

SALES PACKAGE FOR COLCHESTER HEIGHTS



*Attainable
Eco-friendly
Homes*



**HORIZON
INVESTMENT**

An aerial photograph of the Ambassador Bridge, a cable-stayed bridge spanning the Detroit River between Windsor, Ontario, Canada and Detroit, Michigan, USA. The bridge is illuminated by the warm, golden light of a sunset or sunrise, with the sun low on the horizon. The water of the river is visible on either side of the bridge, and the cityscapes of Windsor and Detroit are partially visible in the background. The bridge's two tall, A-shaped pylons and the numerous stay cables are prominent features.

Why Windsor-Essex is growing fast

- Unmatched cross-border logistic hub with the busiest commercial land border crossings in North America through Ambassador Bridge and Gordie Howe International Bridge (2026)
- Direct border to **Detroit**, the heart of U.S. auto, mobility, and advanced manufacturing – easy and fast access to over 150 M consumers
- Unique ability for firms to operate in Canada while selling manufacturing and agricultural products seamlessly into the U.S
- This logistics advantage is a primary driver for warehousing and transportation companies.



Automotive → EV → Battery → Advanced Manufacturing Cluster in SW Ontario

- **Retooling an existing industrial ecosystem:** Automation, robotics, mold-making, precision machining expertise already in place.
- **EV & Battery Supply Chain:** The Korean-owned NextStar Energy battery plant has created a "gravity well" effect, pulling in suppliers and related tech firms.
- **Diversification into Defense & Agri-Tech:** Beyond auto, the region is pivoting toward the defense sector, with local manufacturers adapting technologies for military applications
- **The Agri-tech sector continues to lead globally,** with massive greenhouse operations in Kingsville and Leamington driving innovation in food security



What fuels the future growth (2026-2036)

- **Employment Opportunities:** The transition to EV, robotics, automation & defense equipment production, and major infrastructure projects have created a strong demand for skilled trades and engineering talent
- **Rare Industrial Land supplies:** Large tracts of serviceable land served by rail, highway (401), port, air, and border all in one place
- **Construction Boom:** The new \$2-billion **Fancsy Family Hospital** and the opening of the **Sandwich South** lands for development are creating thousands of construction-related and healthcare jobs, attracting workers from across the Province.
- **Skilled and Educated workforce:** The esteemed University of Windsor and St Clair College groom ample talents required by the expanding industries and trades



Why New Settlers Keep Coming

- **Relative Affordability:** While home prices have risen, Windsor-Essex remains the most affordable community in Ontario with detached homes at a fraction of GTA prices. Rentals are also at least 10 % below the GTA.
- **Windsor's proximity to nearby towns:** Short commute times between the City and the countryside with almost nil traffic congestion
- **Climate & Lifestyle:** With one of the warmest climates in the country, Windsor-Essex is gifted with fresh produces from nearby farms and green houses, about 20 wineries, marinas, beaches, golf courses and a waterfront lifestyle along the Detroit River and Lake Erie
- **Law and order:** Windsor-Essex County has a population about 500,000 yet is considered a relatively safe community except in the City's downtown district

Population
Growth Is Now
Structural, Not
Cyclical: Around
2% (2010-2030)

Overseas immigrants and refuge seekers to Canada following the recent instability in the Middle East and Russia-Ukraine war

Inter-provincial and Intra-provincial migration for affordability

EV/industrial/defense/warehousing and transportation job creation

Cross-border professional relocation with 10,000 daily commuters between Windsor and Michigan

Overseas students staying behind to seek Permanent Residency despite slower student population growth

GDP Growth Projections

2023–2024 Performance: Windsor's economy was resilient during national downturns, avoiding a recession. In 2024, it ranked **sixth out of 24** Canadian metropolitan areas for GDP growth.

2025 Forecast: Growth is expected to "bounce back strongly" at a rate of **2.3% to 2.8%**. This would make Windsor's growth the **second-highest in Canada** for the year.

2026 Slowdown: The regional economy is projected to "come to a stall" with growth dropping to **0.6%**. This is largely attributed to anticipated U.S. steel, aluminum and auto tariffs affecting Windsor & nationwide economical uncertainties

2027–2030 Outlook: Economic activity is expected to regain momentum starting in 2027 as housing markets recover. The Conference Board of Canada previously estimated an average annual GDP growth of **2.8% through 2028**

Comparative Economic Context

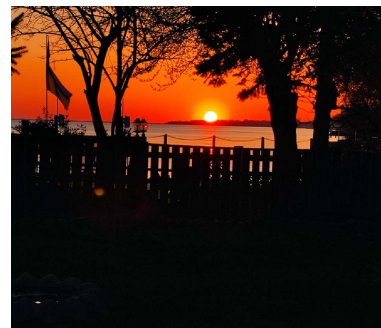
Region 	2026 GDP Forecast	Long-Term Trend (2027-2029)
Windsor-Essex	0.6%	Recovery starting 2027
Ontario	1.0%	Average 1.8%
Canada	1.0%	Modest growth expected

Windsor-Essex Property Market 2016-2026

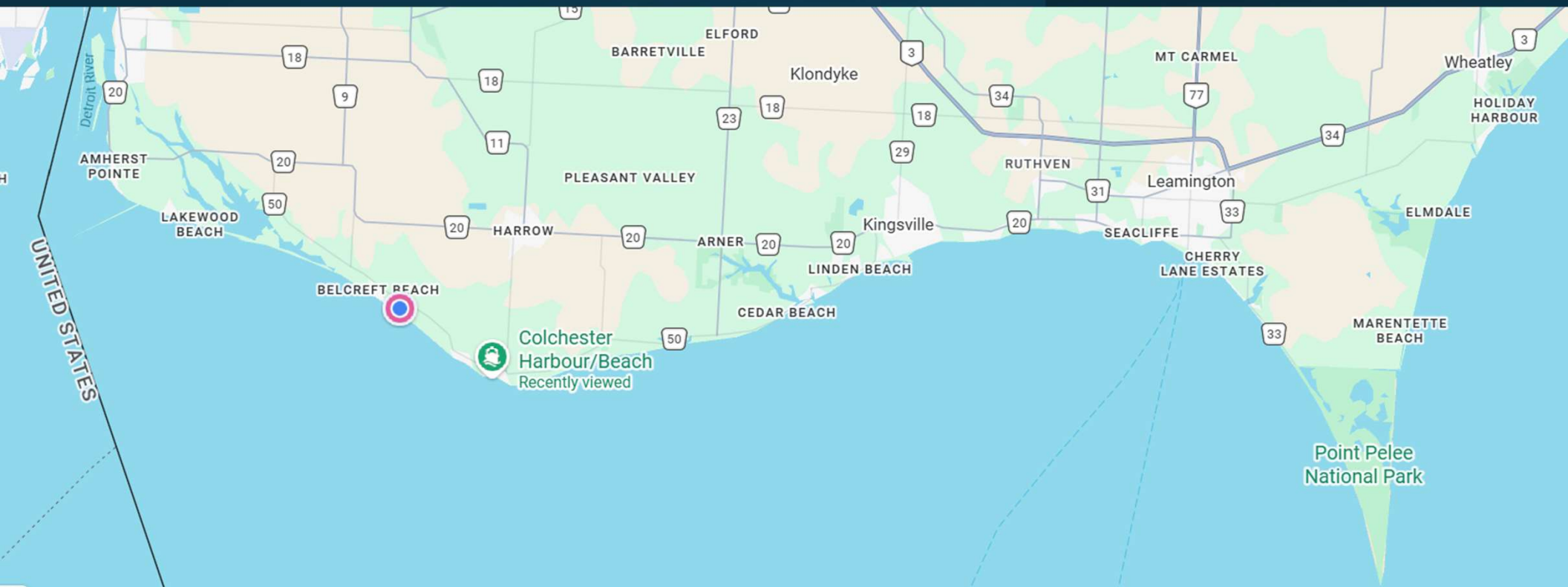
- **The Rise (2016–2021):** Windsor-Essex transformed from one of Canada's most affordable regions into a high-growth market. By late 2021, sales reached record levels.
- **The Peak (Early 2022):** Prices peaked in early 2022 just before the Bank of Canada began aggressive interest rate hikes.
- **The Correction (2023–2024):** High interest rates (peaking over 6% in 2023) led to a sharp decline in sales and a "cooling" of prices.
- **Stability (2025–2026):** By early 2026, the market was described as "balanced" or "flat," which local experts view as a return to healthy stability.  YouTube +4



Colchester : A Hidden Gem in Windsor-Essex County



Colchester Harbour & Beach – Located at the Southernmost Tip of Continental Canada



Why Colchester from a Real Estate Perspective?

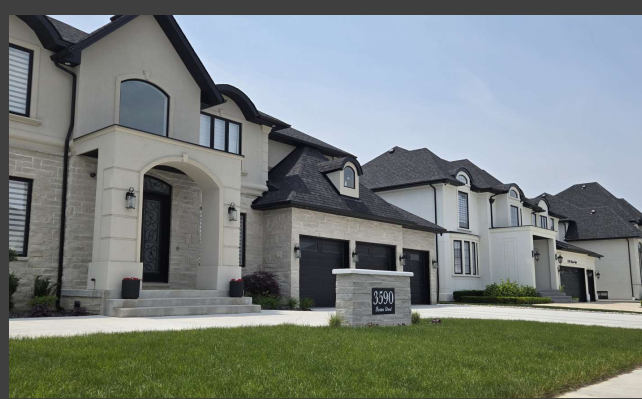
- A unique opportunity to enter a **rapidly growing, affordable lakeside community** with a **thriving wine industry** and a **charming, safe** atmosphere
- Colchester is within **30 minutes** to Windsor & **40 minutes** from Detroit
- Abundant shopping, banking, dining, and recreation amenities in Harrow and nearby towns in **15 minutes**
- **Reliable power supply and telecom utilities** with Hydro One, Enwin Utilities, Bell and Cogeco providing stable & efficient services
- **Modernizing municipal services** with subdivision developers investing heavily in road and drainage infrastructure



Huge Investments Pouring in Harrow & Colchester

- Major players have invested tens of millions in Colchester and Harrow – a quiet and peaceful community with about 4,000 residents.
- More than 1,000 homes are planned for Colchester and Harrow half of which being supplied by **Horizon Investment**
- The population is forecasted to be doubled by 2035

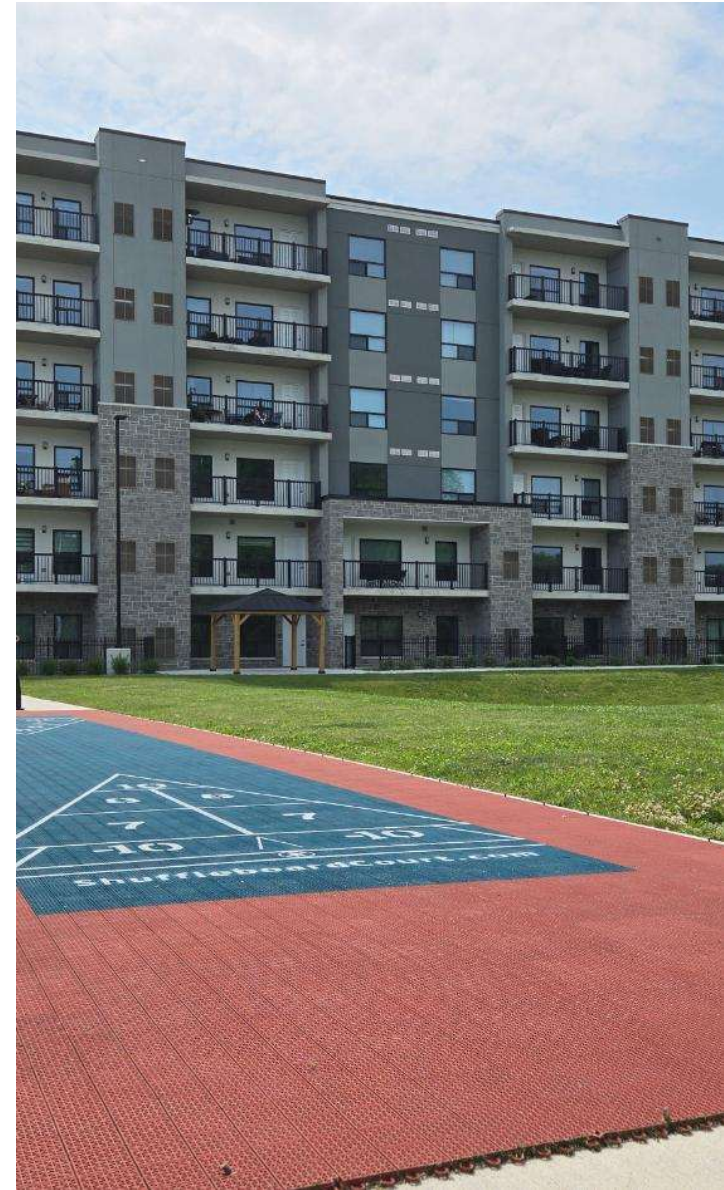




Horizon
Investment --
A Leading
Developer in
Windsor-
Essex Region
Supplied
about 1,000
homes since
2020

\$300 M+ Investments in Windsor- Essex

- Completed in 2024 the largest condo project in Windsor -- Forest Glade Horizons -- with 199 residential units near the new NextStar Energy EV battery plant
- Completed by mid-2026 the largest condo project in the Essex County – Laurier Horizons in the Town of LaSalle with 239 condo villas, penthouses and suites.
- Completed in 2023 in LaSalle a subdivision of 140 luxury homes ranging from \$1.2 million to \$3.5 million
- Completed in 2025 Ontario's first energy efficient rental apartment in Windsor with a geothermal exchange and a solar PV system



Flagship Projects in Colchester & Harrow

- A 40-acre Master-Planned Community with about 280 homes, senior residences, childcare facilities, neighboring commercial space and live-work units is planned for **Colchester Bay**
- A 3-storey apartment building with a 9-room boutique motel will be built in the heart of Colchester Center about 3 minutes walk to Colchester Harbour and Beach.
- The former Harrow District High School site to be turned into a 160-unit residential development in Harrow Center



A High Yield Investment in Lake Erie Wine Region





52 COZY DETACHED HOMES IN ERIE NORTH WINE COUNTRY

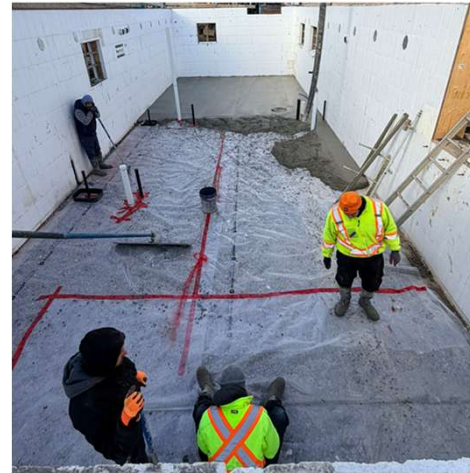
FIRST NEW SUBDIVISION IN COLCHESTER IN 30 YEARS

ICF (INSULATED CONCRETE FORM) ECO-FRIENDLY HOMES ARE ENERGY EFFICIENT. ONLY SOURCE HEAT PUMPS ARE USED. **NO GAS!**

ICF ENVELOPES WITH DOUBLE GLAZED WINDOWS ARE BEST KNOWN FOR HOME INSULATION, INDOOR AIR QUALITY, FIRE AND MOLD RESISTANCE AND NOISE PROOF.



Insulated Concrete Form (ICF) Building Envelope – A pilot model home in Windsor



TYPF A

FOUR STANDARD HOME MODELS

3 Bed, 2 Bath
In-Unit Laundry
Single Car Garage

TYPF B

3 Bed, 2 Bath
In-Unit Laundry
Double Car Garage

TYPF C

Raised ranch
2 Bed, 2 Bath
In-Unit Laundry

TYPF D

Ranch Style
2 Bed, 2 Bath
In-Unit Laundry

RANCH HOME WITH 1 or 2-CAR GARAGE FROM \$549,000



BOTH ICF HOMES HAVE THREE BEDROOMS
WITH UNFINISHED BASEMENT

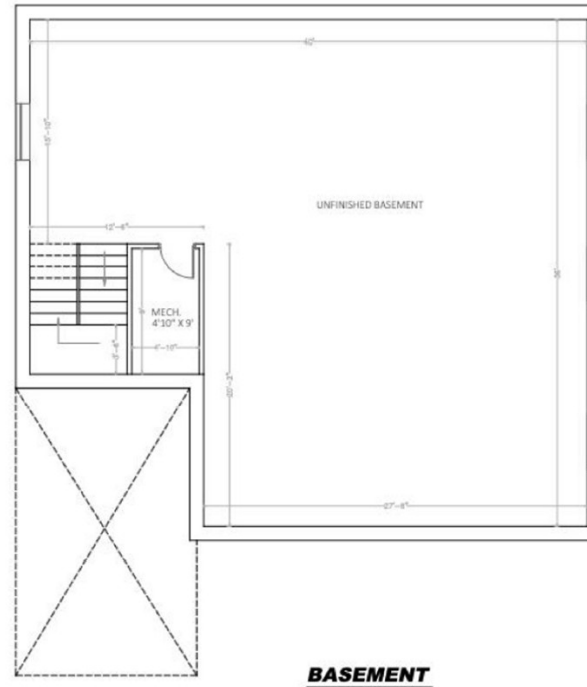
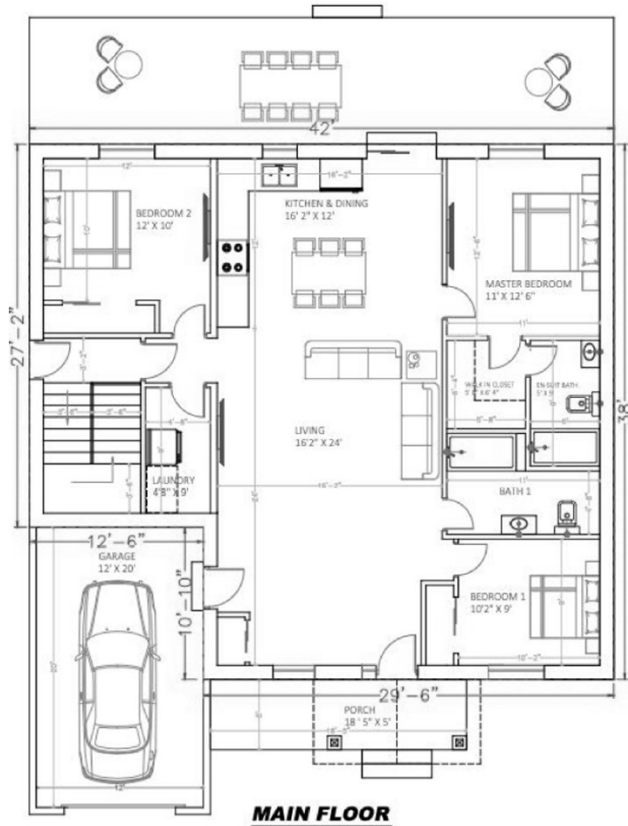
THE SALEABLE AREA IS ABOUT 1,460 SQ FT

THE BASEMENT CAN BE FINISHED WITH \$60,000
UPGRADE EXTRA INCLUDING A GRADE
ENTRANCE

TYPE A FLOOR PLANS

FLOOR PLAN **RANCH TYPE A**

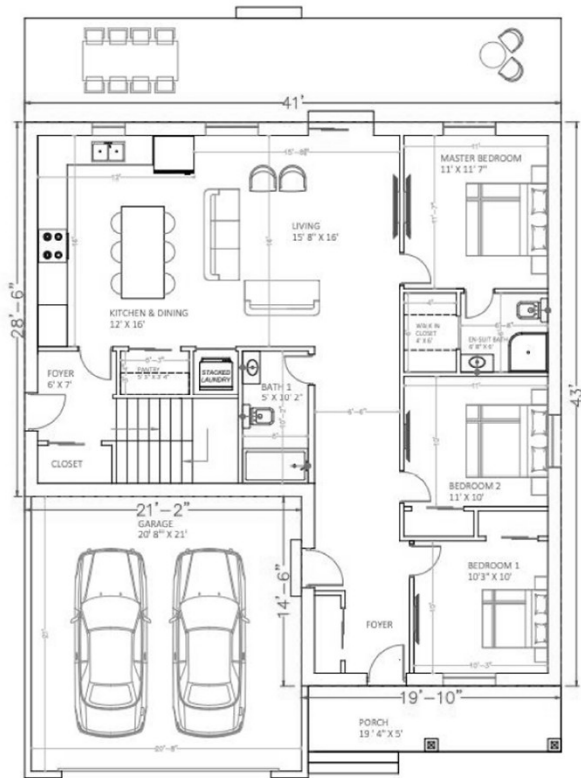
ICF FOOTPRINT: 1460.75 SQ FT.
GARAGE: 260 SQFT
DECK AND PORCH NOT INC.



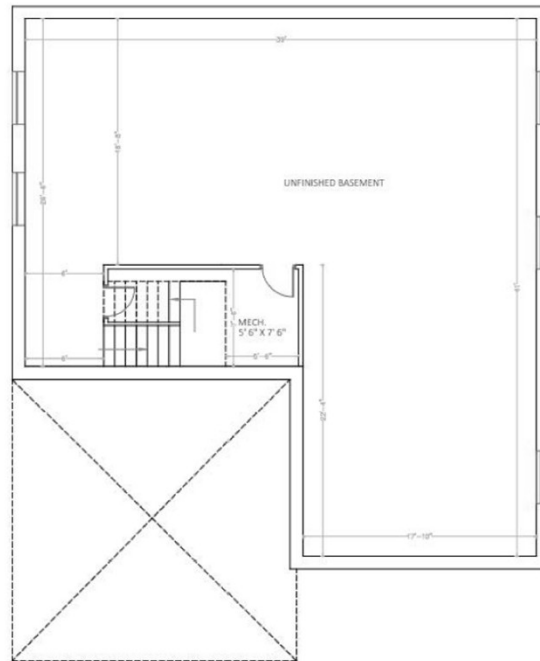
TYPE B FLOOR PLANS

FLOOR PLAN RANCH TYPE B

ICF FOOTPRINT: 1456 SQ. FT.
GARAGE: 458.58 SQFT
PORCH AND DECK NOT INCL.



MAIN FLOOR



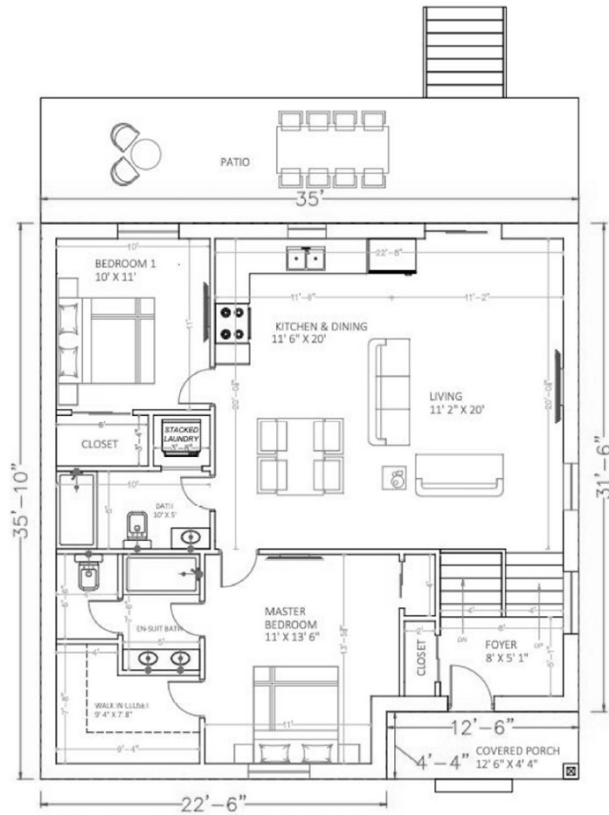
BASEMENT

TYPE C: RAISED RANCH HOME WITH 10' DRIVEWAY FROM \$469,000



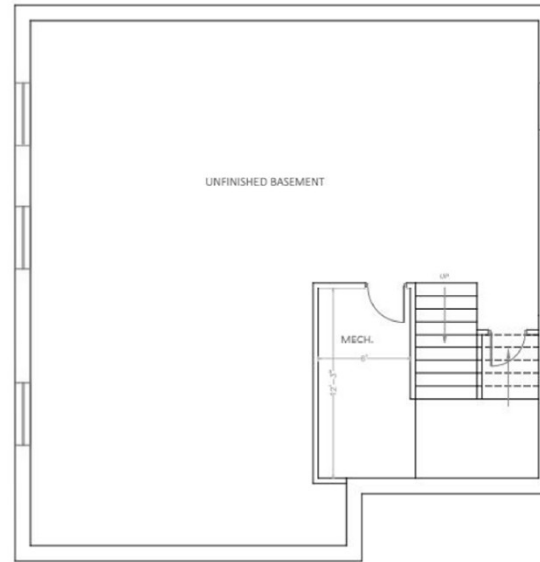
WOOD-FRAME HOME WITH 2 BEDROOMS
(1,200 SQ FT) + 2 BEDROOMS AND
UNFINISHED BASEMENT FROM \$499,000

TYPE C FLOOR PLANS



FLOOR PLAN RAISED RANCH TYPE C

**ICF FOOTPRINT: 1200 SQ. FT.
DECK AND PORCH NOT INC.**



TYPE D: RANCH HOME WITH 10' DRIVEWAY ONLY FROM \$499,000

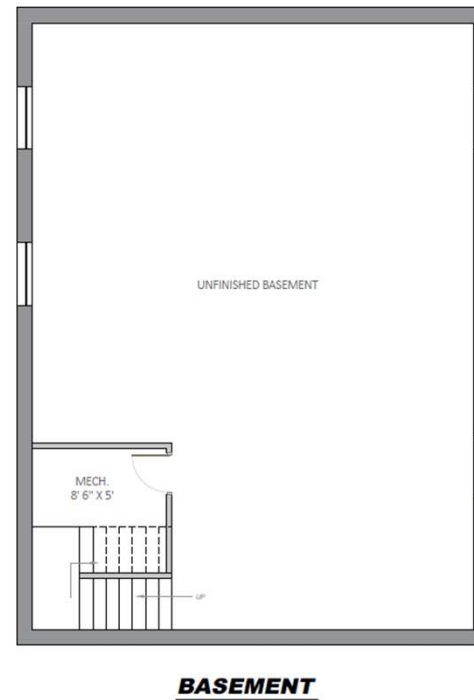
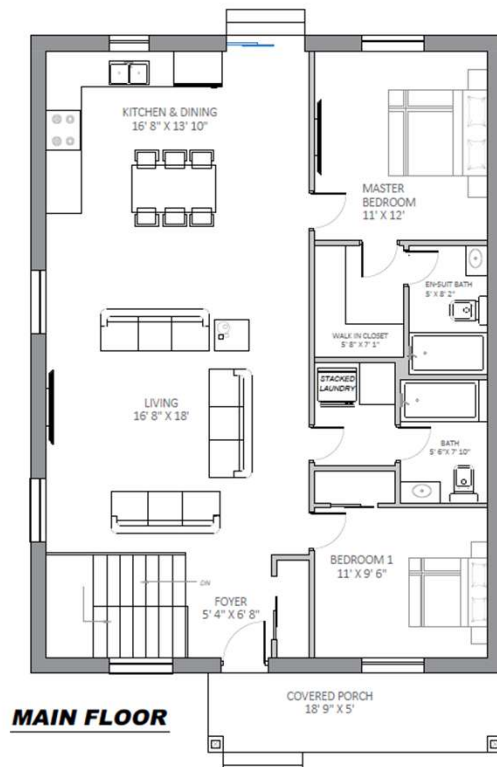
RANCH STYLE ICF HOME
WITH 2 BEDROOMS (1,200 SQ
FT) + 2 BEDROOMS AND
UNFINISHED BASEMENT
FROM \$499,000



TYPE D FLOOR PLANS

RANCH TYPE D
2 BED

ICF FOOTPRINT: 1214.97 SQFT
DECK AND PORCH NOT INC.



**ONTARIOS REMOVING HST ON OUR NEW HOMES
!! 1 YEAR ONLY STARTING APRIL 1ST**



Ford government planning to remove HST on new homes for 1 year

CBC News Toronto

CBCNEWS

**BIGGEST NEW HOME SAVINGS
ANNOUNCEMENT IN DECADES**

**HIGH ROI
MADE
POSSIBLE
BY A HST
BREAK &
LOW LAND
COSTS**

ONTARIO'S NEW HOME HST REBATE

Home Value	HST Rebate (April 1, 2026 - March 31, 2027)	Who Qualifies
Up to \$1,000,000	Up to \$130,000 (full 13% HST)	All buyers
\$1,000,000 - \$1,500,000	Up to \$130,000 (full 13% HST)	All buyers
\$1,500,000 - \$1,850,000	Reduced rebate (sliding scale)	All buyers
Over \$1,850,000	\$24,000 (pre-existing rebate)	All buyers



ROI for Homes Rented to a Single Family: 3.5-4%

MODEL	TYPE A RANCH 1-CAR GARAGE (from \$549,000)	TYPE B RANCH 2-CAR GARAGE (from \$579,000)	TYPE C RAISED RANCH (DRIVEWAY) (from \$469,000)	TYPE D RANCH (DRIVEWAY) (from \$499,000)
MONTHLY RENT ANNUAL TOTAL	\$2,500 \$30,000	\$2,700 \$32,400	\$2,300 \$27,600	\$2,300 \$27,600
NET OPERATING INCOME	\$19,000	\$21,000	\$18,600	\$18,600
CAP RATE	3.5%	3.6%	4%	3.7%

\$519,000 RAISED
RANCH (PREMIUM)
WITH TWO FINISHED
UNITS

Builder's Top
Pick for
Investors/
Owner-
Occupiers



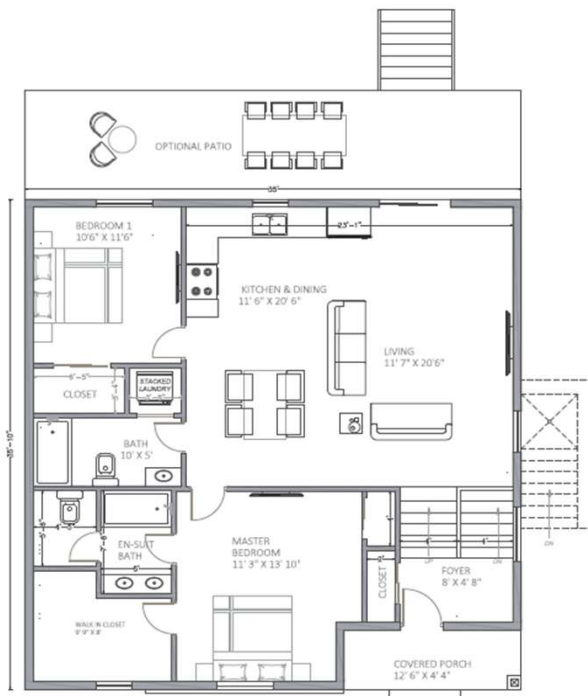


TYPE C (Premium) ---
2-BEDROOM + 2 BATHS
WITH 1,200 SQ FT
USABLE INDOOR SPACE
ON BOTH UPPER &
LOWER LEVELS

A DOOR-CRASHER DEAL FOR FIRST 15 BUYERS:

\$519,000

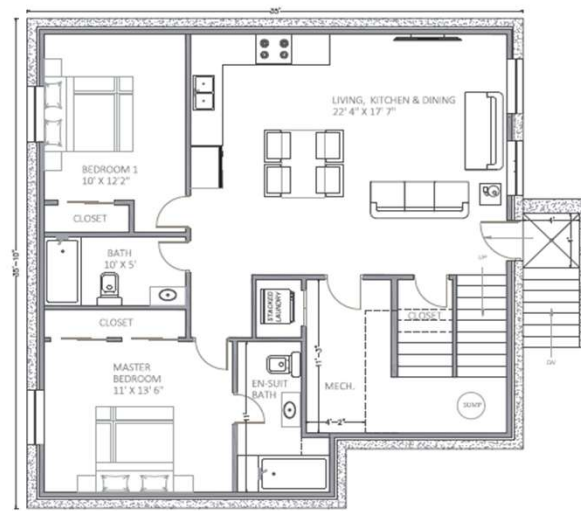
TYPE C PREMIUM FLOOR PLANS



UPPER LEVEL

**FLOOR PLAN
RAISED RANCH TYPE - TYPE C (PREMIUM)**

**FOOTPRINT: 1200 SQ. FT.
DECK AND PORCH NOT INC.**



(OPTIONAL) LOWER LEVEL



WHY THE **\$519,000 RAISED RANGE** A NO-BRAINER FOR INVESTORS

Property tax for one home with Double Rental Income (based on Essex Town market data):

- \$2,200 for Upper Unit
- \$1,800 for Lower Unit

Combined Gross Rental Income: \$48,000 less \$12,000 annual expenses:

\$3,000 Property Tax

\$2,000 Insurance premium

\$5,000 Property Management & Regular Maintenance

\$2,000 5% Vacancy rate

Net Operating Income (No Mortgage): \$36,000

Cap Rate: 6.9%

Net Cash Flow for Buyers with Mortgages

Net Operating Income (Assuming \$36,000)	90% Financing	80% Financing
Down Payment (Equity)	\$51,900 (10%)	\$103,800(20%)
Monthly Mortgage Installment	\$2,530	\$2,240
Annual Mortgage Payments (based on 25-Y rate from Ratehub.ca on Mar 27, 2026)	\$30,360	\$26,880
Annual Positive Cash Flow	\$5,640	\$9,120

Return of Investment for Type C (Premium)

PURCHASE PRICE \$519,000	10% DOWN PAYMENT	20% DOWN PAYMENT
INVESTMENT IN APRIL 2026	\$51,900	\$103,800
GROSS TOTAL INCOME	\$48,000	\$48,000
POSTIVE CASH FLOW IN MARCH 2027 (LESS MORTGAGE AND OPERATING EXPENSES)	\$5,640	\$9,120
MONTHLY INCOME	\$470	\$760
CAP RATE	10.8%	8.7%

WHY IT IS A DREAM OPTION FOR OWNER- OCCUPIERS?



The most attainable and appealing product available in SW Ontario:



10% downpayment (\$51,900)



One unit can be used for self-use



The other unit can be rented for a recurrent income to offset 70% - 85% of the monthly mortgage payments



Net monthly mortgage ranges \$330 - \$730 depending on which unit is being rented out for income

Killing Two Birds with One Stone!

Vacation Home/Family Cottage:

Rent out one unit and let the tenant pay the bulk of the monthly mortgage payment

Future Retirement Home: Make 10% down payment, rent out both units for monthly positive cash flow:

- \$470 for 10% down payment
- \$760 for 20% down payment



Colchester Home Prices on the Up Trend since 2019

🏠 Resale Market (2019–2026)
 Average Price: ~\$507,000
 Median Price: ~\$495,000

Year	Average Price (\$)	Median Price (\$)	Notes
2019	\$335,000	\$349,000	Market relatively flat & stable
2020	\$380,000	\$340,000	Start of upward trend
2021	\$475,000	\$550,000	Peak market driven by exodus to the countryside during COVID Pandemic and low mortgage interest rates
2022	\$560,000	\$510,000	
2023	\$525,000	\$410,000	Mild market correction
2024	\$510,000	\$500,000	Market consolidation due to higher interest rates
2025	\$525,000	\$500,000	Buyers more cautious
2026 (YTD)	\$500,000	\$420,000+	Market stabilizing at a sustainable level

Upside Potential in 10 Years?

Natural appreciation through inflation:

- Assuming a 2% annual growth in value, building equity will be increased by 22% in the next 10 years

Homes in demand from out-of-town settlers:

- Average resale home values is \$549,000 (2025 to present) -- \$10,000 higher than the average home sale price in Windsor-Essex in March 2026

700 new homes in the pipeline

- Colchester may become a new lakeside hub as it gets more attention from retirees and families fleeing from the city to enjoy the countryside lifestyle



What are the Market Risks?

Are current rentals sustainable?

- In 2025, median rental prices for raised ranch units in Essex County typically range from \$1,700 to \$2,300 per month for typical multi-bedroom upper or lower units.
- Essex & Harrow: Prices for 2-bedroom units frequently fall between \$1,800 and \$2,450.
- Rental demand remain strong in Windsor-Essex at 3.7% vacancy with little new inventory in the Essex County



**WINDSOR RENTAL
MARKET UPDATE 2025**

-WHAT LOCAL LANDLORDS SHOULD KNOW-



Colchester Rent Jumped Over 50% Since 2018

Colchester Rental Market (2018-2026)

Average Rent: ~\$2,180/month

Median Rent: ~\$2,100/month

Year	Average Rent (\$/month)	Median Rent (\$/month)	Notes
2018	\$1,500	\$1,500	Slow growth
2019	\$1,600	\$1,600	Primarily owner-occupied tenant profile
2020	\$1,600	\$1,600	Balanced supply and demand, with limited investment-driven activity
2021- 2022	\$2,100	\$2,100	Post-pandemic migration and supply shortage Surge in rental prices
2023 - 2024	\$2,200	\$2,100	Rental price range has widened: Lower end: \$1,600 Mainstream: \$1,800–\$2,400 Higher end: \$2,500–\$3,000
2025 - 2026*(YTD)	\$2,300 - \$2,400	\$2200 - \$2300	Mainstream rents are concentrated around: \$2,000–\$2,500 Rental prices have not declined significantly, but remain stable at a high level

*Rentals have increased significantly since 2022, supported by persistent demand & limited supply

WHO THE RENTERS ARE

Mostly local families having members working in the Essex County or parents living in the same or nearby towns

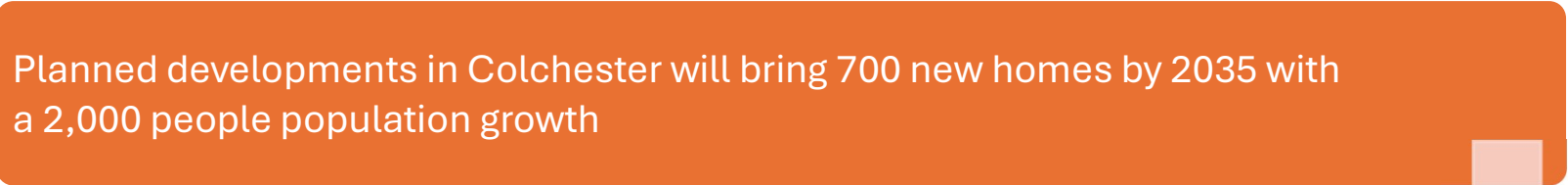
Retirees or empty nesters from Windsor and near municipalities

Out of town settlers mainly from the GTA, Golden Horseshoe Area and other Provinces

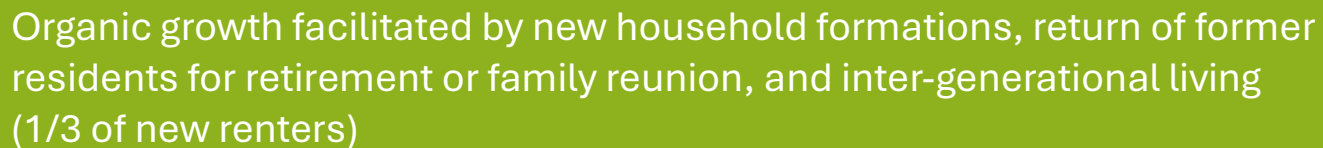
New employees of expanding manufacturing facilities -- Atlas Tube and EnerQuest Services (Integra) -- two of the largest employers in Harrow

Continuous Strong Support for the New Supply?

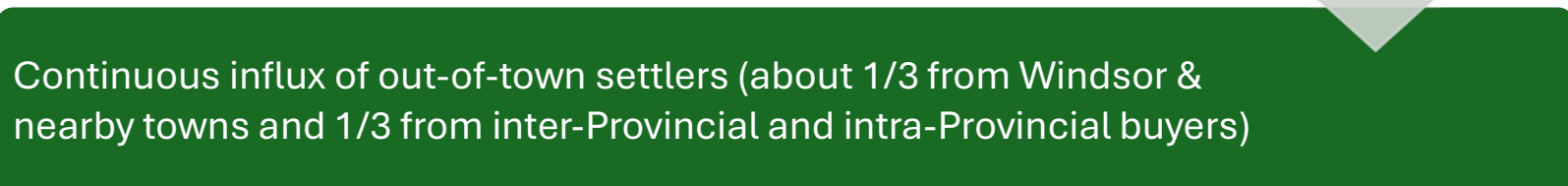
Planned developments in Colchester will bring 700 new homes by 2035 with a 2,000 people population growth



Organic growth facilitated by new household formations, return of former residents for retirement or family reunion, and inter-generational living (1/3 of new renters)



Continuous influx of out-of-town settlers (about 1/3 from Windsor & nearby towns and 1/3 from inter-Provincial and intra-Provincial buyers)



What are the Development & Financial Risks?

Development Risks:

- HIH is a reputable developer with a stellar track records
- Drain improvement works near the Lake completed by late April to eliminate flooding risks
- Site servicing started in March & is expected to complete by June
- Home construction to begin in July and the first Phase will be completed by early 2027

Financial Risks:

- Minimal as the 5-year fixed mortgage rates expected to stay around 4% or slightly lower



TARION Protection for New Homebuyers

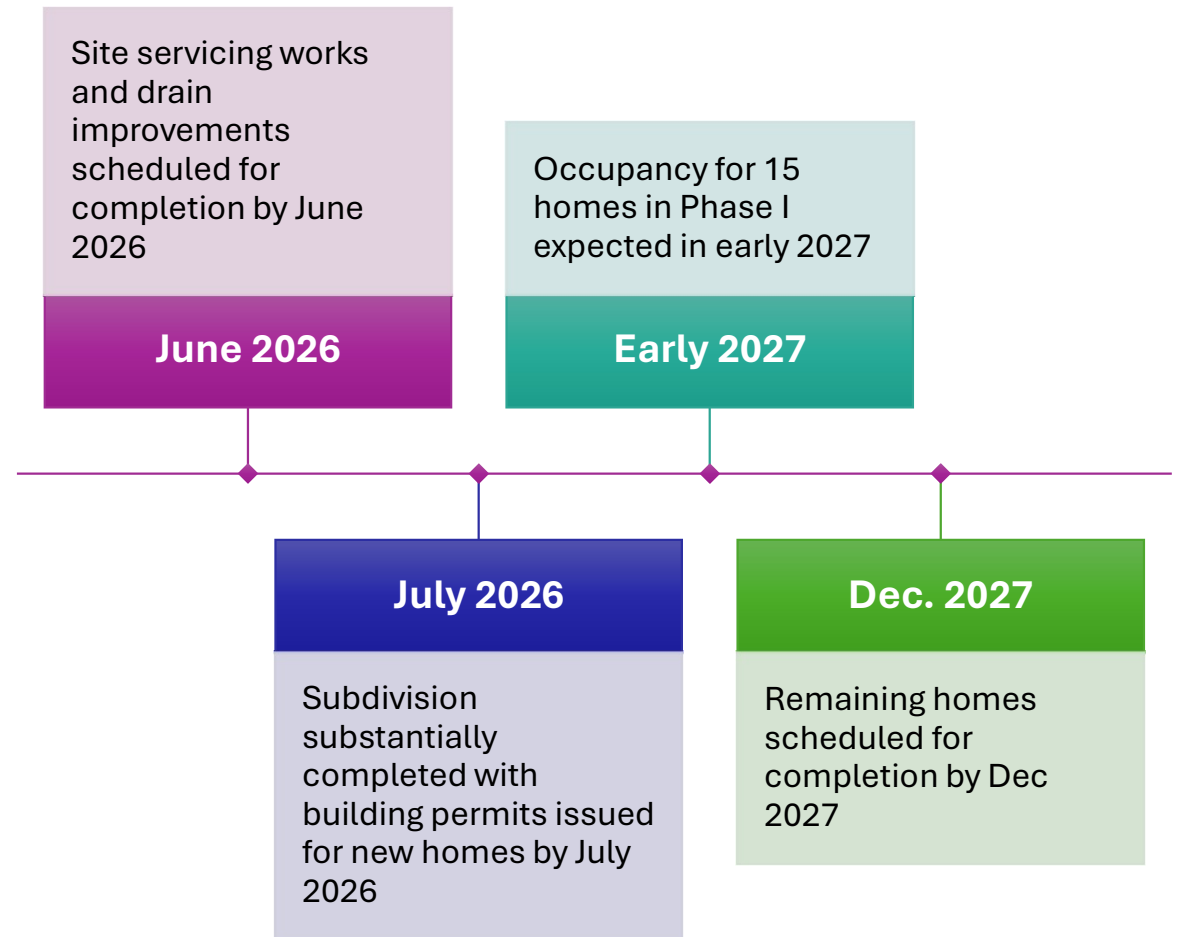
Horizon Investment has a wholly owned subsidiary that is a HRCA licensed Vendor and Builder (B48514)

New homes are under Tarion Warranty Program:

- 1-Year Warranty: Covers defects in materials and workmanship.
- 2-Year Warranty: Covers major systems such as plumbing, heating, and electrical.
- 7-Year Warranty: Covers major structural defects.
- **In addition, an exclusive 2-year “labor and parts” warranty for HVAC system**



CONSTRUCTION & OCCUPANCY TIMELINES



DEPOSIT STRUCTURE FOR FIRST 15 BUYERS

Favorite terms for Phase I buyers:

10% deposit from Purchase to Occupancy

\$5,000 on signing of Agreement of Purchase
and Sale

\$25,000 in 30 days upon signing of APS

Balance of 10% around July/August 2026 when
building permits for issued for construction

Occupancy and closing expected in early 2027

FROM FIRST DEPOSIT TO CLOSING

Contact Nu Stream listing agents in Toronto/Windsor for project information and sales enquiry

Site visits to Colchester can be arranged upon request

Signing of APS with Tarion Enrollment in April/May

Payment of full 10% deposit by summer 2026

Peace of mind to be provided by NF Property Management Inc., at the most favorable rates (half-month rent as leasing commission and 5.99% +HST of monthly rent in the first year)

LIMITED TIME OFFERS TO APRIL BUYERS

1. FREE sodding for the front yard
2. FREE Level II EV Charger Rough-in
3. FREE 6-piece electric home appliances





QUESTIONS & ANSWERS

DEVELOPER WEBSITE:
HORIZONINVESTMENT.CA
