

Providing real estate investors with current news, information and facts on passive real estate investing

## In the News

A hot topic these days in the Ontario Real Estate world is Bill 23 – build more homes, the missing middle and multiplex homes. What is Bill 23? What is the missing middle? What are multiplex homes. There are many articles, opinion pieces and news on the development of medium density homes. Here are two articles.



### Finding the 'missing middle': Multiplex investment and development

RENX is featuring an insightful article by Brian Dorr on the transformative potential of [multiplex investments in Ontario's](#) real estate market. The piece explores how these developments can address the "missing middle" in housing, offering innovative solutions to the growing demand for diverse living spaces. [Click the link to read](#) the full article and dive into the future of real estate investment!

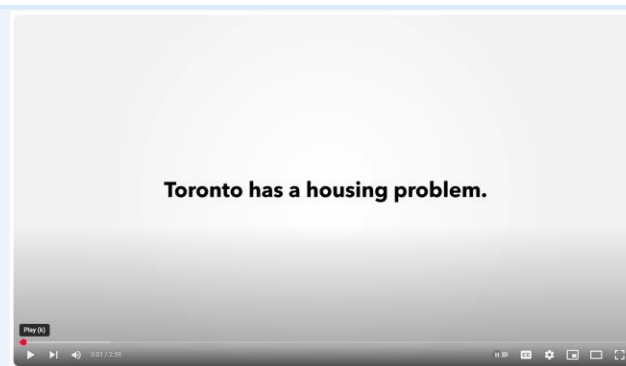


### Toronto Looks To Permit Fiveplexes, Sixplexes In Scarborough North

**Where community demand meets real estate opportunity** - Toronto's Planning and Housing Committee is considering a proposal to allow five- and six-unit multiplexes in Scarborough North's Ward 23, an initiative led by Councillor Jamaal Myers to tackle population decline and support local services. A city report shows that 61% of residential lots in the area could accommodate these developments, aligning with the needs of multi-generational households. While community feedback has been mixed, city-wide permissions for sixplexes are under review for 2025. [Click to read the article.](#)

## On YouTube

"Discover how a simple zoning change could unlock affordable housing and revitalize Toronto neighborhoods!". More affordable housing solution for Toronto's "Yellowbelt." These modest, multi-family homes maintain neighborhood character while increasing density, boosting local businesses, and utilizing underused city services like transit and schools. This innovative approach .....



# RealAlt Insights

www.RealAltinvestments.com

January 2025

## Psychology of Investing

*The Psychology of Investing* by John R. Nofsinger. These investor types reflect psychological tendencies rather than strict financial metrics, providing insights into how behavior impacts investment outcomes. **Which combination are you?**

<p><b>Risk-Averse Investors</b></p> <p>Prefer stability and are less willing to take risks. Often gravitate toward bonds, savings accounts, or blue-chip stocks. May be overly cautious, leading to lower long-term returns.</p>	<p><b>Risk-Tolerant (Aggressive) Investors</b></p> <p>Willing to take on higher risk for potentially greater returns. Invest in volatile assets like growth stocks, options, or emerging markets. Can fall prey to overconfidence and impulsive trading.</p>	<p><b>Overconfident Investors</b></p> <p>Overestimate their knowledge and ability to predict market movements. Tend to trade excessively, which can erode returns. Often dismiss risks or overemphasize their successes.</p>	<p><b>Herding Investors</b></p> <p>Follow trends and invest based on the behavior of the crowd. May buy high during market booms and sell low during panics. Driven by fear of missing out (FOMO) or fear of losses.</p>
<p><b>Anchoring Investors</b></p> <p>Rely heavily on initial information or past prices when making decisions. May hold on to investments that have declined in value, waiting for them to recover.</p>	<p><b>Loss-Averse Investors</b></p> <p>Experience the pain of losses more intensely than the pleasure of gains. May avoid selling losing investments to avoid realizing a loss. Often seek to avoid risk, even at the expense of potential returns.</p>	<p><b>Emotion-Driven Investors</b></p> <p>Let emotions like fear, greed, or excitement guide their decisions. Tend to overreact to news or market events, leading to irrational trades.</p>	<p><b>Behaviorally Biased Investors</b></p> <p>Exhibit cognitive biases such as confirmation bias, recency bias, or mental accounting. These biases affect their judgment, leading to suboptimal investment choices.</p>
<p><b>Long-Term Strategic Investors</b></p> <p>Focus on building a diversified portfolio with a long-term horizon. Resist the temptation to react to short-term market fluctuations. More likely to succeed in achieving financial goals.</p>	<p><b>Speculative or Short-Term Traders</b></p> <p>Engage in frequent buying and selling, aiming for quick profits. Often influenced by market rumors or trends. Higher likelihood of losses due to transaction costs and emotional decision-making.</p>		

## RealAlt® Facts

RealAlt High Yield Mortgage Trust is an open-ended mutual fund trust investing in a diversified mix of high yield first and second position mortgages in construction and land for new home developments



in construction and land for new home developments in Ontario. RealAlt® investments objective is to preserve invested capital, while generating a consistent rate of interest income and providing a monthly distribution.

**And now investing in mortgages in Multiplex developments in the GTA and Ontario.**  
← **This example is a new loan in the RealAlt portfolio of mortgages with a yield of 10.45%.**  
***If you can't build it; Invest in it.***

Invest with RealAlt® Investments today.  
**Monthly distribution; 11.48% annualized returns\***  
[Book 15 min call to find out more](#)

\*Annualized as of November 30, 2024. Past performance does not necessarily predict future performance. Refer to the RealAlt Offering memorandum to learn about all the details of this investment.