

NEWMARKET · STONEHAVEN · YORK REGION

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# The Family *Equity Guide*

How to Help Your Children Into  
the Newmarket Market

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*Without losing your own equity — or your peace of mind.*



## WHAT'S INSIDE THIS GUIDE

- The real reason your children can't break into the market right now
- Five proven strategies Stonehaven parents are using in 2026
- What to protect — and what to watch out for
- A long-term generational wealth framework
- Next steps for a private, no-pressure conversation

— *Grace Simon* —

Executive & Estate Property Strategist · New Doors Group · exp Luxury  
Born & Raised in Newmarket · 20 Years in Stonehaven · Ward Town Councillor

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## A NOTE FROM GRACE

## *You built something remarkable here.*

A home in Stonehaven isn't just a property. It's twenty-odd years of school runs, backyard summers, and the quiet kind of wealth that accumulates not just in equity, but in roots. I know this because I've lived it — four kids, this neighbourhood, two decades.

And I know what it feels like to watch those kids grow into remarkable adults who are doing everything right — working hard, saving carefully — and still finding themselves locked out of a market that moved faster than anyone could have predicted.

This guide was written for you. Not as a sales pitch. Not as a reason to sell your home or to take on financial risk you don't need. But as a clear, honest look at the options available to Stonehaven parents who have built equity and want to use it wisely — to help their children, protect their own future, and think with a 10-year lens instead of a 10-week one.

Read through it. Take what's useful. And if any of it sparks a question, my door — and my calendar — is always open.

### *Grace Simon*

Executive & Estate Property Strategist

New Doors Estate & Leadership Collective · exp Luxury · Newmarket, Ontario

**Book a private conversation:**

[calendly.com/grace-newdoors/market-update-call](https://calendly.com/grace-newdoors/market-update-call)

SECTION ONE

# The Market *Reality*

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*Why your children are struggling —  
and why this moment is different from what came before.*

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## SECTION ONE · THE MARKET REALITY

## Why Your Children Can't Get In

It's not that they haven't tried. And it's not that they've been careless with money. The math genuinely doesn't work the way it used to.

In York Region, the average price of a detached home has risen dramatically over the past decade. Even with rates softening slightly from their 2023 peak, a first-time buyer in Newmarket or Aurora is looking at minimum down payments of \$80,000–\$140,000 on a modest starter home — and that's before stress-test qualification requirements that eliminate a significant portion of otherwise creditworthy buyers.

The stress test — which requires buyers to qualify at the contract rate plus 2% — was designed to protect borrowers. In practice, it has effectively priced out a generation of younger Canadians who earn well, save consistently, and still can't qualify for what they need.

Meanwhile, rental costs in the GTA and York Region have escalated sharply. Saving for a down payment while paying \$2,800–\$3,400 per month in rent is not a strategy. It's a treadmill. Many of your children's peers have stopped running on it altogether.

*"The average first-time buyer in York Region now needs over 12 years to save a 20% down payment on a median home."*

Canadian Mortgage & Housing Corporation · 2025 Affordability Index

This is the context in which your children are operating. And it's the context in which your Stonehaven equity — the wealth you've quietly built over twenty years — becomes one of the most powerful tools available to your family.

The question isn't whether you should help. The question is how to do it without compromising your own financial security in retirement. That's exactly what this guide is designed to answer.

SECTION TWO

# Five Strategies *That Work*

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*Real options for Stonehaven parents in 2026 —  
each with honest guidance on what to protect.*

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## SECTION TWO · FIVE STRATEGIES THAT WORK

01

## The Gifted Down Payment

*Straightforward. Effective. Requires careful documentation.*

This is the most common path I see Stonehaven parents take, and when it's handled correctly, it works beautifully. You gift a portion of your home equity — typically accessed through a Home Equity Line of Credit (HELOC) — directly to your child as a down payment on their purchase.

In Canada, there are no gift taxes. Money given from parent to child is not taxed as income for the recipient, and it's not a deductible expense for the giver. But mortgage lenders have specific requirements: the gift must be documented with a signed gift letter confirming it is not a loan, the funds must be in the buyer's account for a specified period before closing, and the amount must be traceable and verifiable.

*What to protect: Before accessing your HELOC, understand the cost. Interest on a HELOC in 2026 runs between 6.5% and 7.5% in most cases. If you gift \$150,000 and carry that on your HELOC for five years, the cost to you is real. Run the numbers with your mortgage advisor before you commit.*

02

## Co-Signing the Mortgage

*Increases buying power significantly. Understand your exposure first.*

When you co-sign your child's mortgage, you are added to the application as a guarantor. Your income and credit profile improve their qualification, often dramatically — sometimes allowing them to purchase a home 40–60% higher in value than they could qualify for alone.

This is a powerful tool. It's also a legal obligation. As a co-signor, you are equally responsible for the mortgage payments if your child cannot make them. This shows on your credit bureau. It may affect your ability to borrow in the future. And if the relationship between you and your child becomes complicated, the financial entanglement remains.

*What to protect: Co-signing works best when your child has stable income, the purchase is conservative relative to their earnings, and you have a clear written understanding of responsibilities. I always recommend pairing this with a legal agreement drafted by a family law solicitor.*

03

## Co-Ownership — Going on Title

*You become a joint owner. More complex, more powerful.*

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Rather than just co-signing, some Stonehaven parents choose to go on title with their child

## SECTION TWO · FIVE STRATEGIES THAT WORK

04

## The Intergenerational Purchase

*Two generations. One property. Done right, it's a game-changer.*

Some of my most creative conversations in the last two years have been around this option. Rather than helping a child purchase their own home separately, the family purchases a single property together — typically a larger home with a legal self-contained suite or a purpose-built duplex — where both generations live in proximity while maintaining independence.

The financial case is compelling. Combined income qualifies for a higher purchase. Rental income from one suite offsets mortgage costs. Both generations build equity in a single, well-located asset. And in communities like Newmarket, where supply of quality family homes remains limited, the intergenerational model is beginning to look less like a compromise and more like a strategy.

*What to protect: This only works when the family dynamic genuinely supports it. I've seen it create remarkable closeness. I've also seen it become a source of tension. Before you pursue this path, have the honest conversations about boundaries, shared costs, and exit plans — ideally with a family mediator or trusted advisor in the room.*

05

## Sell, Downsize, and Deploy the Difference

*The strategy I know most personally — and most completely.*

This is the path I walked myself. When the time came to make peace with the Stonehaven house being too large, I made the decision deliberately — not out of financial pressure, but out of clarity about what the next chapter actually required. The equity I unlocked gave our family options it didn't have before.

For parents who are approaching readiness to move on from their Stonehaven home, a thoughtful downsizing can free up between \$500,000 and \$1.2 million in equity — depending on your specific situation. A portion of that goes toward securing your own retirement. A portion can go toward your child's first purchase — through a gift, a loan structure, or a co-investment. And the balance of your financial picture becomes significantly clearer.

This is the option that requires the most trust — trust in the process, trust in the timing, and trust in the person guiding you through it. I've done this dozens of times for Stonehaven families, and once for my own. It's the strategy I can walk you through with the most honest, first-hand insight.

*What to protect: Don't let urgency drive the decision on either end. The best outcomes I've seen came from sellers who planned 12-18 months ahead, made deliberate pre-sale improvements,*

SECTION THREE

# What You Must *Protect*

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*Your retirement security comes first. Always.  
Here's the framework I use with every client.*

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## SECTION THREE · WHAT YOU MUST PROTECT

## *Your retirement comes first. Every time.*

I've had the conversation where a parent wants to give their child everything — and in doing so, leaves themselves with very little room for error in their own financial future. I understand the impulse completely. But I also know that the most generous thing you can do for your children, long term, is not to sacrifice your own stability.

Before any equity-sharing strategy is put in place, here is the framework I walk every Stonehaven client through:

**1 Your retirement income is secured independently of the outcome of this transaction.**

*Do you have pension income, RRSP/RRIF savings, or investment income sufficient to cover your living expenses without relying on your home equity?*

**2 Your HELOC exposure is manageable at current rates.**

*If you are accessing equity via a HELOC to fund a gift or co-investment, model your interest cost at rates 1.5-2% higher than today's. Can you carry that cost comfortably?*

**3 You have a clear exit from any co-ownership arrangement.**

*If your circumstances change — health, relationship, financial — can you exit the co-ownership cleanly and without putting your child in an impossible position?*

**4 Legal and tax advice has been sought before signing anything.**

*Co-ownership and co-signing have tax implications. Estate implications. Spousal implications. A real estate lawyer and accountant should review the structure before any documents are executed.*

**5 The conversation with your child has been explicit, not assumed.**

*The most common source of family friction in these arrangements is unspoken expectations. What happens if they want to sell in three years? What if the relationship ends? These conversations are hard. They are also essential.*

## SECTION FOUR · THE 10-YEAR LENS

## Thinking in Generations, Not Transactions

The most powerful thing I've seen in 20 years of working with Stonehaven families isn't any single property sale. It's the families who think in decades.

The equity in your home isn't just a number. It's the product of twenty-plus years of decisions — to buy in this neighbourhood, to stay, to improve, to endure the market cycles without panic-selling. That's a discipline that built real wealth. And it's exactly the kind of thinking that should guide how you deploy it.

When parents help their children enter the market thoughtfully — not out of guilt or urgency, but out of a clear-eyed plan — something remarkable happens. The family accumulates equity in multiple properties. The next generation builds credit, ownership experience, and financial confidence. And the wealth that was concentrated in one Stonehaven home begins to compound across the family in ways that last.

That's not a sales pitch. It's just what I've watched happen — in this neighbourhood, over twenty years — for families who planned with intention.

*"The wealth you built in Stonehaven didn't happen by accident. The way you deploy it shouldn't either."*

— Grace Simon

The York Region housing market has demonstrated, through every correction and recovery since 2000, that well-located residential property in communities like Stonehaven holds and grows value over the long term. Helping your child into the market today — even in a soft cycle — is planting a tree whose shade they'll enjoy for decades.

The question, as always, isn't whether to act. It's how to act wisely. And that's a conversation worth having with someone who has lived in this community long enough to know the answer isn't always the same for everyone.

SEO BLOG · READY TO PUBLISH

# How Parents Are Helping Their Children Buy a Home in Newmarket in Today's Market

## SEO META

URL: [gracesimon.ca/blog/help-children-buy-home-newmarket](https://gracesimon.ca/blog/help-children-buy-home-newmarket)

Meta: Newmarket realtor Grace Simon shares five strategies for equity-rich parents helping their children buy a home in today's York Region market.

Post: **Tuesday or Wednesday 9-11am · Share to Google Business + Instagram**

Post when to publish: Tuesday or Wednesday, 9-11am local time. This is peak search activity for real estate-related content in Canada.

There's a conversation I keep having in Stonehaven — and it's not the one I expected two years ago. It's not about selling. It's not about the soft luxury market or the interest rate cycle. It's about children.

Parents who have spent twenty years in \$2-3 million homes — parents who did everything right — are watching their adult children unable to break into a market that moved beyond what careful saving can solve on its own. And these parents are sitting on something that could change the equation entirely: significant home equity.

## Why Younger Buyers Are Locked Out Right Now

The GTA and York Region affordability crisis isn't new — but it has deepened. A first-time buyer in Newmarket in 2026 needs between \$80,000 and \$140,000 for a minimum qualifying down payment on a modest property. The stress test requires qualifying at 2% above the contract rate. And with average rents in York Region between \$2,800-\$3,400 per month, saving on that timeline is nearly impossible. This isn't a failure of discipline. It's a structural problem — and family equity is one of the few structural solutions available.

## Why This Market Moment Is Different

Rates have softened from their 2023 peak. Inventory is building in some segments. Sellers in the \$2M+ Stonehaven range are, in some cases, more willing to negotiate than they were eighteen months ago. For a buyer entering the market with parental support — a gifted down payment, co-signing, or co-ownership — this is a more favourable entry point than 2021 or 2022. Not cheap. But strategically interesting.

## Five Ways Stonehaven Parents Are Helping Children Now

Gifted down payment via HELOC (no gift tax in Canada, but documentation matters). Co-signing the

## YouTube Script — 90 to 120 Seconds

### Hook (0–5 seconds):

*Your child is doing everything right. And they still can't afford to buy a home. Here's what you can actually do about that.*

### Market context (5–30 sec):

*In York Region right now, a first-time buyer needs between \$80,000 and \$140,000 just to qualify. With average rents above \$3,000 a month, saving that on your own timeline isn't a strategy. It's a treadmill. But if you've owned a Stonehaven home for more than ten years, you're sitting on equity that changes that equation completely.*

### Reframe (30–60 sec):

*This isn't about giving money away. It's about deploying the wealth you've already built — intelligently, protectively, with your retirement intact. Gifted down payments. Co-signing. Going on title. The intergenerational purchase. These are real tools that real Newmarket families are using right now.*

### Close (60–90 sec):

*I've been a realtor in this community for 20 years. I raised four kids in Stonehaven. I've sat at this table from both sides. If you're wondering whether any of this applies to your family — book a call with me. The link is in the description. No pressure, no pitch. Just clarity.*

### YouTube Title Options (SEO-Optimized):

"Helping Your Kids Buy a Home in Newmarket — Without Losing Your Own Equity | Grace Simon"

"5 Ways Stonehaven Parents Are Getting Their Children Into the Market in 2026"

"How to Use Your Home Equity to Help Your Children Buy in York Region (And What to Protect)"

#### YOUTUBE DESCRIPTION (copy/paste):

In this video, Stonehaven realtor and York Region estate strategist Grace Simon explains five ways equity-rich Newmarket parents are helping their children buy a home in 2026 — without compromising their own retirement. Topics include: gifted down payments, co-signing, co-ownership, intergenerational purchase, and strategic downsizing. Practical, honest, and rooted in 20 years of local experience.

Book a private conversation: [calendly.com/grace-newdoors/market-update-call](https://calendly.com/grace-newdoors/market-update-call)

#NewmarketRealEstate #YorkRegionHousing #FamilyEquityGuide #GraceSimon #StonehavenNewmarket #FirstTimeHomeBuyer  
#LuxuryRealEstate #HomeBuyingCanada

## INSTAGRAM CAROUSEL · 10 SLIDES

**SLIDE 1 — HOOK**

*Your child is doing everything right.  
And they still can't afford a home.  
That's not their fault.*

**SLIDE 2 — PROBLEM**

*In York Region right now, a first-time buyer needs  
\$80K-\$140K just to qualify.  
Rents are above \$3,000/month.  
The math doesn't work on its own.*

**SLIDE 3 — EMOTIONAL**

*You built this home so your family could thrive.  
That doesn't stop when they leave.*

**SLIDE 4 — MARKET SHIFT**

*Rates have softened.  
Inventory is growing.  
For buyers with family support, this is the right  
moment to act.*

**SLIDE 5 — OPPORTUNITY**

*Your Stonehaven equity is one of the most powerful  
tools in your family right now.  
The question is how to use it wisely.*

**SLIDE 6 — STRATEGY MINDSET**

*This isn't about giving money away.  
It's about deploying wealth you've already built —  
intelligently and protectively.*

**SLIDE 7 — REFRAME**

*Gifted down payment. Co-signing. Co-ownership.  
These are tools, not risks.  
When structured correctly, everyone wins.*

**SLIDE 8 — LONG-TERM**

*The families who built generational wealth in  
Stonehaven didn't do it in one transaction.  
They did it by thinking in decades.*

**SLIDE 9 — LEGACY**

*Helping your child into homeownership today is one  
of the most lasting things you can do.  
For them — and for your family's future.*

**SLIDE 10 — CTA**

*I've been your neighbour, your realtor, and your ward  
councillor for 20 years.  
Let's talk about what this looks like for your family.*

[calendly.com/grace-newdoors/market-update-call](https://calendly.com/grace-newdoors/market-update-call)

**Instagram Caption:**

*Your equity is your family's most powerful tool right now. Swipe to see how Stonehaven parents are helping their children into the Newmarket market — without sacrificing their own retirement security. 20 years in this neighbourhood. 20 years of conversations exactly like yours. Book a private call — link in bio.*

**Hashtags:**

#NewmarketRealEstate #StonehavenNewmarket #YorkRegionHousing #FamilyEquity #GraceSimon #LuxuryRealEstate #HomeBuyingCanada #FirstTimeHomebuyer #EquityStrategy #NewDoorsGroup #expLuxury #RealEstateAdvice #NewmarketOntario

**Google Business Profile Post (under 1,500 characters):**

One of the most important conversations I'm having in Stonehaven right now isn't about selling. It's about the next generation.

If you own a home in Newmarket or York Region and your adult children are struggling to enter the market, you may have more options than you realize. Gifted down payments, co-signing, co-ownership, and strategic downsizing are all tools that Stonehaven parents are using right now — intelligently and safely.

I've spent 20 years in this community as a realtor, a neighbour, and a ward councillor. I know what the equity you've built here can do for your family's future — if it's deployed with the right plan.

THE NEXT STEP

# Let's Have the *Honest Conversation.*

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*You've done the reading. You understand the options.  
Now the question is which one — if any — is right for your family.*

*That's a conversation that takes thirty minutes and a cup of coffee.  
Not a commitment. Not a pitch. Just clarity.*

*I've been having it with Stonehaven families for twenty years.  
I'd be glad to have it with yours.*

**BOOK YOUR PRIVATE MARKET CALL**

[calendly.com/grace-newdoors/market-update-call](https://calendly.com/grace-newdoors/market-update-call)

No obligation. No pressure. Just clarity.

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