

RealAlt Insights

www.RealAltinvestments.com

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In the News

Toronto is taking a significant step towards addressing its housing needs by moving to **allow fiveplexes and sixplexes in detached residential buildings across low-rise areas city-wide**. This initiative is designed to introduce "gentle density" and offer a wider array of housing types beyond traditional single-family homes and large condo units.

For **RealAlt Investments**, this development represents a **strong and compelling asset class for investment**. The "as-of-right" zoning will streamline the development process, eliminating the need for individual zoning approvals and accelerating project timelines. This, coupled with the clear demand for diverse housing options and expected rent increases, creates a fertile ground for growth in this sector. **RealAlt Investments believes that investing in these new low-rise, multi-unit developments presents an excellent opportunity to generate significant returns while contributing to the sustainable growth of Toronto's communities**. We are actively exploring avenues to capitalize on this forward-thinking policy change.

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



Toronto

Toronto should allow sixplexes to bring 'gentle density' to city, council committee says

Whether structures will bring 'gentle density' or stick out like 'sore thumb' depends who you ask



An image of a sixplex in the Canada Mortgage and Housing Corporation's Housing Design Catalogue. It shows a '6-unit home designed to provide additional density in a variety of neighbourhood contexts.' (CMHC Housing Design Catalogue)

On YouTube



Come on a site visit with our CEO Brian Dorr and VP Gerard Caverson where they dive into the process of building a multiplex in the GTA!

Psychology of Investing

In the May 2025 issue, we introduced the psychology of Real Estate investing; we reviewed 2 concepts. This month here are the 3 final concepts. Why do you invest in Real Estate ?

3. Real Estate as Identity and Legacy

Many investors perceive real estate as part of their identity as *smart*, *savvy*, or *strategic*. It's also often tied to legacy — passing on generational wealth or building something “solid” for their family.

📌 **Psychological Insight: Self-concept theory** suggests people choose investments that align with how they see themselves — or how they *want* to be seen.

4. Emotional Anchors: Past Experience and Familiarity

Many investors have had positive experiences owning real estate or know people who built wealth through property. This anchors them emotionally — even in passive formats — to believe real estate is a “proven” or “safe” asset class.

📌 **Psychological Insight: Availability bias** — people rely on vivid memories (like a good past deal) more than objective data.

5. Loss Aversion and the Illusion of Safety

Passive real estate investments are perceived as lower risk — especially when they avoid the volatility of public markets. This reduces the emotional sting of loss, which investors hate more than they enjoy equivalent gains.

📌 **Psychological Insight: Loss aversion** — people are more motivated to avoid losing \$1 than to gain \$1.

RealAlt® Facts

Investing Alongside Institutions

Many of our loan opportunities represent only a small portion of the total loan size. The significant remainder of these loans is funded by **large and reputable institutions**. This unique structure means that when you invest with us, you are effectively gaining **access to institutional-quality loans** that would typically be out of reach for the average individual investor. It's about leveraging the expertise and capital of major players to your advantage, providing a level of security and opportunity often reserved for the biggest investors in the market.



Access institutional-grade loans, backed by major institutions, for superior security and opportunity usually reserved for the biggest investors.

Past performance does not necessarily predict future performance. Read the Offering memorandum for all RealAlt investment details



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