RealAlt Insights

www.RealAltinvestments.com

August 2025

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

In the News

THE GLOBE AND MAIL

Rental Apartment Construction Faces Major Setbacks

Globe and Mail article August 18, 2025

Purpose-built rental apartment construction in Canada, once seen as a key housing crisis solution, is now struggling. Major developers like RioCan are pulling back as falling rents (due to new condos and fewer international students) and high costs make new projects less viable for investors. Early-stage project approvals have plunged by 60%, threatening future supply. Industry leaders warn this slowdown could lead to a deeper housing shortage.

How We See It:
Mortgage Investing Amidst Construction Slowdown

Real estate development is risky. RealAlt® offers an alternative: mortgage investing. Instead of tying returns to volatile rental markets or construction, our fund finances well-underwritten developments across Ontario. This provides investors with consistent income backed by real assets while mitigating the risks of construction overruns or rental market swings.

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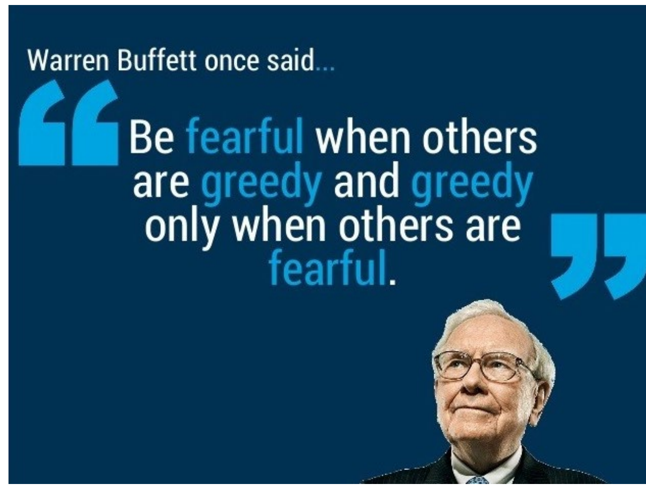
Psychology of Investing

The Psychology of Investing: Beyond the Headlines

Investing wisely often means looking beyond immediate market sentiment. While the aim is to **buy low and sell high**, our natural responses can sometimes work against us.

When **negative headlines** drive fear, asset prices can be pushed abnormally low. This can create genuinely attractive buying opportunities for those who can **see through the noise** and evaluate underlying value. Panic, in essence, might lead to discounted assets that represent true potential.



Conversely, assets that are currently performing well might appear attractive. However, it's worth considering that these could simply be **more expensive buys**, with much of their growth already priced in. Real opportunity often emerges when others are hesitant, requiring a disciplined focus on **undervalued assets** rather than chasing popularity

RealAlt® Facts

Each month we provide a key fact on the Fund. Be sure to go back in previous issues to learn more. Or reach out to get our Fact Sheet with all the details

Time to Maturity

A key characteristic of our commercial mortgage fund is its relatively short **Time to Maturity (TTM)**, currently sitting at **6.26 months**. While this figure is influenced by some loans being in an extension period, it underscores a strategic advantage. This short-term maturity profile allows us to consistently **recycle our capital**, providing the necessary flexibility to quickly adjust to ever-changing market conditions. It enables us to proactively re-evaluate our portfolio and seize new opportunities as they arise, rather than being locked into long-term commitments.

6.26 Months
Time-to-Maturity

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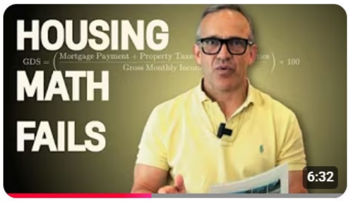
Ottawa vs Windsor vs Hamilton: Which City Is Actually the Most Affordable in 2025?

Olivia Chow Greenlights Sixplexes in Toronto: Game Changer or Just the Start?



Why You Can't Afford a Home in Ontario (GDS Breakdown)

Can You Afford to Live in Northern Ontario? | GDS Breakdown

Is it more cost effective to live in Ottawa or Windsor or Hamilton? What's your guess.
Brian talks about crucial topics like **home affordability across Ontario** and the recent **Toronto six-plex announcement**, offering insights into what these changes mean for the real estate market.

New Podcast Episode – The Canadian Real Estate Investor Podcast

August 12, 2025 324 00:41:25 37.97 MB

Speed Vs. Cost: Choosing The Right Funding For Your Multiplex Project

We are joined by Brian Dorr, President & CEO of DORR Capital , who have funded over 3 billion. Insights on how the public vs. private sectors have influenced Brians Capital's 13-year journey in real estate. The 4+1 new build initiative and its impact on housing. How standard lot sizes, cap...