,500,000	0	0	NA
2,500,001 - 2,750,000	0	0	NA
2,750,001 - 3,000,000	0	0	NA
3,000,001 - 3,500,000	0	0	NA
3,500,001 - 4,000,000	0	0	NA
4,000,001 & Greater	0	0	NA
TOTAL*	277	42	15%
0 to 1 Bedroom	48	3	6%
2 Bedrooms	98	20	20%
3 Bedrooms	108	15	14%
4 Bedrooms & Greater	23	4	17%
TOTAL*	277	42	15%
TOTAL	211	42	1376

SnapStats®	October	November	Variance
Inventory	296	277	-6%
Solds	49	42	-14%
Sale Price	\$590,000	\$581,500	-1%
Sale Price SQFT	\$498	\$513	3%
Sale to List Price Ratio	95%	98%	3%
Days on Market	33	28	-15%

Community CONDOS & TOWNHOMES

	Inventory	Sales	Sales Ratio
Albion	16	2	13%
Cottonwood	37	6	16%
East Central	93	17	18%
North	0	0	NA
Northeast	0	0	NA
Northwest	7	3	43%
Silver Valley	16	0	NA
Southwest	13	3	23%
Thornhill	4	1	25%
Websters Corners	0	0	NA
West Central	91	10	11%
Whonnock	0	0	NA
TOTAL*	277	42	15%

*Sales Ratio suggests market type and speed (ie Balanced 12-20%.) Refer to YTD reports for sustained periods. If >100% MLS® data reported previous month's sales exceeded current inventory count.

Market Summary

- Market Type Indicator MAPLE RIDGE ATTACHED: Balanced Market at 15% Sales Ratio average (1.5 in 10 homes selling rate)
- · Homes are selling on average 2% below list price
- Most Active Price Band** \$500,000 to \$600,000 with average 34% Sales Ratio (Sellers market)
- Buyers Best Bet** Homes between \$800,000 to \$1 mil, West Central and up to 1 bedroom properties
- Sellers Best Bet** Selling homes in Southwest and 2 bedroom properties **With minimum inventory of 10 in most instances

13 Month Market Trend



Compliments of...

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MAPLE RIDGE

NOVEMBER 2025

Price Band & Bedroom DETACHED HOUSES

SnapStats®	Inventory	Sales	Sales Ratio
\$0 - 700,000	0	0	NA
700,001 - 800,000	4	0	NA
800,001 - 900,000	10	2	20%
900,001 - 1,000,000	36	7	19%
1,000,001 - 1,250,000	102	20	20%
1,250,001 - 1,500,000	100	19	19%
1,500,001 - 1,750,000	45	6	13%
1,750,001 - 2,000,000	46	3	7%
2,000,001 - 2,250,000	20	0	NA
2,250,001 - 2,500,000	15	1	7%
2,500,001 - 2,750,000	9	0	NA
2,750,001 - 3,000,000	11	0	NA
3,000,001 - 3,500,000	3	0	NA
3,500,001 - 4,000,000	1	0	NA
4,000,001 - 4,500,000	0	0	NA
4,500,001 - 5,000,000	0	0	NA
5,000,001 - 5,500,000	0	0	NA
5,500,001 - 6,000,000	0	0	NA
6,000,001 - 6,500,000	0	0	NA
6,500,001 - 7,000,000	0	0	NA
7,000,001 & Greater	0	0	NA
TOTAL*	402	58	14%
2 Bedrooms & Less	50	1	2%
3 to 4 Bedrooms	186	30	16%
5 to 6 Bedrooms	142	22	15%
7 Bedrooms & More	24	5	21%
TOTAL*	402	58	14%
TOTAL	402	30	1470

SnapStats®	October	November	Variance
Inventory	452	402	-11%
Solds	51	58	14%
Sale Price	\$1,199,000	\$1,262,500	5%
Sale Price SQFT	\$479	\$435	-9%
Sale to List Price Ratio	94%	97%	3%
Days on Market	33	41	24%

Community DETACHED HOUSES

	Inventory	Sales	Sales Ratio
Albion	48	14	29%
Cottonwood	53	7	13%
East Central	63	5	8%
North	0	0	NA
Northeast	1	0	NA
Northwest	32	5	16%
Silver Valley	45	11	24%
Southwest	57	4	7%
Thornhill	11	5	45%
Websters Corners	12	0	NA
West Central	79	7	9%
Whonnock	1	0	NA
TOTAL*	402	58	14%

*Sales Ratio suggests market type and speed (ie Balanced 12-20%.) Refer to YTD reports for sustained periods. If >100% MLS® data reported previous month's sales exceeded current inventory count.

Market Summary

- Market Type Indicator MAPLE RIDGE DETACHED: Balanced Market at 14% Sales Ratio average (1.4 in 10 homes selling rate)
- Homes are selling on average 3% below list price
- Most Active Price Band** \$800,000 to \$1.5 mil with average 20% Sales Ratio (Sellers market)
- Buyers Best Bet** Homes between \$1.75 mil to \$2 mil / \$2.25 mil to \$2.5 mil, East Central, Southwest and West Central
- Sellers Best Bet** Selling homes in Albion, Thornhill and minimum 7 bedroom properties
 **With minimum inventory of 10 in most instances

13 Month Market Trend



Compliments of...

Erin Price Emery Oakwyn Realty 604 767 7725

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Maple Ridge

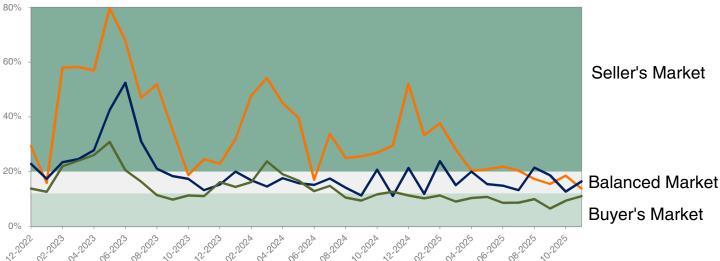
November 2025

Detached Properties		November			October	
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change
Total Active Listings	546	531	+ 2.8%	619	574	+ 7.8%
Sales	60	67	- 10.4%	58	67	- 13.4%
Days on Market Average	46	47	- 2.1%	53	42	+ 26.2%
MLS® HPI Benchmark Price	\$1,237,600	\$1,283,200	- 3.6%	\$1,245,700	\$1,286,200	- 3.1%

Condos		November			October	
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change
Total Active Listings	128	162	- 21.0%	150	174	- 13.8%
Sales	21	18	+ 16.7%	19	36	- 47.2%
Days on Market Average	46	46	0.0%	40	32	+ 25.0%
MLS® HPI Benchmark Price	\$520,900	\$555,100	- 6.2%	\$524,900	\$586,300	- 10.5%

Townhomes	November			oer October		
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change
Total Active Listings	152	122	+ 24.6%	162	145	+ 11.7%
Sales	21	36	- 41.7%	30	39	- 23.1%
Days on Market Average	27	24	+ 12.5%	41	24	+ 70.8%
MLS® HPI Benchmark Price	\$732,800	\$780,000	- 6.1%	\$758,600	\$776,200	- 2.3%







Maple Ridge Detached Properties Report – November 2025

Price Range	Sales	Active Listings	Avg Days on Market
\$99,999 and Below	0	1	0
\$100,000 to \$199,999	0	2	0
\$200,000 to \$399,999	0	5	0
\$400,000 to \$899,999	2	18	29
\$900,000 to \$1,499,999	45	274	38
\$1,500,000 to \$1,999,999	10	132	82
\$2,000,000 to \$2,999,999	2	91	31
\$3,000,000 and \$3,999,999	1	16	133
\$4,000,000 to \$4,999,999	0	5	0
\$5,000,000 and Above	0	2	0
TOTAL	60	546	46

Neighbourhood	Sales	Active Listings	Benchmark Price	One-Year Change
Albion	14	57	\$1,213,800	- 3.5%
Cottonwood MR	7	64	\$1,290,000	- 2.5%
East Central	5	84	\$1,057,300	- 9.2%
North Maple Ridge	0	3	\$0	
Northeast	0	12	\$1,841,200	- 1.3%
Northwest Maple Ridge	5	35	\$1,197,700	- 5.8%
Silver Valley	11	59	\$1,457,500	+ 0.2%
Southwest Maple Ridge	4	66	\$1,060,300	- 9.3%
Thornhill MR	6	29	\$1,624,200	+ 1.0%
Websters Corners	1	33	\$1,393,600	+ 0.4%
West Central	7	86	\$1,096,500	- 3.5%
Whonnock	0	18	\$1,648,800	+ 4.5%
TOTAL*	60	546	\$1,237,600	- 3.6%

* This represents the total of the Maple Ridge area, not the sum of the areas above.

Detached Homes - Maple Ridge



REALTOR® Report

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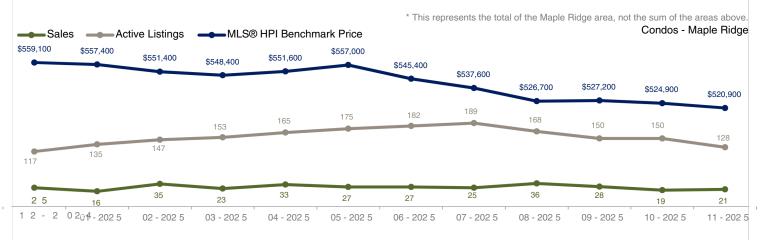


Maple Ridge

Condo Report – November 2025

Price Range	е		Sales	Active Listings	AvgDays onMarket
\$99,999	and	d Below	0	0	0
\$100,000	to	\$199,999	0	0	0
\$200,000	to	\$399,999	3	19	73
\$400,000	to	\$899,999	18	108	42
\$900,000	to	\$1,499,999	0	1	0
\$1,500,000	to	\$1,999,999	0	0	0
\$2,000,000	to	\$2,999,999	0	0	0
\$3,000,000	and	\$3,999,999	0	0	0
\$4,000,000	to	\$4,999,999	0	0	0
\$5,000,000	and	Above	0	0	0
TOTAL			21	128	46

Neighbourhood	Sales	Active Listings	Benchmark Price	One-Year Change
Albion	0	0	\$0	
Cottonwood MR	0	0	\$0	
East Central	14	47	\$539,000	- 6.8%
North Maple Ridge	0	0	\$0	
Northeast	0	0	\$0	
Northwest Maple Ridge	1	5	\$502,000	- 6.8%
Silver Valley	0	0	\$0	
Southwest Maple Ridge	0	2	\$399,200	- 7.2%
Thornhill MR	0	0	\$0	
Websters Corners	0	0	\$0	
West Central	6	74	\$497,700	- 6.1%
Whonnock	0	0	\$0	
TOTAL*	21	128	\$520,900	- 6.2%



Current as of December 02, 2025. All data from the Real Estate Board of Greater Vancouver. Report © 2025 ShowingTime Plus, LLC. Percent changes are calculated using rounded figures.

REALTOR® Report

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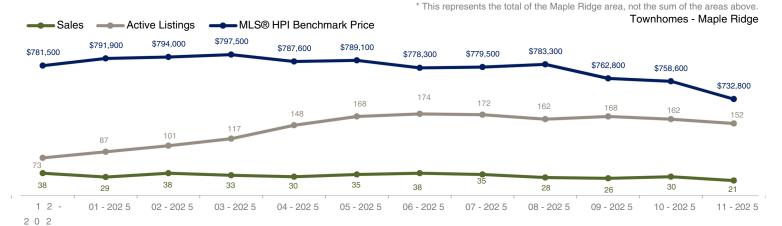


Maple Ridge

Townhomes Report – November 2025

Price Rang	je		Sales	Active Listings	Days on Market
\$99,999	and	d Below	0	0	0
\$100,000	to	\$199,999	0	0	0
\$200,000	to	\$399,999	0	0	0
\$400,000	to	\$899,999	20	129	27
\$900,000	to	\$1,499,999	1	23	27
\$1,500,000	to	\$1,999,999	0	0	0
\$2,000,000	to	\$2,999,999	0	0	0
\$3,000,000	and	\$3,999,999	0	0	0
\$4,000,000	to	\$4,999,999	0	0	0
\$5,000,000	and	Above	0	0	0
TOTAL			21	152	27

Neighbourhood	Sales	Active Listings	Benchmark Price	One-Year Change
Albion	2	17	\$760,500	- 7.6%
Cottonwood MR	6	38	\$756,400	- 7.7%
East Central	3	46	\$743,200	- 5.8%
North Maple Ridge	0	0	\$0	
Northeast	0	0	\$0	
Northwest Maple Ridge	2	3	\$698,300	- 3.9%
Silver Valley	0	16	\$773,100	- 6.1%
Southwest Maple Ridge	3	11	\$591,600	- 2.6%
Thornhill MR	1	4	\$0	
Websters Corners	0	0	\$0	
West Central	4	17	\$659,900	- 5.8%
Whonnock	0	0	\$0	
TOTAL*	21	152	\$732,800	- 6.1%



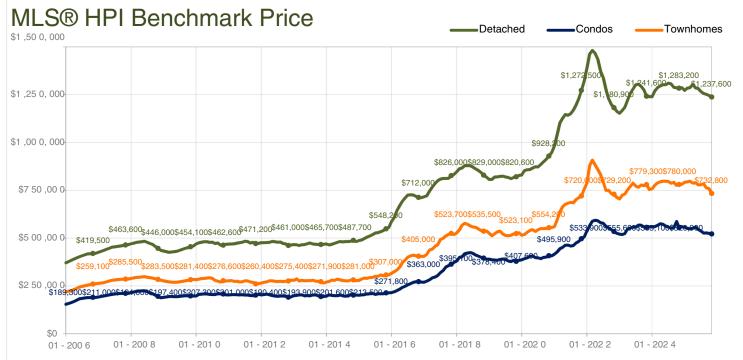
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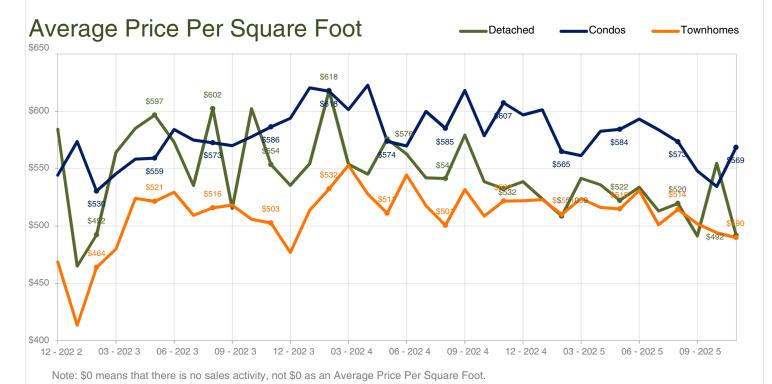


Maple Ridge

November 2025



Note: \$0 means that there is no sales activity, not \$0 as an MLS® HPI Benchmark Price.



MEET ERIN PRICE EMERY



My Highlights

- Top 1% agent at Oakwyn Realty
- Top 10% agent of the Real Estate Board of Greater Vancouver
- Over 15 years of Real Estate experience
- Ranked top 100 BC Real Estate Agents
 On Social Media
- Medallion Club member
- Member of Real Estate Board of Greater Vancouver REALTORS®
- Member of British Columbia Real Estate Association
- Member of The Canadian Real Estate Association
- Blockwatch Captain
- Long-term Strata Council member
- Community Volunteer

Erin Price Emery, Founder of The Collective Real Estate Team, is more than just a real estate agent—she's a visionary leader with over a decade of experience. Known for her business acumen, negotiation expertise, and personalized approach, Erin is dedicated to putting her clients' needs first. With a foundation built on transparency, honesty, and a relentless work ethic, she ensures every real estate journey is seamless and successful.

Buying with Erin

As a dedicated real estate professional, I am deeply passionate about helping clients navigate the complex process of buying a home. Whether you are a first-time homebuyer or a seasoned investor, I provide the utmost care and precise guidance tailored to your unique needs. Known for my trustworthiness, accountability, and attention to detail, I manage all aspects of the home-buying process efficiently, making it as seamless and stress-free as possible. Clients appreciate my helpful nature and commitment to their satisfaction, knowing they can count on me to support their interests and help them achieve their real estate goals.





Selling with Erin

Erin's track record speaks for itself. Having sold over \$50 million in real estate through strategic social media marketing in just under two years alone, she is recognized as a true game-changer in the industry. Her innovative approach to digital marketing and her dedication to showcasing properties through high-quality video content have set her apart as the go-to realtor for those looking to buy or sell luxury homes in Vancouver. Whether it's a multi-million-dollar penthouse or a family home in one of Vancouver's top neighborhoods, Erin knows how to get results.

Presales & New Development

Erin Price Emery is highly experienced in presales across the Lower Mainland, bringing unparalleled expertise and connections to the table. Having built strong relationships with some of the region's top developers, Erin ensures her clients receive exclusive access, priority opportunities, and special treatment in highly soughtafter developments. As a trusted real estate agent to her investor clients, Erin goes above and beyond, offering her personal attention and years of experience to ensure their goals are met. With her in-depth knowledge of the presale process from start to finish, Erin expertly guides her clients every step of the way, making what can be a complex journey feel seamless and stress-free.







WHY THE BANK OF CANADA HELD ITS OVERNIGHT RATE

IN 2025

In its December 10, 2025 decision, the Bank of Canada (BoC) left the target overnight rate unchanged at 2.25%, ending its series of rate cuts for the year and signaling a likely pause in monetary policy adjustments. This decision was widely expected by economists and financial markets.

There were several key reasons for this choice:

1. Inflation Near Target:

Inflation in Canada has largely settled near the Bank's 2% target, with core inflation modestly above that level but not threatening to accelerate sharply. This indicates that price pressures are manageable and do not currently demand further easing or tightening.

2. Economic Resilience:

Recent economic data show surprising resilience. For example, Canada's GDP grew at an annualized rate of 2.6% in the third quarter of 2025, and the job market has shown strength, with notable job gains. This robustness reduces the need for additional stimulus via lower rates.

3. Uncertainty from External Risks:

Despite positive domestic signals, risks remain especially from U.S. trade tensions and tariffs that could dampen export demand and introduce volatility. The BoC's cautious stance reflects the need to balance these external headwinds without overreacting.



4. Monetary Policy Sequence:

The Bank had already cut rates four times in 2025, lowering the policy rate from 3.00% to 2.25%. With this easing largely in place, officials likely judged that the current level was "about right" for the present economic backdrop, making further moves unnecessary at this moment.

What This Means for Canada Through the End of 2025

The decision to hold the overnight rate has several important implications:

1. Stability for Borrowing Costs

With the overnight rate unchanged, mortgage and loan rates tied to the Bank's policy, especially variable-rate products priced off the prime rate are likely to remain relatively stable in the short term. This can provide predictability for households and businesses planning borrowing or refinancing.



2. A Pause in Rate Cuts

The BoC's pause suggests that the active phase of rate cuts in 2025 is essentially over. Unless economic conditions shift markedly (for example, inflation undershoots significantly or growth softens sharply), policymakers appear content to wait and watch in early 2026 rather than adjust rates again immediately.

3. Cautious Monetary Policy Ahead

The central bank continues to monitor data closely. Should inflation re-accelerate or the economy overheat, there is theoretical room for a future rate increase, though most immediate market expectations lean toward stability. Conversely, if downside risks intensify, further cuts couldn't be ruled out but those are not the baseline assumption.

4. Broader Economic Confidence

Leaving rates unchanged amid stronger economic indicators reinforces confidence that Canada's economy can hold its own despite global headwinds. It signals that monetary policy has moved from an expansionary phase back toward a more neutral stance, in line with the Bank's inflation-targeting mandate.

In summary, the decision to hold the overnight rate reflects a balance between stable inflation, resilient growth, and lingering risks from external pressures. Through the end of 2025, this approach supports economic predictability while keeping the Bank of Canada positioned to respond if conditions change significantly.

JULIE TRAN

Leveraging her mortgage-planning expertise, Julie has helped hundreds of clients realize their goals of home-ownership, funding over \$700 million in real estate financing. Having spent more than a decade working as a mortgage specialist at one of Canada's leading banks, Julie has accumulated extensive experience in the financial industry. Julie specializes in multi-family residential mortgages, addressing the growing demand within the real estate sector for more multifamily housing solutions. With a deep understanding of the missing middle housing crisis, she is committed to making a significant impact by facilitating the development of affordable housing options. This combination of experience, passion and vision led her to create The West Mortgage Group to best serve her clients and the industry with class and integrity.



Mortgage Broker West Mortgage Group 778-241-8191 julie@westmortgagegroup.com

TIANNA TRAN

With over a decade of experience in client relations, Tianna has built a strong reputation for reliability, exceptional service, and a dedication to exceeding client expectations. Transitioning from a successful career as a makeup artist, she brings the same passion and attention to detail to her new role in real estate. Known for her trustworthiness and keen eye for detail, Tianna works diligently to help individuals and families find the perfect home, always keeping their unique needs and lifestyle in mind. Whether helping a first-time homebuyer, navigating the complexities of the market, or ensuring a smooth selling process, Tianna is committed to providing a high level of service and making the real estate experience as stress-free and enjoyable as possible. Her goal is to

and enjoyable as possible. Her goal is to guide clients through every step with professionalism, compassion, and a focus on achieving the best possible outcome.



TIANNA TRAN

Real Estate Agent 778-242-8726 tiannatranrealty@gmail.com tiannatranrealty.com thecollectivevancouver.com



TIA HAUGHIAN

a success.

Tia is a dedicated real estate professional with deep roots in Vancouver, providing her with an insider's perspective on the local market and community. With a Bachelor's degree in Business Administration, she brings a strong foundation in marketing, business strategy, and the financial aspects of real estate, helping clients make informed, smart decisions. Passionate about real estate, Tia goes above and beyond to ensure every transaction is smooth, stress-free, and tailored to her clients' needs. Her fresh perspective, enthusiasm, and commitment to staying ahead of trends set her apart, offering a modern approach to real estate. When not working, Tia enjoys traveling, cheering on the Canucks, and exploring new foods. With her friendly personality and dedication, Tia is excited to help you on your real estate journey and make your next move



TIA HAUGHIAN
Real Estate Agent
604-318-6282
connect@tiasellshomes.com



TRACY LE

With over 15 years of experience in the mortgage industry, Tracy is committed to helping individuals and families turn their homeownership dreams into reality. As a Senior Mortgage Advisor at Onward Lending Group, she specializes in crafting personalized mortgage solutions that cater to a wide range of clients, from first-time buyers navigating the complexities of purchasing their first home to seasoned homeowners looking to refinance, and investors seeking to expand their real estate portfolios. Tracy's approach is built on professionalism, transparency, and a deep sense of care. She takes the time to thoroughly understand her clients' unique financial situations and long-term goals, ensuring that every mortgage solution is tailored to their specific needs.



Senior Mortgage Broker DLC Onward Lending Group 778-968 9255 tracy@onwardlending.ca

THE COLLECTIVE REAL ESTATE TEAM





At The Collective Real Estate Team, we are more than just a group of real estate professionals – we are a passionate, driven, and dynamic team dedicated to helping clients achieve their real estate goals.

We bring together years of combined expertise in the local market, specializing in everything from Luxury Properties to Presales. Our team is built on a foundation of collaboration, innovation, and a shared commitment to excellence.

We understand that buying or selling a home is one of the most significant decisions in life, and we are here to make that journey seamless, successful, and even enjoyable. At The Collective Real Estate Team, we believe in making real estate personal. We pride ourselves on our ability to connect with clients on a deeper level, offering tailored advice and solutions that fit their unique circumstances. With a reputation for professionalism, passion, and success, we're here to guide you through every step of your real estate journey. When you work with us, you're not just hiring a team – you're gaining trusted partners committed to your success. Let's make your real estate dreams a reality, together.

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Real Estate Tips, News, Home Tours and Fun!

@erinpriceemery

WELL-ESTABLISHED SOCIAL MEDIA PRESENCE ON INSTAGRAM, TIKTOK, FACEBOOK & YOUTUBE



