

# THE COLLECTIVE

REAL ESTATE TEAM



# RICHMOND 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 Richmond, 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.





# **RICHMOND**

# **NOVEMBER 2025**

### Price Band & Bedroom CONDOS & TOWNHOMES

SnapStats®	Inventory	Sales	Sales Ratio
\$0 - 300,000	18	5	28%
300,001 - 400,000	35	5	14%
400,001 - 500,000	78	9	12%
500,001 - 600,000	169	22	13%
600,001 - 700,000	174	34	20%
700,001 - 800,000	163	17	10%
800,001 - 900,000	138	16	12%
900,001 - 1,000,000	136	5	4%
1,000,001 - 1,250,000	189	17	9%
1,250,001 - 1,500,000	126	5	4%
1,500,001 - 1,750,000	36	1	3%
1,750,001 - 2,000,000	4	0	NA
2,000,001 - 2,250,000	6	0	NA
2,250,001 - 2,500,000	3	0	NA
2,500,001 - 2,750,000	1	0	NA
2,750,001 - 3,000,000	7	0	NA
3,000,001 - 3,500,000	2	0	NA
3,500,001 - 4,000,000	2	0	NA
4,000,001 - 4,500,000	2	0	NA
4,500,001 - 5,000,000	3	0	NA
5,000,001 & Greater	2	0	NA
TOTAL*	1294	136	11%
0 to 1 Bedroom	276	25	9%
2 Bedrooms	563	71	13%
3 Bedrooms	346	29	8%
4 Bedrooms & Greater	109	11	10%
TOTAL*	1294	136	11%
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SnapStats®	October	November	Variance
Inventory	1382	1294	-6%
Solds	179	136	-24%
Sale Price	\$720,000	\$685,000	-5%
Sale Price SQFT	\$762	\$722	-5%
Sale to List Price Ratio	98%	98%	0%
Days on Market	28	38	36%

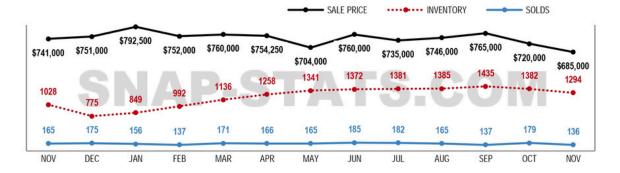
### Community CONDOS & TOWNHOMES

SnapStats®	Inventory	Sales	Sales Ratio
Boyd Park	17	2	12%
Bridgeport	22	2	9%
Brighouse	501	50	10%
Brighouse South	124	15	12%
Broadmoor	15	1	7%
East Cambie	13	3	23%
East Richmond	2	0	NA
Garden City	12	1	8%
Gilmore	0	0	NA
Granville	18	5	28%
Hamilton	30	1	3%
Ironwood	28	2	7%
Lackner	6	0	NA
McLennan	0	0	NA
McLennan North	98	16	16%
McNair	3	0	NA
Quilchena	9	1	11%
Riverdale	22	2	9%
Saunders	21	1	5%
Sea Island	0	0	NA
Seafair	3	0	NA
South Arm	14	3	21%
Steveston North	19	0	NA
Steveston South	44	7	16%
Steveston Village	7	0	NA
Terra Nova	15	0	NA
West Cambie	235	22	9%
Westwind	4	1	25%
Woodwards	12	1	8%
TOTAL*	1294	136	11%

### **Market Summary**

- Market Type Indicator RICHMOND ATTACHED: Buyers Market at 11% Sales Ratio average (1.1 in 10 homes selling rate)
- Homes are selling on average 2% below list price
- Most Active Price Band\*\* \$0 to \$300,000 with average 28% Sales Ratio (Sellers market)
- Buyers Best Bet\*\* Homes between \$1.5 mil to \$1.75 mil, Hamilton, Saunders and 3 bedroom properties
- Sellers Best Bet\*\* Selling homes in East Cambie, Granville, South Arm and 2 bedroom properties
   \*\*With minimum inventory of 10 in most instances

### 13 Month Market Trend



### Compliments of...

Erin Price Emery Oakwyn Realty 604 767 7725

erinpriceemery.ca erin@priceemery.com



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



# **RICHMOND**

# NOVEMBER 2025

### Price Band & Bedroom DETACHED HOUSES

SnapStats®	Inventory	Sales	Sales Ratio
\$0 - 800,000	4	1	25%
800,001 - 900,000	1	0	NA
900,001 - 1,000,000	0	0	NA
1,000,001 - 1,250,000	0	1	NA*
1,250,001 - 1,500,000	29	7	24%
1,500,001 - 1,750,000	81	16	20%
1,750,001 - 2,000,000	108	4	4%
2,000,001 - 2,250,000	39	6	15%
2,250,001 - 2,500,000	75	5	7%
2,500,001 - 2,750,000	40	3	8%
2,750,001 - 3,000,000	62	4	6%
3,000,001 - 3,500,000	60	4	7%
3,500,001 - 4,000,000	37	0	NA
4,000,001 - 4,500,000	12	1	8%
4,500,001 - 5,000,000	11	0	NA
5,000,001 - 5,500,000	3	0	NA
5,500,001 - 6,000,000	3	0	NA
6,000,001 - 6,500,000	2	0	NA
6,500,001 - 7,000,000	3	0	NA
7,000,001 - 7,500,000	0	0	NA
7,500,001 & Greater	7	0	NA
TOTAL*	577	52	9%
2 Bedrooms & Less	12	4	33%
3 to 4 Bedrooms	207	17	8%
5 to 6 Bedrooms	324	30	9%
7 Bedrooms & More	34	1	3%
TOTAL*	577	52	9%
TOTAL	311	32	970

SnapStats®	October	November	Variance
Inventory	614	577	-6%
Solds	57	52	-9%
Sale Price	\$1,728,000	\$1,794,500	4%
Sale Price SQFT	\$692	\$695	0%
Sale to List Price Ratio	96%	96%	0%
Days on Market	34	38	12%

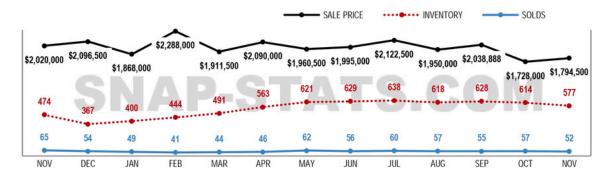
### Community DETACHED HOUSES

SnapStats®	Inventory	Sales	Sales Ratio
Boyd Park	14	2	14%
Bridgeport	5	0	NA
Brighouse	4	0	NA
Brighouse South	3	0	NA
Broadmoor	38	3	8%
East Cambie	20	0	NA
East Richmond	8	0	NA
Garden City	29	2	7%
Gilmore	7	0	NA
Granville	48	3	6%
Hamilton	19	2	11%
Ironwood	23	3	13%
Lackner	17	2	12%
McLennan	9	0	NA
McLennan North	10	0	NA
McNair	23	2	9%
Quilchena	32	2	6%
Riverdale	33	6	18%
Saunders	25	2	8%
Sea Island	2	1	50%
Seafair	36	5	14%
South Arm	19	1	5%
Steveston North	27	2	7%
Steveston South	27	2	7%
Steveston Village	11	2	18%
Terra Nova	18	2	11%
West Cambie	29	4	14%
Westwind	11	0	NA
Woodwards	30	4	13%
TOTAL*	577	52	9%

### **Market Summary**

- Market Type Indicator RICHMOND DETACHED: Buyers Market at 9% Sales Ratio average (9 in 100 homes selling rate)
- Homes are selling on average 4% below list price
- Most Active Price Band\*\* \$1.25 mil to \$1.5 mil with average 24% Sales Ratio (Sellers market)
- Buyers Best Bet\*\* Homes between \$1.75 mil to \$2 mil, South Arm and minimum 7 bedroom properties
- Sellers Best Bet\*\* Selling homes in Riverdale, Steveston Village and up to 2 bedroom properties
   \*\*With minimum inventory of 10 in most instances

### 13 Month Market Trend



### Compliments of...

Erin Price Emery Oakwyn Realty 604 767 7725

erinpriceemery.ca erin@priceemery.com



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

# GREATER VANCOUVER REALTORS°

# Richmond

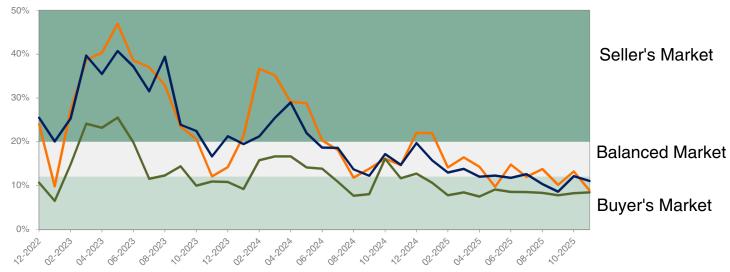
# November 2025

Detached Properties		November			October	
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change
Total Active Listings	629	557	+ 12.9%	677	590	+ 14.7%
Sales	53	65	- 18.5%	56	95	- 41.1%
Days on Market Average	56	43	+ 30.2%	45	30	+ 50.0%
MLS® HPI Benchmark Price	\$2,047,600	\$2,120,200	- 3.4%	\$2,063,000	\$2,139,200	- 3.6%

Condos		November			October		
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change	
Total Active Listings	934	809	+ 15.5%	1,029	803	+ 28.1%	
Sales	103	119	- 13.4%	125	138	- 9.4%	
Days on Market Average	54	45	+ 20.0%	50	35	+ 42.9%	
MLS® HPI Benchmark Price	\$687,300	\$729,700	- 5.8%	\$685,700	\$734,000	- 6.6%	

Townhomes	November			s November O			October	
Activity Snapshot	2025	2024	One-Year Change	2025	2024	One-Year Change		
Total Active Listings	371	314	+ 18.2%	408	328	+ 24.4%		
Sales	33	46	- 28.3%	54	53	+ 1.9%		
Days on Market Average	45	38	+ 18.4%	35	33	+ 6.1%		
MLS® HPI Benchmark Price	\$1,078,200	\$1,139,700	- 5.4%	\$1,057,100	\$1,132,500	- 6.7%		





# GREATER VANCOUVER REALTORS°

# Richmond

# Detached Properties Report – November 2025

Price Rang	e		Sales	Active Listings	Avg Days on Market
\$99,999	and	d Below	0	0	0
\$100,000	to	\$199,999	0	1	0
\$200,000	to	\$399,999	1	2	22
\$400,000	to	\$899,999	0	3	0
\$900,000	to	\$1,499,999	8	30	42
\$1,500,000	to	\$1,999,999	21	202	53
\$2,000,000	to	\$2,999,999	18	235	54
\$3,000,000	and	\$3,999,999	4	106	116
\$4,000,000	to	\$4,999,999	1	24	65
\$5,000,000	and	Above	0	26	0
TOTAL			53	629	56

Neighbourhood	Sales	Active Listings	Benchmark Price	One-Year Change
Boyd Park	2	14	\$2,025,700	- 5.1%
Bridgeport RI	0	6	\$1,736,700	+ 0.9%
Brighouse	0	4	\$0	
Brighouse South	0	4	\$0	
Broadmoor	3	40	\$2,545,800	- 5.3%
East Cambie	0	24	\$1,823,900	+ 1.0%
East Richmond	0	16	\$2,420,200	+ 2.5%
Garden City	2	32	\$1,838,500	- 4.6%
Gilmore	0	13	\$0	
Granville	3	50	\$2,386,700	- 3.0%
Hamilton RI	2	19	\$1,324,000	+ 2.1%
Ironwood	3	24	\$1,688,200	+ 1.8%
Lackner	2	17	\$2,242,200	- 4.3%
M cLennan	0	17	\$2,212,900	+ 1.9%
McLennan North	0	12	\$2,510,800	+ 0.2%
McNair	2	23	\$1,765,900	+ 2.0%
Quilchena RI	2	33	\$2,089,000	- 2.7%
Riverdale RI	6	36	\$2,315,700	- 2.6%
Saunders	2	25	\$2,246,700	- 5.0%
Sea Island	1	2	\$1,835,000	- 6.0%
Seafair	5	38	\$2,493,300	- 4.4%
South Arm	2	19	\$1,984,700	- 3.9%
Steveston North	2	29	\$1,660,000	- 7.0%
Steveston South	2	28	\$1,856,400	- 6.5%
Steveston Village	2	11	\$1,796,800	- 5.9%
Terra Nova	2	19	\$2,353,000	- 1.0%
West Cambie	4	33	\$1,841,100	+ 0.1%
Westwind	0	11	\$1,938,500	- 7.1%
Woodwards	4	30	\$1,841,300	- 5.8%
TOTAL*	53	629	\$2,047,600	- 3.4%

Detached Homes - Richmond



<sup>\*</sup> This represents the total of the Richmond area, not the sum of the areas above.

# REALTOR® Report

AResearchToolProvidedbytheRealEstate Board of Greater Vancouver



# Richmond

# Condo Report – November 2025

Price Range	Sales	Active Listings	AvgDays onMarket
\$99,999 and Below	0	0	0
\$100,000 to \$199,999	1	0	7
\$200,000 to \$399,999	9	53	89
\$400,000 to \$899,999	89	661	52
\$900,000 to \$1,499,999	4	184	49
\$1,500,000 to \$1,999,999	0	10	0
\$2,000,000 to \$2,999,999	0	15	0
\$3,000,000 and \$3,999,999	0	4	0
\$4,000,000 to \$4,999,999	0	5	0
\$5,000,000 and Above	0	2	0
TOTAL	103	934	54

Neighbourhood	Sales	Active Listings	Benchmark Price	One-Year Change
Boyd Park	2	14	\$522,000	- 5.0%
Bridgeport RI	2	8	\$635,900	- 5.1%
Brighouse	50	474	\$726,600	- 7.2%
Brighouse South	10	93	\$593,700	- 4.6%
Broadmoor	0	6	\$467,900	- 5.5%
East Cambie	0	3	\$460,000	- 2.7%
East Richmond	0	2	\$695,900	- 9.3%
Garden City	0	1	\$0	
Gilmore	0	0	\$0	
Granville	3	11	\$240,800	- 6.4%
Hamilton RI	0	3	\$773,000	- 5.6%
Ironwood	2	18	\$574,300	- 6.1%
Lackner	0	0	\$0	
M cLennan	0	0	\$0	
McLennan North	7	39	\$694,900	- 9.1%
McNair	0	0	\$0	
Quilchena RI	0	2	\$0	
Riverdale RI	2	14	\$579,100	- 7.4%
Saunders	0	3	\$0	
Sea Island	0	0	\$0	
Seafair	0	0	\$0	
South Arm	2	11	\$304,800	- 4.6%
Steveston North	0	2	\$498,700	- 3.8%
Steveston South	6	27	\$738,100	- 6.1%
Steveston Village	0	2	\$0	
Terra Nova	0	0	\$0	
West Cambie	17	200	\$747,400	- 5.6%
Westwind	0	0	\$0	
Woodwards	0	1	\$0	
TOTAL*	103	934	\$687,300	- 5.8%



# REALTOR® Report

AResearchToolProvidedbytheRealEstate Board of Greater Vancouver

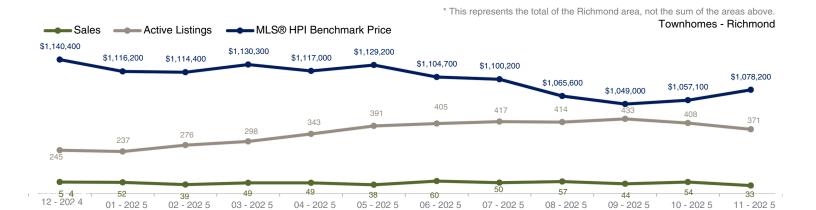


# Richmond

# Townhomes Report – November 2025

Price Range		Sales	Active Listings	Days on Market
\$99,999 a	nd 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	8	65	71
\$900,000 to	\$1,499,999	24	270	39
\$1,500,000 to	\$1,999,999	1	34	3
\$2,000,000 to	\$2,999,999	0	2	0
\$3,000,000 an	nd \$3,999,999	0	0	0
\$4,000,000 to	\$4,999,999	0	0	0
\$5,000,000 an	d Above	0	0	0
TOTAL		33	371	45

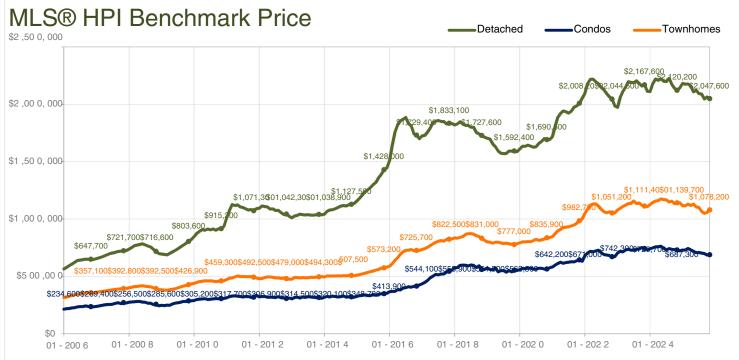
Neighbourhood Sales Active Listings		Benchmark Price	One-Year Change	
Boyd Park	0	3	\$771,800	+ 0.8%
Bridgeport RI	0	14	\$1,054,100	- 3.0%
Brighouse	0	29	\$1,022,500	- 8.5%
Brighouse South	5	33	\$1,031,600	- 2.0%
Broadmoor	1	9	\$1,058,800	- 4.4%
East Cambie	3	10	\$834,200	- 5.2%
East Richmond	0	0	\$0	
Garden City	1	11	\$1,104,100	- 3.7%
Gilmore	0	0	\$0	
Granville	2	7	\$1,062,000	- 9.5%
Hamilton RI	1	27	\$855,900	- 4.8%
Ironwood	0	10	\$971,300	- 10.7%
Lackner	0	6	\$1,307,600	- 1.9%
M cLennan	0	0	\$0	
McLennan North	9	60	\$1,089,900	- 10.0%
McNair	0	3	\$0	
Quilchena RI	1	8	\$848,200	- 1.9%
Riverdale RI	0	8	\$1,070,300	- 2.5%
Saunders	1	19	\$1,148,900	- 3.6%
Sea Island	0	0	\$0	
Seafair	0	3	\$938,700	- 0.8%
South Arm	1	3	\$1,167,900	- 3.6%
Steveston North	0	21	\$998,500	- 1.3%
Steveston South	1	18	\$1,181,100	- 3.1%
Steveston Village	0	5	\$960,000	- 0.3%
Terra Nova	0	15	\$1,261,000	- 1.9%
West Cambie	5	34	\$1,147,400	- 8.9%
Westwind	11	4	\$1,051,900	- 0.1%
Woodwards	1	11	\$1,348,000	- 2.8%
TOTAL*	33	371	\$1,078,200	- 5.4%



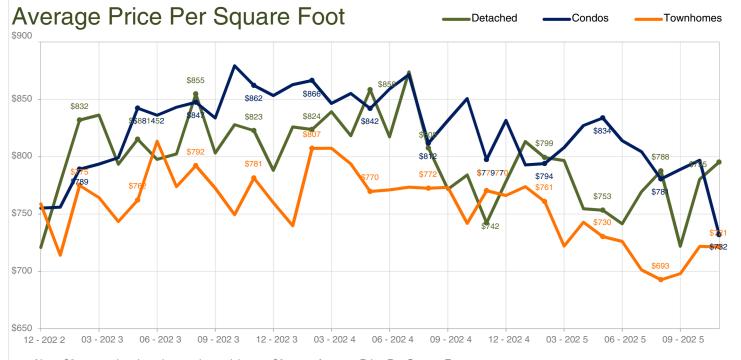
# GREATER VANCOUVER REALTORS\*

# Richmond

# November 2025



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



Note: \$0 means that there is no sales activity, not \$0 as an Average Price Per Square Foot.

### 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.

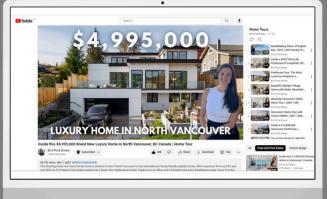
# Presales & New Development

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.





BUYERS & SELLERS
BROCHURE





# 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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