

# Find your Home in Greater Toronto Area

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# Introduction

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- Welcome to our comprehensive guide on the income requirements to purchase a home in the Greater Toronto Area (GTA).
  - This guide is designed to help you understand the financial benchmarks necessary to qualify for homeownership across various cities and communities within the GTA.
  - Our goal is to assist you in making an informed decision when considering buying a home in this vibrant and diverse region and making your search easier.

# How to Use This Guide

This guide includes detailed tables that list the Gross Household Income required to buy an **Average-Priced - Detached, Semi-detached, Townhouse, or Apartment**—in various GTA locations.

Use this information to:

- **Assess Affordability:** Quickly gauge which areas and home types fit your financial capabilities.
- **Plan Financially:** Set realistic saving goals based on the income requirements and prepare for potential mortgage applications.
- **Strategize Your Purchase:** Understand where and what type of property you can afford, aiding your decision-making process.

Pricing Information is available from **TRREB**

# Income Requirements Overview

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The income figures provided in this guide are calculated based on current market data, including benchmark home prices in each area, typical property taxes, condo fees (if applicable) and current mortgage qualification guidelines.

Two different sets of figures have been provided considering:

- 20% Downpayment and qualification using 30-year amortization and conventional mortgage rate currently available.
- 5% or minimum required downpayment (under 20%) and qualification using 25-year amortization and insured mortgage rate currently available.

Key Assumptions:

- a. Buyer doesn't have any outstanding debts
- b. Level and Sources of Income are inline with lender's guidelines
- c. Credit scores are above 680

Note: This guide is not a guarantee for mortgage approval.

# Across Greater Toronto Area

| Region          | Detached  | Semi-Detached | Townhouse | Apartment | Detached  | Semi-Detached | Townhouse | Apartment |
|-----------------|-----------|---------------|-----------|-----------|-----------|---------------|-----------|-----------|
| City of Toronto | N.A       | \$203,652     | \$145,185 | \$125,795 | \$172,666 | \$150,747     | \$106,392 | \$92,361  |
| Durham          | \$160,937 | \$167,403     | \$142,790 | \$129,708 | \$118,827 | \$123,673     | \$104,758 | \$95,503  |
| Halton          | N.A       | \$201,648     | \$153,611 | \$142,858 | \$206,455 | \$149,293     | \$112,760 | \$105,319 |
| Peel            | N.A       | \$213,454     | \$163,328 | \$136,250 | \$202,518 | \$158,548     | \$120,357 | \$100,440 |
| York            | \$189,344 | \$163,418     | \$181,915 | \$141,936 | \$139,987 | \$120,282     | \$134,341 | \$104,693 |

5% or Minimum Downpayment

20% Downpayment



# City of Toronto (Central)

| Community                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bay Street Corridor, Dufferin Grove, Kensington-Chinatown, Little Portugal, Niagara, Palmerston-Little Italy, The Islands, Trinity-Bellwoods, University, Waterfront Communities |
| Annex, Bayview Woods-Steeles, Casa Loma, Wychwood, Yonge-St. Clair                                                                                                               |
| Forest Hill South, Humewood-Cedarvale, Oakwood-Vaughan, Yonge-Eglinton                                                                                                           |
| Bedford Park-Nortown, Englemount-Lawrence, Forest Hill North, Lawrence Park North, Lawrence Park South                                                                           |
| Bathurst Manor, Clanton Park                                                                                                                                                     |
| Lansing-Westgate, Newtonbrook West, Westminster-Branson, Willowdale West                                                                                                         |
| Cabbagetown South St. James Town, Church-Yonge Corridor, Moss Park, North St. James Town, Regent Park, Waterfront Communities                                                    |
| Rosedale-Moore Park                                                                                                                                                              |
| Mount Pleasant East, Mount Pleasant West                                                                                                                                         |
| Flemingdon Park, Leaside, Thorncliffe Park                                                                                                                                       |
| Bridle Path-Sunnybrook-York Mills, St. Andrew-Windfields                                                                                                                         |
| Banbury-Don Mills, Parkwoods-Donalda, Victoria Village                                                                                                                           |
| Newtonbrook East, Willowdale East                                                                                                                                                |
| Bayview Village, Don Valley Village, Henry Farm, Hillcrest Village, Pleasant View                                                                                                |

| Detached | Semi-Detached | Townhouse    | Apartment  |
|----------|---------------|--------------|------------|
| N.A.     | N.A.          | \$ 193,847   | \$ 179,182 |
| N.A.     | N.A.          | N.A.         | N.A.       |
| N.A.     | N.A.          | N.A.         | \$ 225,014 |
| N.A.     | N.A.          | Not Reported | \$ 183,350 |
| N.A.     | N.A.          | \$ 189,642   | \$ 150,057 |
| N.A.     | N.A.          | \$ 186,430   | \$ 170,774 |
| N.A.     | N.A.          | N.A.         | \$ 175,959 |
| N.A.     | N.A.          | N.A.         | N.A.       |
| N.A.     | N.A.          | N.A.         | \$ 177,046 |
| N.A.     | N.A.          | \$ 171,128   | \$ 130,835 |
| N.A.     | N.A.          | N.A.         | N.A.       |
| N.A.     | N.A.          | \$ 206,350   | \$ 169,246 |
| N.A.     | N.A.          | \$ 177,300   | \$ 181,562 |
| N.A.     | N.A.          | \$ 190,901   | \$ 157,620 |

| Detached   | Semi-Detached | Townhouse    | Apartment  |
|------------|---------------|--------------|------------|
| \$ 298,491 | \$ 246,271    | \$ 143,409   | \$ 133,077 |
| \$ 494,353 | \$ 348,583    | \$ 222,739   | \$ 171,986 |
| \$ 345,267 | \$ 220,542    | \$ 285,035   | \$ 167,932 |
| \$ 455,328 | \$ 298,593    | Not Reported | \$ 136,189 |
| \$ 272,358 | \$ 198,381    | \$ 140,171   | \$ 110,834 |
| \$ 331,750 | \$ 205,029    | \$ 137,731   | \$ 126,575 |
| \$ 371,260 | \$ 255,139    | \$ 185,815   | \$ 130,514 |
| \$ 660,836 | \$ 453,640    | \$ 266,514   | \$ 191,964 |
| \$ 350,982 | \$ 258,129    | \$ 164,237   | \$ 131,283 |
| \$ 429,095 | \$ 267,244    | \$ 126,104   | \$ 96,188  |
| \$ 641,993 | \$ 275,185    | \$ 232,735   | \$ 240,682 |
| \$ 324,775 | \$ 175,171    | \$ 152,866   | \$ 125,360 |
| \$ 394,021 | \$ 270,103    | \$ 130,793   | \$ 134,714 |
| \$ 323,049 | \$ 196,260    | \$ 141,128   | \$ 116,531 |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

20% Downpayment



# City of Toronto (East)

| Community                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|
| Blake-Jones,Greenwood-Coxwell,North Riverdale,South Riverdale                                                                           |
| East End-Danforth,The Beaches,Woodbine Corridor                                                                                         |
| Broadview North,Crescent Town,Danforth,Danforth Village-East York,East York,O'Connor-Parkview,Playter Estates-Danforth,Woodbine-Lumsden |
| Clairlea-Birchmount,Dorset Park,Ionview,Kennedy Park,Wexford-Maryvale                                                                   |
| L'Amoreaux,Steeles,Tam O'Shanter-Sullivan                                                                                               |
| Birchcliffe-Cliffside,Oakridge                                                                                                          |
| Agincourt North,Agincourt South-Malvern West,Milliken                                                                                   |
| Cliffcrest,Eglinton East,Guildwood,Scarborough Village                                                                                  |
| Bendale,Morningside,Woburn                                                                                                              |
| Centennial Scarborough,Highland Creek,Rouge / Port Union,West Hill                                                                      |
| Malvern,Rouge                                                                                                                           |

| Detached | Semi-Detached | Townhouse    | Apartment  |
|----------|---------------|--------------|------------|
| N.A.     | N.A.          | \$ 215,732   | \$ 172,350 |
| N.A.     | N.A.          | N.A.         | \$ 184,787 |
| N.A.     | N.A.          | Not Reported | \$ 145,976 |
| N.A.     | \$ 218,307    | \$ 180,043   | \$ 131,075 |
| N.A.     | N.A.          | \$ 184,714   | \$ 155,285 |
| N.A.     | N.A.          | \$ 180,553   | \$ 167,332 |
| N.A.     | N.A.          | \$ 195,729   | \$ 149,281 |
| N.A.     | \$ 217,845    | \$ 160,843   | \$ 135,301 |
| N.A.     | \$ 205,638    | \$ 151,587   | \$ 142,480 |
| N.A.     | \$ 213,689    | \$ 145,185   | \$ 127,259 |
| N.A.     | \$ 206,287    | \$ 163,719   | \$ 125,795 |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse    | Apartment  |
|------------|---------------|--------------|------------|
| \$ 257,615 | \$ 222,602    | \$ 160,043   | \$ 127,881 |
| \$ 288,826 | \$ 225,110    | \$ 183,154   | \$ 137,339 |
| \$ 232,209 | \$ 216,038    | Not Reported | \$ 107,823 |
| \$ 185,161 | \$ 161,976    | \$ 132,917   | \$ 96,452  |
| \$ 228,860 | \$ 175,727    | \$ 136,468   | \$ 114,855 |
| \$ 214,760 | \$ 176,388    | \$ 133,265   | \$ 123,959 |
| \$ 214,268 | \$ 176,976    | \$ 144,796   | \$ 110,244 |
| \$ 212,505 | \$ 161,550    | \$ 118,290   | \$ 99,622  |
| \$ 180,808 | \$ 152,279    | \$ 111,256   | \$ 105,077 |
| \$ 211,838 | \$ 158,370    | \$ 106,392   | \$ 93,473  |
| \$ 182,978 | \$ 152,748    | \$ 120,474   | \$ 92,361  |

20% Downpayment

## City of Toronto (West)

| Community                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| High Park-Swansea,Roncesvalles,South Parkdale                                                                                                         |
| Dovercourt-Wallace Emerson-Junction,High Park North,Junction Area,Lambton Baby Point,Runnymede-Bloor West Village                                     |
| Caledonia-Fairbank,Corso Italia-Davenport,Keele-Edlington West,Rockcliffe-Smythe,Weston-Pellam Park                                                   |
| Beechborough-Greenbrook,Brookhaven-Amesbury,Humberlea-Pelmo Park,Maple Leaf,Mount Dennis,Rustic,Weston,Yorkdale-Glen Park,Briar Hill-Belgravia        |
| Black Creek,Downsview-Roding-CFB,Glenfield-Jane Heights,Humber Summit,Humberlea-Pelmo Park,Humbermede,York University Heights                         |
| Alderwood,Long Branch,Mimico,New Toronto                                                                                                              |
| Stonegate-Queensway                                                                                                                                   |
| Edenbridge-Humber Valley,Eringate-Centennial-West Deane,Etobicoke West Mall,Islington-City Centre West,Kingsway South,Markland Wood,Princess-Rosehorn |
| Humber Heights,Kingsview Village-The Westway,Willowridge-Martingrove-Richview                                                                         |
| Elms-Old Rexdale,Mount Olive-Silverstone-Jamestown,Rexdale-Kipling,Thistletown-Beaumont Heights,West Humber-Clairville                                |

| Detached | Semi-Detached | Townhouse  | Apartment  |
|----------|---------------|------------|------------|
| N.A.     | N.A.          | \$ 193,069 | \$ 157,813 |
| N.A.     | N.A.          | N.A.       | \$ 165,968 |
| N.A.     | N.A.          | \$ 179,776 | \$ 145,062 |
| N.A.     | \$ 209,889    | \$ 159,857 | \$ 145,964 |
| N.A.     | N.A.          | \$ 150,684 | \$ 137,484 |
| N.A.     | N.A.          | N.A.       | \$ 174,411 |
| N.A.     | N.A.          | N.A.       | \$ 181,562 |
| N.A.     | N.A.          | \$ 175,956 | \$ 145,534 |
| N.A.     | N.A.          | \$ 180,427 | \$ 133,114 |
| N.A.     | \$ 203,652    | \$ 154,043 | \$ 133,867 |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse  | Apartment  |
|------------|---------------|------------|------------|
| \$ 339,829 | \$ 247,533    | \$ 142,818 | \$ 116,777 |
| \$ 299,384 | \$ 227,026    | \$ 162,938 | \$ 122,975 |
| \$ 176,140 | \$ 172,476    | \$ 132,675 | \$ 107,038 |
| \$ 197,689 | \$ 155,507    | \$ 117,540 | \$ 107,724 |
| \$ 200,833 | \$ 165,335    | \$ 110,571 | \$ 101,281 |
| \$ 219,379 | \$ 207,122    | \$ 169,739 | \$ 129,282 |
| \$ 279,725 | \$ 218,810    | \$ 166,773 | \$ 134,714 |
| \$ 304,744 | \$ 228,481    | \$ 129,772 | \$ 107,352 |
| \$ 230,162 | \$ 181,507    | \$ 133,169 | \$ 97,919  |
| \$ 172,666 | \$ 150,747    | \$ 113,122 | \$ 98,491  |

20% Downpayment

## Durham Region

| City       |
|------------|
| Ajax       |
| Brock      |
| Clarington |
| Oshawa     |
| Pickering  |
| Scugog     |
| Uxbridge   |
| Whitby     |

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| N.A.       | \$ 207,255    | \$ 159,454   | \$ 139,401   |
| \$ 160,937 | \$ -          | Not Reported | Not Reported |
| \$ 217,817 | \$ 172,474    | \$ 158,687   | \$ 131,472   |
| \$ 208,178 | \$ 167,403    | \$ 143,493   | \$ 129,708   |
| N.A.       | \$ 205,654    | \$ 155,192   | \$ 148,339   |
| \$ 216,949 | \$ 170,855    | Not Reported | Not Reported |
| N.A.       | \$ 216,835    | \$ 149,737   | \$ 175,452   |
| N.A.       | \$ 202,962    | \$ 142,790   | \$ 144,715   |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| \$ 191,088 | \$ 154,053    | \$ 117,443   | \$ 102,879   |
| \$ 118,827 | Not Reported  | Not Reported | Not Reported |
| \$ 162,220 | \$ 127,538    | \$ 116,859   | \$ 96,846    |
| \$ 154,866 | \$ 123,673    | \$ 105,294   | \$ 95,503    |
| \$ 206,173 | \$ 152,611    | \$ 114,199   | \$ 109,711   |
| \$ 161,557 | \$ 126,304    | Not Reported | Not Reported |
| \$ 217,521 | \$ 161,356    | \$ 110,046   | \$ 130,313   |
| \$ 196,868 | \$ 150,780    | \$ 104,758   | \$ 106,923   |

20% Downpayment

## Halton & Peel Region

| City         |
|--------------|
| Burlington   |
| Halton Hills |
| Milton       |
| Oakville     |
| Brampton     |
| Caledon      |
| Mississauga  |

| Detached | Semi-Detached | Townhouse  | Apartment  |
|----------|---------------|------------|------------|
| N.A.     | N.A.          | \$ 172,579 | \$ 142,858 |
| N.A.     | \$ 201,648    | \$ 153,611 | \$ 155,822 |
| N.A.     | \$ 217,496    | \$ 176,243 | \$ 150,197 |
| N.A.     | N.A.          | \$ 201,263 | \$ 156,449 |
| N.A.     | \$ 213,454    | \$ 163,328 | \$ 136,250 |
| N.A.     | N.A.          | N.A.       | \$ 176,700 |
| N.A.     | N.A.          | \$ 188,964 | \$ 146,584 |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse  | Apartment  |
|------------|---------------|------------|------------|
| \$ 225,221 | \$ 165,848    | \$ 127,168 | \$ 105,319 |
| \$ 206,455 | \$ 149,293    | \$ 112,760 | \$ 115,165 |
| \$ 228,160 | \$ 161,334    | \$ 129,951 | \$ 110,893 |
| \$ 304,965 | \$ 195,512    | \$ 148,955 | \$ 115,641 |
| \$ 202,518 | \$ 158,548    | \$ 120,357 | \$ 100,440 |
| \$ 241,164 | \$ 169,431    | \$ 164,537 | \$ 131,115 |
| \$ 252,780 | \$ 176,148    | \$ 139,865 | \$ 108,301 |

20% Downpayment

## York Region

| City             |
|------------------|
| Aurora           |
| East Gwillimbury |
| Georgina         |
| King             |
| Markham          |
| Newmarket        |
| Richmond Hill    |
| Vaughan          |
| Stouffville      |

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| N.A.       | N.A.          | \$ 209,356   | \$ 154,773   |
| N.A.       | \$ 206,094    | Not Reported | Not Reported |
| \$ 189,344 | \$ 163,418    | Not Reported | Not Reported |
| N.A.       | \$ 215,564    | Not Reported | \$ 165,989   |
| N.A.       | N.A.          | \$ 212,581   | \$ 165,012   |
| N.A.       | N.A.          | \$ 190,943   | \$ 141,936   |
| N.A.       | N.A.          | \$ 204,706   | \$ 152,584   |
| N.A.       | N.A.          | \$ 206,158   | \$ 162,349   |
| N.A.       | N.A.          | \$ 181,915   | \$ 147,492   |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| \$ 278,366 | \$ 193,038    | \$ 155,197   | \$ 114,449   |
| \$ 226,418 | \$ 152,718    | Not Reported | Not Reported |
| \$ 139,987 | \$ 120,282    | Not Reported | Not Reported |
| \$ 339,095 | \$ 159,915    | Not Reported | \$ 122,974   |
| \$ 303,690 | \$ 212,615    | \$ 157,528   | \$ 122,056   |
| \$ 224,338 | \$ 166,936    | \$ 141,202   | \$ 104,693   |
| \$ 319,518 | \$ 206,489    | \$ 151,662   | \$ 112,786   |
| \$ 293,080 | \$ 201,275    | \$ 152,766   | \$ 120,207   |
| \$ 263,411 | \$ 180,419    | \$ 134,341   | \$ 108,915   |

20% Downpayment

## Rest of GTA

| City                      |
|---------------------------|
| Dufferin County           |
| Orangeville               |
| Simcoe County             |
| Adjala-Tosorontio         |
| Bradford West Gwillimbury |
| Essa                      |
| Innisfil                  |
| New Tecumseth             |

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| \$ 198,768 | \$ 160,714    | \$ 139,389   | \$ 124,073   |
| \$ 198,768 | \$ 160,714    | \$ 139,389   | \$ 124,073   |
| \$ 213,338 | \$ 173,801    | \$ 144,810   | \$ 148,087   |
| N.A.       | \$ -          | Not Reported | Not Reported |
| N.A.       | \$ 202,802    | \$ 113,221   | \$ 130,770   |
| \$ 188,561 | \$ 158,003    | \$ 152,010   | Not Reported |
| \$ 190,001 | \$ 150,570    | \$ 77,303    | \$ 159,798   |
| \$ 218,081 | \$ 161,942    | \$ 162,852   | \$ 143,492   |

5% or Minimum Downpayment

N.A. = Purchase price > \$1M and hence require 20% downpayment

| Detached   | Semi-Detached | Townhouse    | Apartment    |
|------------|---------------|--------------|--------------|
| \$ 147,260 | \$ 118,315    | \$ 102,095   | \$ 91,178    |
| \$ 147,260 | \$ 118,315    | \$ 102,095   | \$ 91,178    |
| \$ 158,342 | \$ 128,269    | \$ 106,218   | \$ 109,444   |
| \$ 181,763 | Not Reported  | Not Reported | Not Reported |
| \$ 194,506 | \$ 150,395    | \$ 82,296    | \$ 96,312    |
| \$ 139,496 | \$ 116,253    | \$ 111,695   | Not Reported |
| \$ 140,591 | \$ 110,599    | \$ 56,285    | \$ 118,352   |
| \$ 161,950 | \$ 119,249    | \$ 119,942   | \$ 105,949   |

20% Downpayment

# Change from last Month

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This section provides a detailed analysis of the month-over-month changes in the gross household income required to purchase homes across the 65+ cities and communities across Greater Toronto Area.

For each property type and city / community, we present the percentage change, offering insights into how affordability is evolving in key areas. The cells highlighted in Green indicate where affordability has improved over the last month.

Utilize these metrics to track market shifts and align your strategies with the current economic landscape, ensuring you can navigate changes effectively.

# City of Toronto (Central)

Change from March 2024 to April 2024

| Community                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bay Street Corridor,Dufferin Grove,Kensington-Chinatown,Little Portugal,Niagara,Palmerston-Little Italy,The Islands,Trinity-Bellwoods,University,Waterfront Communities |
| Annex,Bayview Woods-Steeles,Casa Loma,Wychwood,Yonge-St. Clair                                                                                                          |
| Forest Hill South,Humewood-Cedarvale,Oakwood-Vaughan,Yonge-Eglinton                                                                                                     |
| Bedford Park-Nortown,Englemount-Lawrence,Forest Hill North,Lawrence Park North,Lawrence Park South                                                                      |
| Bathurst Manor,Clanton Park                                                                                                                                             |
| Lansing-Westgate,Newtonbrook West,Westminster-Branson,Willowdale West                                                                                                   |
| Cabbagetown South St. James Town,Church-Yonge Corridor,Moss Park,North St. James Town,Regent Park,Waterfront Communities                                                |
| Rosedale-Moore Park                                                                                                                                                     |
| Mount Pleasant East,Mount Pleasant West                                                                                                                                 |
| Flemingdon Park,Leaside,Thorncliffe Park                                                                                                                                |
| Bridle Path-Sunnybrook-York Mills,St. Andrew-Windfields                                                                                                                 |
| Banbury-Don Mills,Parkwoods-Donalda,Victoria Village                                                                                                                    |
| Newtonbrook East,Willowdale East                                                                                                                                        |
| Bayview Village,Don Valley Village,Henry Farm,Hillcrest Village,Pleasant View                                                                                           |

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| N.A.     | N.A.          | 2.94%        | -0.69%       |
| N.A.     | N.A.          | N.A.         | Not Reported |
| N.A.     | N.A.          | N.A.         | 6.43%        |
| N.A.     | N.A.          | Not Reported | 1.79%        |
| N.A.     | N.A.          | 2.32%        | -5.36%       |
| N.A.     | N.A.          | 3.05%        | -0.65%       |
| N.A.     | N.A.          | N.A.         | 3.57%        |
| N.A.     | N.A.          | N.A.         | N.A.         |
| N.A.     | N.A.          | Not Reported | 1.39%        |
| N.A.     | N.A.          | 4.26%        | 1.76%        |
| N.A.     | N.A.          | N.A.         | N.A.         |
| N.A.     | N.A.          | 0.50%        | -0.92%       |
| N.A.     | N.A.          | -3.95%       | 4.75%        |
| N.A.     | N.A.          | 2.17%        | 1.86%        |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse    | Apartment |
|----------|---------------|--------------|-----------|
| -2.57%   | -3.92%        | 3.02%        | -0.71%    |
| 0.58%    | 1.87%         | -0.51%       | 2.44%     |
| -1.57%   | -1.92%        | 0.36%        | 6.56%     |
| 0.51%    | 2.48%         | Not Reported | 1.83%     |
| 2.17%    | 1.41%         | 2.39%        | -5.51%    |
| -0.11%   | -0.54%        | 3.14%        | -0.66%    |
| 4.57%    | 5.76%         | 2.46%        | 3.66%     |
| 1.48%    | 6.80%         | -1.08%       | 6.65%     |
| 6.13%    | 5.92%         | 2.86%        | 1.42%     |
| 3.39%    | 5.04%         | 4.40%        | 1.82%     |
| 4.37%    | -0.28%        | 3.01%        | 6.60%     |
| 3.78%    | 2.92%         | 0.51%        | -0.94%    |
| -1.47%   | -0.49%        | -4.06%       | 4.87%     |
| 0.86%    | 1.83%         | 2.23%        | 1.92%     |

20% Downpayment

# City of Toronto (East)

Change from March 2024 to April 2024

| Community                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|
| Blake-Jones,Greenwood-Coxwell,North Riverdale,South Riverdale                                                                           |
| East End-Danforth,The Beaches,Woodbine Corridor                                                                                         |
| Broadview North,Crescent Town,Danforth,Danforth Village-East York,East York,O'Connor-Parkview,Playter Estates-Danforth,Woodbine-Lumsden |
| Clairlea-Birchmount,Dorset Park,Ionview,Kennedy Park,Wexford-Maryvale                                                                   |
| L'Amoreaux,Steeles,Tam O'Shanter-Sullivan                                                                                               |
| Birchcliffe-Cliffside,Oakridge                                                                                                          |
| Agincourt North,Agincourt South-Malvern West,Milliken                                                                                   |
| Cliffcrest,Eglinton East,Guildwood,Scarborough Village                                                                                  |
| Bendale,Morningside,Woburn                                                                                                              |
| Centennial Scarborough,Highland Creek,Rouge / Port Union,West Hill                                                                      |
| Malvern,Rouge                                                                                                                           |

| Detached | Semi-Detached | Townhouse    | Apartment |
|----------|---------------|--------------|-----------|
| N.A.     | N.A.          | 1.25%        | -3.17%    |
| N.A.     | N.A.          | N.A.         | -2.62%    |
| N.A.     | N.A.          | Not Reported | 0.25%     |
| N.A.     | 1.72%         | -1.54%       | -0.99%    |
| N.A.     | N.A.          | 1.92%        | 2.90%     |
| N.A.     | N.A.          | -1.36%       | -3.30%    |
| N.A.     | N.A.          | -0.18%       | 0.44%     |
| N.A.     | 3.42%         | -1.11%       | 1.35%     |
| N.A.     | 1.12%         | 0.42%        | 1.65%     |
| N.A.     | 0.81%         | -0.46%       | 1.55%     |
| N.A.     | -0.30%        | 0.03%        | -0.03%    |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse    | Apartment |
|----------|---------------|--------------|-----------|
| 3.04%    | 2.84%         | 1.29%        | -3.25%    |
| 0.32%    | 0.18%         | 2.22%        | -2.68%    |
| 3.80%    | 3.73%         | Not Reported | 0.25%     |
| 0.51%    | 1.77%         | -1.59%       | -1.02%    |
| -2.97%   | -3.59%        | 1.97%        | 2.99%     |
| 2.52%    | 3.50%         | -1.40%       | -3.38%    |
| 1.28%    | 1.76%         | -0.19%       | 0.45%     |
| 2.45%    | 3.51%         | -1.15%       | 1.40%     |
| 0.74%    | 1.15%         | 0.43%        | 1.70%     |
| 1.23%    | 0.83%         | -0.48%       | 1.61%     |
| 0.82%    | -0.31%        | 0.03%        | -0.03%    |

20% Downpayment



# City of Toronto (West)

Change from March 2024 to April 2024

| Community                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| High Park-Swansea,Roncesvalles,South Parkdale                                                                                                          |
| Dovercourt-Wallace Emerson-Junction,High Park North,Junction Area,Lambton Baby Point,Runnymede-Bloor West Village                                      |
| Caledonia-Fairbank,Corso Italia-Davenport,Keelesdale-Eglinton West,Rockcliffe-Smythe,Weston-Pellam Park                                                |
| Beechborough-Greenbrook,Brookhaven-Amesbury,Humberlea-Pelmo Park,Maple Leaf,Mount Dennis,Rustic,Weston,Yorkdale-Glen Park,Briar Hill-Belgravia         |
| Black Creek,Downsview-Roding-CFB,Glenfield-Jane Heights,Humber Summit,Humberlea-Pelmo Park,Humbermede,York University Heights                          |
| Alderwood,Long Branch,Mimico,New Toronto                                                                                                               |
| Stonegate-Queensway                                                                                                                                    |
| Edenbridge-Humber Valley,Eringate-Centennial-West Deane,Etobicoke West Mall,Islington-City Centre West,Kingsway South,Markland Wood,Princess-Rosethorn |
| Humber Heights,Kingsview Village-The Westway,Willowridge-Martingrove-Richview                                                                          |
| Elms-Old Rexdale,Mount Olive-Silverstone-Jamestown,Rexdale-Kipling,Thistletown-Beaumonde Heights,West Humber-Clairville                                |

| Detached | Semi-Detached | Townhouse | Apartment |
|----------|---------------|-----------|-----------|
| N.A.     | N.A.          | -3.38%    | 2.41%     |
| N.A.     | N.A.          | N.A.      | 1.12%     |
| N.A.     | N.A.          | -2.15%    | 1.62%     |
| N.A.     | 2.15%         | -1.37%    | 0.19%     |
| N.A.     | N.A.          | 2.50%     | 2.73%     |
| N.A.     | N.A.          | N.A.      | 3.92%     |
| N.A.     | N.A.          | N.A.      | 2.39%     |
| N.A.     | N.A.          | 3.51%     | 2.94%     |
| N.A.     | N.A.          | -3.23%    | 2.88%     |
| N.A.     | 4.04%         | 0.77%     | 3.03%     |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse | Apartment |
|----------|---------------|-----------|-----------|
| -6.13%   | -4.39%        | -3.47%    | 2.47%     |
| 7.92%    | 5.85%         | -1.32%    | 1.15%     |
| 0.41%    | 0.96%         | -2.21%    | 1.67%     |
| 1.07%    | 2.21%         | -1.42%    | 0.19%     |
| -0.06%   | 0.50%         | 2.59%     | 2.82%     |
| 2.18%    | 4.50%         | 1.82%     | 4.02%     |
| 1.68%    | 3.07%         | 0.76%     | 2.45%     |
| 1.72%    | 2.60%         | 3.62%     | 3.03%     |
| 5.14%    | -0.90%        | -3.32%    | 2.97%     |
| 2.64%    | 4.15%         | 0.80%     | 3.13%     |

20% Downpayment

# Durham Region

Change from March 2024 to April 2024

| City       |
|------------|
| Ajax       |
| Brock      |
| Clarington |
| Oshawa     |
| Pickering  |
| Scugog     |
| Uxbridge   |
| Whitby     |

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| N.A.     | -0.10%        | -0.35%       | 2.53%        |
| 2.69%    | Not Reported  | Not Reported | Not Reported |
| 0.84%    | 1.09%         | 0.65%        | 2.88%        |
| 1.78%    | 2.13%         | 1.52%        | 1.53%        |
| N.A.     | 0.63%         | -0.27%       | 3.29%        |
| 1.93%    | 2.45%         | Not Reported | Not Reported |
| N.A.     | 2.27%         | -0.04%       | 3.42%        |
| N.A.     | 0.67%         | -1.48%       | 2.70%        |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| 0.62%    | -0.11%        | -0.36%       | 2.61%        |
| 2.78%    | Not Reported  | Not Reported | Not Reported |
| 0.87%    | 1.12%         | 0.67%        | 2.98%        |
| 1.83%    | 2.20%         | 1.58%        | 1.58%        |
| 0.30%    | 0.64%         | -0.28%       | 3.39%        |
| 1.98%    | 2.52%         | Not Reported | Not Reported |
| 2.87%    | 2.33%         | -0.04%       | 3.51%        |
| 0.72%    | 0.69%         | -1.54%       | 2.78%        |

20% Downpayment

# Halton & Peel Region

Change from March 2024 to April 2024

| City         |
|--------------|
| Burlington   |
| Halton Hills |
| Milton       |
| Oakville     |
| Brampton     |
| Caledon      |
| Mississauga  |

| Detached | Semi-Detached | Townhouse    | Apartment |
|----------|---------------|--------------|-----------|
| N.A.     | Not Reported  | 1.74%        | 1.41%     |
| N.A.     | 4.32%         | 1.72%        | 1.69%     |
| N.A.     | 4.68%         | 1.56%        | 0.94%     |
| N.A.     | N.A.          | 1.97%        | 1.56%     |
| N.A.     | 1.62%         | 1.20%        | -0.45%    |
| N.A.     | N.A.          | Not Reported | 0.64%     |
| N.A.     | N.A.          | 0.49%        | 1.23%     |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse | Apartment |
|----------|---------------|-----------|-----------|
| 3.46%    | 2.31%         | 1.79%     | 1.45%     |
| 3.61%    | 4.44%         | 1.78%     | 1.74%     |
| 5.19%    | 4.80%         | 1.60%     | 0.97%     |
| 2.83%    | 0.20%         | 2.03%     | 1.60%     |
| 0.96%    | 1.66%         | 1.24%     | -0.46%    |
| 0.26%    | 1.01%         | 3.36%     | 0.65%     |
| 1.19%    | 1.12%         | 0.50%     | 1.27%     |

20% Downpayment

# York Region

Change from March 2024 to April 2024

| City             |
|------------------|
| Aurora           |
| East Gwillimbury |
| Georgina         |
| King             |
| Markham          |
| Newmarket        |
| Richmond Hill    |
| Vaughan          |
| Stouffville      |

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| N.A.     | N.A.          | 1.41%        | 0.81%        |
| N.A.     | 1.64%         | Not Reported | Not Reported |
| 2.11%    | 2.45%         | Not Reported | Not Reported |
| N.A.     | 0.12%         | Not Reported | 0.48%        |
| N.A.     | N.A.          | 0.40%        | 1.29%        |
| N.A.     | N.A.          | 1.69%        | 0.45%        |
| N.A.     | N.A.          | -0.38%       | 0.50%        |
| N.A.     | N.A.          | 1.17%        | 1.13%        |
| N.A.     | N.A.          | 0.44%        | 0.52%        |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| 0.76%    | 0.77%         | 1.44%        | 0.83%        |
| 1.24%    | 1.68%         | Not Reported | Not Reported |
| 2.17%    | 2.54%         | Not Reported | Not Reported |
| 1.45%    | 0.12%         | Not Reported | 0.50%        |
| -0.99%   | -0.78%        | 0.40%        | 1.32%        |
| 0.97%    | 0.82%         | 1.74%        | 0.46%        |
| 1.40%    | 1.13%         | -0.39%       | 0.51%        |
| 0.52%    | 0.67%         | 1.20%        | 1.16%        |
| -0.14%   | 0.91%         | 0.45%        | 0.53%        |

20% Downpayment

# Rest of GTA

Change from March 2024 to April 2024

| City                      |
|---------------------------|
| Dufferin County           |
| Orangeville               |
| Simcoe County             |
| Adjala-Tosorontio         |
| Bradford West Gwillimbury |
| Essa                      |
| Innisfil                  |
| New Tecumseth             |

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| 1.11%    | 2.18%         | 3.39%        | -2.06%       |
| 1.11%    | 2.18%         | 3.39%        | -2.06%       |
| 1.59%    | 0.31%         | 2.92%        | 0.68%        |
| N.A.     | Not Reported  | Not Reported | Not Reported |
| N.A.     | -1.07%        | 5.81%        | 1.08%        |
| 2.29%    | 1.23%         | 2.02%        | Not Reported |
| 1.86%    | 1.33%         | 7.57%        | 0.36%        |
| 1.78%    | 0.72%         | 2.99%        | 0.68%        |

5% or Minimum Downpayment

| Detached | Semi-Detached | Townhouse    | Apartment    |
|----------|---------------|--------------|--------------|
| 1.14%    | 2.26%         | 3.53%        | -2.13%       |
| 1.14%    | 2.26%         | 3.53%        | -2.13%       |
| 1.63%    | 0.31%         | 3.03%        | 0.70%        |
| 1.84%    | Not Reported  | Not Reported | Not Reported |
| 0.23%    | -1.10%        | 5.78%        | 1.12%        |
| 2.35%    | 1.28%         | 2.09%        | Not Reported |
| 1.91%    | 1.37%         | 7.51%        | 0.37%        |
| 1.82%    | 0.75%         | 3.09%        | 0.70%        |

20% Downpayment

# Closing Thoughts

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Owning a home is a significant financial commitment and planning your purchase with a clear understanding of your financial capabilities is crucial. We recommend consulting with a mortgage agent or broker to get a personalized assessment and advice tailored to your specific financial situation.

We hope this guide serves as a valuable tool in your journey toward homeownership in the Greater Toronto Area. For further assistance, please visit our website or contact our office directly.



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