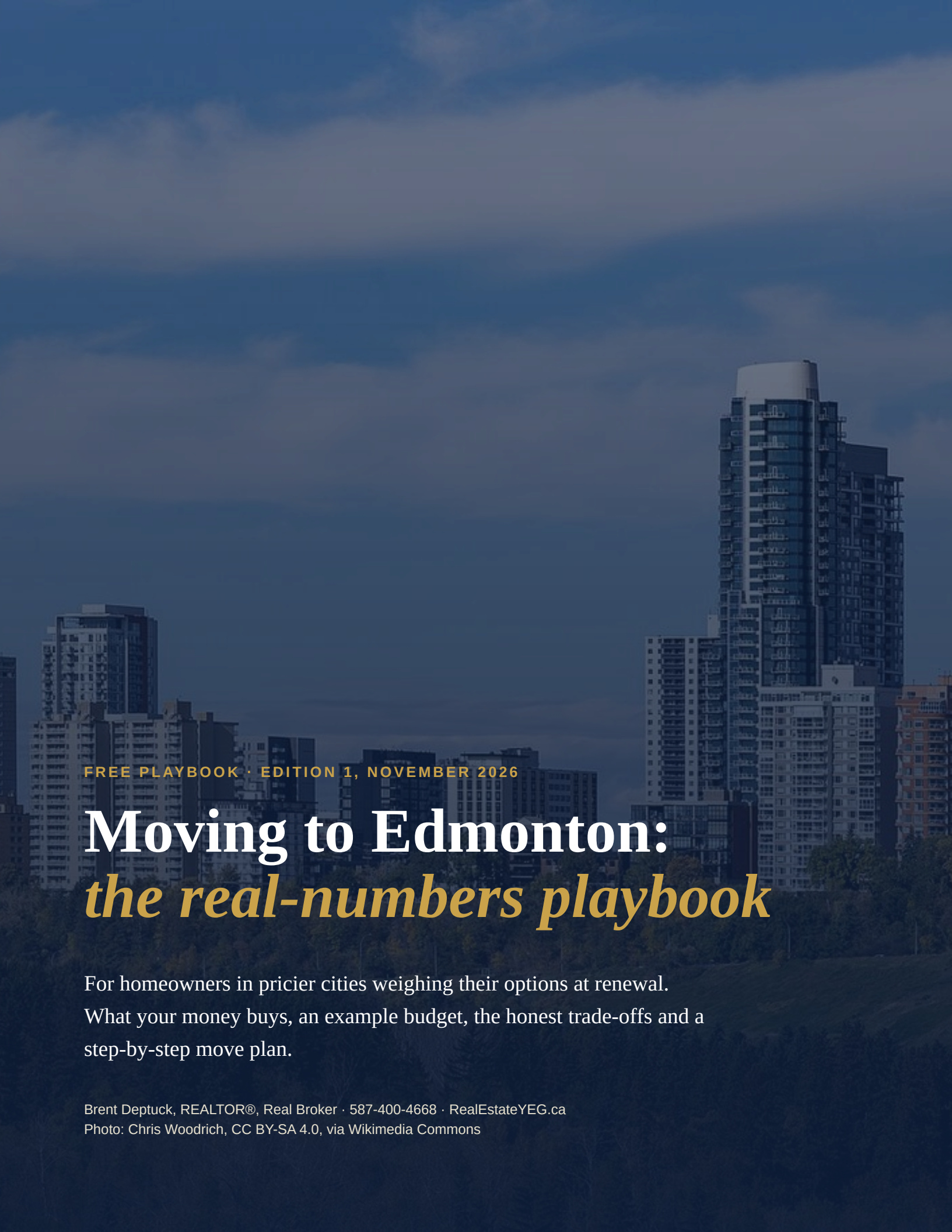


FREE PLAYBOOK · EDITION 1, NOVEMBER 2026

Moving to Edmonton: *the real-numbers playbook*

For homeowners in pricier cities weighing their options at renewal. What your money buys, an example budget, the honest trade-offs and a step-by-step move plan.

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1. You have options

If your mortgage is renewing at a higher payment, you're not alone. The Bank of Canada estimated that about 60% of people renewing in 2025 and 2026 would pay more, and 5-year fixed borrowers renewing in 2026 could see payments rise about 20%.

YOUR FIVE CHOICES

1. **Renew** and budget for the new payment.
2. **Refinance or extend** your amortization with a broker's help.
3. **Rent out** your home and rent somewhere cheaper.
4. **Sell and stay** in a smaller home nearby.
5. **Sell and move** somewhere your equity goes further, like Edmonton.

> This playbook prices out option 5 honestly. Talk to a mortgage broker about options 1 to 3 first. We can introduce you to one we trust.

2. What your money buys

Your city	Typical detached	More than Edmonton	Measure
Toronto	$1,292,016	$722,200	Average detached price, GTA, September 2026
Vancouver	$1,895,496	$1,325,700	Average detached price, Greater Vancouver, September 2026
Victoria	$1,288,600	$718,800	Single-family benchmark, Victoria Core, October 2026
The Fraser Valley	$1,300,000	$730,200	Single-family detached benchmark, Fraser Valley, September 2026
Hamilton	$778,972	$209,200	Average detached price, Hamilton region, September 2026
Kitchener-Waterloo	$813,539	$243,700	Average detached price, Kitchener-Waterloo-Cambridge, September 2026
Ottawa	$823,449	$253,600	Average detached price, Ottawa, September 2026
Calgary	$806,485	$236,700	Average detached price, Calgary, October 2026
Edmonton	**$569,820**		Average detached price, Edmonton, September 2026

Sources: local board releases and WOWA.ca reports of board and CREA data, listed on page 6.

If you're feeling this, you're not alone

Stuck "Our payment jumped and the house is worth less than we hoped."	You're not alone and you're not out of options. Start with the numbers, not the panic: we'll show you what your equity could do here.
Afraid of a wrong move "What if we sell, move, and regret it?"	Take the pressure off: a scouting weekend, video tours, and an honest list of what you'd miss. You can also rent first and buy once you know the city.
Torn about leaving people "Our family and friends are here."	Price flights home into your budget. Lower housing costs often mean more trips back, not fewer.
Worried about the kids "New school, new friends, cold winters."	Look at schools by address before you choose a home, and move in summer so they start fresh in September.
Overwhelmed by the logistics "Sell there, buy here, move 3,000 km, all at once?"	One plan, one timeline, one team in Edmonton. We line up the referral agent at home, the broker, inspector, lawyer and movers.
Hopeful "Could we actually breathe again?"	That's the point. A smaller mortgage (or none) can mean savings, a yard, a shorter commute, and room to enjoy life.

Sell first or buy first?

Sell first, then buy	You know exactly what you have to spend and you avoid paying two mortgages. You may need a short rental or a long closing date.
Buy first, then sell	You lock in the Edmonton home you love. You may need bridge financing or a firm sale date. Ask your broker.
Line up both closings	Same-week possession dates on both homes. The smoothest option, but it needs careful timing. We plan it with your agent back home.
Rent first, buy later	Move, rent 6 to 12 months, and buy once you know which area fits. Less pressure, but one more move.

3. Your sell-and-move worksheet

Fill in your own numbers. Ask a broker for your payout figure and a local agent for your home's value.

A. What your home could sell for	
B. Selling costs (commission, legal; often about 5% of A)	
C. Mortgage payout, including any penalty	
D. Cash left (A minus B minus C)	
E. Edmonton home price you're aiming for	
F. Closing and moving costs (legal, title fees, movers)	
G. New mortgage (E plus F minus D)	
H. Your payment today	
I. Your new payment (ask your broker)	
J. Monthly difference (H minus I)	

EXAMPLE: TORONTO

Sale price	**$1,292,000**
Selling costs (5%)	**- $64,600**
Mortgage owed (60%)	**- $775,000**
Cash left	**$452,400**
Typical Edmonton detached	**$569,820**
New mortgage	**$117,400**
Payment on $775,000	**$4,289/mo**
Payment on new mortgage	**$650/mo**

> Example only: owes 60% of value, 5% selling costs, 4.5% over 25 years. Not advice; your numbers will differ.

ALBERTA MONEY FACTS

- No land transfer tax, only small Land Titles fees.
- No provincial sales tax, just 5% GST.

4. Find your Edmonton match

Feel-alikes, not copies. Use these as a starting list for video tours.

If you like	Look at	Why
Leslieville / Riverside	Ritchie, Highlands	Older character homes, local coffee, near the river
The Annex / Harbord Village	Garneau, Old Strathcona	Walkable, near the university, festivals
Oakville / The Kingsway	Glenora, Laurier Heights	Mature trees, big lots, close to the river valley
Kitsilano	Old Strathcona, Garneau	Walkable streets, cafes, near the university
Mount Pleasant / Main Street	124 Street, Oliver	Shops, patios and condos near downtown
West Point Grey / Dunbar	Glenora, Windsor Park	Quiet, leafy, big older homes by the river valley
Fairfield / Oak Bay	Glenora, Belgravia	Character homes, mature trees, quiet streets
James Bay	Oliver, Rossdale	Walk to downtown and the river
Saanich	Riverbend, Terwillegar	Family areas with trails and schools
Langley / Walnut Grove	Sherwood Park, Summerside	Family suburbs with lakes, parks and schools
Abbotsford / Chilliwack	St. Albert, Spruce Grove	Smaller-city feel, close to a big city
Acreages in the Valley	Strathcona or Parkland County acreages	Land, shops and space near the city
Westdale	Garneau, Windsor Park	Near the university, leafy streets
Locke Street / Kirkendall	Old Strathcona, Ritchie	Walkable main street, older homes
Ancaster / Dundas	Windermere, Riverbend	Larger homes, ravines and trails
Uptown Waterloo	Garneau, Old Strathcona	University energy, walkable
Kitchener new suburbs	Chappelle, Glenridding	Newer homes, parks, schools
Cambridge	St. Albert, Sherwood Park	Smaller-city feel next to a big city
The Glebe	Garneau, Highlands	Character homes near festivals and the river
Westboro	Westmount, 124 Street	Shops and cafes on a main street
Kanata / Barrhaven	Windermere, Heritage Valley	Family suburbs with newer homes
Beltline	Oliver, Downtown	Condos and towers near restaurants
Inglewood / Bridgeland	Old Strathcona, Ritchie	Character, breweries, by the river
Mount Royal / Elbow Park	Glenora, Windsor Park	Big older homes, mature trees

5. The honest trade-offs

- **Winter:** long and cold, with lots of sun. Visit in January before you decide.
- **Family and friends:** price out flights home in your budget.
- **Work:** check jobs in your field, or keep a remote job.
- **City size:** smaller than Toronto or Vancouver, with fewer direct flights.

6. Your move plan

☐ Talk to a mortgage broker about all five options.

☐ Get your home's value from a local agent (we can refer one).

☐ Free 20-minute call with RealEstateYEG about Edmonton areas and prices.

☐ Pick 2 or 3 areas; we send neighbourhood drive videos.

☐ Get pre-approved for your Edmonton purchase.

☐ Live video tours of homes that fit.

☐ Plan a 2 to 3 day visit to see your top homes in person.

☐ Line up timing: sell first, buy first, or rent short-term.

☐ Book inspection, lawyer and movers.

☐ Switch health card, driver's licence and vehicle registration within Alberta's deadlines.

> RealEstateYEG is licensed in Alberta with Real Broker. Your sale back home is handled by a licensed agent there.

Your Alberta sign-ups

- Health care: register for Alberta Health Care within 3 months of moving. Coverage starts on the first day of the third month after you arrive. Until then, keep using your old province's health card (alberta.ca).
- Driver's licence and vehicle registration: done at any Alberta registry agent. Bring ID and proof of your Alberta address.
- Taxes: you file provincial tax for the province you live in on December 31. Moving costs can be tax-deductible if you move at least 40 km closer to a new job (CRA).
- Utilities: Alberta's electricity and natural gas are deregulated, so you choose a retailer. Compare plans before you sign.
- Schools: Edmonton Public Schools and Edmonton Catholic Schools both register online. Your address sets your designated school.

Your first month: make it fun

- A first-weekend walk or bike ride in the river valley
- The Old Strathcona Farmers' Market on a Saturday
- A day trip to see the bison at Elk Island National Park, about 35 minutes east
- The Muttart Conservatory's glass pyramids
- Winter: skate the trails and catch the Deep Freeze festival in January

> Your city's cheat sheet has your route, moving costs and fun stops on the way.

7. How RealEstateYEG helps

RealEstateYEG has helped buy and sell 100+ homes in Edmonton since 2017. For out-of-town buyers we offer a free planning call, trusted referrals for your sale back home, live video tours, and a planned visit.

587-400-4668

Call or text our line any time. RealEstateYEG.ca

Sources

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- WOWA Calgary report (CREB and CREA data): https://wowa.ca/calgary-housing-market

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