CHEAT SHEET · NOVEMBER 2026

Toronto vs Edmonton

GTA prices have slipped for over a year while many 2021 buyers renew at higher rates. CMHC has said Toronto and Vancouver show the most signs of mortgage stress in Canada.

$722,200 more for a typical detached home in the GTA

Average detached price, GTA, September 2026	**$1,292,016** (-4.9% in a year)
Average detached price, Edmonton, September 2026	**$569,820** (+2.8% in a year)

EXAMPLE SELL-AND-MOVE BUDGET

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. Your numbers will differ; talk to a mortgage broker.

Your Edmonton match

In Toronto	Try in Edmonton	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
Mississauga / Etobicoke suburbs	Terwillegar, Riverbend	Family suburbs with schools and trails
Brampton / Milton new builds	Chappelle, The Orchards	Newer homes, double garages, parks

SOURCES

- WOWA Toronto report (TRREB and CREA data): https://wowa.ca/toronto-housing-market
- Canadian Mortgage Trends: GTA home sales down nearly 8% in October 2026: https://www.canadianmortgagetrends.com/2026/11/greater-toronto-area-home-sales-down-nearly-8-in-october-real-estate-board/
- Bank of Canada, Staff Analytical Note 2025-21: How will mortgage payments change at renewal?: https://www.bankofcanada.ca/2025/07/staff-analytical-note-2025-21/

> **Free planning call:** talk through your options, Edmonton areas and timing with RealEstateYEG. Call or text our line at 587-400-4668.

General information only, not financial, mortgage, tax or legal advice. Prices are averages or benchmarks from the sources listed, as of the month shown. The money example uses made-up assumptions; your numbers will differ. Talk to a mortgage broker and a lawyer before you decide. RealEstateYEG.ca is Brent Deptuck, REALTOR®, licensed in Alberta with Real Broker.

Your move from Toronto

Distance	about 3,450 km
Drive time	4 to 5 days of driving
Route	Highway 17 across Northern Ontario, or Highway 11, then the Trans-Canada through Winnipeg and the Yellowhead (Highway 16) through Saskatoon.
Moving cost	Full-service movers for a 3-bedroom home across Canada often quote about $6,000 to $12,000. Containers or shared trucks can cost less.

> Many Toronto families sell in spring, move in early summer and start school in Edmonton in September.

FUN STOPS ON THE WAY

- Lake Superior's north shore (Agawa Bay and Pukaskwa National Park)
- The Sleeping Giant lookout near Thunder Bay
- Kenora and Lake of the Woods
- The Forks in Winnipeg
- Saskatoon's riverbank trails
- Lloydminster, the city that sits on the Saskatchewan-Alberta border

8 TO 12 WEEKS BEFORE

- ☐ Talk to a mortgage broker and get pre-approved for Edmonton
- ☐ Get 3 written moving quotes (full-service, container, and do-it-yourself)
- ☐ Book a 2 to 3 day scouting trip, or video tours with us
- ☐ Ask your employer about remote work or a transfer

4 TO 6 WEEKS BEFORE

- ☐ Pick a moving date and book movers
- ☐ Sell or donate what you won't use: every box costs money to ship
- ☐ Ask your school for records and plan school registration in Edmonton
- ☐ Find a vet, family doctor waitlist and daycare options

1 TO 2 WEEKS BEFORE

- ☐ Forward your mail with Canada Post
- ☐ Book utilities in Edmonton: Alberta lets you pick your electricity and gas retailer
- ☐ Pack a first-night box: sheets, kettle, chargers, tools, toilet paper
- ☐ Plan your road trip stops and hotels

FIRST MONTH IN EDMONTON

- ☐ Register for Alberta health care within 3 months
- ☐ Get your Alberta driver's licence and vehicle registration at a registry agent
- ☐ Switch your car insurance to an Alberta policy
- ☐ Put winter tires on before November