



JASON MENDOZA
YOUR MOVE DONE RIGHT

2026 EDITION

THE 2026 RELOCATION GUIDE • DURHAM REGION, ONTARIO

Moving to Oshawa & Durham Region

Where you can actually afford to live, how long the commute really is, and what nobody tells you before you move.



Jason Mendoza, REALTOR®

YOUR MOVE, DONE RIGHT.

ROYAL LEPAGE
Frank Real Estate
Independent Member of the Real Estate Board of Ontario

WELCOME

Written by a Durham agent, not a listings site.



JASON MENDOZA • REALTOR®
ROYAL LEPAGE FRANK REAL
ESTATE

This guide is for anyone moving to Durham from Toronto, from somewhere else in the GTA, or from outside Canada. It answers the two questions I hear most, with real numbers: where you can actually afford to live, and how long the commute really is.

I'm Jason Mendoza, a REALTOR® based in Oshawa. I've spent five years helping buyers, sellers, investors and tenants across Durham Region, from Pickering to Bowmanville and further east when a budget calls for it. I'm the guy who explains it so it makes sense.

Every number in here is current as of 2026. Where I couldn't verify a figure, it isn't in the guide.

WHAT'S INSIDE

01 Start Here: The Two Questions Everyone Asks

02 Coming From Toronto or Abroad? What Changes

03 Where to Live: Six Communities, Side by Side

04 What Everyone Gets Wrong About Durham

05 The Mistakes Relocating Buyers Make

06 Your Move, Step by Step

07 What Good Looks Like

— Your Relocation Checklist • How Jason Helps Next

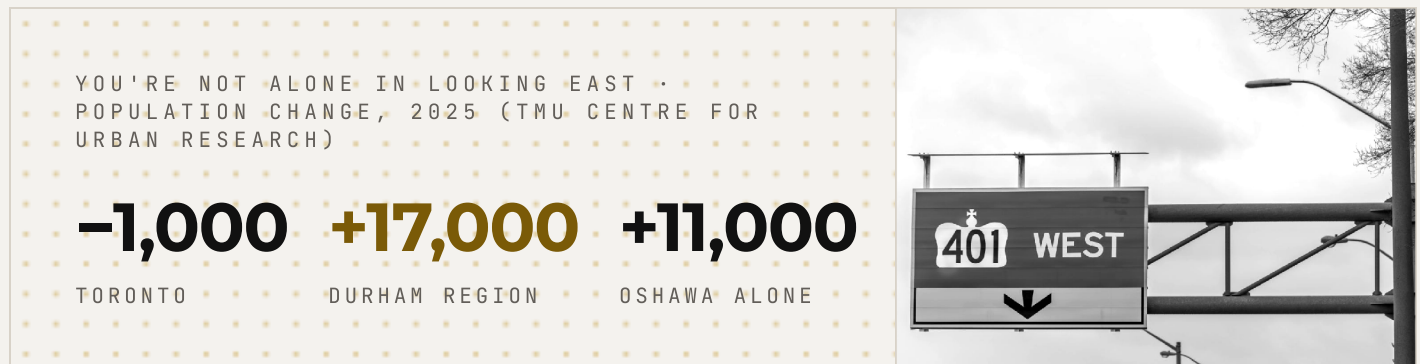
Start Here: The Two Questions Everyone Asks

If you're thinking about moving to Durham, you're asking two things: *"Where can I actually afford to live?"* and *"How bad is the commute to Toronto?"* This guide answers both, town by town, with real numbers.

Here's the honest starting point. Durham isn't one place. It's six very different communities along the 401, and prices can swing by hundreds of thousands of dollars inside a single town.

Most people pick a town first and a budget second. I'd flip that. Start with your number, then find where your number and the right house meet. It all depends on the budget. We may start in Pickering and end up in Oshawa, or somewhere you hadn't even considered.

By the last page you'll have a shortlist, a realistic budget, and a month-by-month plan.



"Start with your number, then find where your number and the right house meet."

JASON MENDOZA

Coming From Toronto or Abroad? What Changes

COMING FROM TORONTO OR ELSEWHERE IN THE GTA

THERE • GTA AVERAGE, SEPT 2026

\$1,006,409

HERE • DURHAM AVERAGE, SEPT 2026

\$829,993

ROUGHLY \$176,000 LESS ON AVERAGE

- More home for the money.** In September 2026 the average home across the whole GTA sold for \$1,006,409 (TRREB, September 2026). In Durham Region it was \$829,993 (CLAR, September 2026). That's roughly \$176,000 less on average, before you even start comparing neighbourhoods.
- Your money stretches further the further you go, but not in a straight line.** Pickering averaged \$923,270 in September 2026, and Oshawa averaged \$680,252 (CLAR, September 2026). That's about a quarter-million-dollar difference within the same region.
- The market is calmer than you're used to.** Durham homes averaged 31 days on market in September 2026, with about 5 months of inventory, which CLAR's own scale counts as a buyer's market (CLAR, September 2026). You'll usually have time to think.
- The commute is a trade.** The GO train runs from Pickering, Ajax, Whitby and Oshawa to Union Station. The further east you live, the longer the ride. More on this on Page 3.
- Driving got cheaper.** Highway 407 East has been toll-free between Brock Road in Pickering and Clarington since June 1, 2025. The Province estimated that's worth about \$7,200 a year to a daily commuter (Ontario 2025 Budget). Highways 412 in Whitby and 418 in Clarington have been toll-free since April 2022.

COMING FROM OUTSIDE CANADA

Sort out financing first. Canadian lenders set their own rules for buyers who are new to the country, and those rules change what you can buy. Talk to a Canadian mortgage professional before you fall in love with a listing.

Check that you're allowed to buy. Federal rules limit some non-Canadians from buying residential property. A real estate lawyer can confirm where you stand in one conversation. Do this before you start searching, not after.

Plan to see the area at least once if you can. Photos can't show you the drive, the noise, or how far the grocery store really is.



Where to Live: Six Communities, Side by Side

WEST TO EAST ALONG THE 401.
AVERAGE SALE PRICES,
SEPTEMBER 2026 (CLAR)
UNLESS NOTED.

01 • CLOSEST TO
TORONTO

Pickering

\$923,270

SEPT 2026 AVG
GO • ~18 MIN

Price: the top of Durham's ladder. \$923,270 average in September 2026 (CLAR). But it ranges from \$615,195 in Town Centre and \$634,059 in Village East to over \$1.4M in Rosebank and Rougemount (TRREB, Q1 2026).

Housing: established detached homes, townhomes, and a growing number of condos. CentreCourt broke ground in October 2025 on a 6,000-plus-home community beside City Hall and the GO station.

Honest trade-off: it's the most expensive town here. Seaton, the big new area in the north, is still mostly under construction and has had very little retail so far.

02 • FAST-MOVING
AND CLOSE IN

Ajax

\$835,867

SEPT 2026 AVG
GO • ~25 MIN

Price: \$835,867 average in September 2026 (CLAR), from \$732,331 in South West Ajax to \$995,514 in Northwest Ajax (TRREB, Q1 2026).

Housing: mostly detached and townhomes. 3-bedroom detached homes averaged \$840,000, up 4% year over year (Zolo, Aug–Sep 2026).

Honest trade-off: it's still one of the fastest-selling towns in Durham, averaging 26 days on market at 100% of asking (CLAR, September 2026). You'll need to be ready to move quickly.

03 • THE TOWN
THAT GOT CHEAPER

Whitby & Brooklin

\$885,319

SEPT 2026 AVG

Price: \$885,319 average in September 2026 (CLAR). In July 2026 it was down 10.2% from a year earlier, the biggest drop in Durham at the time (TRREB). Port Whitby averaged \$765,977 and Downtown Whitby \$782,043. Brooklin averaged \$1,010,591 (TRREB, Q1 2026).

Housing: heritage homes downtown and in Brooklin (downtown Brooklin has been a Heritage Conservation District since 2008), plus newer subdivisions in the north.

What's near: Whitby GO, the toll-free 412 connecting the 401 and the 407, and the planned new Lakeridge Health hospital just south of Brooklin. Brooklin High School is the village's only secondary school.

Honest trade-off: prices came down, but homes still sell fast, at about 25 days on market and 99% of asking (CLAR, September 2026). Brooklin held its value while the rest of Whitby fell.

04 • THE MOST
HOME FOR YOUR
MONEY

Oshawa

\$680,252

SEPT 2026 AVG
LOWEST OF SIX

SOUTH • ~\$549,000
CENTRAL • ~\$705,000
NORTH • ~\$845,000

Price: \$680,252 average in September 2026, the lowest of the six (CLAR). Think of Oshawa as three different towns (TRREB, Q1 2026). **South Oshawa** (Lakeview, Vanier, downtown): about \$549,000 on average, the lowest entry prices in the area. **Central Oshawa** (Northglen, Eastdale, Pinecrest, McLaughlin, Donevan and more): about \$705,000. Mature lots and mid-century homes. **North Oshawa** (Windfields, Kedron, Taunton, Samac): about \$845,000. The newest homes, with the quickest access to the 407.

What's near: Ontario Tech University and Durham College in the north, Lakeridge Health Oshawa and the Oshawa Centre in the middle, and the lake, harbour and downtown in the south. Durham College Oshawa GO is currently the last train stop heading east.

Honest trade-off: it's the longest GO ride of the six. In the south end, the older homes can need more work. And GM's Oshawa plant cut a shift in February 2026. That's worth knowing about, even though it doesn't define the city.

05 • THE ONE TO
WATCH

Courtice

\$813,240

Q1 2026 AVG
-6% YOY

Price: Detached homes averaged about \$935,000 (TRREB, Q1 2026).

Housing: mostly detached and semi-detached. There were no freehold townhouse sales in Q1 2026.

What's coming: Clarington Council adopted a plan in December 2025 for about 16,800 new homes and more than 8,000 jobs around a future Courtice GO station.

Honest trade-off: the GO extension is under construction, but no opening date has been published. Buy for today's commute, not for a train date nobody has confirmed.

06 • GROWTH, AT A
DISCOUNT

Bowmanville

\$735,242

Q1 2026 AVG
-12.5% YOY

Price: Semis (\$830K) sell for nearly the same as detached homes (\$850K) (TRREB, Q1 2026).

What's coming: a future GO station, a hospital redevelopment that will more than double its size, about 1,495 proposed new homes, and new schools: Northglen Orchard Public School opened in September 2026, and the new St. Cecilia Catholic Elementary School is still being built.

Honest trade-off: it's the furthest east of the six. Until the GO extension opens, getting to Toronto means driving or heading to Oshawa for the train.

What Everyone Gets Wrong About Durham

WHAT PEOPLE SAY

WHAT THE NUMBERS SAY

X “Further east is always cheaper.”	It isn't. Clarington (Courtice and Bowmanville) averaged \$780,332 in September 2026, and Oshawa, which sits closer to Toronto, averaged \$680,252 (CLAR). Clarington is a step up from Oshawa, not a step down.
X “A town has one price.”	Not even close. Oshawa ranges from \$503,700 downtown to \$992,661 in Taunton. Pickering ranges from \$615,195 to \$1,456,000 (TRREB, Q1 2026). Most “I can't afford that town” beliefs are really neighbourhood mix-ups, not budget problems.
X “I'm priced out of Pickering, so I have to go way east.”	Maybe not. In September 2026 Whitby averaged only about \$38,000 less than Pickering, and Ajax about \$50,000 less than Whitby. The biggest single step is between Clarington and Oshawa, about \$100,000 (CLAR, September 2026). Changing neighbourhoods can save you as much as changing towns.
X “The GO train goes all the way out.”	Not yet. The train currently ends at Durham College Oshawa GO. The extension to Courtice and Bowmanville has been under construction since January 2026, with no service date published.
X “Whitby is the expensive one.”	It was the most expensive town in Durham in January 2024. By July 2026 it had dropped below both Pickering and Ajax, and in September it sat between them (CLAR). The market you remember is not the market you're in.

PICKERING \$923,270	WHITBY \$885,319	AJAX \$835,867	CLARINGTON \$780,332	OSHAWA \$680,252
AVERAGE SALE PRICE BY TOWN • SEPTEMBER 2026 (CLAR) • THE BIG STEP IS CLARINGTON TO OSHAWA, ABOUT \$100,000				

The Mistakes Relocating Buyers Make



- 01 Choosing a town from a map.** Pick by budget and commute first, then by neighbourhood. The town name matters less than you think.
- 02 Never testing the commute.** Drive or ride your real route at rush hour, from the actual street, before you make an offer.
- 03 Counting on a train that isn't running yet.** A future GO station is a nice bonus, but it shouldn't be the reason a home works for you.
- 04 Getting approved too late.** If you're coming from outside Canada, or selling a home somewhere else, sort your financing first. Everything else depends on it.
- 05 Waiting for the "perfect" moment.** In September 2026 Durham had about 5 months of inventory, so buyers have more choice and more time than they've had in a while (CLAR, September 2026). Nobody can promise which way it goes from here. What I'd tell you is: waiting for the perfect time can cost you money.
- 06 Missing a deadline you didn't know existed.** Buying new? Enhanced HST relief on new homes can mean up to \$130,000 back on a new build up to \$1.5M. It isn't limited to first-time buyers, but the agreement has to be signed between April 1, 2026 and March 31, 2027 (PwC Canada, May 2026). Confirm your eligibility with your lawyer.
- 07 Falling for a basement suite without checking it.** If the plan is to rent out part of the house, ask whether the suite is legal and registered. In Oshawa, a second unit needs three parking spaces, and units created after July 1994 need a building permit (City of Oshawa).
- 08 Trusting the listing photos.** A wide-angle lens can't show you the traffic, the slope of the lot, or the train line behind the fence.

WORTH CHECKING BEFORE YOU SIGN

Up to \$130,000 back on a new build up to \$1.5M, if the agreement is signed in the window.

ENHANCED HST RELIEF
APR 1, 2026 – MAR 31, 2027

Your Move, Step by Step

6 to 12 months out

Set your real budget range, then shortlist 2 or 3 of the communities on Page 3 that fit it.

Talk to a mortgage professional. This matters most if you're coming from outside Canada or have income from another country.

Visit once if you can. Drive your commute, walk the neighbourhoods, and see the homes in your price range.

3 to 6 months out

Get pre-approved, and know your number before you tour.

If you're selling back home, map out the timing so you aren't paying for two homes at once.

Start watching what's actually selling in your shortlisted neighbourhoods, not just what's listed.

1 to 3 months out

Tour homes in person or by video, then narrow it down.

Decide your offer strategy: conditional or firm, and what you'll never waive, like financing or an inspection when it matters.

Book the inspection and line up your real estate lawyer.

Moving month

Confirm your closing date with your lawyer and lender.

Set up hydro, water, gas, internet and home insurance before you arrive.

Do a final walk-through before closing, then pick up your keys.



What Good Looks Like

Here's how a good move to Durham usually goes. You find out what you can afford before you look. You see the whole ladder, from Pickering to Bowmanville, instead of one town. You understand every step before you sign anything. And you end up in the right house, even if it's in a town you hadn't considered.

Sometimes the right answer is “not this one.” I'll tell you if a house doesn't hold up. There's always another house, and usually another neighbourhood.



WHAT CLIENTS SAY ABOUT WORKING THIS WAY

“ He shared insights I never would've known to ask about. LEANN M. • FIRST-TIME BUYER	“ Through our conversations and my budgetary limits, Jason was able to find us the best possible solution for our townhouse. SHAJEE Z. • BUYER	“ Even when it was news neither of us probably wanted to hear he still would call and keep me posted. KYRA B. • BUYER
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“There's always another house, and usually another neighbourhood.”



Your Relocation Checklist

6 TO 12 MONTHS OUT

- ☐ Set your real budget range
- ☐ Shortlist 2 or 3 communities from Page 3
- ☐ Talk to a mortgage professional
- ☐ Visit once: drive the commute, walk the neighbourhoods

3 TO 6 MONTHS OUT

- ☐ Get pre-approved and know your number
- ☐ Map the timing if you're selling back home
- ☐ Watch what's actually selling, not just what's listed

1 TO 3 MONTHS OUT

- ☐ Tour homes in person or by video, then narrow it down
- ☐ Decide your offer strategy and what you'll never waive
- ☐ Book the inspection
- ☐ Line up your real estate lawyer

MOVING MONTH

- ☐ Confirm your closing date with your lawyer and lender
- ☐ Set up hydro, water, gas, internet and home insurance
- ☐ Do a final walk-through, then pick up your keys



Jason Mendoza, REALTOR®

289-685-2170 • JASONMENDOZAREALESTATE.CA



How Jason Helps Next

I mean, moving to a new area is a lot. The point of the matter is you don't have to figure it all out from a distance. I'm Jason Mendoza, a REALTOR® based in Oshawa, and I've been helping buyers, sellers, investors and tenants across Durham for 5 years. That's more than 50 transactions, including leases.



HERE'S HOW I WORK WITH PEOPLE MOVING IN FROM OUT OF TOWN

- I walk you through the whole process before you see a single house, so you know what happens, in what order, and what each step costs.
- I search by your budget, not by one town. We map the whole 401 corridor, from Pickering to Bowmanville (and further east if your budget calls for it), until your number and the right house meet.
- If you want to rent out a basement to help with the mortgage, I'll run the numbers and check whether the suite is legal before you commit.
- I'll connect you with a mortgage broker, a lawyer and a home inspector I trust.
- I'll tell you the truth, even when it costs me the deal. You'll hear back from me the same day, and you'll never feel rushed.

The way I work doesn't depend on you being here. We can do most of it by phone and video until you're ready to see homes.

Want to talk it through?
Reach out anytime.

PHONE • 289-685-2170

EMAIL • JASON@JASONMENDOZAREALESTATE.CA

WEB • JASONMENDOZAREALESTATE.CA

4.9 / 5

69 GOOGLE REVIEWS

AS OF SEPTEMBER 2026



JASON MENDOZA

YOUR MOVE DONE RIGHT

Your Move, Done Right.

JASON MENDOZA, REALTOR®

289-685-2170

JASON@JASONMENDOZAREALESTATE.CA

JASONMENDOZAREALESTATE.CA

YOUTUBE • @JASONMENDOZAREALESTATE

INSTAGRAM & TIKTOK • @JASONMENDOZAREALESTATE



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