

WILLIAM MANSOUR

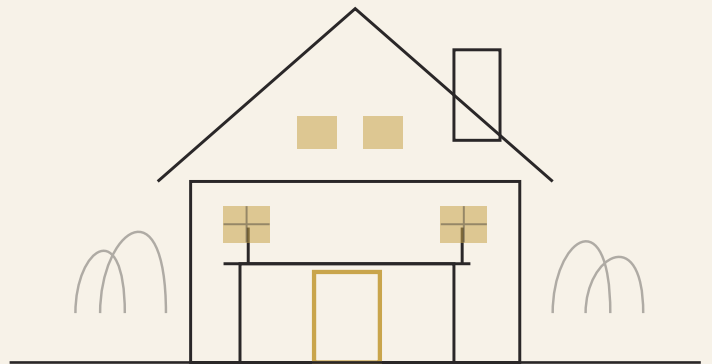
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FREE GUIDE

The GTA

Relocation Playbook

A practical game plan for people moving to the Greater Toronto Area from another province, the U.S. or overseas



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IMPORTANT — PLEASE READ FIRST

This guide is general consumer information for people relocating to the Greater Toronto Area. It is **not legal, tax, immigration, financial or mortgage advice**. Confirm purchase eligibility (including the federal non-resident purchase rules), financing and contracts with a qualified lawyer, lender and licensed advisers. William Mansour is a REALTOR® (LPT Realty, Brokerage). Research date-stamped **5 October 2026** — re-verify before you act.

01 Welcome: Moving to the GTA

Relocating to the Greater Toronto Area is exciting — and it can feel like drinking from a firehose. Toronto's condo towers, Oakville's lakeside streets, Mississauga's family neighbourhoods, Burlington's waterfront, Milton's newer communities and Halton Hills' small-town pace are all "the GTA," but they are not the same market.

I have been helping buyers and sellers across the GTA since 2004. This playbook is a practical game plan for people moving from **another province, the United States or overseas**: how to shortlist communities, think about commute and schools, understand Ontario buying costs at a high level, flag financing and eligibility questions early, decide rent-vs-buy, and buy remotely when you cannot be here for every showing.

WILLIAM'S COACHING TIP

Win the day. Take your time back. Start with lifestyle and commute, confirm you can finance and legally purchase, then shortlist — not the other way around.

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02 Who This Playbook Helps

Interprovincial movers

Relocating within Canada for work, family or lifestyle — you need a clear GTA home plan and realistic commute math.

From the United States

Cross-border transfers and lifestyle moves. Status, financing and timelines need early conversations with the right professionals.

International arrivals

Work permits, permanent residence and other pathways. Eligibility to purchase can depend on federal rules — verify before you offer.

Corporate & remote buyers

You may tour virtually. We use video, trusted inspections and a closing timeline that matches your start date.

03

GTA Community Snapshots

These snapshots mirror communities featured on gta-home-sales.com. They are starting points, not rankings.

Area	Feel	Often appeals to
Oakville	Lakeside towns, established streets, newer north communities (Old Oakville, Bronte, Glen Abbey, Joshua Creek, North Oakville)	Families wanting schools, GO/QEW access and a town feel
Mississauga	Port Credit & Clarkson by the lake; Lorne Park, Mineola; inland family areas	Mix of detached, towns and condos; airport and GO access
Burlington	Waterfront, downtown, Roseland, Millcroft, Alton Village	Lake lifestyle with QEW/GO toward Toronto or Hamilton
Milton	Old Milton charm plus newer family communities	Space and value relative to lakeshore, growing GO
Halton Hills	Georgetown, Acton and surroundings	More land, smaller-town pace inside the GTA shed
Toronto & beyond	City core, midtown, Scarborough, Etobicoke; also Vaughan, Markham, Brampton, York & Durham cities	Urban living or specific job/school nodes

WILLIAM'S COACHING TIP

Shortlist from how you live and travel. A 20-minute difference on the GO or the 401 can change which neighbourhoods belong on your list.

04

Commute & Transit

GO Transit

Lakeshore West, Milton, Kitchener and other lines connect many suburbs to Union Station and major employment nodes. Station choice often drives the shortlist.

TTC & local transit

Inside Toronto, subway, streetcar and bus networks shape walkability. Surrounding cities feed GO and local jobs with their own bus systems.

401 / QEW / 407

The highway spine of car commuting. The 407 ETR is tolled and often faster; the 401 and QEW vary heavily by hour. Plan showings around your real drive.

05 Schools (Consumer Overview)

Ontario families typically choose among **English public**, **English Catholic**, **French public** and **French Catholic** boards, plus private schools.

Examples of boards serving areas on this site include the Toronto District and Toronto Catholic boards; Peel and Dufferin-Peel (Mississauga/Brampton); Halton and Halton Catholic (Oakville, Burlington, Milton, Halton Hills); plus York, Durham and French-language boards across the region.

Always confirm catchments on the board's school locator or by contacting the school. Boundaries change. I can help you shortlist neighbourhoods near the boards you care about; the board confirms the exact school.

NOT LEGAL ADVICE School information is general only — not an enrolment guarantee or ranking.

06

Ontario Buying Costs (No Invented Figures)

Beyond the purchase price, budget for:

- **Provincial land transfer tax (LTT)** on most Ontario freehold and condo purchases
- **Toronto municipal land transfer tax** when the property is in the City of Toronto (buyers generally pay both)
- Legal fees and disbursements, title insurance, possible mortgage fees
- Adjustments (property tax, condo fees) on the statement of adjustments
- Moving, insurance and immediate repairs or furnishings

First-time buyer rebates may apply if you qualify — your lawyer confirms.

Use official calculators

Ontario and the City of Toronto publish land transfer tax information and calculators. Rates and rebate rules change. This playbook deliberately omits sample dollar amounts so nothing is mistaken for a quote.

07

Mortgages for Newcomers & the Federal Ban

Financing

Newcomer files often need different documents, down-payment structures and lender overlays. Speak with a mortgage professional who understands relocating buyers **before** you write offers.

Federal prohibition (status as of 5 October 2026)

Canada's **Prohibition on the Purchase of Residential Property by Non-Canadians Act** took effect 1 January 2023. On **4 February 2024**, the Government of Canada announced a two-year extension to **1 January 2027** (per CMHC and Department of Finance materials).

In broad terms, the Act restricts many non-Canadians from purchasing certain residential properties (generally buildings with up to three dwelling units, including many condos) inside Census Metropolitan Areas and Census Agglomerations. **The GTA is covered.** Exceptions exist (for example some temporary residents who meet regulation tests, refugees/protected persons, and purchases with a spouse or common-law partner who is Canadian or otherwise exempt). Corporations can also be caught.

As of the research date, the government had not announced a further extension or replacement; if no action is taken, the prohibition is scheduled to expire 1 January 2027. **Do not plan a purchase on assumptions** — verify eligibility with a qualified lawyer.

NOT LEGAL ADVICE **Ask your lawyer:** Given my status, can I purchase this property type at this address? Do any exceptions apply? What changes if closing is after 1 January 2027?

08

Rent First vs Buy First

Rent first

Best when work location, school choice, status or financing still needs time — or you want a season on the ground before choosing a community.

Buy first

Saves a second move when financing is ready and you know the area. Remote buying with strong local support can make this work.

Bridge

Short-term rental while you buy. Map possession, furniture and travel so you are not stuck between homes.

09

Remote Home-Buying Process

- 1 **Discovery call** — goals, budget, commute, schools, timing.
- 2 **Shortlist** — communities and property types that fit.
- 3 **Virtual tours** — video walkthroughs, live video showings, detailed photos.
- 4 **Offer** — conditions structured for inspection and lawyer review on Ontario timelines.
- 5 **Firm to close** — deadlines tracked; final walkthrough options; keys lined up with your travel.

WILLIAM'S COACHING TIP

Distance is manageable. Ambiguity is not. Clear conditions and a calendar beat flying in for every ordinary showing.

10 Relocation Checklist

BEFORE YOU SEARCH

- ☐ Confirm immigration / purchase eligibility if applicable
- ☐ Mortgage conversation for newcomer financing
- ☐ Must-haves: commute, schools, property type, budget
- ☐ Rent-first vs buy-first decision for your start date
- ☐ Temporary housing plan if needed

WHILE YOU BUY

- ☐ Community shortlist and tour plan (virtual or in person)
- ☐ Land transfer tax and closing-cost budget with your lawyer
- ☐ Possession aligned with work and school calendars
- ☐ Movers, insurance, utilities, internet for arrival

AFTER YOU FIRM UP

- ☐ Lawyer file opened; deposits handled correctly
- ☐ Condition deadlines on one shared calendar
- ☐ Change-of-address and provincial licence/health card plan
- ☐ School enrolment paperwork started
- ☐ Final walkthrough and key release plan

FIRST 30 DAYS

- ☐ Meet neighbours; learn parking and waste rules
- ☐ Recheck commute at rush hour
- ☐ Update insurance inventory
- ☐ Book any punch-list trades

YOUR NEXT STEP

Book a Relocation Call

A short, no-pressure call is the best place to start. We will talk about where you are in the process, your timeline, must-haves and the communities worth a closer look. No preparation needed; if you already have notes from your lawyer, feel free to bring them. When you're ready, book through gta-home-sales.com/contact or learn more at gta-home-sales.com/relocating-to-the-gta.

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Win the day. Take your time back.

Helping buyers and sellers across the Greater Toronto Area since 2004 — with a clear process for relocating buyers, from first call to keys, so you can win the day and take your time back.

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